

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



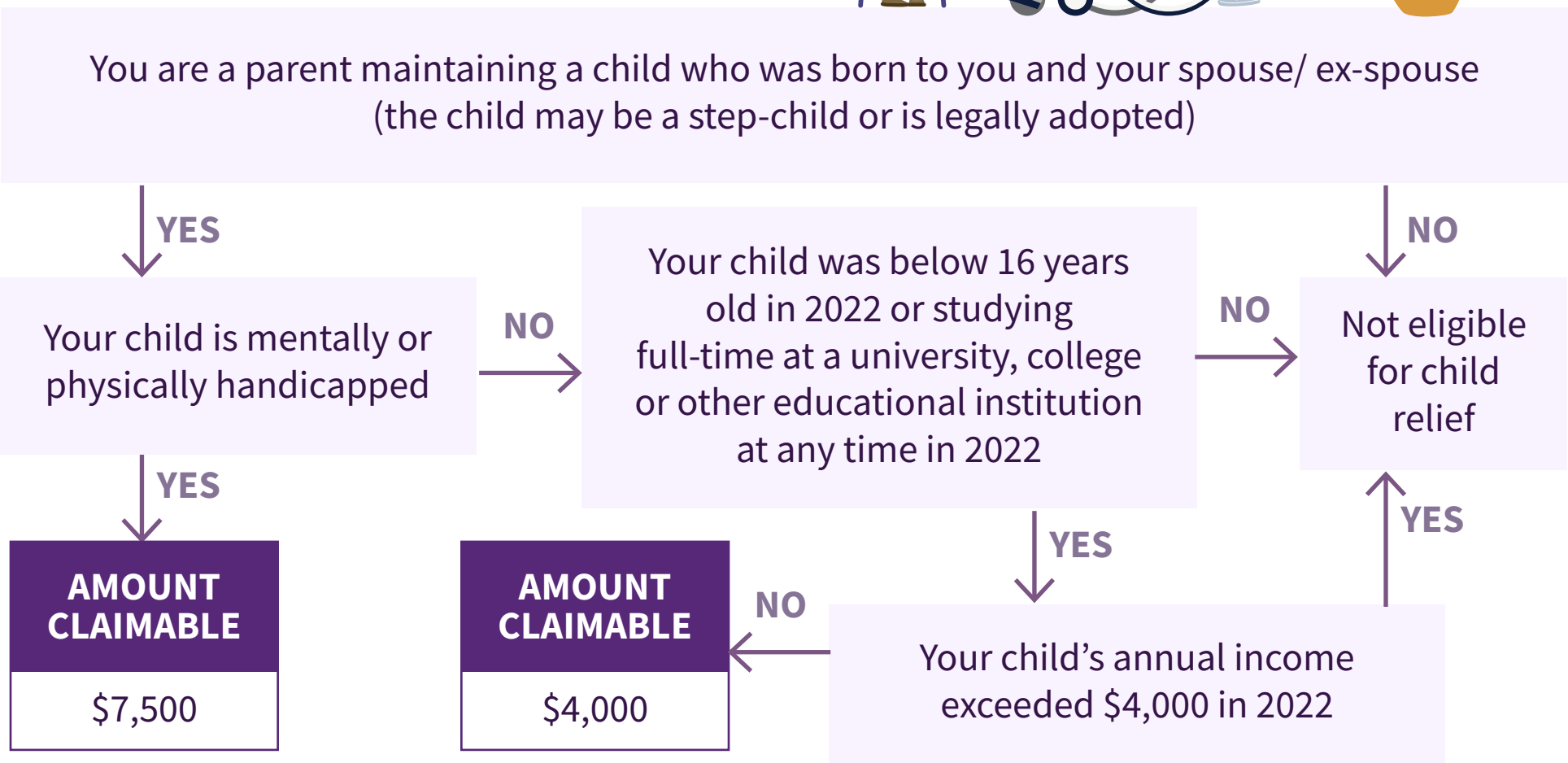
NSman Relief

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

AMOUNT GRANTED		
NSman Relief		
Performed NS activities in 2022	NSmen (General Population)	NS key command and staff appointment holders
Yes	\$3,000	\$5,000
No	\$1,500	\$3,500
NSman Wife Relief		NSman Parent Relief
\$750		\$750



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



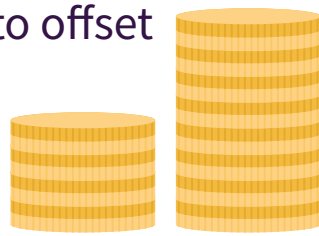
Parenthood Tax Rebate

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
1 st	\$5,000
2 nd	\$10,000
3 rd 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.



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

Available to Female Taxpayers

Working Mother's Child Relief (WMCR)

Working mothers with taxable earned income who have maintained a child in 2022 can claim this relief if the child is a Singapore Citizen as at 31 Dec 2022 and has satisfied all conditions under the QCR/ HCR.

AMOUNT CLAIMABLE	
Child Order	WMCR Amount
1 st	15% of mother's earned income
2 nd	20% of mother's earned income
3 rd and beyond	25% of mother's earned income



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 2022 can claim this relief if the caregiver was:

- living in Singapore in 2022;
- looking after any of your Singapore Citizen children who are:
 - (i) aged 12 and below in 2022; or
 - (ii) unmarried in 2022 and handicapped;
- not working or carrying on a trade, business, profession or vocation in 2022;
- 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 2022. This also applies to divorcees/ widows who had children living with them in 2022 and on whom they could claim the QCR/ HCR.

AMOUNT CLAIMABLE Twice the total FWDL incurred in 2022 on one foreign domestic worker

