



# The Payroll People You Can Trust

- Specialists in outsourced PAYE payroll services for any sized UK business.
- Pecunia Pro Ltd can managed payroll of any frequency & size.
- Fully inclusive service which includes pension management, year-end processing & unlimited support.
- Flexible service tailored to meet individual client needs.
- Members OF CiPP, GPA, Payroll Reward & The FSB.

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## Automatic enrolment

Earnings trigger for automatic enrolment	£10,000
Lower level of qualifying earnings	£6,240
Upper level of qualifying earnings	£50,270

## National Minimum and National Living Wage

Aged 21 and above (NLW rate)	£12.71
Aged 18 to 20 inclusive	£10.85
Aged under 18 (but above compulsory school leaving age)	£8.00
Apprentices aged under 19	£8.00
Apprentices 19 and over in first year of apprenticeship	£8.00

## Real Living Wage

Region	Hourly wage
UK	£13.45
London	£14.80

## Company car and vans

CO <sub>2</sub> emissions	Electric range	Regd. before 6 Apr 2020 (NEDC) Appropriate %	Regd. on or after 6 Apr 2020 (WLTP) Appropriate %
0g/km		4%	4%
1 – 50g/km	130+	4%	4%
1 – 50g/km	70–129	7%	7%
1 – 50g/km	40–69	10%	10%
1 – 50g/km	30 – 39	14%	14%
1 – 50g/km	<30	16%	16%
51 – 54g/km		17%	17%
55-59g/km		18%	18%

CO <sub>2</sub> emissions	Electric range	Regd. before 6 Apr 2020 (NEDC) Appropriate %	Regd. on or after 6 Apr 2020 (WLTP) Appropriate %
60–64g/km		19%	19%
<b>65–69g/km</b>		20%	20%
<b>70–79g/km</b>		21%	21%
<b>Each additional 5g/km</b>		+1% (up to 37%)	+1% (up to 37%)
<b>Non-RDE2 diesel supplement</b>		4%	4%
<b>Maximum benefit in all cases</b>		37%	37%

## Can benefit charge

£4,170

## Fuel benefit charges

Car fuel benefit charge	£29,000
Van fuel benefit charge	£798

## Mileage allowance payments

Vehicle	First 10k miles	Over 10k miles
Privately owned cars and vans	55p	25p
Bicycle rate	20p	20p
Motorcycle rate	24p	24p
Passenger rate (each)	5p	5p

## Useful dates in 2026

<b>1 April</b> NLW and NMW effective date	<b>6 April</b> Start of new tax year	<b>19 April</b> Deadline for final RTI submissions for 25.26 tax year
<b>31 May</b> P60s issue deadline	<b>6 July</b> P11D returns deadline	<b>19 July</b> Class 1A payment deadline (cheque)
<b>22 July</b> Class 1A payment deadline (electronic)	<b>19 October</b> Class 1B payment deadlines (cheque)	<b>22 October</b> Class 1B payment deadline (electronic)

2025/26

# Tax Facts

Your pocket payroll partner



## Income Tax bands

England, Wales and Northern Ireland		
Band	Taxable Income	Tax rate
Basic rate (BR)	Up to £37,000	20%
Higher rate (D0)	£37,701 - £125,140	40%
Additional rate (D1)	More than £125,140	45%

Scotland		
Band	Annual earnings the rate applies to (above the PAYE threshold)	Tax rate
Starter rate	Up to £3,967	19%
Basic rate (BR)	£3,968 - £16,956	20%
Intermediate rate (SD0)	£16,957 - £31,092	21%
Higher rate (SD1)	£31,093 - £62,430	42%
Advanced rate (SD2)	£62,431 - £125,140	45%
Top rate (SD3)	More than £125,140	48%

## UK-wide emergency tax codes

1257L W1	1257L M1	1275L X
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## UK Income Tax allowances

Standard Personal Tax Allowance	£12,570
Income Limit for Personal Allowance	£100,000
Marriage Allowance	£1,260
Income Limit Marriage Allowance	£39,200
Blind Person's Allowance	£3,250

## National Insurance Contributions

Class 1 National Insurance thresholds			
	Weekly	Monthly	Annually
Lower Earnings Limit (LEL)	£129	£559	£6,708
Primary Earnings Threshold (PT)	£242	£1,048	£12,570
Secondary Earnings Threshold (ST)	£96	£417	£5,000
Freeport Upper Secondary Threshold (FUST)	£481	£2,083	£25,000
UEL / UST / AUST / VUST	£967	£4,189	£50,270

