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PAY FACTS BUDGET EDITION 2015/16

Company cars

Car benefit

The charge to tax is based on a percentage of the car's price graduated according to the level of the car's carbon dioxide emissions in the table below. Where no emission levels are known engine size is used together with the car's price and the original date of registration. Diesel powered cars incurred a 3% surcharge prior to April 2015. Alternative fuels to petrol and diesel attracted discounts prior to April 2015, with an exemption for zero carbon emission cars and the lower rate for ultra low emission cars ends. From April 2015, cars with zero carbon emissions will attract a tax charge. The maximum percentage increases in April 2015.

CO ₂ (g/km)	2014/15	2015/16	2016/17
zero	0%	5%	7%
1 - 50	5%	5%	7%
51 - 75	5%	9%	11%
76 - 94	11%	13%	15%
95 - 99	12%	14%	16%
100 - 104	13%	15%	17%
105 - 109	14%	16%	18%
110 - 114	15%	17%	19%
115 - 119	16%	18%	20%
120 - 124	17%	19%	21%
125 - 129	18%	20%	22%
130 - 134	19%	21%	23%
135 - 139	20%	22%	24%
140 - 144	21%	23%	25%
145 - 149	22%	24%	26%
150 - 154	23%	25%	27%
155 - 159	24%	26%	28%
160 - 164	25%	27%	29%
165 - 169	26%	28%	30%
170 - 174	27%	29%	31%
175 - 179	28%	30%	32%
180 - 184	29%	31%	33%
185 - 189	30%	32%	34%
190 - 194	31%	33%	35%
195 - 199	32%	34%	36%
200 - 204	33%	35%	37%
205 - 209	34%	36%	37%
210 or more	35%	37%	37%

Company cars and vans

2014/15 2015/16

Car fuel benefit

Company car fuel benefit charge multiplier £21,700 £22,100

Van benefit

Company van benefit charge £3,090 £3,150
Company van fuel benefit charge £581 £594

Like company cars, zero emission company vans will attract a benefit charge from April 2015, which will be phased in over 5 years.

National minimum wage

applicable from 1 October in relevant year	2014	2015
age 21 and over	£ 6.50	£ 6.70
age 18 - 20	£ 5.13	£ 5.30
age under 18 but above compulsory school age	£ 3.79	£ 3.87
apprentices either under 19 or over 19 and in first year of apprenticeship	£ 2.73	£ 3.30

Auto enrolment

2014/15	1 week	2 weeks	4 weeks	1 month	3 months	6 months	Annual
Trigger	£192	£384	£768	£833	£2,499	£4,998	£10,000
Lower limit	£111	£222	£444	£481	£1,443	£2,886	£5,772
Upper limit	£815	£1,631	£3,261	£3,532	£10,597	£21,193	£42,385

2015/16	1 week	2 weeks	4 weeks	1 month	3 months	6 months	Annual
Trigger	£192	£384	£768	£833	£2,499	£4,998	£10,000
Lower limit	£112	£224	£448	£486	£1,456	£2,912	£5,824
Upper limit	£805	£1,611	£3,221	£3,489	£10,467	£20,933	£41,865

Future changes

The **Pensions Lifetime Allowance** will be reduced to £1m in 2016/17 and then index linked from 2018/19. The **Annual Limit** will be unchanged.

Personal Allowances will increase to £10,800 in 2016/17 and £11,000 in 2017/18. The difference allowance for people born before 6 April 1938 will be abolished from 2016/17.

The **Higher Rate Threshold** will increase to £42,700 in 2016/17 and £43,300 in 2017/18. The **Basic Rate Limit** will be £31,900 and £32,200 respectively.

A **Personal Saving Allowance** of £1,000 will be introduced for basic rate taxpayers from 2016/17. Higher rate taxpayers will have a Personal Savings Allowance of £500: no allowance will be available to additional rate taxpayers.

Annual Tax Returns will be abolished between 2016 and 2020. An online tax account will be set up for taxpayers to use and update throughout the tax year. It will contain information from all of a taxpayer's earnings, pensions and savings allowing the taxpayer to confirm the details or make amendments as required. Taxpayers will still be able to submit a paper return if they wish.



