

Individual Income Tax Filing Guide for Tax Residents (Form B1)

Filing Due Date : 15 Apr 2019

Filing is compulsory if you have received a notification to file.



General Information for the Year of Assessment (YA) 2019

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

This information is correct as at 1 Jan 2019. 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.

Need Help?	<p>Visit IRAS' website at www.iras.gov.sg.</p> <ul style="list-style-type: none"> To find out more information on general tax matters; To Ask Jamie for quick tax answers or chat with us online; To use the 'Personal Reliefs Eligibility Tool' to check your eligibility for tax reliefs; To use the 'Rental Calculator' to compute your rental income; and To use the 'Income Tax Calculator' to compute your income tax liability. <p>Contact us via the following modes: Call: 1800 356 8300 Email: via mytax.iras.gov.sg (using myTax Mail)</p>
Income Tax Rates for the YA 2019	Please refer to IRAS' website at www.iras.gov.sg for the YA 2019 tax rates.
Appendices 1 & 2	Please complete Appendix 1 and/or 2 only if it is applicable to you and submit together with the Form B1.
Submission of Documents	<ul style="list-style-type: none"> Do not send in supporting documents such as receipts for insurance premiums, donations, course fees, etc. together with your Form B1 unless you are asked to do so. All documents sent in will not be returned and may be destroyed. You are required to keep proper records and documents of the income, deductions and reliefs declared in your tax return. Please retain all your records, receipts and documents for any claim for reliefs or expenses for at least 5 years for verification purposes.

Completing Section A of Page 2 of Form B1 and Appendix 1: Income

1. Employment	<p>Employment Income Auto-Included in the Assessment (refer to www.iras.gov.sg for the list of employers participating in the Auto-Inclusion Scheme (AIS) for Employment Income)</p> <ul style="list-style-type: none"> Do not give details of your employment income as we get this information directly from your employer. We will automatically include the information in your assessment. Enter a '0' instead. Do not give details of your NSman pay as we get this information directly from MINDEF/Singapore Police Force/Singapore Civil Defence Force. Enter a '0' instead. <p>Employment Income NOT Auto-Included in the Assessment</p> <ul style="list-style-type: none"> Enter the amount of salary, bonus, director's fees and other types of employment income as per your Form IR8A in items 1 (a) to 1 (d) respectively on Page 2 of Form B1. Other employment income includes part-time income, allowances, benefits-in-kind, gratuities, pension (excluding Singapore Government pension) and other taxable benefits in cash or in-kind such as stock option gains etc. If you have not received your Form IR8A from your employer by 31 Mar 2019, you can give an estimate of your earnings for 2018. However, please send your Form IR8A to IRAS when you receive it. Please send in the Form IR8A/S and/or Appendix 8A/8B if: <ol style="list-style-type: none"> Your income tax is borne by your employer; or You received stock option gains; or You are claiming Not Ordinarily Resident (NOR) concession. <p>Employment Expenses</p> <ul style="list-style-type: none"> You can claim expenses incurred for official duties which were not reimbursed by your employer. For example, travelling expenses (other than expenses incurred on motor cars), entertainment expenses, subscriptions paid to professional bodies, Zakat Fitrah and Zakat Harta and Mosque Building Fund (other than those deducted through your salary if your employer is in the AIS for Employment Income). Please attach with your tax return a schedule of the actual expenses incurred stating the nature of expense, date and amount incurred. Please retain all receipts for verification purposes, and note that estimates are not acceptable. Do not enter a claim for Zakat Fitrah or Zakat Harta payment if you are an NRIC/FIN holder who has provided the information to the Majlis Ugama Islam Singapura (MUIS). The amount will be automatically deducted against your respective income source based on the information from MUIS.
Other Income (Complete Appendix 1 if you have any of the following types of income listed in points (1) to (9) in the year 2018)	
1. Trade, Business, Profession or Vocation	<ul style="list-style-type: none"> Profits from profession/vocation refer to income earned by self-employed persons (e.g. doctor, insurance/property agent, remisier, private tutor, hawker, taxi driver, contractor). For trade/business, please indicate the Unique Entity Number (UEN)/Partnership Tax Reference Number in the box provided.

