FAQs on View GIRO Deduction Plan Details

Q23. Will there be penalties imposed if the deduction plan fails due to insufficient funds?

Q1. What is Master GIRO?

A1. The Master GIRO arrangement allows you to submit just 1 GIRO application form to pay for different tax type viz. Income Tax, Goods & Services Tax, Withholding Tax, Property Tax and/or TV Licence.

If you sign up using a Master GIRO application form and choose to only sign up to pay by GIRO for one tax type, you will continue to have the flexibility to activate GIRO payments for other tax types later via an instruction to IRAS. There is no need for you to submit another GIRO form.

As a Master GIRO application, once processed successfully, allows you at anytime to add other tax type accounts to be paid by GIRO, you need to use your own bank account when you sign up using the Master GIRO application form

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Q2. What is standard GIRO?

A2. With standard GIRO, you are required to complete a separate GIRO form each time you decide to pay by GIRO for the different tax types.

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Q3. How do I apply for Master GIRO?

A3. You may apply for Master GIRO by completing a Master GIRO form and mail to us the original, completed Master GIRO form, with the tax types that you wish to apply the GIRO for ticked. To obtain a Master GIRO form, please visit IRAS website www.iras.gov.sg (Quick Links | Payment)

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Q4. Can I make a cheque payment after e-Filing?

A4. You should not make a cheque payment after you have e-filed, since GIRO deduction will take place on the 25^{th} of the month when the tax is due. You are encouraged to maintain sufficient funds in your bank account for GIRO deduction. If however, there is insufficient fund during the deduction, or if GIRO deduction fails, you must send in a cheque payment for the records defaulted. Late payment penalty will be imposed.

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Q5. If I already have an existing GST/CIT GIRO plan, must I cancel the existing one to sign up for Master GIRO for both GST/CIT and S45 Withholding Tax?

A5. If there is no change to the GST/CIT GIRO bank account, you need not cancel the existing GIRO. You only need to submit a Master GIRO form for S45 Withholding Tax.

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Q6. What is the Master GIRO application processing time?

A6. Master GIRO will be processed within 14 days.

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Q7. Who can view the GIRO Deduction Details Plan?

A7. The following groups can view GIRO deduction details

a) An authorized staff of a company

b) Tax agents who are authorized to act on behalf of their clients

c) Sole-proprietors (NRIC holders only)

However, please note that the authorized staff or tax agent needs to be authorized for 'S45 GIRO Summary/Details' in EASY.

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Q8. What are the types of GIRO Plan status?

A8. There are 3 types of GIRO Plan status.

GIRO Plan Status	Explanation
Successful	Plan amount fully deducted
Defaulted	Deduction for plan amount failed, or partial deduction
Cancelled	GIRO plan cancelled / GIRO Account Terminated / Cheque Payment received in advance

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Q9. When can I view the GIRO Deduction Plan after I have e-Filed?

A9. You may view your GIRO deduction plan 3 days after you have e-filed.

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Q10. When will GIRO deduction take place?

A10. GIRO deduction takes place on the 25th of every month. If it falls on a Saturday, Sunday or public holiday, deduction will take place on the next working day.

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Q11. If I e-File after the due date, when will be the GIRO deduction?

A11. If you e-file after the due date (16^{th} of the month to 15th of the following month), deduction will be on the following month.

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Q12. If the withholding tax is due in a later month, but e-filing was done in the current month, when will GIRO deduction take place?

A12. GIRO deduction always takes place on the 25^{th} of the month when the tax is due.

For example 1 - For payment due and payable to the non-resident before 01 July 2012

If the Date of Payment to non-resident is 10 Dec 2009, and the Payer e-Files on 15 Oct 2009, the GIRO deduction will then take place on 25 Jan 2010.

For example 2 - For payment due and payable to the non-resident from 01 July 2012 onwards

If the Date of Payment to non-resident is 10 Sep 2012, and the Payer e-Files on 15 Aug 2012, the GIRO deduction will then take place on 25 Nov 2012.

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Q13. What will be the transaction code reflected in the bank statement after GIRO deduction for S45?

A13. The deduction will be reflected with a transaction code ‘WHT’ in your bank statement or passbook.

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Q14. Will S45 GIRO account be revoked if GIRO deduction fails?

A14. Your GIRO arrangement will not be revoked if your GIRO deduction fails. However, there **will not** be a 2nd attempt to deduct the amount if the deduction is unsuccessful. No reminder letters will be sent to you for unsuccessful deduction. You will need to pay the tax and late payment penalties (if any) by cheque.

Deductions will take place for subsequent e-Filing only.

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Q15. How do I retrieve past GIRO deduction records?

A15. You may view past GIRO deduction records by clicking on 'View Deduction History'. Only history records from 1 Oct 09 onwards will be shown. Going forward, you can view your latest 250 past GIRO deduction records.

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Q16. Can I search for a specific Payee's GIRO deduction records?

A16. Yes. You may search for specific Payee's GIRO deduction details records by keying in the Payee's name. However, please note that penalties at Payee level will not be reflected. Penalties will only be reflected at the Deduction Details or Transaction(s) Information screen.

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Q17. Are records e-Filed online during the same filing session grouped into the same transaction?

A17. No. Online e-Filed records are not grouped into the same transaction even if they are e-Filed in the same filing session. This is because every record is e-Filed individually. Therefore, every record is treated as one transaction.

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Q18. Why are Payee records within each ODE file grouped into different transactions?

A18. ODE is designed for payers who file for multiple or large number of Payees, i.e. more than 5 payees per filing. If all Payee records are being processed as individual transactions, there will be several deductions reflected in the bank statement. For example, if 100 payee records are being processed individually, there will be 100 rows of transactions in the bank statement. Most payers do not want this.

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Q19. How is ODE Payee records grouped after submission to IRAS?

A19. An ODE file may have several Forms IR37/A/C/D submitted. But Payee records within the same file will be grouped into one transaction only if they have

a) the same tax rate,

b) the same month of payment to Payee and

c) the same nature of payment

d) **Not** claimed for any relief under

i) Double Taxation Relief (DTR)

ii) Approved Royalties Incentives (ARI)

iii) Special Concessionary Tax Rate (SCTR)

In other words, for each ODE file submitted, there may be more than one transaction being created.

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Q20. Can grouping of Payee records be done across multiple ODE files?

A20. Grouping does not cross over to records in other files. If multiple ODE files are submitted, the grouping of records will be done within each file.

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Q21. If I realize I have made an error after e-filing, can I still stop the GIRO deduction?

A21. No, GIRO will not be able to stop once the GIRO plan has been in place.

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Q22. How do I check if I already hold a Master GIRO account?

A22. You may contact IRAS' S45 hotline at 6356 – 7012 and our officers will be able to advise you.

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Q23. Will there be penalties imposed if the deduction plan fails due to insufficient funds?

A23. Penalties will be imposed if we do not receive the payment for S45 withholding tax by the due date.

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