

Experience the e-way of filing your tax return!  
Log into *myTax Portal* at <https://mytax.iras.gov.sg> now using SingPass / IRAS PIN or visit us at the Community Centre/Club/CPF Service Centres/CitizenConnect Centres for e-Filing assistance, see Page 19 for details.



INLAND REVENUE  
AUTHORITY  
OF SINGAPORE

# YOUR GUIDE TO COMPLETING FORM B1

Filing is compulsory if you have received  
a notification to file.

Please send in your completed form by  
**15 April 2012.**

Text us using our free SMS service  
to find out if your tax filing has been  
received by IRAS.

Simply key in “filetax<space>NRIC/FIN Number”  
[e.g. filetax S1234567A] and send your SMS to  
9116 4900. An SMS reply will be sent to your phone.



CERT. NO.: 2001-1-0306  
ISO 9001:2008

These notes are for reference only and are correct as at 1 January 2012. For further enquiries, please contact our tax officer on 1800-356 8300 or visit our website at <http://www.iras.gov.sg>.

Helpline operating hours:

Mondays to Fridays : 8am to 5pm

In line with our efforts to continuously improve our helpline services, conversations over the helpline will be recorded for our quality monitoring and coaching purposes.

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## Enclosures

- **Form B1 2012 (2 pages)**
- **Appendices 1 and 2**

### **Appendix 1 – Statement of Other Types of Income**

Complete Appendix 1 only if you have any of the following types of income:

- (a) Trade, Business, Profession or Vocation;
- (b) Rent from Property;
- (c) Royalty;
- (d) Charge;
- (e) Estate/Trust Income;
- (f) Interest;
- (g) Gains or Profits of an Income Nature not included under the above categories; and/or
- (h) Income not Previously Reported.

### **Appendix 2 – Change In Marital Status/New Claims/Changes In Claims For Personal Relief(s)**

Complete Appendix 2 only if:

- (a) there is a change in your marital status;
- (b) you are claiming a relief for the first time; and/or
- (c) the particulars relating to the relief claims for this year are different from last year.

- **Return Envelope**

## Tax Changes for the Year of Assessment 2012

- Alimony and maintenance payment received by a female individual under a court order or deed of separation is exempt from tax.
- Male resident individual is not allowed to claim any relief in respect of alimony paid to his ex-wife under a court order from Year of Assessment 2012.
- From 1 January 2011, annual Supplementary Retirement Scheme contribution cap has been raised to \$12,750 for Singapore Citizens and Permanent Residents and \$29,750 for foreigners.
- Tax deduction of 2.5 times extended for another 5 years for donations made from 1 January 2011 to 31 December 2015 to Institutions of Public Character (IPCs), Government and other approved recipients.
- For cash donations made directly to an IPC, IRAS will no longer accept claims for tax deduction based on donation receipts as tax deductions for the donations will be automatically reflected in tax assessments based on the information from the IPC.
- From 1 September 2011, the employee's compulsory CPF contribution is payable on monthly ordinary wages of up to \$5,000 (instead of \$4,500).
- Revision of Personal Income Tax Rate Structure.

For more information, please refer to the details given under the respective reliefs.

## How to Complete Page 2 of Form B1

- (1) **Do not** leave any box blank. Enter a '0' if an item is not applicable to you.
- (2) **Do not** complete Section B if you only have Employment income and the amount is less than \$20,000.
- (3) **Do not** send in supporting documents such as receipts for insurance premiums, donations, course fees, etc. together with your Form B1 unless you are asked to do so. All documents sent in will not be returned and may be destroyed.
- (4) There are penalties for failing to furnish a tax return by the due date or furnishing an incorrect tax return. For claims on reliefs, please ensure that you meet all the qualifying conditions for claiming that relief.
- (5) For failure to file a tax return by the due date, a person may be punishable under Section 94 of the Act, to a fine not exceeding \$1,000. In addition, a taxpayer who fails to file his tax return for any Year of Assessment (YA) for 2 years or more after the filing due date may have to pay a penalty equal to double the amount of tax assessed for that YA and a fine of up to \$1,000.



## Payment through GIRO

Join GIRO to pay your tax by instalment. You may apply at AXS stations (DBS/POSB customers) or via internet banking (OCBC, DBS/POSB customers). Alternatively, you may complete the GIRO application form downloadable from IRAS' website (<http://www.iras.gov.sg>) by clicking on <Forms> under Quick links at the right-hand menu bar.

You can pay your Income Tax over a maximum of 12 interest-free monthly instalments from May till April of the following year. The number of instalments will depend on GIRO approval date and subject to a minimum monthly deduction amount of \$20. The instalment is deducted on the 6th of each month. If the deduction is unsuccessful, another deduction will be made on the 20th. If both deductions are unsuccessful, the amount will be deducted together with the following month's instalment. No reminders will be sent for unsuccessful deductions. If 2 months instalments are not successful, the instalment arrangement will be cancelled and the total tax outstanding is to be paid immediately.

GIRO deductions will continue for following year tax based on last instalment. We will revise the instalment deductions when your assessment is finalised and a new instalment plan will be sent to you. Should you wish to revise your monthly deduction amount or cancel the GIRO plan anytime before your tax assessment is finalised, please call us on 1800-356 8300 or visit our website at <http://www.iras.gov.sg> and click on Contact Info (blue hyperlink located at the top right hand corner) > Email Us > *myTax Mail*.

