TAPTIP TOOLS · ZAMBIA

PAYE tax table

Figures in force from 1 January 2026 · Downloaded 23 November 2026

PAYE on monthly pay, with NAPSA (5% up to the monthly ceiling) and NHIMA (1% of basic pay), and what you take home.

PAYE bands, a month

Monthly pay	Rate
K0 to K5,100	0%
K5,100.01 to K7,100	20%
K7,100.01 to K9,200	30%
Over K9,200	37%

Monthly salary, PAYE and take-home (K)

Salary	PAYE	NAPSA	NHIMA	Take-home
3,000	0.00	150.00	30.00	2,820.00
4,000	0.00	200.00	40.00	3,760.00
5,000	0.00	250.00	50.00	4,700.00
5,500	80.00	275.00	55.00	5,090.00
6,000	180.00	300.00	60.00	5,460.00
7,000	380.00	350.00	70.00	6,200.00
8,000	670.00	400.00	80.00	6,850.00
9,000	970.00	450.00	90.00	7,490.00
10,000	1,326.00	500.00	100.00	8,074.00
12,000	2,066.00	600.00	120.00	9,214.00
15,000	3,176.00	750.00	150.00	10,924.00
20,000	5,026.00	1,000.00	200.00	13,774.00
25,000	6,876.00	1,250.00	250.00	16,624.00
30,000	8,726.00	1,500.00	300.00	19,474.00
40,000	12,426.00	1,861.80	400.00	25,312.20
50,000	16,126.00	1,861.80	500.00	31,512.20
75,000	25,376.00	1,861.80	750.00	47,012.20
100,000	34,626.00	1,861.80	1,000.00	62,512.20

- Treats the whole salary as basic pay. For allowances, use the PAYE calculator.

Sources. Zambia Revenue Authority, 2026 tax bands (1 Jan 2026): https://www.zra.org.zm/tax-information/
Work out your own figures with the calculator: https://taptiptools.com/zambia/paye-tax-table