

# Australian Tax Tables 2025-26

Effective 1 July 2025 – 30 June 2026 | Source: austax.tools / ATO

## Income tax — Australian residents

Taxable income	Rate	Tax on this income
\$0 – \$18,200	Nil	Nil
\$18,201 – \$45,000	16%	16c for each \$1 over \$18,200
\$45,001 – \$135,000	30%	\$4,288 + 30c for each \$1 over \$45,000
\$135,001 – \$190,000	37%	\$31,288 + 37c for each \$1 over \$135,000
\$190,001+	45%	\$51,638 + 45c for each \$1 over \$190,000

Rates above exclude the 2% Medicare levy. Tax-free threshold is \$18,200.

### Foreign residents (no tax-free threshold, no Medicare levy)

Taxable income	Rate	Tax on this income
\$0 – \$135,000	30%	30c for each \$1
\$135,001 – \$190,000	37%	\$40,500 + 37c for each \$1 over \$135,000
\$190,001+	45%	\$60,850 + 45c for each \$1 over \$190,000

## Medicare levy

Standard rate: 2% of taxable income.

### Low-income thresholds (shade-in from lower to upper)

Category	No levy (up to)	Shade-in (reduced)
Singles	\$28,011	\$28,012 – \$35,014
Families	\$47,238	\$47,239 – \$59,048
Seniors (single, SAPTO)	\$44,268	\$44,269 – \$55,335
Seniors (family, SAPTO)	\$61,623	\$61,624 – \$77,029

Family lower threshold rises by \$4,338 per dependent child; upper by \$5,423.

### Medicare Levy Surcharge (no private hospital cover)

Singles	Families	MLS rate
\$0 – \$101,000	\$0 – \$202,000	Nil
\$101,001 – \$118,000	\$202,001 – \$236,000	1%
\$118,001 – \$158,000	\$236,001 – \$316,000	1.25%
\$158,001+	\$316,001+	1.5%

Family thresholds increase by \$1,500 for each dependent child after the first.

## HELP / HECS repayments (marginal rate system)

Repayment income	Calculation
\$0 – \$67,000	Nil
\$67,001 – \$125,000	15c for each \$1 over \$67,000
\$125,001 – \$179,285	\$8,700 + 17c for each \$1 over \$125,000
\$179,286+	10% of total repayment income

## Tax offsets

### Low Income Tax Offset (LITO)

Maximum offset: \$700. Tapers at 5c per \$1 above \$37,500; then 1.5c per \$1 above \$45,000.

## Superannuation thresholds

Item	2025-26
Superannuation Guarantee rate	12%
Concessional contributions cap	\$30,000
Non-concessional contributions cap	\$120,000
Bring-forward cap (3 years)	\$360,000
Carry-forward TSB cap	\$500,000
Division 293 threshold	\$250,000
Division 296 threshold	\$3,000,000
Contributions tax rate	15%
Co-contribution income thresholds	\$47,488 – \$62,488
Co-contribution maximum match	\$500
FHSS annual cap	\$15,000
FHSS lifetime cap	\$50,000
Spouse contribution tax offset (max)	\$540

## Other 2025-26 key figures

Item	2025-26
Company tax — base rate entities	25%
Company tax — full rate	30%
CGT discount (individuals, 12mo+ hold)	50%
FBT rate	47%
FBT Type 1 gross-up	2.0802
FBT Type 2 gross-up	1.8868
Car expense — cents per km	88c
Car expense — km cap	5,000
Car depreciation cost limit	\$69,674
Instant asset write-off threshold	\$20,000
Division 7A benchmark rate	8.37%

*This document is a reference summary drawn from austax.tools' centralised tax-year config and the ATO's published rates. It is not a substitute for professional tax advice. For the interactive calculators, visit austax.tools.*