

NATIONAL INSURANCE CONTRIBUTIONS 2025/26**Class 1**

	Employee – Primary	Employer – Secondary
NICs rate	8%	15%
No NICs for employees generally on the first	£242 pw	£96 pw
No NICs for younger employees* on the first	£242 pw	£967 pw
NICs rate charged up to	£967 pw	No limit
2% NICs on earnings over	£967 pw	N/A

* No employer NICs on the first £967 pw for employees generally under 21 years, apprentices under 25 years and veterans in first 12 months of civilian employment. No employer NICs on the first £481 pw for employees at freeports and investment zones in Great Britain in the first 36 months of employment.

Employment allowance	
Per business	£10,500

Not available if the sole employee is a director.

Limits and thresholds	Weekly	Monthly	Annual
Lower earnings limit	£125	£541	£6,500
Primary threshold	£242	£1,048	£12,570
Secondary threshold	£96	£416	£5,000
Upper earnings limit (and upper secondary thresholds for younger/veteran employees and apprentices under 25)	£967	£4,189	£50,270

Class 1A Employers

On car and fuel benefits and most other taxable benefits provided to employees and directors	15% pa
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Class 2 Self-employed

Flat rate (voluntary)	£3.50 pw £182.00 pa
Small profits threshold	£6,845 pa

Class 4 Self-employed

On annual profits of	£12,570 to £50,270	6%
	Over £50,270	2%

Voluntary

Class 3 flat rate	£17.75pw	£923 pa
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