



Speeding Fines

Read our guide to find out what drivers can expect if caught breaking the speed limit.

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Speeding Fines

Speeding penalties

The minimum speeding fine is £100 and three penalty points on your licence. But for more serious offences, you could be fined up to 175% of your weekly income. If you build up 12 or more penalty points within a period of 3 years you could even be disqualified from driving.

SPEED LIMIT (MPH)	SPEED FOR BAND A FINE	SPEED FOR BAND B FINE	SPEED FOR BAND C FINE
	25-75% of weekly income	75-125% of weekly income	125-175% of weekly income
20	21-30	31-40	41+
30	31-40	41-50	51+
40	41-55	56-65	66+
50	51-65	66-75	76+
60	61-80	81-90	91+
70	71-90	91-100	101+
Points / disqualification	3 points on your licence	Disqualification for 7-28 or 4-6 points on your licence	Disqualification for 7-56 or 6 points on your licence

If you're caught by a speed camera

Within 14 days of your car being caught speeding you'll be sent a:

- Notice of Intended Prosecution (NIP)
- Section 172 notice

You must return the Section 172 notice within 28 days, telling the police who was driving the car.

You may have to go to court if you ignore the notice.

After you've sent the Section 172 notice back, you'll be sent a Fixed Penalty Notice (FPN) or letter telling you to go to court.

If you're stopped by the police

If you're stopped by the police, they can:

- Give you a verbal warning
- Give or send you an FPN
- Order you to go to court - you'll be sent a letter telling you what to do

Do speeding tickets increase insurance?

Getting points for speeding means you'll get charged a higher premium for your insurance.

The amount will depend on where you live, how old you are, what car you drive, and any other things about you that insurance companies want to take into account when they quote you a price for insurance.

The more points you have, the larger the increase on your insurance premium.

If you took a speed awareness course – which you attend instead of taking points on your licence – your premium won't go up.