

Tax Codes *and Emergency Tax*

What your tax code means, why it might be wrong, and how to put it right.



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GOV.UK · HMRC



UK-wide (S and C codes for Scotland and Wales)

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What 1257L means

- Your tax code tells your employer or pension provider how much tax-free income you get from them in the tax year.
- 1257L is the code used for most people with one job or pension.
- It comes from the standard Personal Allowance of £12,570 for 2026 to 2027 (6 April 2026 to 5 April 2027).

The letters

- L: the standard Personal Allowance.
- M / N: Marriage Allowance received / transferred.
- BR, DO, D1: all income from this job taxed at basic, higher or additional rate — usually for a second job or pension.
- OT: allowance used up, or a new employer without your details. NT: no tax on this income.
- S: Scottish rates. C: Welsh rates. That is correct if you live there.

Emergency tax

- A code ending W1, M1 or X (or NONCUM on your payslip) is an emergency code.
- Tax is worked out on that week's or month's pay only, not your total income so far this year.
- Starting a new job: give your new employer your P45. If you did not get one, ask your old employer.
- HMRC usually updates your code within 35 days of starting. Overpaid tax comes back through your pay.

K codes

- A K code means you have income or deductions higher than your Personal Allowance that are not already taxed — for example tax owed from a previous year, the State Pension, or company benefits like a company car.
- Employers and pension providers cannot take more than half of your pre-tax wages or pension under a K code.

Check and correct it

- Your tax code is on your payslip.
- The quickest way to check and correct it is HMRC's Check your Income Tax online service on GOV.UK.
- Can't go online? Call the HMRC Income Tax helpline on 0300 200 3300.
- A new code can take until the next or following payslip (monthly), or the third payslip (weekly), to show.

▲ WATCH OUT

Overpaid tax from more than 4 years after the end of the tax year cannot be claimed back.

Frequently asked questions

Q My code starts with S. Is that wrong?

Not if you live in Scotland. S means Scottish rates; C means Welsh rates.

Q I've got BR on my second job. Is that a mistake?

Not always. BR, DO and OT are usually used when you have more than one job or pension.

Q I've paid too much tax. How do I get it back?

HMRC refunds it through your pay or after the tax year ends.

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0300 200 3300

HMRC CHECK YOUR INCOME TAX

Online service

[GOV.UK](#)

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Free advice

[citizensadvice.org.uk](#)

UK WORK RIGHTS — FREE GUIDE

Is My HMRC Tax Code Wrong?

[ukworkrights.co.uk/guide-tax-codes.html](#)

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