Tax Savings for Married Couples and Families

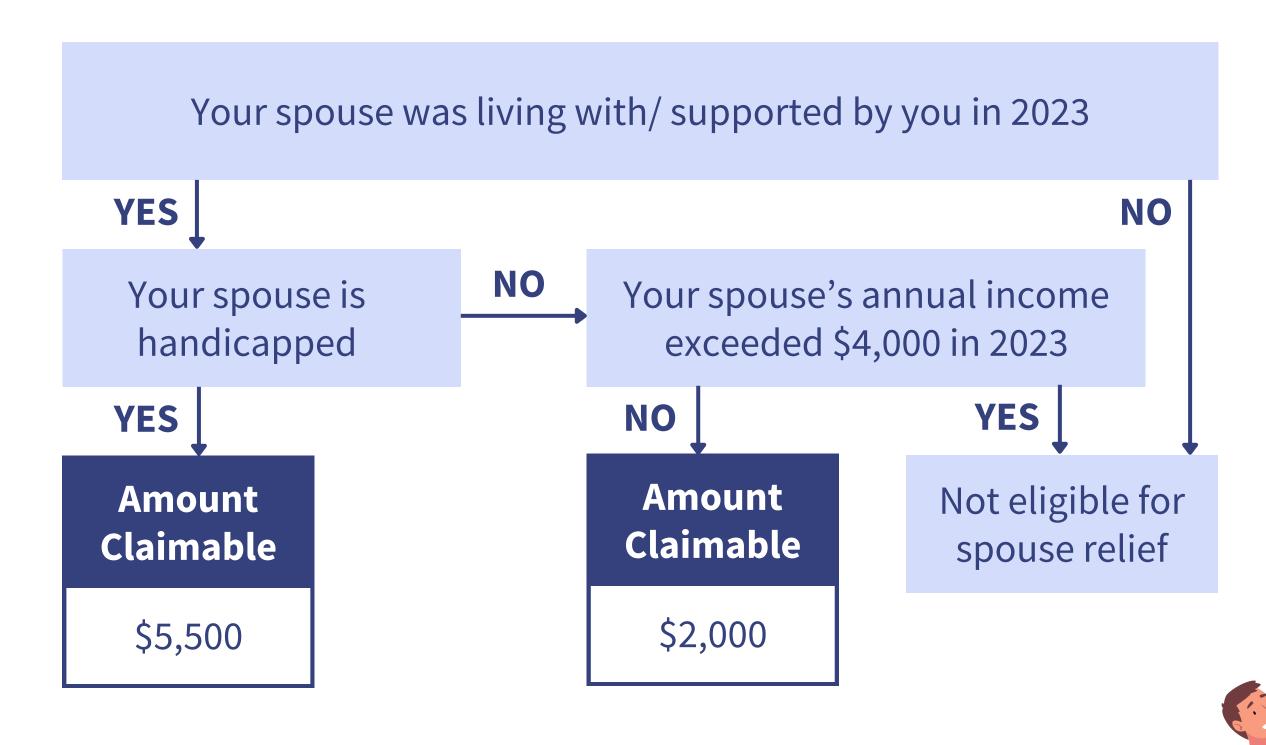




The total amount of personal income tax reliefs is subject to an overall cap of \$80,000 per YA. For more details on claiming reliefs and the full list of qualifying conditions, visit www.iras.gov.sg.

Available to Both Female and Male Taxpayers

Spouse/ Handicapped Spouse Relief



NSman Relief

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

Amount Granted

NSman Relief

Performed NS activities
in 2023NS men (General
Population)NS key command and staff
appointment holdersYes\$3,000\$5,000No\$1,500\$3,500

NSman Wife Relief

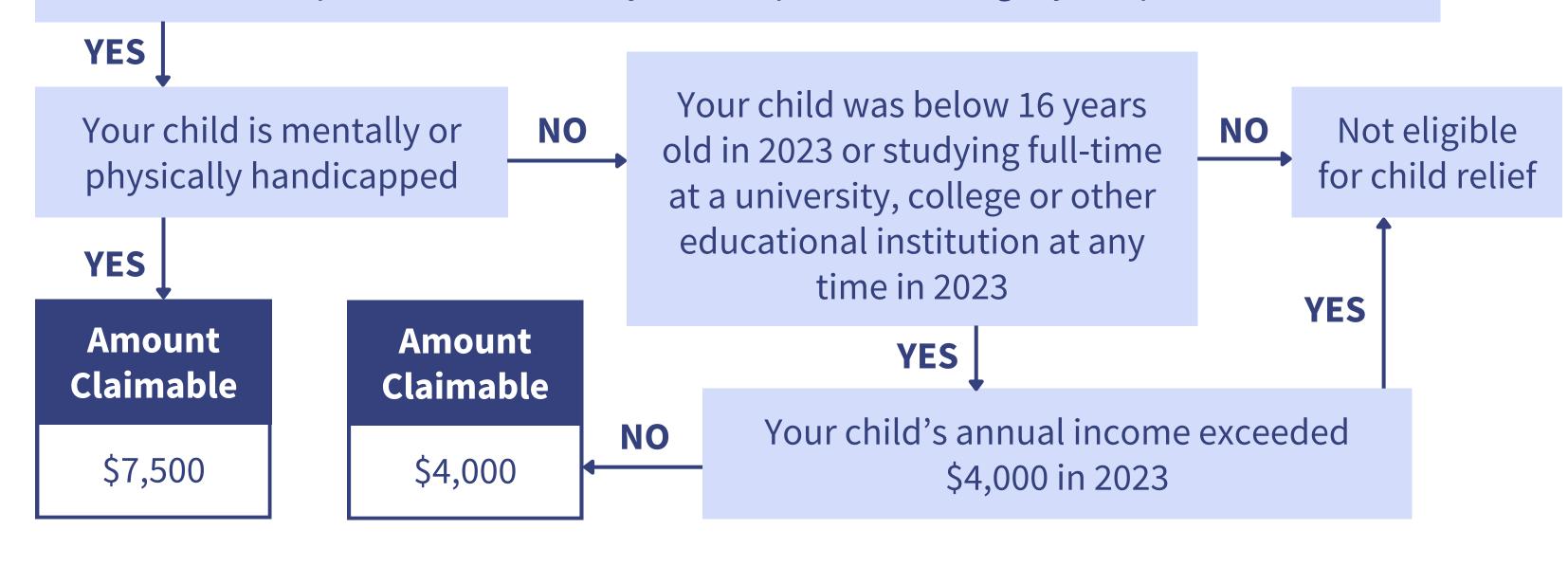
\$750

NSman Parent Relief

\$750

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)



TAX TIP

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

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

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 Claimable

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