<p>2. Rent from Property</p>	<ul style="list-style-type: none"> The gross rent is inclusive of rent from renting out furniture and fittings. You can claim expenses incurred solely to earn the rental income during the period of tenancy. <p>Reporting Rental Income</p> <ul style="list-style-type: none"> If you derived rent from renting out: <ul style="list-style-type: none"> (a) a property which is solely or jointly owned in 2018, please provide the details including the full amount of gross rent/expenses incurred and enter your share of the net rent based on legal ownership. (b) a part of your property (e.g. 1 room), you are required to apportion the claimable expenses incurred based on the number of rooms rented out. Do not claim non-deductible expenses such as penalty imposed for late payment of property tax, payment of back year's property tax, expenses incurred to secure the first tenant (e.g. commission, advertising and legal costs), cost of initial purchase and depreciation of furniture and fittings, costs of initial repairs and renovations, loan repayment, cost of additions and alterations to property. Rental deficits (i.e. excess of deductible expenses incurred to rent out the property over the gross rental received from that property) cannot be offset against other sources of income. To compute your rental income, you can refer to our 'Rental Calculator' at www.iras.gov.sg. <p>Claiming Rental Expenses For Tenanted Residential Property only</p> <ul style="list-style-type: none"> You can claim rental expenses incurred to derive passive rental income from a residential property in Singapore, based on either: <ul style="list-style-type: none"> (a) The mortgage interest and an amount of deemed rental expenses at 15% of the gross rent, subject to conditions; or (b) The amount of actual rental expenses incurred. A residential property does not include any property that has been given approval for any non-residential use (e.g. child care centre and workers' dormitory). For more information, please refer to the IRAS e-Tax guide "Simplification of Claim of Rental Expenses for Individuals" available on IRAS' website. <p><u>For rental expenses based on the deemed rental expenses</u></p> <ul style="list-style-type: none"> We will automatically allow 15% of the gross rent as rental expenses. You are not required to keep records of the rental expenses incurred. You can also claim any mortgage interest incurred on the loan taken to purchase the property rented out. However, you are required to keep the supporting documents relating to the mortgage interest for at least 5 years for verification purposes. The deemed expenses basis must apply consistently to all other tenanted residential properties. <p>The deemed expenses basis is not applicable under the following circumstances:</p> <ul style="list-style-type: none"> You did not incur any deductible expense (apart from mortgage interest) in respect of the rental income derived; or You derived the rental income through a partnership in Singapore; or You derived the rental income from a property held under a trust; or You derived the rental income from a residential property which is permitted to be used for non-residential purpose (e.g. child care centre and workers' dormitory). <p><u>If you opt to claim rental expenses based on the actual rental expenses incurred</u></p> <ul style="list-style-type: none"> Please retain supporting documents (e.g. tenancy agreements, bank mortgage statements, invoices and receipts) for at least 5 years for verification purposes. <p>Claiming Rental Expenses For Tenanted Non- Residential Property only</p> <ul style="list-style-type: none"> You can only claim the actual rental expenses incurred. You are required to keep the supporting documents for at least 5 years for verification purposes.
<p>3. Royalty</p>	<ul style="list-style-type: none"> Royalty is income received for the right to use copyrights, patents, trademarks, etc. For royalties received for any literary, dramatic, musical or artistic work (except payment for work published in newspapers or periodicals), the taxable amount is the royalties after allowable deductions or 10% of the gross royalties, whichever is lower.
<p>4. Charge</p>	<ul style="list-style-type: none"> Charge includes income received under a deed or an order of court. Alimony and maintenance payment received by a female individual from her ex-husband, whether paid voluntarily or under a Court Order/Deed of Separation is exempt from tax.
<p>5. Estate/Trust Income</p>	<ul style="list-style-type: none"> Estate/trust income includes any income distribution (estate income) received from an estate under administration or your share of entitlement of income (trust income) from a private trust or an estate held in trust. For estate income, please declare the income in the year you received it. For trust income, please declare your share of the income in the year you are entitled to it. You are not required to declare capital distribution and exempt income.
<p>6. Interest</p>	<ul style="list-style-type: none"> Do not declare interest received from any deposit with approved banks or licensed finance companies in Singapore as it is tax-exempt. However, you are required to declare interest income from deposits with non-approved banks or finance companies which are not licensed in Singapore, pawnshops, loans to companies and persons, etc. in the Appendix. Please refer to the MAS website at https://eservices.mas.gov.sg/fid for the list of approved banks and licensed finance companies in Singapore.

