

It's Not Trivial | Our Campaign to Uplift the Trivial Benefits Allowance

The GCVA's *It's Not Trivial* campaign is calling on Government to update and uplift the Trivial Benefits Allowance (TBA). Increasing the TBA is a high-value, low-cost policy lever that will have a major impact for households, high streets and employers alike.

What is the TBA?

Introduced in 2016, the Trivial Benefits Allowance (TBA) is a government tax exemption that allows employers to give small, non-cash gifts (such as gift cards) to employees without incurring tax or National Insurance charges.

The gift cannot be cash and must cost less than £50. There is no limit on the number of times it can be used each year. Trivial benefits are not allowed to be a reward for performance, and cannot form part of a contractual obligation or salary sacrifice arrangement. The benefit is designed to encourage employers to reward their teams with small tokens of appreciation.

The TBA is valued by both workers and employers. However, generally low awareness of the benefit means that it is currently relatively underutilised. Inflation has also eroded its value by over 20%

It's Not Trivial: your support matters

The TBA has massive potential. But its terms of use haven't changed in a decade, meaning its value has fallen, its impact has weakened, and a significant opportunity for high streets, workers and employers is being missed. **Renewing the TBA now will have major benefits:**

1. More spending on local high streets

Uprating the TBA is one of the fastest and simplest ways to unlock as much as **£5.2 billion*** in extra spending on high streets, with gift cards helping to drive money directly into shops, hospitality venues and local businesses across the UK.

2. Reform is a proven mechanism for boosting spending

The changes to Ireland's Small Benefit Exemption (SBE), now set at €1,500, has helped channel more spending through local businesses and evidences the impact that a higher limit can have on local economies and the role for the gift card sector to play.

3. Extra cost of living support, when workers need it most

Reforming the TBA would provide a route for employers to put extra pounds in people's pockets, and allows for timely and discrete support in a time of increased financial pressure on households.

Making change happen

The TBA cap could be changed through a simple update to the Income Tax (Earnings and Pensions) Act 2003. But **Government will not act unless the campaign can show clear benefits to Government and the scale of support** that exists for the change.

** Modelling is based on research conducted in 2025 by Ortus Economic Research, based on a scenario of increasing the TBA to £1,500.*

For more information, email: info@gcva.co.uk or visit our website: www.gcva.co.uk/its-not-trivial.

The economic case for reform

Independent economic modelling conducted in 2025* makes it clear that raising the TBA to £1,500 would have significant benefits for both consumers and retailers, including:

£4.3 billion additional tax-free support directed to households every year

£5.2 billion additional spending injected into the UK economy at a time when households and highstreets need support

£7.1 billion boost to UK productivity and economic output through a more engaged workforce

Case study: Irish border towns

Ireland's Small Benefit Exemption (SBE), set at €1,500, shows the impact a higher limit has on local economies. This is demonstrated by the effect in two towns sitting either side of the Irish border. The higher allowance in Ireland unlocked **£7.5 million additional spending, in just one town**.

Letterkenny (Republic of Ireland)

€9 million in sales through 'ShopLK' gift cards alone under the Small Benefit Exemption

VS

Enniskillen (Northern Ireland, UK)

£300k in local gift card sales under the Trivial Benefits Allowance

How you can support the campaign

Your support for the campaign is key to helping make our case to Government. Uprating the TBA will have a direct impact on stimulating spending, supporting the economy, and motivating workforces – with the gift card sector playing a pivotal role. Please [use this form](#) to indicate whether you can support the campaign by:

- Agreeing for us to add your logo to the [campaign supporters' page](#) on our website.
- Keeping in touch with the campaign as it develops and supporting future campaign initiatives, including signing our letters and submissions to MPs and Government.
- Sharing *It's Not Trivial* campaign materials and content across your social media.
- Featuring *It's Not Trivial* messaging in your newsletters and blogs on your websites.
- Sharing evidence with us to help strengthen the campaign, including data and case studies on the local impact of gift card spending or putting us in touch with supportive employers.
- Engaging directly with parliamentarians and peers on the uprating of TBA and how vouchers can support staff and communities.