Tax Savings for Married Couples and Families





Available to Both Female and Male Taxpayers

Spouse/Handicapped Spouse Relief NSman Relief







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

You are a parent maintaining a child who was born to you and your spouse/ ex-spouse (the child may be a step-child or is legally adopted)

Automatically granted to all eligible operationally ready National Servicemen (NSmen) and their wives and parents.

Amount Granted

NSman Relief

| Performed NS activities in 2023 | NSmen (General Population) | NS key command and staff appointment holders |
|---------------------------------------|-------------------------------|---|
| Yes | \$3,000 | \$5,000 |
| Νο | \$1,500 | \$3,500 |
| NSman Wife Relief NSman Parent Relief | | |
| \$750 | | \$750 |

Parenthood Tax Rebate (PTR)

To be shared by eligible parents with Singaporean child based on an agreed apportionment to offset their income tax payable.

Amount Claimable



Your child is mentally or

Your child was below 16 years

Not eligible

NO



TAX TIP

YES

QCR/HCR on the same child can be shared with your spouse/ex-spouse based on an agreed apportionment.

| Child Order | Rebate Amount |
|--------------------|----------------------|
| 1st | \$5,000 |
| 2nd | \$10,000 |
| 3rd and beyond | \$20,000 per child |

TAX TIP

Any unutilised balance will automatically be carried forward. You may view your balance on *myTax Portal, or transfer it from your account to* your spouse's account.

Available to Female Taxpayers

Working Mother's Child Relief (WMCR)

Working mothers with taxable earned income who have maintained a child in 2023 can claim this relief if the child is a Singapore Citizen as at 31 Dec 2023 and has satisfied all conditions under the QCR/ HCR.

| Amount Claim | able | |
|--------------|---|--|
| Child Order | WMCR for a Qualifying Singaporean child born/adopted before 1 Jan 2024 | WMCR for a Qualifying Singaporean child born/adopted on or after 1 Jan 2024 |
| 1st | 15% of mother's earned income | \$8,000 |

| 2nd | 20% of mother's earned income | \$10,000 |
|----------------|-------------------------------|----------|
| 3rd and beyond | 25% of mother's earned income | \$12,000 |

TAX TIP

WMCR can be claimed on the same child on whom the QCR/ HCR claim has been made, subject to a total cap of \$50,000 per child.

Grandparent Caregiver Relief (GCR)

Working mothers who have engaged the help of their parents/ grandparents (including in-laws) in taking care of their children in 2023 can claim this relief if the caregiver was:

- 1. living in Singapore in 2023;
- 2. looking after any of your Singapore Citizen children who are:
 - (i) aged 12 and below in 2023; or
 - (ii) unmarried in 2023 and handicapped;
- 3. not earning an annual income exceeding \$4,000 from any trade, business, profession, vocation and/or employment in 2023;
- 4. not the subject of claim for GCR by another person.



Amount Claimable

\$3,000

Foreign Domestic Worker Levy (FDWL) Relief

Married women with taxable earned income can claim this relief if they or their husband employed a foreign domestic worker in 2023. This also applies to divorcees/ widows who had children living with them in 2023 and on whom they could claim the QCR/ HCR.

Amount Claimable

Twice the total FWDL incurred in 2023 on one foreign domestic worker



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 29 Feb 2024. 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.