## Class 1 National Insurance rates

Employee (primary) contribution rates		
National Insurance category letter	Earnings above PT up to and including UEL	Balance of earnings above UEL
<b>A</b> Standard rate	8%	2%
<b>B</b> Reduced rate	1.85%	2%
<b>C</b> Above SPA	NIL	NIL
<b>D</b> Investment zones	2%	2%
<b>E</b> Investment zones reduced rate	1.85%	2%
<b>F</b> Freeport standard rate	8%	2%
<b>H</b> Apprentice under 25	8%	2%
<b>I</b> Freeport reduced rate	1.85%	2%
<b>J</b> Deferment	2%	2%
<b>K</b> State pensioner	NIL	NIL
<b>L</b> Freeport deferment	2%	2%
<b>M</b> Under 21	8%	2%
<b>N</b> Investment zones standard	8%	2%
<b>S</b> Freeport above SPA	NIL	NIL
<b>V</b> Veteran	8%	2%
<b>Z</b> Deferment under 21	2%	2%

Employee (secondary) contribution rates			
National Insurance category letter	Earnings above ST <sup>1</sup>	Earnings above FUST <sup>2</sup>	Balance of earnings above UEL <sup>3</sup>
<b>A</b> Standard rate	15%	15%	15%
<b>B</b> Reduced rate	15%	15%	15%
<b>C</b> Above SPA	15%	15%	15%
<b>D</b> Investment zones	0%	15%	15%
<b>E</b> Investment zones reduced rate	0%	15%	15%
<b>F</b> Freeport standard rate	0%	15%	15%
<b>H</b> Apprentice under 25	0%	0%	15%
<b>I</b> Freeport reduced rate	0%	15%	15%
<b>J</b> Deferment	15%	15%	15%
<b>K</b> State pensioner	0%	15%	15%
<b>L</b> Freeport deferment	0%	15%	15%
<b>M</b> Under 21	0%	0%	15%
<b>N</b> Investment zones standard	0%	15%	15%
<b>S</b> Freeport above SPA	0%	15%	15%
<b>V</b> Veteran	0%	0%	15%
<b>Z</b> Deferment under 21	0%	0%	15%

<sup>1</sup> Earnings above ST up to and including FUST

<sup>2</sup> Earnings above FUST up to and including UEL, UST for under 21s, apprentices and veterans

<sup>3</sup> Balance of earnings above UEL, UST for under 21s, apprentices and veterans

## Student loan deductions

Plan	Percentage	Repayment thresholds 26/27		
		Weekly	Monthly	Annually
Plan Type 1	9%	£517.30	£2,241.66	£26,900
Plan Type 2	9%	£565.09	£2,448.75	£29,385
Plan Type 4	9%	£649.90	£2,816.25	£33,795
Plan Type 5	9%	£480.76	£2,083.33	£25,000
Postgraduate loans	6%	£403.84	£1,750	£21,000

## Other allowances

Employment Allowance	£10,500 per annum
Apprenticeship Levy	£15,000 per annum
Apprenticeship Levy charge	0.5%

## Statutory payments

Minimum avg weekly earnings during relevant period: £129 per week

Statutory Maternity Pay (SMP)	
First 6 weeks Further 33 weeks	90% of AWE £194.32 per week or 90% of your average weekly earnings (whichever is lower)

Statutory Adoption Pay (SAP)	
First 6 weeks Further 33 weeks	90% of AWE £194.32 per week or 90% of your average weekly earnings (whichever is lower)

Statutory Paternity Pay (SPP)	
2 weeks	£194.32 per week or 90% of your average weekly earnings (whichever is lower)

Statutory Shared Parental Pay (ShPP)	
Maximum of 37 weeks	£194.32 per week or 90% of your average weekly earnings (whichever is lower)

Statutory Parental Bereavement Pay (SPP)	
2 weeks	£194.32 per week or 90% of your average weekly earnings (whichever is lower)

Statutory Neonatal Care Pay (SNCP)	
Maximum of 12 weeks	£194.32 per week or 90% of your average weekly earnings (whichever is lower)

Statutory Sick Pay (SSP)	
Standard weekly rate	£123.25 or 80% of the employee's average weekly earnings (whichever is lower)

Employers can recover 92% of SMP, SAP, SPP & ShPP payments. Small employers can recover 100% and also be compensated an extra 9%. You qualify for Small Business Relief if your Class 1 NI bill in the last complete tax year was £45,000 or less