

No-Filing Service (NFS) - Frequently Asked Questions (FAQ)

1. Why am I receiving this letter?

Based on our records, you only had auto-included income in the calendar year 2018. You have been selected for the NFS scheme for the Year of Assessment (YA) 2019. Taxpayers in the NFS scheme are not required to file a tax return.

Employment income

Your employer will inform IRAS on how much you earn [i.e. your employer is in the Auto-Inclusion Scheme (AIS) for Employment income] and IRAS will pre-fill the amount in your tax return.

Supplementary Retirement Scheme (SRS) withdrawal

Your SRS operator will inform IRAS on how much you have withdrawn and IRAS will pre-fill the taxable amount in your tax return.

You will therefore benefit from the NFS scheme and do not have to file a tax return. Please wait for your tax bill [also known as Notice of Assessment (NOA)] from IRAS. We will finalise your assessment based on the income and reliefs information sent directly to IRAS by the relevant organisations and the reliefs you claimed last year, if any. However, your reliefs may be adjusted if you do not meet the eligibility criteria for these reliefs.

2. What if I have additional/non auto-included sources of income to report, or have changes to personal relief claims?

Under the NFS scheme, you are not required to file a tax return.

During the e-Filing period (1 Mar 2019 to 18 Apr 2019)

You have the option of e-Filing a tax return to make the relevant changes. Log in to mytax.iras.gov.sg using your SingPass, click on "Individuals" and select "File Individual Income Tax Form B/B1".

After 18 Apr 2019

Please wait for your NOA and refer to FAQ 3 for guidance on making changes.

3. When will I receive my NOA and what should I do after receiving the NOA?

You will receive your NOA between end Apr to Sep 2019. Upon receiving your NOA, it is your responsibility to ensure that there is no understatement/omission of income and no excessive deductions or reliefs granted in your NOA.

You must inform IRAS within 30 days from the date of your NOA if:

- a) you have other sources of income besides your auto-included income (refer to FAQ 5); and/or
- b) your relief claims are different from that of last year or you wish to claim any tax relief [refer to www.iras.gov.sg > Individuals (Locals) > Deductions for Individuals (Reliefs, Expenses, Donations)]

You can do so by using the "Object to Assessment" e-Service or email us via myTax Mail service (at mytax.iras.gov.sg) using your SingPass.

Examples:

Scenario 1: Other sources of income

In the year 2018, apart from receiving auto-included employment income, you have also received rental income.

If your NOA does not reflect the additional income, you are required to inform IRAS of your additional source of income within 30 days from the date of the NOA.

Scenario 2: You have non auto-included employment income

In the year 2018, you worked for two companies, Company A and Company B. Company A is in the AIS for employment income, i.e. Company A will send your employment income details directly to IRAS. On the other hand, Company B will not send your employment income details to IRAS as Company B is not in the scheme.

If your NOA does not reflect the employment income from Company B, you are required to inform IRAS of this employment income within 30 days from the date of the NOA.

Scenario 3: Changes in reliefs

For the year 2017, you claimed Qualifying Child Relief in respect of your child.

For the year 2018, your child began working and he/she received income of more than \$4,000 in the year 2018.

As you no longer satisfy the conditions for the Qualifying Child Relief, you are not allowed to claim this relief for the YA 2019. If your NOA includes a claim for the Qualifying Child Relief to which you are not entitled, please log in to the "Object to Assessment" e-Service to remove the pre-filled Qualifying Child Relief within 30 days from the date of the NOA.

Scenario 4: Newborn child

You had a newborn child in Jun 2018.

If the NOA does not reflect the claim(s) to which you are entitled in respect of your child, you can inform IRAS that you wish to claim the child reliefs and/or the Parenthood Tax Rebate within 30 days from the date of the NOA.

4. What are the consequences of not informing IRAS that my NOA is not accurate?

A taxpayer selected for the NFS scheme has a legal duty to inform IRAS of any inaccurate information as to his income and/or relief claims in his NOA within 30 days from the date of his NOA. There are penalties for failing to do so.

