

Introduction to Individual Income Tax in Singapore

Singapore has one of the lowest tax rates in the developed countries and is considered as “a global legal tax haven”. Singapore’s low tax rate, and its favourable tax policies, stable living environment have made the Singapore business environment even more attractive to global investors. The highest corporate income tax rate in Singapore is 17%, the highest Individual Income Tax rate is 24%, and there are no capital gains or inheritance taxes.

This article will give a brief introduction to the tax principles, tax rates, the definition of tax resident and the filing requirements of Individual Income Tax in Singapore, and will be provided as a reference for Kaizen’s clients who are considering investment and immigration to Singapore. In revising this article, we have taken into account the laws and regulations in force as of 16 February 2024 and the relevant policies announced in the Budget 2024.

Singapore’s Individual Income Tax rate is one of the lowest in the world. Individual Income Tax payers in Singapore are classified into tax residents and non-tax residents, and the calculation method will be based on the tax residency status, therefore, whether a person is judged to be a tax resident of Singapore is the primary factor affecting his tax burden in Singapore. Personal resident ’tax is based on the income of previous year deducted with the reliefs and apply the progressive tax rate, the applicable income tax rates range from 2% to 24%. Non-resident are not entitled to any personal allowances and are subject to tax at a flat rate of 24%. As a concession, employment income of non-residents is taxed at the higher of a flat rate of 15% or the graduated resident rates with personal allowances. Please refer to our article “second section-Singapore Tax Resident” and “third section-Singapore Non-Tax Resident”.

In addition, the government of Singapore offers various preferential policies for cross-regional senior managers, including the Not Ordinarily Resident (NOR) scheme and Area Representative Scheme. Eligible taxpayers can calculate their taxable income based on their time of residence in Singapore and the supplementary retirement scheme to enjoy tax relief, please refer to “section fourth-tax deduction” in this article.

Tax payers should file their income tax returns with the Inland Revenue Authority of Singapore (IRAS) during the period from 1 Mar to 18 April every year, and pay their tax within 30 days of receipt of the notice of assessment. If the taxpayer does not agree with the assessment, the taxpayer should object in writing to the IRAS within 30 days after the date of notice of assessment, please refer to section fifth-tax compliance of the article for details.

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Basic Regulation of Individual Income Tax

1. Tax Principal

Singapore adopts a territorial basis of taxation. In accordance with the Singapore Income Tax Act, Individual Income Tax is imposed only on the income sourced within Singapore. The income earned outside of Singapore is exempted from taxation.

In accordance with the above principles, those who provide services within the territory of the Singapore, their employment income will be treated as derived from Singapore, namely the person who receive payments (whether in the form of cash or benefits-in-kind) for any service rendered in or any form of employment from Singapore need to pay income tax, regardless of whether the person is Singapore residents, no matter the payment of the income is received in Singapore or overseas. Income derived from outside of Singapore is not taxable in Singapore, unless it's received through partnerships in Singapore.

2. Tax Year

The basis period of the assessment is income earned from 1 Jan to 31 Dec. Tax payer should report and pay tax on their income earned in previous year by submitting their return from 1 Mar to 18 Apr in the following year.

3. Incidence of Taxation

According to Singapore Income Tax Act, the following personal income shall be subject to tax:

- (1) Employment income
- (2) Trade, Business, Profession or Vocation
- (3) Investment income (e.g rental income)
- (4) Other source (e.g annuities, royalties, winnings or estate or trust income)

The forms of income obtained by persons include cash, benefit-in-kind, securities, virtual currency, stock option and other forms of economic interest. Fringe benefits are gains and profit that employees receive from their employer in Singapore. This benefits are taxed under special concessionary basis, thereby resulting lower tax rates to them. For example, car and housing allowance.

4. Compliance

Taxpayers who have received taxable income in the previous year should take the initiative to report to IRAS within the specified period. Even if the annual income does not exceed SGD20,000, they still need to report unless they receive written notice from IRAS that they are not required to report.

Singapore Tax Resident

1. Determination of Tax Resident

You will be treated as a tax resident for a particular Year of Assessment (YA) if you are a :

- (1) Singapore Citizen (SC) or Singapore Permanent Resident (SPR) who resides in Singapore except for temporary absences; or
- (2) Foreigner who has stayed / worked in Singapore (excludes director of a company) for 183 days or more in the previous year. i.e. the year before the YA; or
- (3) Work in Singapore for a period straddling two calendar years and the total period of stay is at least 183 days; or
- (4) Continuously for three consecutive years.

