THE RESELLER'S CHEAT SHEET

# Tax

Very Minted
VMINTED.COM

For anyone in the UK who sells on the side: the line, the dates, and what the platforms report.

## THE LINE

| | |
|---|---|
| **Until 5 April 2027** | £1,000 a year |
| **From 6 April 2027** | £3,000 a year<br>Announced in the Budget of 28 October 2026. It is not law until the Finance Bill passes. |
| **Measured on** | What comes in from trading, which is things bought or made to sell, before costs. Not profit. |
| **Your own old things** | Generally not trading, so they do not count. |
| **How many allowances** | One, for all your selling and casual work together. |
| **At or under the line** | Nothing to tell HMRC, unless you send a tax return for another reason. |

## OVER THE LINE

- Register for Self Assessment by 5 October after the tax year ends.
- File online and pay by the 31 January after that.
- Take the allowance or your real costs off, whichever is bigger. Not both.
- Tax is worked out on profit, and only once your whole income is over your personal allowance.
- A bill of £1,000 or more brings payments on account: two payments towards next year, each half of this year's bill, due 31 January and 31 July.

## THE DATES

| | |
|---|---|
| **Tax year to 5 April 2026** | Register by 5 October 2026. File and pay by 31 January 2027. |
| **Tax year to 5 April 2027** | Register by 5 October 2027. File and pay by 31 January 2028. |

## IF YOU ARE LATE

| | |
|---|---|
| **Filing late** | £100, then £10 a day after three months. |
| **Paying late** | Interest, and 5% of what is unpaid after 30 days. |
| **Registering late** | HMRC gives you three months from its letter to file. The tax is still due on 31 January. |

## WHAT THE PLATFORMS TELL HMRC

| | |
|---|---|
| **Who is reported** | Anyone who makes 30 or more sales, or takes about £1,700 or more, in a calendar year. |
| **When** | By the end of the following January. They have to give you a copy. |
| **What it is** | A data return. Not a tax and not a bill, and it includes your own old things. |

## RECORDS

| | |
|---|---|
| **Write down** | What you paid, what it sold for, fees and postage, and the date. |
| **Keep them** | At least five years after the 31 January deadline for that tax year. |

UK only. General information, not tax advice. Checked on 16 November 2026.

Sources: Tax-free allowances on property and trading income (gov.uk/guidance/tax-free-allowances-on-property-and-trading-income), Increasing the trading allowance (Budget 2026) (gov.uk/government/publications/income-tax-increasing-the-trading-allowance/increasing-the-trading-allowance), Self Assessment deadlines (gov.uk/self-assessment-tax-returns/deadlines), Self Assessment penalties (gov.uk/self-assessment-tax-returns/penalties), Payments on account (gov.uk/understand-self-assessment-bill/payments-on-account), Selling goods or services on a digital platform (gov.uk/guidance/selling-goods-or-services-on-a-digital-platform), How long to keep your records (gov.uk/self-employed-records/how-long-to-keep-your-records).

Figures change. The sheets as they stand today are at vminted.com/cheat-sheet

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# Fees

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What each marketplace takes from a UK seller of second-hand clothes, and what it adds for the buyer.

## VINTED

| | |
|---|---|
| **To list** | Free. |
| **When it sells** | Free. You are paid the full price. |
| **The buyer pays** | The Vinted fee, on top of your price: usually 3% to 8%, plus 30p to 80p. Until October 2026 it was called the Buyer Protection fee. |
| **Extras** | Bumps and Showcase. The price depends on the item and is shown before you pay. |
| **Vinted Pro** | The business account. Also free to list and to sell. |

## DEPOP

| | |
|---|---|
| **To list** | No listing fee. |
| **When it sells** | No selling fee in the UK. A payment fee of 2.9% plus 30p, on the price and the postage. |
| **The buyer pays** | A marketplace fee: up to 5% of the price, plus up to £1. |
| **Extras** | Boosting: 12% of the price, only if the boosted listing sells. |

## EBAY, PRIVATE SELLER

| | |
|---|---|
| **To list** | 300 free a month, then 35p each. |
| **When it sells** | Free, except vehicles. |
| **The buyer pays** | A Buyer Protection fee, already in the price they see: 10p an item, plus 7% of the first £20, 4% from £20 to £300 and 2% from £300 to £4,000. |
| **Sent abroad** | 3% of the sale, unless it goes by eBay International Shipping. |

## EBAY, BUSINESS SELLER

| | |
|---|---|
| **To list** | 30p each. Or a Basic shop at £27 a month, with 250 listings free. |
| **When it sells** | 11.9% of the sale, postage included, for clothes, shoes and accessories. |
| **On each order** | 30p up to £10, 40p over £10. And a regulatory fee of 0.35% of the sale. |
| **Other rates** | Women's bags: 12.9% up to £800, 7% above. Trainers at £100 or more: 7%. |
| **VAT** | eBay prints all of these before VAT. |
| **The buyer pays** | No Buyer Protection fee. |

