

The UK's new speeding fines explained

Fines for the most serious speeding offences have risen in order to better reflect the gravity with which the courts view them. Previously, the minimum penalty you could have expected to receive for speeding is a £100 fine and 3 penalty points added to your licence, but from April 24 2017, magistrates in England and Wales are applying a Band C speeding fine for the most serious offenders.

What does that mean if caught speeding?

Band C speeding fine

A Band C speeding fine means that anyone speeding at 51mph or above in a 30mph limit - for example - faces a fine equivalent to 150% of their weekly income, and 6 penalty points on their driving licence, or disqualification from driving for up to 56 days. If you're disqualified for 56 days or more you must apply for a new licence before you're able to start driving again.

For anyone earning £25,000 a year, a speeding fine equivalent to 150% of their weekly income means handing over a minimum of £720 - no small amount.

Band B speeding fine

You might receive a Band B speeding fine for doing between 41-50mph, in which case you'd face a fine equivalent to 100% of your weekly income (£480), and 4 penalty points on your driving licence, or disqualification from driving for up to 28 days.

Band A speeding fine

A Band A speeding fine would be appropriate if you are caught speeding between 31-40 in a 30mph zone, and you can expect to receive a fine equivalent to 50% of your weekly income (£240), and 3 penalty points on your driving licence.

By way of comparison, the average speeding fine handed out in 2015 was just £188.

Disqualification from driving vs penalty points

If you get caught driving at a speed that will land you with a Band B or C speeding fine, the magistrates may believe your speeding is too serious for penalty points. In this case, you may be disqualified from driving for a period of time instead of being given penalty points.

The speeding fine is to be capped at £2,500 for those caught speeding on the motorway, and £1,000 everywhere else.

This means that anyone earning more than about £50,000 a year probably won't be asked to pay any more than this, a situation that leaves poorer drivers disproportionately disadvantaged.

Is there scope for variation in the new speeding fine?

Yes, magistrates are instructed to take any mitigating or aggravating factors into account. A mitigating factor, like speeding because of an emergency, for example, and receiving a Band C fine, could see the speeding ticket reduced to 125% of the driver's weekly income.

However, the presence of an aggravating factor could see a Band C speeding fine rise to as much as 175%. Aggravating factors include things like being a persistent offender or speeding while towing a trailer or a caravan.

Magistrates can also sentence outside of the guidelines if they feel that the interests of justice would be best served by doing so.



New speeding fines calculator

Speed limit (mph)	Recorded speed (mph)		
20	41 and above	31-40	21-30
30	51 and above	41-50	31-40
40	66 and above	56-65	41-55
50	76 and above	66-75	51-65
60	91 and above	81-90	61-80
70	101 and above	91-100	71-90
Sentencing range	Band C fine (150% of relevant weekly income)	Band B fine (100% of relevant weekly income)	Band A fine (50% of relevant weekly income)
Points / disqualification	Disqualification for 7-56 days OR 6 points on your licence	Disqualification for 7-28 days OR 4-6 points on your licence	3 points on your licence

And whilst you're trying to avoid a speeding ticket, don't be tempted to reach for your phone...

Mobile phone penalties have doubled

From March 1, 2017, anyone caught using a mobile phone behind the wheel now faces six penalty points on their driving licence and a fixed penalty fine of £200.

This means that new drivers, who already face a driving ban if they accrue six penalty points in the first two years of their driving career, could find themselves banned after being caught just the once. The rest of us will lose our driving licence if we reach 12 penalty points.

Guidance correct as of June 2017. The content of this briefing is for information purposes only. This does not constitute legal advice and should not be regarded as a substitute for taking legal advice.



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