7. Gains or Profits of an Income Nature Not Included in Items 1 to 6	<ul style="list-style-type: none"> • These include any income (e.g. rent from other assets such as vehicles) which does not fall within any of the other classifications of income stated above. • An example is dividends received from NTUC Healthcare Co-operative Ltd (excluding dividends received from NTUC Fairprice Co-operative and NTUC Income Insurance Co-operative Ltd which are auto-included).
8. Total (total of items 1 to 7)	<ul style="list-style-type: none"> • Enter the total income declared in items 1 to 7, excluding net loss from rent. • Enter this total income value in item 3 on Page 2 of Form B1.
9. Income Not Previously Reported	<ul style="list-style-type: none"> • If you have received income for any period from 1 Jan 2014 to 31 Dec 2017 that has not been previously reported, state the type of income, the date the income was received, the period which the income relates to and the amount of income. • For director's fees, please state the date on which the fees were approved at the company's Annual General Meeting or Extraordinary General Meeting.

Completing Section B of Page 2 of Form B1 and Appendix 2: Personal Reliefs and Deductions

General Information on Donations/Reliefs	<p>Donations/Reliefs Auto-Included in Tax Assessment</p> <ul style="list-style-type: none"> • You do not need to claim the following donations/reliefs. They will be auto-included in your tax assessment based on your eligibility and records from the relevant organisations: <ul style="list-style-type: none"> (a) Donations made directly to approved Institutions of Public Character (IPCs) (b) Donations made to an approved IPC through salary deduction and your employer is in the AIS for Employment Income (c) Earned Income Relief (d) CPF Cash Top-Up (e) Supplementary Retirement Scheme (SRS) (f) NSman Relief (for NSman, wife or parent of NSman) <p>Donations/Reliefs NOT Auto-Included in Tax Assessment</p> <ul style="list-style-type: none"> • Please ensure that you meet all the qualifying conditions before you enter the amount of claim in the relevant boxes on Page 2 of Form B1. • Penalties may be imposed for any wrongful claim of reliefs. We will disallow your claim and withdraw the relief upon review of your assessment. • If you are claiming the Handicapped-related tax relief(s) for the first time, please complete the "Application for Claim of Handicapped-Related Tax Reliefs" form downloadable from www.iras.gov.sg. • From YA 2018, the total amount of personal income tax reliefs will be capped at \$80,000 per YA. • You should continue to claim the personal reliefs if you have met the qualifying conditions. If the total amount of reliefs claimed exceeds \$80,000, the total tax reliefs will be capped at \$80,000.
5. Donations	<ul style="list-style-type: none"> • If your employer is not in the AIS for Employment Income, enter the amount of 2.5 times the value of the donation (rounded up to the nearest dollar) deducted through your salary, to an approved IPC. The donation amount will be shown in the Form IR8A.
6a. Spouse/ Handicapped Spouse Relief <small>If you have claimed this relief, no other person is allowed to claim any other relief (e.g. Parent/Handicapped Parent Relief), other than Grandparent Caregiver Relief, on your spouse</small>	<p>Spouse Relief</p> <ul style="list-style-type: none"> • You can claim: <ul style="list-style-type: none"> (a) \$2,000 if you were living with or supporting your spouse in 2018; or (b) up to \$2,000 if you are legally separated from your wife and you have paid maintenance to her in the previous year under a Court Order/Deed of Separation. • The total deduction for Spouse Relief must not exceed \$2,000. • You cannot claim Spouse Relief if your spouse had an annual income of more than \$4,000 in 2018. • For this purpose, the income includes taxable income (e.g. trade, employment and rental), tax-exempt income (e.g. bank interest, dividends and pensions) and foreign-sourced income (regardless of whether it has been remitted to Singapore). <p>Handicapped Spouse Relief</p> <ul style="list-style-type: none"> • You can claim: <ul style="list-style-type: none"> (a) \$5,500 if you have supported a physically or mentally handicapped spouse in 2018; or (b) up to \$5,500, if you are legally separated from your handicapped wife and you have paid maintenance to her in the previous year under a Court Order/Deed of Separation. • The total deduction for Handicapped Spouse Relief must not exceed \$5,500. • A male resident individual is not allowed to claim any relief for the alimony he has paid to his ex-wife under a Court Order.