## Explanatory Notes for Items on Page 2 of Form B1

### Section A on Page 2 of Form B1

#### 1 Employment

##### **Employment Income *Auto-Included* in the Assessment**

**Do not** give details of your employment income as we get this information directly from your employer. **Enter a '0' instead.**

**Do not** give details of your NSman pay as we get this information directly from MINDEF/Police Force/Civil Defence.

##### **Employment Income *NOT Auto-Included* in the Assessment**

Send in Form IR8A/S and/or Appendix 8A/8B if the following conditions are satisfied:

- Your employer is not in the Auto-Inclusion Scheme for Employment Income and your total Employment income exceeds \$250,000; and/or
- Your income tax is borne by your employer; and/or
- You received stock option gains; and/or
- You are claiming Not Ordinarily Resident (NOR) concession.

##### Points To Note:

- Enter the amount of salary, bonus, director's fees and other types of employment income as per your Form IR8A in items 1(a), 1(b), 1(c) and 1(d) respectively on Page 2 of Form B1.
- If you have not received your Form IR8A from your employer by 31 March 2012, you can give an estimate of your earnings for 2011. However, please send us your Form IR8A when you receive it.
- Other employment income includes part-time income, allowances, benefits-in-kind, gratuities, pension (excluding Singapore Government pension) and other taxable benefits in cash or in kind such as stock option gains, etc.

## **2 Employment Expenses**

You may claim expenses incurred for official duties which were not reimbursed by your employer. For example, travelling expenses (other than expenses incurred on motor cars), entertainment expenses, subscriptions paid to professional bodies, zakat fitrah and mosque building fund (other than those deducted through your salary if your employer is in the Auto-Inclusion Scheme for Employment Income).

Please attach with your tax return a schedule of actual expenses incurred stating the nature of expense, date and amount incurred. Please retain all receipts for verification purposes.

Do not enter claim for Zakat Harta payment if you are an NRIC/FIN holder who has provided the information to the Majlis Ugama Islam Singapura (MUIS) as the amount will be automatically deducted against your respective income source based on information from MUIS.

## **3 Other Income**

***Please complete Appendix 1 if you have any of the following types of income listed in points 3(1) to 3(9) in the year 2011:***

### **1 Trade, Business, Profession or Vocation**

Profits from profession/vocation refer to income earned by self-employed persons, e.g. doctor, insurance/property agent, remisier, private tutor, hawker, taxi-driver, contractor, etc. (For trade/business, please indicate Unique Entity Number (UEN) /Partnership Tax Ref No in the box provided.)

If you are carrying on a trade, business, profession or vocation, you are required to maintain for at least 5 years, a proper set of books of accounts and other records of your business to enable us to ascertain your income and allowable business expenses readily. Receipts and other documents to substantiate claims for reliefs and expenses should also be kept for at least 5 years but need not be forwarded unless they are specifically called for verification.

### **2 Rent from Property**

The gross rent is inclusive of rental of furniture and fittings. You may claim expenses incurred solely for the purpose of producing the rental income and during the period of tenancy such as property tax, mortgage interest, fire insurance, maintenance, repairs, commission and others.

If you derived rent from a property which is solely or jointly owned in 2011, please furnish the details including the full amount of gross rent/expenses incurred and enter your share of the net rent in the boxes provided at item 2 in Appendix 1 of Form B1.

However, if you derived rent from more than 3 solely or jointly owned properties in 2011, please furnish the relevant details in a separate statement and enter your share of the total net rent in the boxes provided at item 2 in Appendix 1 of Form B1.

Rental deficits are not allowable to offset against other sources of income.

Do not claim non-deductible expenses such as commission, advertising, legal costs for securing the first tenant, initial purchase and depreciation of furniture and fittings, initial repairs, renovations, loan repayment, additions and alterations to property.

### **3 Royalty**

Royalty includes amount received for the right to use copyrights, patents, trademarks, etc.

Income from royalties is deemed to be derived from Singapore if:

- the royalties are borne directly or indirectly by a person resident in Singapore or a permanent establishment in Singapore; or
- the royalties are deductible against any income accruing in or derived from Singapore.

Royalties must be received for any literary, dramatic, musical or artistic work or approved intellectual property or approved innovation. The taxable amount is the amount of the royalties remaining after the allowable deduction or 10% of the gross amount, whichever is the less.

#### **4 Charge**

Charge includes income received under a deed or an order of court. With effect from the Year of Assessment 2012, alimony and maintenance payment received by a female individual under a court order or deed of separation is exempt from tax.

#### **5 Estate / Trust Income**

Estate / trust income includes any income distribution (estate income) received from an estate under administration or your share of entitlement of income (trust income) from a private trust or an estate held in trust. For estate income, please declare the income in the year you **received** it. For trust income, please declare the income in the year the income **accrued** to the trustee irrespective of when the trustee distributes or intends to distribute the income. You are not required to declare capital distribution and exempt income. More details are available at the IRAS website.

#### **6 Interest**

Do not declare interest received on or after 1 January 2005 from any deposit with approved banks or licensed finance companies in Singapore as it is tax-exempt.

However, you are required to declare interest income from deposits with non-approved banks or finance companies which are not licensed in Singapore, pawnshops, loans to companies and persons, etc. in Appendix 1.

Please refer to MAS website [http://www.mas.gov.sg/fi\\_directory/index.html](http://www.mas.gov.sg/fi_directory/index.html) for the list of approved banks and licensed finance companies in Singapore.