Table 1: The Criteria and Tax Implications for Foreigners as Tax Resident

Period of Stay in Singapore (Inclusive of Work)	Tax Residency Status	Tax Implications
At least 183 days in a year	Tax resident for that year	Income is taxed at progressive resident rates. You may claim tax reliefs.
At least 183 days for a continuous period over two years and the employment period must straddle two calendar years	Tax resident for both years	
Three consecutive years	Tax resident for all three years	

2. Calculation for Individual Income Tax

Taxable income is the net personal income of an individual that is subject to taxes. The IRAS provides a computation of the taxable income as follows:

Taxable Income

$$\begin{aligned}
 &= \text{Income} - \text{Expenses} - \text{Donations} - \text{Personal Reliefs} \\
 &= \text{Statutory Income} - \text{Donations} - \text{Personal Reliefs} \\
 &= \text{Assessable Income} - \text{Personal Reliefs}
 \end{aligned}$$

3. Individual Income Tax Rates

Personal resident 'tax is based on the income of previous year deducted with the reliefs and apply the progressive tax rate, the applicable income tax rates range from 2% to 24%.

For the Year of Assessment (YA) 2024, all individuals who are tax residents in Singapore will receive a Individual Income Tax rebate of 50% of tax payable, up to a cap of SGD200.

Table 2: Resident Tax Rates from YA2024 onwards

Chargeable Income	Income Tax Rate (%)	Gross Tax Payable (SGD)
First SGD20,000	0	0
Next SGD10,000	2	200
First SGD30,000	-	200
Next SGD10,000	3.50	350
First SGD40,000	-	550
Next SGD40,000	7.00	2,800
First SGD80,000	-	3,350
Next SGD40,000	11.5	4,600
First SGD120,000	-	7,950
Next SGD40,000	15	6,000
First SGD160,000	-	13,950
Next SGD40,000	18	7,200
First SGD200,000	-	21,150
Next SGD40,000	19	7,600
First SGD240,000	-	28,750
Next SGD40,000	19.5	7,800
First SGD280,000	-	36,550
Next SGD40,000	20	8,000
First SGD320,000	-	44,550
Next SGD180,000	22	39,600
First SGD500,000	-	84,150
Next SGD500,000	23	115,000
First SGD1,000,000	-	199,150
In the excess of SGD1,000,000	24	

4. Exempt from Paying Tax

Generally, you do not need to pay income tax if you are earning gross income of SGD20,000 or less in a year or you do not derive or receive any income in Singapore. Taxpayer only need to pay income tax at the corresponding rate on the amount of their annual taxable income exceeding SGD20,000.

5. Tax Deduction

Singapore tax resident has the right to claim tax deduction on child support, vocational training, insurance and central provident fund contributions. Taxpayers can apply for Individual Income Tax deduction according to their personal circumstances when filing tax returns.

Table 3: Personal Reliefs (Applicable to Year of Assessment of 2019 onwards)