5. What are the "other non auto-included sources of income"?

Examples of other non auto-included sources of income include:

- Employment income from an employer that is not participating in the AIS for employment income
- Rental income
- Trade income

6. Can I preview my NOA (tax bill)? Can I request to receive my tax bill early?

a) From 1 Mar to 18 Apr 2019:

If you do not have any changes to make to your pre-filled Income, Deductions and Reliefs Statement (IDRS), you may request to receive your tax bill early by following the steps below:

- (i) click on <Preview NOA> button in mytax.iras.gov.sg to preview your NOA;

(ii) click on <Send my tax bill> button

If the <Preview NOA> button is not available, please email us via myTax Mail service.

Benefits of receiving your tax bill early

The deadline for payment of your income tax will not be earlier than the date applicable to other taxpayers who have not requested to receive their tax bill early. The deadline for payment of your income tax will remain as 26 May 2019. If you are paying by GIRO, your instalments starting from May 2019 will be based on your actual income tax liability for the YA 2019.

b) After 18 Apr 2019:

If you wish to receive your tax bill early, please email us via myTax Mail service.

7. After previewing my NOA, if I wish to report additional/non auto-included sources of income, change my personal relief claims or claim new reliefs such as spouse and child relief, how do I make the changes?

Under the NFS scheme, you are not required to file a tax return.

However, you have the option to e-File a tax return to make the relevant changes so that the changes can be reflected in the NOA that we will send to you between end Apr to Sep 2019.

To e-File,

- (a) Log in to mytax.iras.gov.sg
- (b) Select 'Yes, I need to edit my Tax Form' and click "Edit My Tax Form"
- (c) Go to "4. Deductions, Reliefs and Parenthood Tax Rebate"
- (d) Enter the claim for spouse and child relief.

For identification type of child, to select 'others' if your child does not have a FIN or passport. Please ensure you meet all the qualifying conditions before making any claim.

If you do not wish to e-File a tax return, please wait for your NOA and refer to FAQ 3 for guidance on making changes after receiving the NOA.

8. How can I check if my employer is in the AIS for employment income and my employment income details have been sent to IRAS?

To confirm if your employer is in the AIS for employment income, you can check directly with your employer or view the list of participating organisations at www.iras.gov.sg [Individuals (Locals) > Other Services (Tax Filing for Employees of AIS Employers) > AIS Organisation Search]. To check if your employment income details have been sent to IRAS, please log in to mytax.iras.gov.sg using your SingPass to view the IDRS.

9. What should I do if there is a discrepancy in my pre-filled employment income?

Please contact your employer directly to clarify. If there are any subsequent amendments, the employer will transmit details of the amendments to IRAS. The amended information will be included in your income tax bill.

10. What should I do if I do not have a SingPass?

You may request a SingPass at www.iras.gov.sg (Login > Login to myTax Portal > Request SingPass). 2-step verification or 2FA is required when you use SingPass to log in to myTax Portal. If you have not set up 2FA, you can SMS "Register" to 78008. Visit www.singpass.gov.sg/2FA.html for more information.

11. How do I pay my tax?

Income tax is payable within one month from the date of your NOA. You can pay your tax via GIRO, AXS station or Internet Banking. Majority of our taxpayers pay their taxes by GIRO. For more payment modes, please refer to www.iras.gov.sg (Quick links > Payments > Individuals).

12. What are the benefits of joining GIRO? How do I sign up?

GIRO is a fuss-free way of paying your tax and is a secure mode of payment. You can choose to pay by 12 monthly interest-free GIRO deductions or by one (yearly) GIRO deduction.

Instantaneous approval by your bank if you sign up via

- myTax Portal (for DBS/POSB and OCBC customers) - log in to mytax.iras.gov.sg using your SingPass (Account > Apply for GIRO)
- Internet Banking (for UOB, OCBC and DBS/POSB customers)
- AXS stations (for DBS/POSB customers)

For other banks, complete the GIRO application form downloadable from www.iras.gov.sg (Quick links > Payment > Individuals > GIRO)

The application will be processed within one month.