#### **7 Gains or Profits of an Income Nature Not Included Under The Above Categories**

These include any income which does not fall within any of the other classifications of income stated above. For example, dividend received from NTUC Healthcare Co-operative Ltd (excluding NTUC Fairprice Co-operative which is auto-included).

#### **8 Total (total of items 1 to 7)**

Please enter the total income declared in items 1 to 7, excluding net loss from rent. You should also enter this total income value in item 3 on page 2 of Form B1.

#### **9 Income Not Previously Reported**

If you have received income for any period from 1 January 2005 to 31 December 2010 that has not been previously reported, please state the type of income, the date income was received, the period the income relates to and the amount of the income.

For director's fees, please state the date on which the fees were approved at the company's Annual General Meeting or Extraordinary General Meeting.

**5 Donations**

- (a) Tax deduction of **2.5 times** the value of the donation will be given to all cash or specified donations made to Institutions of Public Character (IPCs) and other approved recipients, and for cash donations made through approved grantmaking philanthropic organisations ('grantmakers') to IPCs.
- (b) From 1 January 2011, all individuals and businesses are required to provide their identification number (e.g. NRIC/FIN/UEN) when they make cash donations directly to IPCs, in order to be given tax deductions on the donations. IRAS will no longer accept claims for tax deduction in respect of such donations based on donation receipts. Tax deductions for such donations will be automatically reflected in the tax assessments based on information from IPC.
- (c) If your employer is not in the Auto-Inclusion Scheme for Employment Income, enter the amount of **2.5 times** the value of the donation (rounded up to the nearest dollar) [see point (a) above] deducted through your salary.
- (d) Any unutilised donation can be carried forward to be offset against the income for any subsequent year, up to a maximum of 5 years.

**6 Reliefs**

**Reliefs Auto-Included in the Assessment**

**DO NOT** claim the Reliefs which are **Auto-Included** in the Assessment based on your eligibility and records from the relevant parties.

- **Earned Income Relief (EIR)**  
Deducted automatically against your actual income from employment, pension, trade, business, profession and vocation, up to the maximum amounts as shown below. The amount of earned income relief depends on your age.

If you are claiming Handicapped EIR for the first time, please complete "Application for Claim of Handicapped-Related Tax Reliefs" form from <http://www.iras.gov.sg> by clicking on <Forms> under Quick links at the right-hand menu bar.

Age	EIR	Handicapped EIR
Below 55	\$1,000	\$2,000
55 to 59	\$3,000	\$5,000
60 and above	\$4,000	\$6,000

- **CPF Cash Top-Up**  
If you are a Singapore NRIC holder and in 2011 you have topped-up, or your employer has on your behalf topped-up, **in cash**, your retirement account or special account under the CPF Minimum Sum Topping-Up Scheme, you will get an automatic deduction of the amount topped-up, capped at \$7,000 per year based on information from CPF Board.

Another separate tax relief capped at \$7,000 per year will also be automatically given for cash top-ups to your parents', grandparents', spouse's or siblings' **retirement accounts** or special accounts under the CPF Minimum Sum Topping-Up Scheme in 2011.

For cash top-ups made in 2011 to your spouse's or siblings' retirement accounts or special accounts, each of your spouse or siblings must not have income exceeding \$4,000 in the year preceding the year of top-up if he/ she is not physically or mentally handicapped when the cash top-up is made. For this purpose, income includes taxable income (e.g. trade, employment and rental), tax exempt income (e.g. bank interest, dividends and pensions) and foreign-sourced income (regardless of whether it has been remitted to Singapore).

You will not get a tax relief if you transferred money from your CPF account to your own, your parents' or grandparents', spouse's or siblings' CPF retirement accounts or special accounts.

- **Supplementary Retirement Scheme (SRS)**

Relief for contributions to the SRS in 2011 by you or your employer on your behalf will be allowed automatically based on information provided by the SRS operators.

The SRS contributions made by both an employee and his employer on his behalf cannot exceed his SRS contribution cap. The current SRS contribution cap is \$12,750 for Singapore Citizens and Permanent Residents and \$29,750 for foreigners.

However, if you are a foreigner or Singapore Permanent Resident seeking tax clearance, and wish to claim relief on your contributions made in the year of cessation/departure, you need to send us a statement from the SRS operator for the purpose of tax clearance.

- **NSman Relief (for NSman, wife or parent of NSman)**

NSman relief will be automatically allowed to you based on information provided by MINDEF, Singapore Police Force & Singapore Civil Defence Force.

With effect from the Year of Assessment 2007, an additional tax relief of **\$2,000** will be allowed to key command and staff appointment holders (KAH) over and above the amount of NSman relief.

Please note that only **ONE** of the following reliefs will be automatically allowed to you based on your eligibility:

**For operationally ready NSman**

Category of NSman	Non-KAH	KAH
Inactive NSman	\$1,500	\$3,500
Active NSman*	\$3,000	\$5,000

\* For those who have done National Service and are called up annually for in-camp training and other activities.

**For wife of operationally ready NSman**

If your wife is a Singapore citizen, she will get an automatic deduction of \$750 if she has income taxed in her name.

**For parents of operationally ready NSman**

If you have children who are operationally ready NSmen, you must be a Singapore citizen to get an automatic deduction of \$750 in respect of one such NSman. Only 2 parents will be allowed the relief in respect of the same NSman.

