

Tax Savings at a Glance: Available Tax Reliefs and Deductions



The total amount of personal income tax reliefs is subject to an overall cap of \$80,000 per YA.
For more details on claiming reliefs and the full list of qualifying conditions, visit www.iras.gov.sg.

General Reliefs for All Taxpayers



Earned Income Relief

For individuals who are gainfully employed or are carrying on a trade, business, profession or vocation

Parent/ Handicapped Parent Relief

Given to individuals who supported their parents, grandparents, parents-in-law and grandparents-in-law in 2022

Handicapped Brother/ Sister Relief

Given to individuals who supported their handicapped siblings or siblings-in-law in 2022

Life Insurance Relief

For individuals who paid insurance premiums in 2022 on their own or their wife's life insurance policy

CPF Relief

For employees and the self-employed who made qualifying contributions to their CPF and Medisave accounts in 2022

CPF Cash Top-Up Relief

For individuals who topped up their own or their family members' CPF Special/ Retirement/ Medisave Account in 2022

Supplementary Retirement Scheme (SRS)

For individuals who made SRS contributions in 2022

Course Fees Relief

For individuals who incurred course fees for attending approved courses, seminars or conferences in 2022

NSman Relief

Given to all eligible operationally-ready National

Additional Reliefs for Married/ Divorced/ Widowed Taxpayers



For Both Male and Female Taxpayers

Qualifying Child Relief/ Handicapped Child Relief

Given to parents who are raising and/or maintaining children

Spouse Relief/ Handicapped Spouse Relief

Given to individuals who supported their spouse in 2022

NSman Parent Relief

Given to parents of eligible operationally-ready National Servicemen

For Female Taxpayers

Working Mother's Child Relief

Given to working mothers who had taxable earned income and maintained a child in 2022

Grandparent Caregiver Relief

For working mothers who engage the help of their parents/ grandparents (including in-laws) to take care of their children

Foreign Domestic Worker Levy Relief

For married women (including divorcees/ widows with children eligible for child relief) who had taxable earned income and employed a foreign domestic worker in 2022

NSman Wife Relief

Given to wives of eligible operationally-ready National Servicemen

Available Deductions



Deductions on Employment Expenses

Claim deductions on employment expenses incurred while carrying out official duties which were not reimbursed by your employer

Deductions on Rental Expenses

Renting out a residential property? Claim 15% of gross rent as deemed expenses plus mortgage interest or actual expenses in producing the rental income from your property

Deductions on Business Expenses

For the self-employed, claim deductions on allowable business expenses incurred in the course of carrying on a trade, business, profession or vocation

Deductions on Donations

Tax deductions of 2.5 times the amount of donations made in 2022



This information guide aims to provide a better general understanding of taxpayer's tax obligations and is not intended to comprehensively address all possible tax issues that may arise.

This information is correct as at 28 Feb 2023. While every effort has been made to ensure that this information is consistent with existing law and practice, should there be any changes, IRAS reserves the right to vary our position accordingly.