STRATEGIC RIDGE

UK Tax Rates Card

2026/27 TAX YEAR

INCOME TAX

Personal allowance	**£12,570**
Basic rate · next £37,700	**20%**
Higher rate · to £125,140	**40%**
Additional rate · above £125,140	**45%**
Marriage allowance transfer	**£1,260**

Personal allowance tapers away between £100,000 and £125,140: an effective 60% band.

NATIONAL INSURANCE

Employee · £12,570 to £50,270	**8%**
Employee · above £50,270	**2%**
Employer · above £5,000 per employee	**15%**
Employment Allowance (eligible employers)	**£10,500**
Self-employed Class 4 · £12,570 to £50,270	**6%**
Class 4 · above £50,270	**2%**

Class 2 abolished. Voluntary contributions £3.65 per week to protect state pension.

DIVIDENDS

Dividend allowance	**£500**
Basic rate	**10.75%**
Higher rate	**35.75%**
Additional rate	**39.35%**

PENSIONS & SAVINGS

Pension annual allowance	**£60,000**
Tapers to (high earners)	**£10,000**
ISA allowance	**£20,000**

TAX-FREE ALLOWANCES

Trading allowance	**£1,000**
Property allowance	**£1,000**
Rent-a-room relief	**£7,500**

CORPORATION TAX

Small profits rate · to £50,000	**19%**
Main rate · above £250,000	**25%**

Marginal relief applies between £50,000 and £250,000.

CAPITAL GAINS TAX

Annual exempt amount	**£3,000**
Basic rate band	**18%**
Above basic rate	**24%**

Same rates for shares, crypto and residential property. UK property sales: report and pay within 60 days.

STAMP DUTY (ENGLAND & NI)

Up to £125,000	**0%**
£125,001 – £250,000	**2%**
£250,001 – £925,000	**5%**
£925,001 – £1.5 million	**10%**
Above £1.5 million	**12%**
Additional property surcharge	**+5%**
First-time buyers · to £300,000	**0%**

First-time buyer relief available on homes up to £500,000. Landlords: mortgage interest relieved at 20% credit only (Section 24).

VAT

Registration threshold	**£90,000**
Standard rate	**20%**
Reduced rate	**5%**

MAKING TAX DIGITAL

Mandatory now · income over	**£50,000**
From April 2027 · income over	**£30,000**
Quarterly updates due	**7 Aug · Nov · Feb · May**

KEY DATES & FEES

Self Assessment online deadline	**31 Jan**
Confirmation statement fee	**£50**
Director & PSC identity verification by	**18 Nov 2026**

England, Wales and Northern Ireland rates for the 2026/27 tax year (6 April 2026 to 5 April 2027). Scottish income tax differs. General guidance only, not advice: your position depends on your circumstances. Prepared July 2026.