The parent or wife of the NSman is entitled to only one type of relief, i.e.:

- (a) If an NSman has a son who is also an NSman, he will be allowed to claim the NSman relief **OR** the relief as a parent of an NSman, whichever is the higher;

- (b) If an individual is the wife of an NSman as well as the mother of another NSman, she will be allowed relief as a wife of an NSman **OR** the mother of another NSman.

**Reliefs *Not Auto-Included* in the Assessment**

*Please ensure that you meet all the conditions before you enter the amount of claim in the relevant boxes on Page 2 of Form B1. You may refer to the checklist on Pages 17 and 18 to determine your eligibility for some common reliefs that you may claim. For any wrongful claim, there may be penalties and we will disallow your claim and withdraw the relief upon review of your assessment.*

**If you are claiming the Handicapped-related tax relief(s) for the first time, you are required to complete “Application for Claim of Handicapped-Related Tax Reliefs” form downloadable from <http://www.iras.gov.sg> by clicking on <Forms> under Quick links at the right-hand menu bar.**

**Spouse Relief**

You may claim:

- (a) \$2,000 if you were living with or supporting your spouse in 2011;
- (b) Up to \$2,000 if you are legally separated and you have paid maintenance to your wife in the previous year under a court order/deed of separation.

From Year of Assessment 2012, a male resident individual is not allowed to claim any relief in respect of alimony he has paid to his ex-wife under a court order.

The total deductions for spouse relief must not exceed \$2,000. You may not claim spouse relief if your spouse had income of more than \$4,000 in 2011. For this purpose, income includes taxable income (e.g. trade, employment and rental), tax exempt income (e.g. bank interest, dividends and pensions) and foreign-sourced income (regardless of whether it has been remitted to Singapore).

If you have claimed this relief, none of your children or their spouses are allowed to claim Parent/Handicapped Parent Relief (except Grandparent Caregiver Relief) in respect of your spouse.

**Handicapped Spouse Relief**

You may claim:

- (a) \$3,500 if in 2011 you have supported a physically or mentally disabled spouse;
- (b) Up to \$3,500, if you are legally separated and you have paid maintenance to your handicapped wife in the previous year under a court order/deed of separation.

From Year of Assessment 2012, a male resident individual is not allowed to claim any relief in respect of alimony he has paid to his ex-wife under a court order.

If you have claimed this relief, none of your children or their spouses are allowed to claim Parent/Handicapped Parent Relief (except Grandparent Caregiver Relief) in respect of your spouse.

**Example:**

If you wish to claim for Handicapped Spouse Relief, please indicate the claim at item 6(a) on Page 2 of Form B1 as follows:

Spouse/Handicapped Spouse	Claim Type (1 or 2)	S\$
	<input style="width: 20px; height: 20px;" type="text" value="2"/>	<input style="width: 20px; height: 20px;" type="text" value="3"/> <input style="width: 20px; height: 20px;" type="text" value="5"/> <input style="width: 20px; height: 20px;" type="text" value="0"/> <input style="width: 20px; height: 20px;" type="text" value="0"/> .00

## Child Relief

You may claim this relief if the child is your legitimate child, step-child or a child you have legally adopted.

### Qualifying Child Relief (QCR)

You may claim \$4,000 for each unmarried child that you have supported, who was:

1. under 16 years old at any time during 2011;
2. studying full-time at a school, college, university or other educational establishment in 2011 if the child was 16 years old and above; or
3. serving under articles or indenture with a view to qualifying in a trade or profession.

Your child must not have an annual income of more than \$4,000 in 2011. For this purpose, income includes taxable income (e.g. trade, employment, NS pay/allowances and income from internship and attachment), foreign-sourced income (regardless of whether it has been remitted to Singapore) and tax exempt income (e.g. bank interest) but excludes scholarships and bursary.

### Handicapped Child Relief (HCR)

You may claim \$5,500 if in 2011, you have supported a physically or mentally disabled unmarried child.

**You may divide your claim for Qualifying Child Relief (QCR) or Handicapped Child Relief (HCR) as agreed between you and your spouse.**

### Working Mother's Child Relief (WMCR)

A **working mother** who is married, divorced or widowed can claim WMCR for all her qualifying unmarried child who is a **Singapore citizen as at 31 December 2011** and has fulfilled all the conditions for the claim of QCR or HCR.

**You must indicate the order for each child at item 6(b) on Page 2 of Form B1. WMCR will then be calculated automatically based on your eligibility.**

Please see table below for the amount of WMCR allowable for each child.

Child Order	WMCR Allowable
1 <sup>st</sup> child	15% of mother's earned income
2 <sup>nd</sup> child	20% of mother's earned income
3 <sup>rd</sup> and subsequent children	25% of mother's earned income per child
<b>Maximum of QCR/HCR + WMCR</b>	<b>\$50,000 per child</b>
<b>Maximum total WMCR is capped at 100% of the mother's earned income</b>	

**Example:**

You wish to claim QCR for your six children and your wife wishes to claim WMCR for all of them for the Year of Assessment 2012.