No	General Reliefs	Deduction Amount (SGD)
1	Course Fees Relief	Actual course fees up to maximum \$5,500
2	CPF Course Top Up Relief	The maximum CPF Cash Top-up Relief per Year of Assessment is \$7,000 for self and maximum \$7,000 for family members
3	CPF Relief	CPF Relief is capped by 17 months of Ordinary Wage Ceiling, the current CPF Ordinary Wage Ceiling is \$6,000
4	Earned Income Relief	Maximum claimable amount is: Below 55 \$1,000, between 55-59 \$6,000, above 60 \$8,000 or Maximum claimable amount for handicapped person: Below 55 \$4,000, between 55-59 \$10,000, above 60 \$12,000
5	Handicapped Brother/Sister Relief	\$5,500 for each handicapped sibling or sibling-in-law
6	Parent Relief/Handicapped Parent Relief	Parent Relief: Stay with dependant \$9,000 or Not stay with dependant \$5,500 Handicapped Parent Relief: Stay with dependant \$14,000, or Not Stay with dependant \$10,000
7	Qualifying Child Relief/Handicapped Child Relief (QCR/HCR)	Qualifying Child: \$4,000 per child Handicapped Child Relief: \$7,500 per child
8	NSman Relief	Range from \$1,500 to \$3,000 NSman Wife and Parent relief is \$750 each
9	Working Mother Child Relief(WMCR)	First child will be 15% off of mother's earned income; second child will be 20% of mother's earned income; third child will be 25% of mother's earned income. The total is capped at 100% of the mother's earned income. The total cap for (QCR/HCR plus WMCR) is \$50,000 per child
10	Grandparent Caregiver Relief	Maximum claimable amount is \$5,000
11	Foreign Maid Levy Relief	May claim twice the total foreign domestic worker levy paid
12	Spouse/Handicapped Spouse Relief	Amount of relief is \$2,000. Legally Separated Spouse is lower of actual maintenance payments or \$2,000; Amount of relief for handicapped spouse relief is \$5,500, Legally Separated handicapped spouse is lower of actual maintenance payments or \$5,500.
13	Life Insurance Relief	Lower of the difference between \$5,000 and the CPF contribution or up to 7% of the insured value of your own/your wife's life or the amount of insurance premium paid
14	Supplementary Retirement Scheme (SRS) Relief	15% of taxpayer's absolute income base, absolute income base is equal to 17 month of CPF contribution ceiling, current maximum relief is \$15,300

5. *Tax Deduction -Cont'd*

(1) Course Fees Relief

Course Fees Relief is given to encourage person to continuously upgrade their skills and enhance employability. It's targeted at those who are currently employed or who have been employed previously. Vacation jobs or internships are not considered employment for the purpose of this relief.

Any course seminar or conference you attended leading to an approved academic, professional or vocation qualification and it's relevant to your current employment, trade, business, profession or vocation. You can claim the actual course fees incurred up to a maximum of \$5,500 each year regardless of the number of courses attended.

(2) CPF Cash Top Up Relief

If you are holding Singapore NRIC, and you or your employer have made cash top-up to your special account or retirement account, you may claim for CPF Cash Top Up Relief. You could also make a cash top-up for your parents or grandparents, spouse or sibling as well if their annual income not exceeding \$4,000 in the year preceding the year of top-up.

The amount of deduction is based on the amount of CPF Cash Top Up, the maximum CPF Cash Top-up relief per Year of Assessment is \$7,000 for self and \$7,000 for family members.

(3) CPF Relief

Employees who are Singapore Citizens or Singapore Permanent Resident may claim CPF Relief. The compulsory employee CPF contribution and voluntary contributions to the Medisave account are qualify for CPF Relief. CPF contribution cap is 17 months of CPF contribution ceiling, current ceiling is \$6,000.

If the employer participate the "Auto-Inclusion Scheme (AIS)", the relief will be automatically deducted, and no filing and application is required.

(4) Earned Income Relief

If the taxpayer have taxable income from employment, pension or trade, profession or vocation in the previous year, you are qualified to the Earned Income Relief. The deduction is automatically calculated based on the actual taxable income, the amount of relief for age below 55 will be \$1,000, for the age between 55-59 will be \$6,000 and for the age above 60 will be \$8,000 respectively. A higher Earned Income Relief will be given to those with permanent physical or mental disability that severely affects their ability to work. The relief will be \$4,000 for age below 55, \$10,000 for the age between 55-59 and \$12,000 for the age above 60.

5. Tax Deduction -Cont'd

(5) Handicapped Brother/Sister Relief

You can claim this relief if you have supported your physically or mentally handicapped sibling or sibling in-law who lived in Singapore. To qualify for the relief, your handicapped sibling or sibling-in-law must have lived with you in the same household or you must have incurred \$2,000 or more in supporting him/her. You cannot claim this relief if someone else has claimed any other relief on the same sibling or sibling-in-law. The maximum relief amount is \$5,500.

(6) Parent/Handicapped Parent Relief

The relief is given to promote filial piety and recognize person who is supporting their parents, grandparents, parents-in-law or grandparents-in-law in Singapore. If the dependant was living in the household and you have incurred \$2,000 or more in supporting him or her, you will be qualified for the relief. The dependant must be 55 years old and above and have annual income not exceeding \$4,000.

If someone else makes the application against the same dependant, the taxpayer should reach a consensus on the allocation of the deduction, and apply for the deduction at the time of filing.

