Tax Tables

2025–26

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Resident tax rates 2025–26

Taxable income	Tax on taxable income
0–$18,200	Nil
$18,201–$45,000	16c for each $1 over $18,200
$45,001–$135,000	$4,288 plus 30c for each $1 over $45,000
$135,001–$190,000	$31,288 plus 37c for each $1 over $135,000
$190,001 and over	$51,638 plus 45c for each $1 over $190,000

The above rates do not include the Medicare levy of 2%.

Foreign resident tax rates 2025–26

Taxable income	Tax on taxable income
0–$135,000	30c for each $1
$135,001–$190,000	$40,500 plus 37c for each $1 over $135,000
$190,001 and over	$60,850 plus 45c for each $1 over $190,000

Working holiday makers tax rates 2025–26

Taxable income	Tax on taxable income
0–$45,000	15c for each $1
$45,001–$135,000	$6,750 plus 30c for each $1 over $45,000
$135,001–$190,000	$33,750 plus 37c for each $1 over $135,000
$190,001 and over	$54,100 plus 45c for each $1 over $190,000

Income test thresholds 2025–26

Offset	Income test	Income threshold
Dependent (invalid and carer)	Combined or family income (taxpayer's plus spouse's ATI)	$120,007
Employee share schemes	Adjusted income	$180,000
Non-commercial losses	Adjusted income	$250,000

Dependency offsets 2025–26

Offset	Rebate	Maximum ATI
Invalid and invalid carer	$3,396	Dependent $13,866 Family $120,007
Zone and overseas forces rebate-Notional offsets		
Sole parent	$1,607	Dependent $1,786
Each full time students under 25 or one non-student under 21	$376	Dependent $1,786
Each non-student under 21	$282	Dependent $1,410

Seniors and pensioners tax offset (SAPTO) 2025–26

Status	Maximum tax offset amount	Shading-out threshold	Cut-out threshold
Single	$2,230	$34,919	$52,759
Each partner of a couple	$1,602	$30,994	$43,810
Each partner of an illness separated couple	$2,040	$33,732	$50,052

Medicare levy 2025–26

Status	No levy payable if taxable or family income does not exceed	Reduced if taxable or family income is within the range	Ordinary rate of levy where taxable income or family income equals or exceeds
Single	$28,011	$28,011–$35,013	$35,014
Family (without child)	$47,238	$47,238–$59,047	$59,048
Single SAPTO	$44,268	$44,268–$55,335	$55,336
Married SAPTO	$61,623	$61,623–$77,028	$77,029

*For each dependent child add $4,338 to the lower limit. Where there are more than six dependent children or students, add $5,423 to the upper limit for each extra child or student.

Values are accurate as at 30/06/2026.
Always check the ATO website for the most up to date figures prior to use.

Tax Tables

2025–26

Private health insurance rebate income thresholds 2025–26

Status	Base tier	Tier 1	Tier 2	Tier 3
Single	$101,000 or less	$101,001–$118,000	$118,001–$158,000	$158,001 or more
Family	$202,000 or less	$202,001–$236,000	$236,001–$316,000	$316,001 or more

The family income threshold is increased by $1,500 for each Medicare levy surcharge dependent child after the first child.

Private health insurance rebate 2025–26

1 July 2025–31 March 2026 (Period 1)

Age	Base tier	Tier 1	Tier 2	Tier 3
Under 65	24.288%	16.192%	8.095%	0.000%
65-69	28.337%	20.240%	12.143%	0.000%
70+	32.385%	24.288%	16.192%	0.000%

1 April 2026–30 June 2026 (Period 2)

Age	Base tier	Tier 1	Tier 2	Tier 3
Under 65	24.118%	16.079%	8.038%	0.000%
65-69	28.139%	20.098%	12.058%	0.000%
70+	32.158%	24.118%	16.079%	0.000%

Study and training loan repayment thresholds and rates 2025–26

From the 2025–26 income year, compulsory repayments are calculated using marginal rates. This means your compulsory repayment is calculated only on the income above the minimum repayment threshold. It is not a single rate, rather a range of rates dependent on income.

Repayment Income	Repayment Rate
$0–$67,000	Nil
$67,001–$125,000	15c for each $1 over $67,000
$125,001–$179,285	$8,700 plus 17c for each $1 over $125,000
$179,286 and over	10% of your total repayment income

Low-income tax offset (LITO) 2025–26

Income threshold	Offset
$37,500 or less	$700
Between $37,501 and $45,000	$700 minus 5c for every $1 above $37,500
Between $45,001 and $66,667	$325 minus 1.5c for every $1 above $45,000

Low-income super tax offset (LISTO) 2025–26

Adjusted taxable income threshold	$37,000
Maximum contribution	$500
Minimum contribution	$10
Matching rate	15%

Government super co-contribution thresholds and rate

Income year	2025–26	2026–27
Lower income threshold	$47,488	$49,293
Upper income threshold	$62,488	$64,293
Maximum contribution	$500	$500
Matching rate	$0.50	$0.50

Improvements to pre-CGT assets

Income year	2025–26	2026–27
Threshold	$187,962	$194,165

Preservation age for superannuation

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960–30 June 1961	56
1 July 1961–30 June 1962	57
1 July 1962–30 June 1963	58
1 July 1963–30 June 1964	59
From 1 July 1964	60

Values are accurate as at 30/06/2026.

Tax Tables

2025–26

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ETP caps

Type of cap	2025–26	2026–27
Employment termination payment	$260,000	$270,000
Whole of income (not indexed)	$180,000	$180,000
Death benefit ETP	$260,000	$270,000

Superannuation contributions on behalf of your spouse offset 2025–26

Income threshold	Amount
Lower income threshold	$37,000
Upper income threshold	$40,000

Superannuation lump sum cap

Cap	2025–26	2026–27
Lower rate cap	$260,000	$260,000
Untaxed plan cap	$1.865m	$1.935m

From 1 July 2026, the low rate cap is $260,000.
Before 1 July 2026, the low rate cap amount was indexed each year in increments of $5,000 (rounded down) based on Average weekly ordinary times earnings (AWOTE).

Superannuation contributions cap

Cap	2025–26	2026–27
Concessional	$30,000	$32,500
Non-concessional	$120,000	$130,000

Members under 75 years of age may be able to make non-concessional contributions of up to 3 times the annual non-concessional contributions cap in a single year.

Superannuation guarantee charge

Income year	SG rate
2023-24	11.0%
2024-25	11.5%
2025–26	12.0%
2026-27	12.0%

*Maximum contribution base from 1 July 2026 is an annual $270,830.
*Maximum contribution base is $65,070 per quarter for 2024–25 and $62,500 per quarter for 2025–26.

Zone and overseas forces offsets 2025–26

Zone	Rebate amount
Zone A	$338
Zone B	$57
Special area	$1,173
Overseas forces	$338

Fringe benefits tax

Rate	YE 31 March 2026	YE 31 March 2027
FBT rate	47%	47%
Gross-up rate-type 1 benefits	2.0802	2.0802
Gross-up rate-type 2 benefits	1.8868	1.8868

Values are accurate as at 30/06/2026.