Please enter the details at item 6(b) on Page 2 of your respective Form B1 as shown below:

<b>Yourself</b>																
Child Order	Claim Type (Q or H)	Claim for WMCR? (Y or N)	Identification Type (1,2,3,4 or 5)	Identification Number				S\$								
1	Q	N	1	S	9	2	3	4	5	6	7	A	4	0	0	0
2	Q	N	1	T	0	1	2	3	4	5	6	B	4	0	0	0
3	Q	N	1	T	0	2	3	4	5	6	7	A	4	0	0	0
4	Q	N	1	T	0	3	3	4	5	6	7	B	4	0	0	0
		N											8	0	0	0

  

<b>Your Wife</b>																
Child Order	Claim Type (Q or H)	Claim for WMCR? (Y or N)	Identification Type (1,2,3,4 or 5)	Identification Number				S\$								
1	Q	Y	1	S	9	2	3	4	5	6	7	A				0
2	Q	Y	1	T	0	1	2	3	4	5	6	B				0
3	Q	Y	1	T	0	2	3	4	5	6	7	A				0
4	Q	Y	1	T	0	3	3	4	5	6	7	B				0
		Y														0

If you are claiming for 5<sup>th</sup> and subsequent children, please give details on a separate sheet and enter total claim in the 5<sup>th</sup> row of 6(b) on Page 2 of Form B1.

**Parent/Handicapped Parent Relief**

You may claim this relief if in 2011 you have supported your parents, grandparents or great-grandparents or those of your spouse. Your/your spouse's parents / grandparents / great-grandparents must:

- a. be living in Singapore in 2011; and
- b. be 55 years old or above in 2011, or physically or mentally handicapped (please give details of handicap); and
- c. not have an annual income of more than \$4,000 (for non-handicapped aged parent) in 2011. For this purpose, income includes taxable income (e.g. trade, employment and rental), tax exempt income (e.g. bank interest, dividends and pensions) and foreign-sourced income (regardless of whether it has been remitted to Singapore).

If they did not live with you in the same household in Singapore, you may deduct only \$4,500 for each dependant. However, you must have incurred at least \$2,000 to support each of them in 2011.

**Amount of Parent Relief allowable for each dependant:**

	Parent Relief	Handicapped Parent Relief
Dependant <b>NOT</b> staying with you	\$4,500	\$8,000
Dependant staying with you	\$7,000	\$11,000

You can claim either parent relief or handicapped parent relief but not both, in respect of the same dependant, up to a maximum of 2 dependants.

The amount of relief cannot be shared among your brothers or sisters who may wish to claim for the same parent.

**If you have claimed this relief, no other persons are allowed to claim other relief except Grandparent Caregiver Relief on the same dependant(s).**

**Example 1:**

You wish to claim Parent Relief in respect of your parent who is staying with you. Please indicate your claim at item 6(c) on Page 2 of Form B1 and complete all the boxes as shown below to enable us to consider your claim for Parent Relief.

Identification Type (1 or 2)	Identification Number	S\$
1	S 1 2 3 4 5 6 7 A	7 0 0 0 .00

**The amount of relief cannot be divided among your brothers or sisters who may wish to claim for the same parent.**

**Example 2:**

Both Mr A and Mr B wish to claim for Parent Relief in respect of their parent, Mr X, who has satisfied the three conditions listed in points (a), (b) and (c) on Page 10.

**The relief can only be claimed and allowed to either Mr A or Mr B.**

**Grandparent Caregiver Relief**

You may claim \$3,000 in respect of **one** of your or your spouse's/ex-spouse's parent or grandparent if you are a **working mother** who is married, divorced or widowed. Your or your spouse's/ex-spouse's parent or grandparent must:

- (a) be living in Singapore;
- (b) be looking after any of your children who is a citizen of Singapore and is 12 years old or younger in 2011; and
- (c) not be carrying on any trade, business, profession, vocation or employment during the year 2011.

**If you have claimed Grandparent Caregiver Relief, no other person is allowed to claim this relief in respect of the same dependant.**

If you are claiming Grandparent Caregiver Relief, please indicate your claim at item 6(d) on Page 2 of Form B1. You need to complete all the boxes as shown below to enable us to consider your claim for Grandparent Caregiver Relief.

Identification Type (1 or 2)	Identification Number	S\$
1	S 1 2 3 4 5 6 8 A	3 0 0 0 .00

## Handicapped Brother/Sister Relief

You may claim \$3,500 for each dependant if in 2011, you supported your or your spouse's physically or mentally handicapped brothers or sisters who lived in Singapore. Your handicapped siblings must have lived with you in the same household in 2011. If not, you must have incurred at least \$2,000 to support each of them in 2011.

**If you have claimed this relief, no other person is allowed to claim any other reliefs on your brother/sister.**

For 3rd and subsequent claim of Handicapped Brother/Sister Relief, please enter the total claim for the 3rd and subsequent dependants in the boxes at the 3rd row at item 6(e) on Page 2 of your Form B1.

The amount of relief may be divided among your siblings who wish to claim relief for the same dependant.

### Example:

Both Mr C and Mr D wish to claim Handicapped Brother/Sister Relief in respect of their handicapped brother who fulfilled the conditions listed above. They agreed to share this relief. Mr C decided to claim \$1,000, while Mr D will claim \$2,500.

**They can indicate their claim at item 6(e) on Page 2 of Form B1. Total Maximum relief allowed would be \$3,500. Please complete all the boxes as shown below to enable us to consider your claim for Handicapped Brother/Sister Relief.**

<b>Mr C</b>		
Identification Type (1 or 2)	Identification Number	S\$
1	S 1 2 3 4 5 6 7 C	1 0 0 0 .00

<b>Mr D</b>		
Identification Type (1 or 2)	Identification Number	S\$
1	S 1 2 3 4 5 6 7 C	2 5 0 0 .00

## Provident Fund

### Compulsory Contributions to CPF/Approved Pension or Provident Fund by Singaporeans and Singapore Permanent Resident Employees

Such contributions must not be more than the statutory contributions under the CPF Act.

