

VAT payment calendar: 2026/27 to 2027

VAT is due one calendar month and 7 days after the end of each VAT period. For most companies that date is the deadline for both the VAT Return and the payment, and the money must reach HMRC's bank account on or before it, even when it falls on a weekend or bank holiday.

Find the rows for your VAT period, then work back from the deadline using the last day for your payment method. Quarterly VAT periods follow one of three patterns, shown below; your VAT online account shows yours. If you send monthly returns, the same rule applies every month. Different deadlines apply if your company makes payments on account or uses the Annual Accounting Scheme.

Quarters ending March, June, September and December

VAT period ends	Return and payment due	Last day to pay by CHAPS	Last day to pay by Bacs	Direct Debit taken
30 Sep 2026	7 Nov 2026	6 Nov 2026	4 Nov 2026	11 Nov 2026
31 Dec 2026	7 Feb 2027	5 Feb 2027	3 Feb 2027	10 Feb 2027
31 Mar 2027	7 May 2027	7 May 2027	5 May 2027	12 May 2027
30 Jun 2027	7 Aug 2027	6 Aug 2027	4 Aug 2027	11 Aug 2027
30 Sep 2027	7 Nov 2027	5 Nov 2027	3 Nov 2027	10 Nov 2027
31 Dec 2027	7 Feb 2028	7 Feb 2028	3 Feb 2028	10 Feb 2028

Quarters ending January, April, July and October

VAT period ends	Return and payment due	Last day to pay by CHAPS	Last day to pay by Bacs	Direct Debit taken
31 Oct 2026	7 Dec 2026	7 Dec 2026	3 Dec 2026	10 Dec 2026
31 Jan 2027	7 Mar 2027	5 Mar 2027	3 Mar 2027	10 Mar 2027
30 Apr 2027	7 Jun 2027	7 Jun 2027	3 Jun 2027	10 Jun 2027
31 Jul 2027	7 Sep 2027	7 Sep 2027	3 Sep 2027	10 Sep 2027
31 Oct 2027	7 Dec 2027	7 Dec 2027	3 Dec 2027	10 Dec 2027

Quarters ending February, May, August and November

VAT period ends	Return and payment due	Last day to pay by CHAPS	Last day to pay by Bacs	Direct Debit taken
30 Nov 2026	7 Jan 2027	7 Jan 2027	5 Jan 2027	12 Jan 2027
28 Feb 2027	7 Apr 2027	7 Apr 2027	5 Apr 2027	12 Apr 2027
31 May 2027	7 Jul 2027	7 Jul 2027	5 Jul 2027	12 Jul 2027
31 Aug 2027	7 Oct 2027	7 Oct 2027	5 Oct 2027	12 Oct 2027
30 Nov 2027	7 Jan 2028	7 Jan 2028	5 Jan 2028	12 Jan 2028

Five deadlines fall on a weekend: 7 November 2026, 7 February 2027, 7 March 2027, 7 August 2027 and 7 November 2027. A CHAPS or Bacs payment for those periods has to clear on the Friday before. Faster Payments reach HMRC at weekends. Direct Debit: set it up in your VAT online account at least 3 working days before you submit your VAT Return; HMRC then collects the payment 3 working days after the deadline.

How long a payment takes to reach HMRC

Payment method	How long it takes to reach HMRC
Direct Debit, set up in your VAT online account	Taken automatically 3 working days after the deadline
Approving a payment through your online bank account	Usually instant, and can take up to 2 hours to show
Faster Payments (online or telephone banking)	Usually the same or next day, including weekends and bank holidays
CHAPS	Usually the same working day, within your bank's processing times
Bacs	Usually 3 working days
Debit or corporate credit card, online	Accepted on the date you pay, even at weekends and on bank holidays
At your bank or building society, with HMRC paying-in slips	Accepted on the date you pay, Monday to Friday
Standing order (Annual Accounting Scheme and payments on account only)	3 working days

Use your company's 9-digit VAT registration number, with no spaces, as the payment reference. You can't pay with a personal credit card. There's a non-refundable fee for a corporate credit card or corporate debit card, and no fee for a personal debit card.

If you pay late

- **Interest** is charged from the first day the payment is overdue until it is paid in full, at the Bank of England base rate plus 4%.
- **Days 1 to 15:** no penalty. **Days 16 to 30:** 3% of the VAT unpaid at day 15. **Day 31 or later:** 3% of what was unpaid at day 15, plus 3% of what is still unpaid at day 30, plus a second penalty charged daily at 10% a year until the VAT is paid.
- Contact HMRC before the deadline if you can. A payment plan agreed early can mean lower or no late payment penalties. Work out your own figures at vatloans.co.uk/vat-late-payment-penalty-calculator/.

Short of cash for the VAT deadline? A VAT loan pays HMRC in full, and your company repays over three months.

For VAT bills from £5,000 to £15 million. A decision is normally given within 24 hours of receiving the information the lender needs. Estimate your repayments at vatloans.co.uk/vat-loan-calculator/ or call **01494 956 871**.

Sources and dates. Dates follow HMRC's rule of one calendar month and 7 days after the end of the VAT period, and were checked against HMRC's VAT payment deadline calculator on 27 September 2026 (64 dates, no differences). Payment timings and late-payment charges are from GOV.UK (*Pay your VAT bill; How late payment penalties work if you pay VAT late; Late payment interest*), read on 30 September 2026. Your VAT online account shows the exact deadline for each return. More detail: vatloans.co.uk/vat-payment-deadlines/. Last updated 30 September 2026. Tax Funding Limited, trading as VAT Loans, is a credit broker and not a lender. We introduce businesses to a panel of lenders and may receive a commission from a lender when finance is arranged. Finance is only available to UK limited companies and is subject to status, affordability and lender approval.