

affinia

Autumn Budget Rate Card

2026



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Corporation Tax Rates

	2026/27	2027/28	Notes
Main rate	25%	25%	~
Small profits rate	19%	19%	*
			*

~ For limited companies the effective date is 1 April.

* The small profits rate will apply to companies with taxable profits of £50k or less, and the main rate will apply to companies with taxable profits over £250k. Profits falling between £50k and £250k will be taxed at a marginal rate of 26.5%.

Capital Allowances

Rates

	2026/27	2027/28	~
Annual investment allowance ('AIA')	100%	100%	*
Full expensing (companies only)			
Main rate pool	100%	100%	
Special rate pool	50%	50%	
Main pool – first year allowance	40%	50%	
Main pool – writing down allowance	14%	12%	
Special rate pool – writing down allowance	6%	6%	

~ For limited companies the effective date is 1 April and unincorporated businesses 6 April.

* AIA limit £1m per annum from April 2023.

Value Added Tax

	2026/27	2027/28
Standard rate	20%	20%
Reduced rate	5%	5%
Annual registration limit	£90,000	£90,000
Annual de-registration limit	£88,000	£88,000

Annual Tax on Enveloped Dwellings (ATED) ~

Property value *

	1 April 2026	1 April 2027
£500,001 to £1,000,000	£4,600	£4,750
£1,000,001 to £2,000,000	£9,450	£9,750
£2,000,001 to £5,000,000	£32,200	£33,300
£5,000,001 to £10,000,000	£75,450	£78,050
£10,000,001 to £20,000,000	£151,450	£156,750
£20,000,001 and over	£303,450	£314,050

~ Applies to individual residential properties, when the company does not apply for relief by 30 April each year.

* Property values determined by set rules. Seek advice if you're unsure.

Stamp Duty Land Tax (SDLT) - Residential Property

Rates from 1 April 2025	Standard	Higher	1
£0 to £125,000	0%	5%	
£125,001 to £250,000	2%	7%	
£250,001 to £925,000	5%	10%	
£925,001 to £1.5 million	10%	15%	
Over £1.5 million	12%	17%	

1

N.B. From 1 April 2025 first time buyers’ relief nil-rate threshold is £300,000 and applies to property purchases up to £500,000

* On portion of value above threshold

Higher rate of tax if purchase is of an additional residential property

If purchase is of residential property by certain non-UK residents they will pay an additional 2% SDLT surcharge on the standard or higher rate.

The rate of SDLT applicable to residential property purchases by non-natural personal of more than £500,000 is 17% of the total purchase price.

Stamp Duty Land Tax (SDLT) - Residential Property Leases - Net Present Value

Rates from 1 April 2025

Net Present Value of Rent

	Rate *
£0 to £125,000	0%
Over £125,001	1%

* On portion of value above threshold

N.B. The SDLT on the lease premium of a residential property lease follows the same rates and thresholds as for freehold residential properties (see previous page).

Stamp Duty Land Tax (SDLT) - Non-Residential Property

Purchase and premium transactions

Property value

	Rate *
£0 to £150,000	0%
£150,001 to £250,000	2%
Over £250,000	5%

Stamp Duty Land Tax (SDLT) - Non-Residential Property Leases - Net Present Value

Rental transactions

Net Present Value of Rent

	Rate *
£0 to £150,000	0%
£150,001 to £5 million	1%
Over £5 million	2%

Personal Tax

	2026/27	2027/28	Notes
Personal allowance	£12,570	£12,570	*
Trading allowance	£1,000	£3,000	
Property allowance	£1,000	£1,000	
Pension Tax Allowance	N/A	£13,037	

Threshold at which full PTA is removed £13,319

Savings and investments

	2026/27	2027/28	
Dividend allowance	£500	£500	
Personal savings allowance			
Basic rate taxpayers	£1,000	£1,000	
Higher rate taxpayers	£500	£500	
Additional rate taxpayers	£Nil	£Nil	

