

# Professional Fees and Subscriptions: Tax Relief for UK Professionals in 2025

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## 1 Introduction

Professional fees and subscriptions are essential costs for many UK professionals, including those in property-related fields like real estate, architecture, or surveying. In 2025, HM Revenue and Customs (HMRC) allows tax relief on these expenses if they are necessary for your job and paid to approved professional bodies, helping professionals save money. This document, presented by Topper Bazar, explores the benefits of claiming tax relief on professional fees and subscriptions, how to claim, and their role in financial planning for property goals. For tailored financial and real estate tools, visit [Topper Bazar](#). 0,6,7

## 2 What Are Professional Fees and Subscriptions?

Professional fees and subscriptions are payments made to maintain memberships or licenses with professional bodies or learned societies. These costs are often tax-deductible if they meet HMRC criteria:

- **Professional Membership Fees:** Fees required to practice a profession, e.g., Solicitors Regulation Authority (SRA) practicing certificate for solicitors. 18
- **Annual Subscriptions:** Payments to HMRC-approved bodies (List 3), e.g., Royal Institute of British Architects (RIBA) or Association of Chartered Certified Accountants (ACCA). 6,8
- **Relevance to Job:** The membership must be necessary or helpful to your work (e.g., RIBA for architects in property development). 0,15
- **Tax Relief Eligibility:** You must pay the fees yourself, and the organization must be on HMRC's approved list. Life memberships or employer-paid fees are not eligible. 0,6

Tax relief can be claimed for up to four years, reducing taxable income. 2,16 Visit [Topper Bazar](#) for tax tools.

### 3 HMRC-Approved Bodies for Tax Relief

HMRC maintains a list of approved professional bodies and learned societies (List 3) eligible for tax relief in 2025. Examples include:

- **Property-Related:** Royal Institution of Chartered Surveyors (RICS), Royal Institute of British Architects (RIBA), Ecclesiastical Architects and Surveyors Association (added 2022). 6,10
- **Finance and Accounting:** Association of Chartered Certified Accountants (ACCA), Chartered Institute of Taxation (CIOT). 8,12
- **Healthcare:** British Medical Association (BMA), General Medical Council (GMC). 14
- **Science and Engineering:** Chartered Association of Sport and Exercise Sciences (CASES), Institute for Systems Engineering (IfSE, effective 2025). 6,13

Check the full list on HMRCs website ([List 3](#)) or contact your organization for relief amounts (e.g., 20% for basic rate taxpayers). 6 Tools at [Topper Bazar](#) help verify eligibility.

### 4 How to Claim Tax Relief

To claim tax relief on professional fees and subscriptions:

- **Confirm Eligibility:** Ensure the organization is on HMRCs List 3 and the membership is job-relevant (e.g., RICS for surveyors). 2,6
- **Gather Evidence:** Keep receipts or payment records showing amounts paid. Backdate claims up to four years (from April 2021). 0,16
- **Claim Methods:**
  - **PAYE Employees:** Use HMRCs online P87 form or call HMRC to adjust your tax code. 14,16
  - **Self-Assessment:** Enter the amount in box 19 of the SA102 form on your tax return. 13,18
- **Tax Relief Amount:** Typically 20% (basic rate, 19% from 2026), 40% (higher rate), or 45% (additional rate) of the fee, depending on your tax band. For example, a €99 CASES subscription yields €19.80 relief for a basic rate taxpayer. 13

Use budgeting tools at [Topper Bazar](#) to track claims. 0

### 5 Benefits for Property Professionals

Claiming tax relief on professional fees and subscriptions supports property-related goals in 2025:

- **Cost Savings:** A €500 RICS membership fee yields €100 (20%) or €200 (40%) relief, freeing funds for property investments like a Lifetime ISA deposit. 6,18
- **Credit Building:** Using savings from tax relief with a Santander Edge Credit Card (2% cashback) boosts credit scores for mortgage applications (e.g., Shared Ownership). 0,4

- **Professional Development:** Memberships (e.g., RIBA) provide networking and training, enhancing skills for house flipping or property development. 1,8
- **Business Deductions:** Self-employed professionals (e.g., architects) can deduct fees as business expenses, reducing Corporation Tax. 1,10

Pair with a house value calculator at [Topper Bazar](#) to align savings with property goals. 0

## 6 Practical Example for UK Property Professionals

Consider a self-employed surveyor in Manchester planning a property development:

- **Tax Relief:** Claims €600 annual RICS membership, receiving €120 (20%) relief as a basic rate taxpayer, backdated four years for €480 total. 2,16
- **Savings Allocation:** Deposits €480 into a Lifetime ISA, contributing to a €15,000 deposit for a €250,000 investment property. 0
- **Credit Building:** Uses a Santander Edge Credit Card for €750/month business expenses, earning €144/year cashback (net) to fund materials, boosting their credit score via Credit Karma. 0,13
- **Property Development:** Purchases a fixer-upper for €230,000, uses a €20,000 loan (planned via a Personal Loans UK Calculator) for renovations, and sells for €290,000, using Retrica Pro for photos, yielding a €40,000 profit. 0

Visit [Topper Bazar](#) for similar strategies.

## 7 Limitations and Considerations

While beneficial, there are restrictions:

- **Non-Eligible Fees:** Life memberships, employer-paid fees, or subscriptions to non-HMRC-approved bodies (e.g., IPSE, LinkedIn) are not deductible. 1,6
- **Duality of Purpose:** Expenses with personal and business use (e.g., mixed-purpose subscriptions) may be taxable as a Benefit in Kind (15% Class 1A NIC). 1
- **Capital vs. Revenue:** Fees for capital purposes (e.g., long lease renewals) are not deductible, unlike revenue expenses (e.g., accounting fees). 10
- **Evidence Required:** Claims require receipts or proof of payment, and errors can delay refunds. 0,7

Use eligibility checkers at [Topper Bazar](#) to ensure compliance. 0

## 8 Responsible Claiming Tips

To maximize tax relief on professional fees and subscriptions:

- **Check HMRC List 3:** Verify your organization (e.g., RICS, ACCA) is approved before claiming. Use Ctrl+F on HMRCs website. 2,6

- **Keep Records:** Retain receipts or bank statements for four years to support backdated claims. 16
- **Use Correct Channels:** File via P87 (PAYE) or SA102 (self-assessment) to avoid errors. 13,16
- **Consult Experts:** Contact accountants or use tools at [Topper Bazar](#) to confirm allowable expenses and avoid Benefit in Kind issues. 1

## 9 Conclusion

In 2025, professional fees and subscriptions offer significant tax relief for UK professionals, particularly those in property-related fields like surveying or architecture. By claiming relief on HMRC-approved memberships (e.g., RICS, RIBA), professionals can save money, build credit, and fund property goals like house flipping. Responsible claiming, with proper evidence and HMRC compliance, maximizes benefits. For expert advice and tools like the Personal Loans UK Calculator, visit [Topper Bazar](#), your trusted partner in financial and property success. 0,6