

Personal Allowances

The Personal Allowance is the amount of income a person can get before they pay tax.

Allowances	2018 to 2019	2017 to 2018	2016 to 2017	2015 to 2016
Personal Allowance	£11,850	£11,500	£11,000	£10,600
Income limit for Personal Allowance	£100,000	£100,000	£100,000	£100,000

The Personal Allowance goes down by £1 for every £2 of income above the £100,000 limit. It can go down to zero.

Personal Allowance for people aged 75 and over	£10,660
Income limit for Personal Allowance	£25,400

Other allowances

Allowances	2018 to 2019	2017 to 2018	2016 to 2017	2015 to 2016
Married Couple's Allowance - maximum amount	£8,695	£8,445	£8,355	£8,355
Married Couple's Allowance - minimum amount	£3,360	£3,260	£3,220	£3,220
Blind Person's Allowance	£2,390	£2,320	£2,290	£2,290

Tax rates and bands

Tax is paid on the amount of taxable income remaining after [allowances](#) have been deducted.

Band	Rate	Income after allowances 2018 to 2019	Income after allowances 2017 to 2018	Income after allowances 2016 to 2017	Income after allowances 2015 to 2016
Starting rate for savings	10% (0% from 2015 to 2016)	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000
Starter rate in Scotland	19%	Up to £2,000	-	-	-
Basic rate in Scotland	20%	£2,001 to £12,150	Up to £31,500	Up to £32,000	Up to £31,785
Basic rate in rest of UK	20%	Up to £34,500	Up to £33,500	Up to £32,000	Up to £31,785
Intermediate rate in Scotland	21%	£12,151 to £31,580	-	-	-
Higher rate in Scotland	40% (41% from 2018 to 2019)	£31,581 to £150,000	£31,501 to £150,000	£32,001 to £150,000	£31,786 to £150,000
Higher rate in	40%	£34,501 to	£33,501 to	£32,001 to	£31,786 to

Band	Rate	Income after allowances 2018 to 2019	Income after allowances 2017 to 2018	Income after allowances 2016 to 2017	Income after allowances 2015 to 2016
rest of UK		£150,000	£150,000	£150,000	£150,000
Top rate in Scotland	46%	Over £150,000	-	-	-
Rest of UK Additional rate	45%	Over £150,000	Over £150,000	Over £150,000	Over £150,000

Dividends

The following rates for tax on dividends apply from 6 April 2010 to 5 April 2016.

Band	Dividend tax rates
Basic rate (and non-taxpayers)	10%
Higher rate	32.5%
Additional rate (from 6 April 2013)	37.5%
Tax year	Dividend allowance
6 April 2018 to 5 April 2019	£2,000
6 April 2017 to 5 April 2018	£5,000
6 April 2016 to 5 April 2017	£5,000