With effect from 1 September 2011, the ordinary wage ceiling has been increased from \$4,500 to \$5,000 per month.

Ordinary wages (OW) will be capped as follows:

Year 2011	Monthly Ceiling	OW Cap
Jan to Aug	8 months x \$4,500	\$36,000
Sep to Dec	4 months x \$5,000	\$20,000
Total		\$56,000

The overall income cap on compulsory CPF contributions is as follows:

Year 2011	Monthly Ceiling	Overall Income Cap
Jan to Aug	8/12 x 17months x \$4,500	\$51,000
Sep to Dec	4/12 x 17months x \$5,000	\$28,333
Total		\$79,333

Additional wages will be capped at an amount equal to the difference between \$79,333 and the amount of ordinary wages.

The CPF contributions of employees seconded or posted overseas are considered as voluntary contributions and are not tax deductible.

#### **Contributions to CPF by Self-employed Persons**

As a self-employed person, you may claim your compulsory and voluntary CPF contributions made in 2011 up to 36% of your assessable income derived from your trade, business, profession or vocation or \$30,600, whichever is lower.

If your combined compulsory CPF contributions as an employee and as a self-employed person were less than \$30,600, you may claim voluntary CPF contributions. However, your total claims for compulsory and voluntary contributions must not be more than \$30,600.

If your combined compulsory CPF contributions as an employee and as a self-employed person were more than \$30,600, no deduction will be allowed on your voluntary CPF contributions.

#### **Voluntary contribution to one's own Medisave Account**

If you were a Singaporean or Singapore Permanent Resident in 2011, you may claim your voluntary cash contribution within the annual CPF contribution cap of \$30,600 (i.e. 17 months x \$5,000 x 36%) and within the medisave contribution ceiling, that is specifically directed by you to be paid to your own Medisave Account. Such voluntary contribution must not have been claimed by you as a self-employed person.

### **Life Insurance**

You may claim the insurance premiums that you have paid for insurance policies on your life or your wife's life. Premiums paid for insurance policy on your child's life are not allowed. The amount of relief you may claim must not be more than 7% of the insured value of your life or your wife's life.

- (i) For your insurance policy bought from 10 August 1973 onwards, your insurance company must have an office or branch in Singapore.
- (ii) If your combined CPF contributions as an employee and as a self employed person were more than \$5,000, you cannot claim life insurance premiums.
- (iii) If your combined CPF contributions as an employee and as a self employed person and your voluntary contribution to your medisave account were less than \$5,000, you may combine your claims as an employee, as a self employed person and your life insurance relief up to \$5,000.

### **Course Fees**

You may claim the actual course fees incurred, up to a maximum of \$5,500 if you have:

- (a) studied any course or attended any seminar/conference leading to an approved academic, professional or vocational qualification in 2011;
- (b) studied any course or attended any seminar/conference relating to your current trade, business, profession, vocation or employment in 2011; or

- (c) commenced a new trade, business, profession, vocation or employment in 2011 which is related to any course, seminar/conference that you have completed between 1 Jan 2009 to 31 Dec 2010.

**Deferring the claim for course fees incurred on the courses, seminars and conferences specified in (a) on Page 13.**

If you are unable to claim the relief because your assessable income do not exceed \$22,000 and you have completed such courses, seminars and conferences on or after 1 January 2011, you would be allowed to claim the relief:

- (a) in the first subsequent YA in which your assessable income exceeds \$22,000; or  
(b) within 2 YAs from the YA relating to the year in which such courses, seminars or conferences are completed.

Allowable course fees include registration fees or enrolment fees, examination fees, tuition fees and aptitude test fees (for computer courses). You cannot claim living expenses, expenses for textbooks or travelling expenses.

For more information on course fee relief, please refer to IRAS website at <http://www.iras.gov.sg>.

**Foreign Maid Levy**

You may claim **twice** the amount of foreign maid levy paid for **one** maid in 2011 against your **earned income** (for definition of earned income, please refer to the explanation given in earned income relief on Page 6 of this Guide) taxable in your own name and if you are:

- (a) a married woman who lived with your husband in 2011; or  
(b) a married woman and your husband was not resident in Singapore in 2011; or  
(c) separated from your husband, divorced or widowed and in 2011, had children who lived with you and on whom you could claim child relief.

You may claim the lower of :

- (a) up to \$4,080 (if you qualify for the concessionary levy of \$170 per month) or \$6,360 foreign maid levy; or  
(b) the amount of your earned income.

It does not matter whether the levy was paid by you or your husband.

**Transfer of Excess Qualifying Deductions/Rental Deficits between Spouses**

A married couple can transfer the excess of qualifying deductions between each other if there is any remaining qualifying deduction that cannot be completely offset against the income of the respective spouse for a particular Year of Assessment.

Qualifying deductions refer to:

- (a) any allowance falling to be made under Sections 16, 17, 19, 19A, 19C, 19D or 20 of the Income Tax Act (“capital allowances”);  
(b) any loss incurred by the individual in any trade, business, profession or vocation which, if it had been a profit, would have been assessable under the Income Tax Act (“trade loss”); and  
(c) any donation made by the individual under Sections 37 (3) (b), (c), (e) or (f) or (6) of the Income Tax Act (“donations”).