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Income tax rates

	Rate	2014/15 taxable income	2015/16 income bands
Basic rate	20%	£0 - 31,865	£0 - 31,785
Higher rate	40%	£31,866 - 150,000	£31,786 - 150,000
Additional rate	45%	over £150,000	over £150,000

Income tax reliefs

	2014/15	2015/16
Personal Allowances		
born after 5 April 1948	£ 10,000	£ 10,600
born 6 April 1938 to 5 April 1946	£ 10,500	£ 10,600
born before 6 April 1938	£ 10,660	£ 10,660
Income Limit		
for Personal Allowances	£ 100,000	£ 100,000
allowance reduced by 50% of excess		
born before 6 April 1948	£ 27,000	£ 27,700
allowance reduced by 50% of excess but not below level of main personal allowances unless income is above £100,000		
Married Couple's Allowance		
Minimum	£ 3,140	£ 3,220
Maximum	£ 8,165	£ 8,355
Tax rate for relief	10%	10%
Blind Person's	£ 2,230	£ 2,290

Marriage allowance

	2014/15	2015/16
For married couples and civil partners		
transferable percentage	-	10%
transferable amount	-	£ 1,060

Pension schemes

	2014/15	2015/16
Lifetime Allowance	£ 1,250,000	£ 1,250,000
Annual Allowance	£ 40,000	£ 40,000

National insurance contributions 2015/16

Class 1	NOT CONTRACTED OUT			CONTRACTED OUT SALARY RELATED		
	EMPLOYEE Standard	EMPLOYEE Reduced	EMPLOYER	EMPLOYEE Standard	EMPLOYEE Reduced	EMPLOYER
EARNINGS BRACKETS						
up to £ 111.99 week £ 485.99 month £ 5,823.99 year	nil	nil	nil	nil	nil	nil
Lower Earnings Limit (LEL)						
£ 112.00 to £ 155.00 wk £ 486.00 to £ 672.00 mth £ 5,824.00 to £ 8,060.00 yr	0%	0%	0%	- 1.4%	0%	- 3.4%
Primary Threshold (PT)						
£ 155.01 to £ 156.00 wk £ 672.01 to £ 676.00 mth £ 8,060.01 to £ 8,112.00 yr	12%	5.85%	0%	10.6%	5.85%	- 3.4%
Secondary Threshold (ST)						
£ 156.01 to £ 770.00 wk £ 676.01 to £ 3,337.00 mth £ 8,112.01 to £ 40,040.00 yr	12%	5.85%	13.8%	10.6%	5.85%	10.4%
Upper Accrual Point (UAP)						
£ 770.01 to £ 815.00 wk £ 3,337.01 to £ 3,532.00 mth £ 40,040.01 to £ 42,385.00 yr	12%	5.85%	13.8%	12%	5.85%	13.8%
Upper Earnings Limit (UEL)						
Over £ 815.00 weekly or £ 3,532.00 monthly or £ 42,385 yearly	2%	2%	13.8%	2%	2%	13.8%

- Contributions are due on earnings once they reach the LEL according to the rates for the various bands of earnings.
- Married women (and some widows) on reduced rate contributions pay 5.85% on all earnings between the PT and UEL regardless of the contracted out status and 2% above the UEL.
- No contributions are payable if the earnings are below the PT but earnings between LEL and PT must be recorded for benefit entitlement purposes.
- The contracted out rebates apply between the LEL and UAP only but all earnings between the LEL and UEL have the same contracted out status.
- Employees receive the rebate for earnings between the LEL and PT up to the level of their contributions before the rebate is applied.

Employers NICs for under 21 year olds

From April 2015, employers' National Insurance contributions have been abolished for employees under 21 and on their earnings up to the (new) Upper Secondary Threshold. For 2015/16 the UST will be equal to the UEL.

Statutory payments

Weekly values	2014/15	2015/16
Earnings threshold	£ 111.00	£ 112.00

Statutory sick pay

Standard rate	£ 87.55	£ 88.45
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The rate of SSP is payable from 6 April.

Statutory maternity pay

Standard rate	£138.18	£ 139.58
Higher rate	90% of average weekly earnings	

Statutory adoption pay

Standard rate	£138.18	£ 139.58
Higher rate	90% of average weekly earnings	

From 5 April 2015, the higher rate of SAP is no longer capped at the standard rate maximum.

Ordinary statutory paternity pay

Additional statutory paternity pay

Shared Parental Pay

Standard rate	£138.18	£ 139.58
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Standard rate is limited to 90% of average weekly earnings.

The 2015/16 rates of SMP, SAP, OSPP, ASPP and ShPP are payable from the first full statutory payment week starting on or after Sunday 5 April 2015.

Student loans

	2014/15	2015/16
Annual	£16,910	£17,335
Monthly	£1,409.16	£1,444
Weekly	£325.19	£333

The recovery of student loans through payroll only applies to income contingent loans taken out before September 2012. A new, higher threshold applies to loans taken out from September 2012.