Income tax rates and allowances

Income (after personal allowance)*

	Rates	2026/27	2027/28	
Up to £37,700		20%	20%	
Between £37,701 and £125,140		40%	40%	*
Above £125,140		45%	45%	*

Dividends

Basic rate taxpayers	10.75%	10.75%
Higher rate taxpayers	35.75%	35.75%
Additional rate taxpayers	39.35%	39.35%

Property Income & Savings Income

Basic rate taxpayers	20%	24%	***
Higher rate taxpayers	40%	44%	
Additional rate taxpayers	45%	49%	

* Frozen until April 2031

** The effective tax rate for individuals earning between £100,001 and £125,140 is 60% due to the restriction of the personal allowance

N.B. The devolved nation of Scotland has differing income tax rates and bands.

*** Savings income within the first £5,000 of the basic rate band is taxed at 0% (starting rate for savings). This is reduced by £1 for every £1 of non-savings income above the personal allowance.

Capital Gains Tax

Tax rates - individuals

	2026/27	2027/28	Notes
Standard rate	18%	18%	
Higher rate	24%	24%	

Exemptions

Individuals, PRs and some trustees	£3,000	£3,000	*
Trustees of settlement	£1,500	£1,500	*

* Frozen until April 2028

Rates for investors

Business Asset Disposal Relief			
Relief rate	18%	18%	
Lifetime limit	£1m	£0.5m	
Founders' Relief			
Relief rate	N/A	10%	**
Lifetime limit	N/A	£10m	**

* Frozen until April 2028

** Founder's relief is available from 6th April 2027

*** Carried interest is no longer subject to CGT from 6 April 2026. It is taxed as trading profits (income tax and Class 4 NICs), with only 72.5% of qualifying carried interest brought into charge.

Inheritance Tax

Rates	2026/27	2027/28	Notes
IHT nil rate	£325,000	£325,000	*
Residence nil rate band (RNRB)	£175,000	£175,000	**
Lifetime rate	20%	20%	
Death rate	40%	40%	

* Frozen until April 2031

** The RNRB is tapered by £1 for every £2 that the estate exceeds £2m

Individual Savings Accounts (ISAs)

Maximum investment	£20,000	£20,000	*
Lifetime ISA	£4,000	£4,000	*
Cash in a junior ISA (under 18s)	£9,000	£9,000	*

* Frozen until April 2031

Registered Pension Schemes: Tax Relief

Annual contribution allowance	£60,000	£60,000	*
Permitted pension contribution (irrespective of earnings)	£3,600	£3,600	
Lump sum allowance	£268,275	£268,275	
Lump sum & death benefit allowance	£1,073,100	£1,073,100	
Overseas transfer allowance	£1,073,100	£1,073,100	
Money purchase allowance	£10,000	£10,000	

* Reduced by £1 for every £2 of adjusted income above £260,000 to a minimum allowance of £10,000.

National Insurance Contributions

Class 1 Employees' Rates

Thresholds

	2026/27	2027/28	Notes
Lower Earnings Limit - weekly	£129	£133	
Primary threshold - weekly	£242	£242	*
Upper earnings limit - weekly	£967	£967	*
Below primary threshold	£Nil	£Nil	
Primary threshold to Upper Earnings Limit	8%	8%	
Above upper earnings limit	2%	2%	

Class 1 Employers' Rates

Thresholds

Weekly secondary threshold	£96	£96
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Weekly earnings

Below weekly secondary threshold	£Nil	£Nil
Above weekly secondary threshold	15%	15%
Employment Allowance for most employers	£10,500	£10,500

Class 1A employer		15%	15%	
Class 2 self-employed	Flat rate of	£3.65	£3.80	per week
Class 3 voluntary	Flat rate of	£18.40	£19.05	**
Class 4 self-employed		6% / 2%	6% / 2%	

* Frozen until April 2031. From April 2031 these will increase in line with inflation.

**On annual profits between £12,570 and £50,270, 2% of annual profits above £50,270