The transfer of any excess qualifying deductions must follow the order of deduction.

Any qualifying deductions should first be set off against the assessable income of the taxpayer whose activities gave rise to the deductions. Any excess can then be transferred to the spouse in the order of capital allowance, trade loss followed by donations. The transferee must have assessable income available before the transfer can be allowed. The amount available for transfer is restricted to the assessable income of the transferee.

Where both spouses have rental income, they can transfer the rental deficit to each other. The amount of transfer is strictly limited to the net amount of the available rental income of the transferee. Rental deficit of the transferor can only be transferred if the transferee has positive rental income. The amount of rental deficit transferred cannot be offset against any other income of the transferee.

For the transfer of the excess of the qualifying deductions or rental deficit to take place, an election has to be made by both spouses in writing on a year to year basis furnishing their names, identification numbers and signatures.

The election can be made at any time, including at the time of submission of Returns but no later than 30 days from the date of service of notice of assessment of the individual or his spouse, whichever is the later. The election once made is **irrevocable**.

Upon election, Comptroller of Income Tax will re-compute the assessment of the transferor and transferee to take into account the respective transfers. Any subsequent revision to either party's tax assessment will result in a corresponding revision to the other party's tax assessment.

**Parenthood Tax Rebate**

You may claim Parenthood Tax Rebate (PTR) if you are a married, divorced or widowed tax resident of Singapore who has:

- (a) legitimate child born to the family in 2011; or
- (b) a child born to you in 2011 and you were not legally married to the other natural parent at that time of the birth of your child but were subsequently legally married to the other natural parent of the child before the child reaches 6 years of age; or
- (c) a child legally adopted in 2011 but before he reaches 6 years of age.

The child:

- (a) must be a Singapore citizen at the time of birth or within 12 months thereafter; or
- (b) must be a Singapore citizen at the time of legal adoption or within 12 months thereafter; or
- (c) must be a Singapore citizen at the time of the marriage of his natural parents or within 12 months thereafter.

The order of your children is determined based on the date of birth, date of legal adoption or date of marriage of natural parents, as the case may be, for all your children in the same household regardless of whether the child is a qualifying child for the purpose of PTR.

Any sibling who is deceased shall be taken into account in determining the number of siblings a child has at the time of his birth, adoption or marriage of his natural parents, as the case may be.

The amount of rebate is as follows:

Child Order	PTR Allowable
1 <sup>st</sup> child	\$ 5,000
2 <sup>nd</sup> child	\$10,000
3 <sup>rd</sup> and subsequent children	\$20,000 per child

The PTR may be offset against either or both your and your wife's income tax. If the income tax payable for that year of assessment is less than the rebate, any unutilised rebate will be automatically used to offset against the income tax payable for the subsequent years until the rebate has been fully utilised.

**If you are claiming PTR for the first time, please complete item 7 in Appendix 2 of Form B1 and send in photocopy of the following documents:**

- (a) legal adoption papers in the case of an adopted child;**
- (b) certificate of citizenship (if the child was not a Singapore citizen at the time of birth)**
- (c) marriage certificate and birth certificates of your children if they were born before you were married to the other natural parent of your children.**

If your qualifying child is given up for adoption to another family, you and your spouse will forfeit the remaining PTR balance given for this child from the year of assessment following the year the child is given up for adoption.

Divorcees are allowed to continue to utilise their PTR balances after their divorce. If the divorcee has remarried, he/she will not be allowed to share his/her PTR balances in respect of a child from a previous marriage with his/her new spouse.

### Checklist of Some Common Reliefs You May Claim

This list is to help you determine if you are eligible for the relief(s). **If you are claiming relief(s) for the first time, or the particulars relating to the claims for this year are different from last year, please provide the relevant information in Appendix 2.**

1	Qualifying Child Relief (QCR)	Yes	No
(a)	Child was your legitimate child, step-child or a child you have legally adopted.		
(b)	Child was unmarried & supported by you in 2011		
(c)	Child was under 16 years old, or if 16 years old and above and studied full-time in 2011		
(d)	Child's income was not more than \$4,000 in 2011		
If you have ticked 'Yes' for items 1(a) to (d), you may claim QCR of \$4,000.			
2	Working Mother's Child Relief (WMCR)	Yes	No
(a)	You are a working mother with earned income and are married/ divorced/widowed		
(b)	Your child is a Singapore citizen as at 31 December 2011		
(c)	Your child has fulfilled all the conditions for the claim of QCR/ HCR		
If you have ticked 'Yes' for items 2(a) to (c), you may claim WMCR.			
3	Parent Relief	Yes	No
You have supported your or your spouse's parent, grandparent or great-grandparent who was:			
(a)	living in <b>Singapore</b> in 2011		
(b)	55 years of age or above in the year 2011		
(c)	not in receipt of income more than \$4,000 in 2011 per non handicapped dependant		
(d)	not a subject of claim by another person on the same dependant in 2011 apart from Grandparent Caregiver Relief		
(e)	physically or mentally handicapped		
If you have ticked 'Yes' for items 3(a), (b), (c) and (d), you may claim parent relief of \$7,000 if the dependant <b>was living</b> with you or \$4,500 if the dependant <b>was living in a separate household in Singapore</b> but you had incurred at least \$2,000 in supporting him/her.			
If you have ticked 'Yes' for items 3(a), (d) and (e), you may claim handicapped parent relief of \$11,000 if the dependant <b>was living</b> with you or \$8,000 if the dependant <b>was living in a separate household in Singapore</b> but you had incurred at least \$2,000 in supporting him/her.			

