

YOU AND YOUR FAMILY

Personal Tax Tables 2026/27

Income tax, National Insurance, dividends, capital gains, pensions, ISAs and student loans for 2026/27, on two printable pages.

FOR: EMPLOYEES, DIRECTORS AND THE SELF-EMPLOYED · ANYONE PLANNING THEIR TAX FOR THE YEAR

Income tax

Rates and bands for England, Wales and Northern Ireland.

BAND	INCOME	RATE
Personal Allowance	up to £12,570	0%
Basic rate	£12,571 to £50,270	20%
Higher rate	£50,271 to £125,140	40%
Additional rate	over £125,140	45%

The Personal Allowance falls by £1 for every £2 of adjusted net income over £100,000 and is nil at £125,140, so extra income in that range is effectively taxed at 60%. Scotland has its own rates and bands.

Dividends and savings

INCOME	TAX-FREE AMOUNT	BASIC	HIGHER	ADD'L
Dividends	£500 Dividend Allowance	10.75%	35.75%	39.35%
Savings interest	Starting rate band up to £5,000; Personal Savings Allowance £1,000 (basic), £500 (higher), nil (additional)	20%	40%	45%

National Insurance

WHO	EARNINGS OR PROFITS	RATE
Employee (Class 1)	£12,570 to £50,270	8%
	over £50,270	2%
Self-employed (Class 4)	£12,570 to £50,270	6%
	over £50,270	2%
Self-employed (Class 2)	profits of £7,105 or more	£3.65 a week, treated as paid

Earnings above the lower earnings limit of £6,708 count towards the State Pension.

Allowances at a glance

- Personal Allowance: £12,570
- Marriage Allowance: transfer £1,260, saving up to £252
- Trading allowance: £1,000
- Property allowance: £1,000
- Dividend Allowance: £500

Child Benefit charge

The High Income Child Benefit Charge is 1% of the benefit for each £200 of adjusted net income over £60,000. All of it is repaid at £80,000.

Key dates

- 5 April 2027: tax year ends
- 31 October 2027: paper tax return
- 31 January 2028: online return and tax due

Capital gains tax

2026/27

Annual exempt amount	£3,000
Basic-rate taxpayers	18% within the basic-rate band
Higher and additional rate taxpayers	24%
Business Asset Disposal Relief	18% on qualifying gains, up to £1,000,000 over a lifetime (14% in 2025/26)

Gains on UK residential property must be reported and the tax paid within 60 days of completion.

Pensions and ISAs

ALLOWANCE

2026/27

Pension annual allowance	£60,000
Money purchase annual allowance	£10,000
Unused allowance carried forward	up to 3 earlier years
Tapered annual allowance	reduced for adjusted income over £260,000 (threshold income over £200,000), to a minimum of £10,000
ISA (adult)	£20,000
Lifetime ISA (within the ISA limit)	£4,000
Junior ISA	£9,000

Student and postgraduate loans

Repayments are 9% of income over the threshold, or 6% for a postgraduate loan.

PLAN

ANNUAL THRESHOLD

Plan 1	£26,900
Plan 2	£29,385
Plan 4	£33,795
Plan 5	£25,000
Postgraduate loan	£21,000

Inheritance tax

- Nil-rate band: £325,000
- Residence nil-rate band: up to £175,000
- Rate: 40%, or 36% where 10% or more of the estate goes to charity

Using these tables

- They apply to England, Wales and Northern Ireland. Scotland differs for income tax.
- To work out your own figures, use our tax calculators at ksba.co.uk/tax-calculators.

Figures are for the 2026/27 tax year and were checked against GOV.UK in October 2026. Rules change, so please check before you rely on them.

How King Street can help

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We can turn these tables into your own figures: your salary and dividends, your pension, your student loan and your family's allowances. We will show you where the savings are and agree a fixed fee before any work starts.

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