Key measures announced by the Chancellor in the Autumn Budget 2025 are summarised within this Guide.

Income tax rates: England, Wales & Northern Ireland (non-dividend income)	2026/27	2025/26
0% starting rate for savings only	Up to £5,000	Up to £5,000
0% on personal allowance (subject to any clawback of PA)	£0 - £12,570	£0 - £12,570
20% basic rate tax	£12,571 - £50,270	£12,571 - £50,270
40% higher rate tax	£50,271 - £125,140	£50,271 - £125,140
45% additional rate tax	Above £125,140	Above £125,140
Scottish rates of income tax (non-dividend income)		
0% on personal allowance (subject to any clawback of PA)	£0 - £12,570	£0 - £12,570
19% starting rate	£12,571 - £15,397	£12,571 - £15,397
20% basic rate tax	£15,398 - £27,491	£15,398 - £27,491
21% intermediate rate tax	£27,492 - £43,662	£27,492 - £43,662
42% higher rate tax	£43,663 - £75,000	£43,663 - £75,000
45% advanced rate	£75,001 - £125,140	£75,001 - £125,140
48% top rate	Above £125,140	Above £125,140
Income tax rates (dividend income)	**2026/27**	**2025/26**
Dividend allowance	£500	£500
Dividend ordinary rate (for dividends within basic rate band)	10.75%	8.75%
Dividend upper rate (for dividends within higher rate band)	35.75%	33.75%
Dividend additional rate (for dividends above higher rate band)	39.35%	39.35%