<b>4</b>	<b>Grandparent Caregiver Relief (GCR)</b>	<b>Yes</b>	<b>No</b>
You are a married/divorced/widowed working mother who engaged the help of your or your spouse's/ex-spouse's parent or grandparent to look after your child and			
(a)	your parent/parent-in-law/grandparent/grandparent-in-law was living in <b>Singapore</b> in 2011		
(b)	your parent/parent-in-law/grandparent/grandparent-in-law was not carrying on any trade, business, profession, vocation or employment in 2011		
(c)	your child who was being looked after, is a citizen of Singapore who is 12 years old or younger in the year 2011		
(d)	your child was your legitimate child, step-child or a child you have legally adopted		
(e)	no other person is claiming the GCR in respect of the same parent/parent-in-law/grandparent/grandparent-in-law		
If you have ticked 'Yes' for items 4(a) to (e), you may claim GCR of \$3,000.			
<b>5</b>	<b>Foreign Maid Levy</b>	<b>Yes</b>	<b>No</b>
You are a <u>female</u> taxpayer with earned income taxable in your own name in 2011 and who			
(a)	is married; or		
(b)	is separated from your husband, divorced, or widowed and in 2011, had children who lived with you and on whom you could claim child relief		
If you have ticked 'Yes' for items 5(a) or (b), you may claim twice the amount of foreign maid levy paid against your earned income, (subject to the maximum amount of \$4,080 if you qualify for the concessionary levy of \$170 per month or \$6,360) or the amount of your earned income, whichever is the lesser.			

**List of Community Centre / Club / CPF Service Centres / CitizenConnect Centres providing e-Filing assistance:**

<b>Community Centres/Clubs</b>	Mon to Fri - 11am to 7pm Sat - 9am to 2pm
<b>Bedok Community Centre</b> (Nearest MRT Station: Bedok) 850 New Upper Changi Road, Singapore 467352	
<b>Chong Pang Community Club</b> (Nearest MRT Station: Yishun) 21 Yishun Ring Road Singapore 768677	

<b>CPF Service Centres</b>	Mon to Fri - 8am to 5pm Sat - 8am to 1pm
<b>CPF Main Office</b> (Nearest MRT Station: Tanjong Pagar) 79 Robinson Road Singapore 068897 <b>[Closed on Saturday]</b>	
<b>CPF Tampines Service Centre</b> (Nearest MRT Station: Tampines) 1 Tampines Central 5 Singapore 529508	
<b>CPF Bishan Service Centre</b> (Nearest MRT Station: Bishan) 3 Bishan Place Singapore 579838	
<b>CPF Jurong Service Centre</b> (Nearest MRT Station: Jurong East) 21 Jurong Gateway Road Singapore 608546	
<b>CPF Woodlands Service Centre</b> (Nearest MRT Station: Woodlands) 900 South Woodlands Drive Woodlands Civic Centre Singapore 730900	

**Volunteer e-Filing Service Centres**

<b>CitizenConnect Centres</b>	<b>Contact</b>	<b>Address</b>
<b>VES hours: 2pm – 6pm (Sats &amp; Suns) – 24th Mar to 15th April 2012</b>		
1 Bt Batok East Community Club	6565 9330	23 Bukit Batok East Ave 4
2 Changi Simei Community Club	6781 6058	10 Simei St 2
3 Chua Chu Kang Community Club	6769 1694	35 Teck Whye Ave
4 Eunos Community Club	6448 6971	180 Bedok Reservoir Road
5 Fuchun Community Club	6365 6911	1 Woodlands St 31
6 Gek Poh Ville Community Club	6792 0095	1 Jurong West St 74
7 Kallang Community Club	6298 4582	45 Boon Keng Road
8 Kim Seng Community Centre	6272 3878	570 Havelock Road
9 Marine Parade Community Club	6346 7703	278 Marine Parade Road
10 Pasir Ris East Community Club	6581 1861	1 Pasir Ris Dr 4 #01-08
11 Sengkang Community Club	6312 5400	2 Sengkang Square #01-01 Sengkang Community Hub
12 Tampines East Community Club	6786 3227	10 Tampines St 23
13 Tanjong Pagar Community Club	6221 9898	101 Cantonment Road
14 The Frontier	6795 8229	60 Jurong West Central 3 #01-01
15 The Serangoon	6282 4369	10, Serangoon North Ave 2
16 Thomson Community Club	6254 4550	194 Upper Thomson Road
17 Toa Payoh Central Community Club	6252 1249	93, Toa Payoh Central
18 Ulu Pandan Community Club	6469 3154	170 Ghim Moh Road #01-01
19 West Coast Community Centre	6779 1098	2 Clementi West St 2
20 Woodlands Community Club	6368 9938	1 Woodlands St 81
21 Yew Tee Community Club	6769 3672	20 Choa Chu Kang St 52 #01-01
22 Yio Chu Kang Community Club	6457 0414	50 Ang Mo Kio St 61
23 Zhenghua Community Club	6310 6702	1 Segar Road