Table 4: Maximum Amount of Relief for Two Dependants are as follows:

Deduction Category	Taxpayer Stays with Dependant	Taxpayer Not Stay with Dependant
Parent Relief	9,000	5,500
Handicapped Parent Relief	14,000	10,000

(7) Qualifying/Handicapped Child Relief (QCR/HCR)

If the taxpayer's child is unmarried and under 16 years old or study full-time, parents may apply for the Qualifying Child Relief (QCR). If the child is disabled or mentally disabled and unmarried, and the previous year's income is less than SGD2,000, parents can apply for HCR. The relief will be SGD4,000 per qualified child, and \$7,500 for Handicapped child.

5. *Tax Deduction -Cont'd*

(8) NSman Relief (Self, Wife & Parent)

NSman Relief is to recognize their contribution to National Service. All eligible operationally ready National Servicemen are entitled to NSman tax relief. The amount of relief depends on whether NSman return annually to camp for reservice and whether they are key command personal or hold key positions. The relief ranges from SGD1,500 to SGD3,000.

NSman Wife and NSman Parent Reliefs are also given to the wives and parents of NSmen respectively to recognize the support they give to their husbands and sons. No matter how many children are NSmen, the maximum amount of relief will be SGD750. You do not need to claim this relief as IRAS will automatically grant it to you based on your eligibility.

(9) Working Mother Child Relief (WMCR)

Married, separated, divorced or widowed working mother, if the child is Singapore Citizen and has satisfied all conditions under QCR/HCR, you are qualified for Working Mother Child Relief (WMCR).

From Year of Assessment 2009, working mother could claim 15% of mother's earned income for first child, and 20% of mother's earned income for second child, 25% of mother's earned income for third and beyond child. Working Mother Child Relief percentage are added together if you claim for more than one child and the total is capped at 10% of the mother's earned income. The total cap for QCR/HCR and WMCR is SGD50,000 per child.

(10) Grandparent Caregiver Relief

Grandparent Caregiver Relief is a relief given to working mothers who engage the help of their parents, grandparents, parents-in-law or grandparents-in-law to take care of their children. The amount of relief is SGD3,000. However, if someone else has applied this relief, the working mother is unable to apply again. Moreover, parent or grandparent must have not engaged in any investment trading business or been employed in the previous year.

(11) Foreign Maid Levy Relief

Married, separated, divorced or widowed female taxpayer employed foreign maid in the previous year, she is entitled to Foreign Maid Relief. She can claim twice the maid levy for every foreign maid, regardless whether she or her husband pays the levy.

5. *Tax Deduction -Cont'd*

(12) Spouse/Handicapped Spouse Relief

Legally separated spouses ordered to make maintenance payments under a Court Order may claim lower of maintenance payment paid in the previous year or SGD2,000 for wife, provided that the spouse didn't have an annual income exceeding SGD4,000. The maximum amount of spouse relief is SGD2,000.

The maximum amount of handicapped spouse relief is SGD5,500. If the taxpayers has applied the handicapped spouse relief or someone else has applied this relief for the same person, taxpayer cannot apply for the relief.

(13) Life Insurance Relief

If the total compulsory employee CPF contribution, self-employed Medisave/Voluntary CPF contribution and voluntary cash contribution to the Medisave account was less than SGD5,000, taxpayer could claim for life insurance premium for self and the spouse. The amount of relief will be the lower of the difference between SGD5,000 and your CPF contribution or up to 7% of the insured value of your own/your wife's life or the amount of insurance premiums paid.

(14) Supplementary Retirement Scheme

Taxpayer set up Supplementary Retirement Scheme Account (SRS) could claim the SRS tax relief. You do not need to make a claim in the tax return as it will be allowed automatically based on information provided by the SRS operator. The amount of SRS relief is 15% of absolute income base, and the absolute income base must not exceeding 17 months of CPF contribution ceiling.

Currently, the CPF contribution ceiling is SGD6,000 per month, the yearly absolute income base must not exceeding SGD102,000, the SRS relief is capped at SGD15,300.

Singapore Non-Tax Resident

1. Determination of Non-tax Resident

Foreign person who have resided or worked in Singapore for less than 183 days during a tax year is considered as non-tax resident. In the following particular tax year, if the foreigner meets the requirements for being a tax resident, he shall pay tax as resident.

