



Payroll Software & Services Group



Payroll Factcard 2024/25

Tax rates and allowances

Personal allowances UK

Type	Allowance
Personal allowances	£12,570
Marriage allowance	£1,260
Income limit for personal allowance	£100,000
Blind person's allowance	£3,070

Tax rates for England, Wales, and Northern Ireland

Band	Rate	Earnings
Basic	20%	Up to £37,700
Higher	40%	From £37,701 to £125,140
Additional	45%	Above £125,140

Tax rates for Scotland

Band	Rate	Earnings
Starter	19%	Up to £2,306
Basic	20%	From £2,307 to £13,991
Intermediate	21%	From £13,992 to £31,092
Higher	42%	From £31,093 to £62,430
Advanced	45%	From £62,431 to £125,140
Top	48%	Above £125,140

Emergency tax code

The emergency tax code is 1257L, operated cumulatively or on a week 1 / month 1 basis.

National Insurance rates and thresholds

Thresholds	Weekly	Monthly	Annual
Lower Earnings Limit (LEL)	£123	£533	£6,396
Primary Threshold (PT)	£242	£1,048	£12,570
Secondary Threshold (ST)	£175	£758	£9,100
Upper Secondary Threshold, Under 21	£967	£4,189	£50,270
Upper Earnings Limit (UEL)	£967	£4,189	£50,270
Apprentice Upper Secondary Threshold (AUST)	£967	£4,189	£50,270
Freeport Upper Secondary Threshold (FUST)	£481	£2,083	£25,000
Veterans Upper Secondary Threshold (VUST)	£967	£4,189	£50,270
Investment Zone Upper Secondary Threshold (FUST) (new)	£481	£2,083	£25,000

Employee (primary contributions)

Category letter	LEL to PT	PT to UEL	Above EUL
A, F, H, M, N, V	0%	8%	2%
D, J, L, Z	0%	2%	2%
B, E, I	0%	1.85%	2%
C, K, S	nil	nil	nil

Employer (secondary contributions)

Category letter	LEL to ST	ST to UEL/UT/AUST	ST to VUST (year 1)	Above EUL/UST/AUST/VUST/FUST
A, B, C, J	0%	13.8%	13.8%	13.8%
H, M, V, Z	0%	0%	0%	13.8%
D, E, F, I, K, L, N, S	0%	0%	13.8%	13.8%

Class 1A and Class 1B

Class	Percentage	Due on
Class 1A	13.8%	Employer provided benefits
Class 1B	13.8%	PAYE settlement agreements

Employment allowance

Only available to eligible employers from 6 April 2020	2023/24	2024/25
	£5,000	£5,000

Apprenticeship levy

	2022/23	2023/24	2024/25
Levy allowance (per employer)	£15,000	£15,000	£15,000
Apprenticeship levy rate	0.5%	0.5%	0.5%

Pension allowances

Automatic enrolment

Earnings trigger	£10,000
QEB lower limit	£6,240
QEB upper limit	£50,270

Other

Annual allowance	£60,000
Tapered annual allowance minimum	£10,000
Money purchase annual allowance	£10,000
Lifetime allowance	No longer applicable

Statutory payments

- Statutory maternity pay (SMP)
- Statutory paternity pay (SPP)
- Statutory adoption pay (SAP)
- Statutory shared parental pay (ShPP)
- Statutory parental bereavement pay (SPBP)

Rates applicable from 6 April 2024	
Minimum average weekly earnings (AWE)	£123
SMP/SAP weekly rate for first 6 weeks	90% of AWE
Lesser of 90% AWE for the following statutory rates:	
<ul style="list-style-type: none"> SMP weekly rate for remaining weeks SAP weekly rate for remaining weeks SPP weekly rate ShPP weekly rate SPBP weekly rate 	£184.03
Percentage of payment recoverable	92%
Percentage of repayment coverable (small employer's relief)	103%
Annual NICs threshold for small employer's relief	£45,000

Statutory sick pay

For qualifying days of sickness on or after 7 April 2024	
Minimum average weekly earnings (AWE)	£123
Weekly rate	£116.75

Beneficial loans

Statutory threshold	£10,000
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Redundancy

Description	Jurisdiction	Effective	Maximum weekly rate
A week's pay	England, Scotland, Wales	6 April	£700
A week's pay	Northern Ireland	6 April	£669

Approved mileage allowance payments for private vehicles

Cars and vans	
First 10,000 business miles	45p per mile
Over 10,000 business miles	25p per mile
*For NICs purposes, 45p per mile can be reimbursed regardless of number of business miles	
Motorcycles	24p per mile
Cycles	20p per mile
Passenger rate	5p per mile

Company cars and vans

Charge	
Van fuel benefit	£757
Van benefit	£3,960
Car fuel multiplier	£27,800

National minimum wage and national living wage

Rate	From 1 April 2024
Aged 21 and above (national living wage)	£11.44
Aged 18 to 20 inclusive	£8.60
Aged under 18 (but above compulsory school leave age)	£6.40
Apprentices aged under 19	£6.40
Apprentices aged 19 and over, but in first year of apprenticeship	£6.40

Employer supported childcare

The following applies to all taxpayers, regardless of whether they are UK, Scottish, or Welsh. Employees who joined the employer-supported childcare schemes prior to 6 April 2011 continue to receive tax and NI relief up to a maximum of £2,915 per annum. New joiners to the scheme on or after 6 April 2011 up to and including 4 October 2018 receive tax and NI relief according to their predicted marginal rate of tax assessed via the Basic Earnings Assessment which should be calculated each year. For tax purposes these are the maximum amount of relief regardless of the number of jobs held. But NI relief can be given by more than one employer:

Marginal rate	Maximum weekly voucher order	Maximum monthly voucher order
Basic	£55	£243
Higher	£28	£124
Additional	£25	£110
Pre-6 April 2011 scheme member	£55	£243

Student loans

Plan 1

Rate	Income threshold	Deduction
Annual	£24,990	9%
Monthly	£2,082.50	
Weekly	£480.57	

Plan 2

Rate	Income threshold	Deduction
Annual	£27,295	9%
Monthly	£2,274.58	
Weekly	£524.90	

Plan 4

Rate	Income threshold	Deduction
Annual	£31,395	9%
Monthly	£2,616.25	
Weekly	£603.75	

Postgraduate

Rate	Income threshold	Deduction
Annual	£21,000	6%
Monthly	£1,750	
Weekly	£403.84	



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