

Tax Guide for NHS Doctors and Dentists in Scotland (2026/27)

Prepared by Omer Adam Scotland

Website: www.omeradamscotland.co.uk

Email: info@omeradamscotland.co.uk | Tel: 0141 212 3950

This guide is designed for NHS professionals in Scotland, including doctors and dentists (employed, consultants, GP associates, and locums). It explains Scottish income tax bands, common tax reliefs, NHS pension considerations, and practical tax planning opportunities.

1. Scottish Income Tax Bands (2026/27)

Starter Rate: 19% on £12,571 to £15,397

Basic Rate: 20% on £15,398 to £27,491

Intermediate Rate: 21% on £27,492 to £43,662

Higher Rate: 42% on £43,663 to £75,000

Advanced Rate: 45% on £75,001 to £125,140

Top Rate: 48% over £125,140

Personal Allowance is generally £12,570 and is tapered once adjusted net income exceeds £100,000. National Insurance (employee) generally applies at 8% between the primary threshold and the upper earnings limit, and 2% above that, subject to annual changes.

2. Common Tax Reliefs for NHS Professionals

- GMC/GDC registration fees
- Medical and dental defence subscriptions
- Royal college and professional memberships
- Uniform and laundry allowances (where applicable)
- CPD courses and qualifying training costs in specific circumstances
- Professional journals and reference materials
- Mileage and travel to temporary workplaces
- Home office expenses for qualifying administrative work

3. NHS Pension and Tax Planning

The NHS Pension Scheme is a valuable benefit and pension contributions receive tax relief. High earners should monitor:

- Annual Allowance usage
- Carry forward of unused allowances
- Lifetime planning under current pension rules
- Interaction with salary sacrifice and adjusted net income planning

4. Tax Tips for Locum Doctors and Dentists

- Consider operating through a limited company where appropriate and compliant with IR35.
- Track all business expenses and mileage.
- Register for VAT if thresholds are exceeded and consider the Flat Rate Scheme where suitable.
- Make pension contributions to reduce adjusted net income.
- Set aside funds for tax and National Insurance liabilities.

5. Real-Life Tax Saving Examples

Income £90,000: A consultant contributes an extra £10,000 to pension/SIPP, reducing advanced-rate exposure and saving up to £4,500 in income tax.

Income £110,000: By making a £10,000 pension contribution, adjusted net income can fall to £100,000, restoring some or all of the personal allowance and potentially saving over £6,000.

Income £150,000: Combining pension contributions, charitable donations, and family tax planning can significantly reduce top-rate exposure and improve long-term wealth accumulation.

6. Deadlines You Should Know

- 5 October – Register for Self Assessment
- 31 October – Paper tax return deadline
- 31 January – Online tax return and balancing payment deadline
- 31 July – Second payment on account (where applicable)

7. Why Specialist Tax Advice Matters

NHS professionals face complex issues including multiple income streams, pension taxation, locum work, private practice, and loss of personal allowances. Specialist advice can identify tax-saving opportunities while ensuring full compliance.

8. Omer Adam Scotland Tailored Service for NHS Professionals

Our tailored service includes:

- Personal tax planning and Self Assessment
- Locum and private practice accounting
- NHS pension tax reviews
- Limited company and IR35 advice
- HMRC correspondence support
- Wealth protection and long-term financial planning

9. Free Tax Review

We offer a complimentary tax review for NHS doctors and dentists in Scotland to identify potential savings and planning opportunities.

Contact us at info@omeradamscotland.co.uk or call 0141 212 3950.