## VESTIAIRE COLLECTIVE

| | |
|---|---|
| **To list** | Free. Nothing can be listed under £14. |
| **When it sells** | Under £83, a fixed £10. From £83 to £16,667, 12%. |
| **Payment fee** | 3% of the sale, and never less than £3. |
| **Professionals** | A separate grid, set by contract. |

## WHAT A £20 SALE LEAVES YOU

| | |
|---|---|
| **Vinted** | £20. The buyer usually pays 90p to £2.40 on top. |
| **eBay, private** | £20. The buyer sees £21.50. |
| **eBay, business** | £17.15, before VAT on the fees. |
| **Depop** | £19.12. The buyer pays up to £2 on top. |
| **Vestiaire Collective** | £7. |

- Before postage and what the piece cost you. eBay business and Depop take their percentage of the postage as well.

UK sellers. From each marketplace's own pages. Fees change, so check the page before you rely on one. Checked on 16 November 2026.

Sources: Vinted: price list (vinted.co.uk/pricelist), Vinted: is using Vinted free? (vinted.co.uk/help/373-is-selling-on-vinted-free), Vinted Pro (vinted.co.uk/pro), eBay: fees for private sellers (ebay.co.uk/help/selling/fees-credits-invoices/fees-private-sellers?id=4822), eBay: Buyer Protection fee (ebay.co.uk/help/buying/paying-items/buyer-protection-fee?id=5594), eBay: fees for business sellers (ebay.co.uk/help/selling/fees-credits-invoices/fees-business-sellers?id=4809), Depop: seller fees and charges (depophelp.zendesk.com/hc/en-gb/articles/360001791127-Seller-fees-and-charges), Depop: the marketplace fee (depophelp.zendesk.com/hc/en-gb/articles/21752555753361-What-is-the-Marketplace-fee), Depop: boosted listings policy (depophelp.zendesk.com/hc/en-gb/articles/9253129255569-Boosted-Listings-Policy), Vestiaire Collective: selling fees (faq.vestiairecollective.com/hc/en-gb/articles/24659638721425-Seller-Selling-Fees).

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# Pricing and listing

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What to pay, what to ask, and what a listing needs before it will sell.

## BUYING TO SELL

| | |
|---|---|
| **Pay up to** | A third of what it will sell for. That leaves room for fees, postage and the wait. |
| **No brand showing** | Find the label first. The brand moves the price more than anything else. |

## SETTING THE PRICE

- Look at the same brand, kind and size on Vinted and eBay, and price inside that band.
- Go towards the top if your photos and condition are better.
- Leave room for an offer. Most buyers make one.
- Too low on a branded piece leaves money behind and reads as suspicious.

## WHEN IT DOES NOT SELL

| | |
|---|---|
| **Two weeks, no interest** | Take 10% off. |
| **Favourites, no buyer** | Drop the price a little. Everyone who favourited it is told. |
| **Six weeks, still nothing** | Change the first photo: daylight, by a window, on something plain. |
| **Ninety days** | Change one thing and relist it, deleting the old listing. Or put it in a bundle and let it go. |

## WHEN TO HOLD YOUR PRICE

| | |
|---|---|
| **Scarce pieces** | Buyers search for them by name and will wait, so you can too. |
| **Wrong season** | Put it away and list it in season. A winter coat in April is early, not overpriced. |

## THE TITLE

| | |
|---|---|
| **Order** | Brand, item, size, then two words a buyer would type. |
| **Length** | Under 80 characters. |
| **Leave out** | Gorgeous, stunning, must have. Nobody types them. |
| **Check** | The size in the title matches the size field. |
| **Like this** | Zara satin midi skirt UK 12 champagne |

## PHOTOS

| | |
|---|---|
| **How many** | Five at least: front, back, label, a close-up of the fabric, any flaw. Eight or more on pieces over £20. |
| **Order** | The whole item first, straight on. The label second. |
| **How** | Daylight, a plain background, no filters. |

## THE DESCRIPTION

- Four short lines: what it is, the measurements, the condition with any flaw and where it is, and how it fits.
- Pit to pit and length for tops and dresses. Waist and inside leg for bottoms. In centimetres.

## WORTH KNOWING

| | |
|---|---|
| **Empty fields** | Each one is a filtered search you are left out of. Fill them all. |
| **Bumps** | Pay back on pieces priced £15 or more, with good photos and a finished title. |
| **Bundles** | Slow or cheap pieces in the same size and kind sell faster together. Price the set under the pieces bought separately. |

From our own selling, and the same advice as the guides on this site. Checked on 16 November 2026.

Sources: Why your stuff isn't selling (vminted.com/learn/why-your-stuff-isnt-selling), What's this actually worth? (vminted.com/learn/what-is-this-actually-worth), Why Vinted listings don't sell, and what to do about it (vminted.com/review-my-vinted#faq).

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