If you are employed for 60 days or less, your short-term employment income is exempt from tax. This rule does not apply if you are a director of a company, a public entertainer or a professional in Singapore. Director's fees and other income are taxed at the prevailing rate of 24% and not entitled to tax reliefs.

If you are in Singapore for 61 to 182 days, your income generated in Singapore is taxed at 15% or progressive resident rates, whichever gives rise to a higher tax amount. Director's fees and other income are taxed at the prevailing rate of 24% and not entitled to tax reliefs.

Table 5: Tax Impact of Foreigner being Identified as Non-tax Residents

Stay or Work	Tax Impact
Employed 60 days or below	<p>Shor-term employment income exempt from tax, but exclude the following conditions:</p> <p>Director, Public entertainer or professional or;</p> <p>Absences from Singapore are incidental to the Singapore employment. In this case, the total income (including income for services rendered outside Singapore) is taxable in full in Singapore.</p> <p>Director's fees and other income are taxed at the prevailing rate of 24% .</p> <p>You are not entitled to tax reliefs.</p>
61 to 182 days	<p>Employment income is taxed at 15% or progressive resident rates, whichever gives rise to a higher tax amount.</p> <p>Director's fees and other income are taxed at the prevailing rate of 24%.</p> <p>You are not entitled to tax reliefs.</p>

2. Non-tax Resident Convert to Tax Resident Status

After a foreigner is identified as a non-tax resident, he/she shall pay tax as a tax resident in a particular tax year if he/she meets the requirements to be tax resident. The criteria of tax residency status are:

- (1) Stay in Singapore at least 183 days in a year (exclude director). or;
- (2) Stay in Singapore at least 183 days for a continuous period over two years and the employment period must straddle two calendar years. or;
- (3) Stay in Singapore for three consecutive years.

In practice, when a taxpayer makes his first tax return, as long as the foreigner has lived or worked in Singapore for less than 183 days in the previous tax year, he/she will be considered as non-tax resident first. Once the foreigner's residence time in the following year reach the judgment criteria as tax resident, he/she shall apply to IRAS to change his/her tax residency status. Taxpayer may appeal to IRAS for a retrograde adjustment for the tax payable in the previous year and apply for a refund.

3. Tax Rate for Non-tax Resident

Table 6: Singapore Non-tax Resident Tax Rate

No.	Type of Income	Non-resident Individual Tax Rate / Withholding Tax Rate
1	Director's remuneration	24%
2	Income derived from activity as a non-resident professional (consultant, trainer, coach, etc.)	15% of gross income or 24% of net income
3	Income derived from activity as a non-resident public entertainer (artiste, musician, sportsman, etc.)	10% concessionary rate
4	Other income e.g. property rental income	24%
5	SRS withdrawal by a non-citizen SRS member	24%
6	Interest, royalty etc.	Reduced final withholding tax rate (subject to conditions) as follows: Interest: 15% Royalty: 10% OR 24% if reduced final withholding tax rate is not applicable.
7	Retirement pension	24%

Special Tax Scheme

1. Tax Exemption for Foreign Sourced Income

In general, the income earned overseas by any Singaporean employee on or after 1 January 2004, is not taxable, as per the guidelines put forth by IRAS (Inland Revenue Authority of Singapore). However, there are certain exceptions wherein the overseas income becomes taxable in Singapore.

- (1) If the overseas employment of an individual is in relation to his/her Singapore employment.
- (2) If the income earned overseas is received through partnerships in Singapore.
- (3) If an individual is working overseas at the behest of the Singaporean government.

2. Not Ordinarily Resident (NOR) Scheme

The Not Ordinarily Resident (NOR) Taxpayer Scheme was announced in the 2002 Budget Statement. It aims to attract talents to relocate to Singapore. A NOR taxpayer will enjoy the benefit of time apportionment of employment income only if he meets additional conditions. In addition, an NOR taxpayer will enjoy favourable tax treatment of pre-assignment income and favourable tax treatment of contributions to overseas pension funds.

Any individual may qualify for the NOR status for a 5-year period if the following criteria are met:

- (1) He must not be a Singapore tax resident in the 3 years of assessment prior to the year he qualifies for the NOR scheme;
- (2) He must be a tax resident for the year of assessment in which he wishes to qualify for the NOR scheme;
- (3) He must spend 90 days or outside Singapore for business; and
- (4) He must have at least SGD160,000 employment income.

