

**PERSONAL TAXATION**

<b>Main personal allowances and reliefs</b>	<b>2025/26</b>	<b>2024/25</b>
Personal allowance*	<b>£12,570</b>	£12,570
Marriage/civil partners' transferable allowance	<b>£1,260</b>	£1,260
Married couple's/civil partners' allowance at 10%† – maximum (if at least one born before 6/4/35)	<b>£11,270</b>	£11,080
	<b>£4,360</b>	£4,280
minimum	–	–
Blind person's allowance	<b>£3,130</b>	£3,070
Rent-a-room relief	<b>£7,500</b>	£7,500
Property allowance and trading allowance (each)	<b>£1,000</b>	£1,000

\* Personal allowance reduced by £1 for every £2 of adjusted net income over £100,000.

† Reduced by £1 for every £2 of adjusted net income over £37,000 (£34,600 for 2023/24), until the minimum is reached.

<b>Income tax rates and bands</b>	<b>2025/26</b>	<b>2024/25</b>
<b>UK taxpayers excluding Scottish taxpayers' non-dividend, non-savings income</b>		
20% basic rate on taxable income up to	<b>£37,700</b>	£37,700
40% higher rate on next slice over	<b>£37,700</b>	£37,700
45% additional rate on income over	<b>£125,140</b>	£125,140
<b>All UK taxpayers</b>		
Starting rate at 0% on band of savings income up to**	<b>£5,000</b>	£5,000
Personal savings allowance at 0%: basic rate taxpayers  higher rate taxpayers  additional rate taxpayers	<b>£1,000</b>	£1,000
	<b>£500</b>	£500
	<b>£0</b>	£0
Dividend allowance at 0% – all individuals	<b>£500</b>	£500

Tax rates on dividend income: basic rate taxpayers	<b>8.75%</b>	8.75%
higher rate taxpayers	<b>33.75%</b>	33.75%
taxpayers additional rate	<b>39.35%</b>	39.35%

*\*\* Not available if taxable non-savings income exceeds the starting rate band.*

<b>Scottish taxpayers' non-dividend, non-savings income</b>	<b>2025/26</b>	2024/25
19% starter rate on taxable income up to	<b>TBA</b>	£2,306
20% basic rate on next slice up to	<b>TBA</b>	£13,991
21% intermediate rate on next slice up to	<b>TBA</b>	£31,092
42% higher rate on next slice up to	<b>TBA</b>	£62,430
45% advanced rate on next slice up to	<b>TBA</b>	£125,140
48% (47% for 23/24) top rate on income over	<b>TBA</b>	£125,140

<b>Trusts</b>	<b>2025/26</b>	2024/25
Income exemption generally	<b>£500</b>	£500
Dividends (rate applicable to trusts)	<b>39.35%</b>	39.35%
Other income (rate applicable to trusts)	<b>45%</b>	45%

**High income child benefit charge:** 1% of benefit per £200 of adjusted net income of £60,000 – £80,000.