NOR taxpayers will enjoy the following benefits, the period of validity will be 5 years:

- (1) Time apportionment of Singapore employment income will be subject to tax; and
- (2) Employer's contributions to approved mandatory overseas pension funds on behalf of the non-citizen NOR will be exempt from income tax in the hands of the employees. Where the employer's contributions are to non-approved mandatory overseas pension funds, only the amount that is up to the prescribed Central Provident Fund ("CPF") contribution cap will be exempt from tax.

The NOR scheme will cease after YA 2020. As such, the last NOR status granted will run / be valid from YA 2020 to YA 2024. Individuals who have qualified for the NOR status will continue to enjoy NOR tax concessions until their NOR status expires, if they continue to meet the conditions of the concessions.

3. Taxation of Area Representatives

Area representative status is accorded to an individual who is employed and remunerated by a company outside Singapore with duties covering territories other than Singapore. His employment contract should cover more than one territory.

An area representative is assessable to tax based on his prorated income attributable to his presence in Singapore. Hence, he must keep a schedule of his travelling outside Singapore and such schedule should reflect the dates of arrival and departure from Singapore and places visited. In determining the numbers of days in and outside Singapore, part of a day in Singapore is regarded as a day in Singapore.

Where an area representative is treated as tax resident in Singapore, he will be taxed at graduated rates and will also be entitled to personal reliefs. Otherwise, non-resident rules mentioned above will apply.

KAIZEN 啓源

Individual Income Tax Filing and Payment

1. Individual Income Tax Filing

If you are resident in Singapore, you can e-File your completed tax form from 1 March to 18 April every year. If you file paper tax return, you are required to submit the completed tax form by 15 April of each year.

(1) Auto-Inclusion Scheme (AIS) for Employment Income

If your employer is participating in the AIS, you need not file the income received from this employer. Your employer will e-submit your employment income information to IRAS by 1 March of each year and it will be automatically included in your income tax assessment. You will still have to file a tax return if you received a notification to file and declare your other sources of income (e.g. rental income, etc).

(2) Notification to File Income Tax Return

You must file an Income Tax Return if you receive a letter, form or an SMS from IRAS informing you to do so. It does not matter how much you earned in the previous year or whether your employer is participating in the Auto-Inclusion Scheme (AIS) for Employment Income.

If you receive a letter or SMS informing you that you have been selected for No-Filing Service (NFS), you are not required to file a tax return.

You may file your tax return by logging into myTax Portal using your SingPass.

(3) Notice of Assessment

Your Notice of Assessment (NOA) or tax bill will be sent to you between end Apr to September. Your NOA is computed based on your auto-included income and previous year's relief claims, which may be adjusted if you do not meet the eligibility criteria.

Please note that it is your responsibility to ensure that your NOA is accurate. If you have any other income that is not shown in the NOA, or your relief claims in the NOA are incorrect, you should inform IRAS within 30 days from the date of your NOA.

You may verify the details of your auto-included information and preview your Notice of Assessment (PNOA) at myTax Portal using your SingPass or IRAS PIN from 1 March to 18 April.

- (a) If your PNOA is accurate, you may request an early assessment.
- (b) If your PNOA is not accurate, you have the option of e-Filing a tax return to make the relevant changes.

1. *Individual Income Tax Filing—Cont'd*

(4) Objection to income tax bill

If a person disputes the assessment, a written objection has to be filed within 30 days from the date of service of the Notice of Assessment stating precisely the grounds of his objection. Otherwise, the Comptroller may treat the assessment as final and conclusive.

2. **Payment of Taxes**

After filing your Individual Income Tax returns, you will receive your Notice of Assessment (NOA) or tax bill by September. The tax bill will indicate the amount of tax you have to pay. If you disagree with your tax amount, you need to inform tax department within 30 days from the date of your tax bill and state your reasons for objection.

The Inland Revenue Authority of Singapore offers a variety of payment methods to help taxpayers pay their tax, GIRO (General Interbank Recurring Order) is a recommended method by IRAS. Through Giro, taxpayers can pay their taxes directly from their personal bank accounts, which is fast and convenient. They can also apply for interest-free instalments. Taxpayers need to fill out the Master Giro application form to apply if they are using this in the first time.

If you wish to obtain more information or assistance, please visit the official website of Kaizen CPA Limited at www.kaizencpa.com or contact us through the following and talk to our professionals:

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