6b. Child Relief

If you have claimed this relief, no other person is allowed to claim any other relief (e.g. Handicapped Brother/Sister Relief), on the same child

- You can claim Qualifying Child Relief (QCR)/Handicapped Child Relief (HCR) if you have a child born to you and your spouse/ex-spouse, a step-child or a legally adopted child.
- You can divide your claim amount for QCR or HCR as agreed between you and your spouse/ex-spouse.
- If you are claiming for the 5th and subsequent children, please provide the details on a separate sheet and enter the total claim in the 5th row of 6(b) on Page 2 of Form B1.

Qualifying Child Relief (QCR)

- You can claim \$4,000 for each unmarried child that you have supported, who was:
 - (a) under 16 years old at any time during 2018; or
 - (b) studying full-time at a school, college, university or other educational establishment in 2018 if the child was 16 years old and above; and
 - (c) not having an annual income of more than \$4,000 in 2018.
- For this purpose, the income includes taxable income (e.g. trade, employment, NS pay/allowances and income from internship and attachment), foreign-sourced income (regardless of whether it has been remitted to Singapore) and tax-exempt income (e.g. bank interest) but excludes scholarships and bursaries.

Handicapped Child Relief (HCR)

- You can claim \$7,500 if you have supported an unmarried child who was physically or mentally handicapped in 2018.

Working Mother's Child Relief (WMCR)

- A **working mother** who was married, divorced or widowed can claim WMCR for her unmarried child who was a **Singapore citizen as at 31 Dec 2018** and has fulfilled all the qualifying conditions under QCR or HCR.

Total QCR/HCR + WMCR = \$50,000 per child*
 Total WMCR is capped at 100% of the mother's earned income

*QCR/HCR, regardless of whether it is claimed by the father or mother, will be allowed first. WMCR will be limited to the balance after the QCR/HCR claim is allowed.

- You must indicate the order for each child at item 6(b) on Page 2 of Form B1. WMCR will then be calculated automatically based on your eligibility.**

6c. Parent Relief / Handicapped Parent Relief

- You can claim this relief if you had supported your parents, grandparents or great-grandparents or those of your spouse in 2018. Your or your spouse's parents/grandparents/great-grandparents must have lived in Singapore^ in 2018 and met all the following conditions:

Conditions	Parent Staying with any claimant	Handicapped Parent Staying with any claimant	Parent Not Staying with any claimant#	Handicapped Parent Not Staying with any claimant#
55 years of age or above in 2018	\$9,000	\$14,000 (Age and income conditions are not applicable)	\$5,500	\$10,000 (Age and income conditions are not applicable)
Not in receipt of annual income* of more than \$4,000 in 2018				
The amount of relief can be shared among all eligible claimants who wish to claim Parent / Handicapped Parent Relief for the same dependant(s)	If at least one of the claimants stays with the dependant, the amount of Parent or Handicapped Parent Relief to be shared is \$9,000 or \$14,000 respectively.		If none of the claimants stays with the dependant, the amount of Parent or Handicapped Parent Relief to be shared is \$5,500 or \$10,000 respectively.	

- You can claim either Parent Relief or Handicapped Parent Relief but not both, on the same dependant, **up to a maximum of 2 dependants.**
- If the relief is shared, all claimants must agree on the basis of apportionment** before claiming Parent/Handicapped Parent Relief for the same dependant(s). Otherwise, the Comptroller of Income Tax will apportion the relief equally among all claimants.
- If you have claimed this relief, no other person is allowed to claim any other reliefs (e.g. Spouse Relief), other than Grandparent Caregiver Relief, for the same dependant(s).

^"Living in Singapore" means that the dependant is staying in Singapore permanently, except for temporary absences (e.g. short overseas vacation) in 2018. In the case of a foreign dependant: generally, if he/ she stayed in Singapore for a period of at least 8 months in 2018, he/she will be regarded as living in Singapore.

*Income includes taxable income (e.g. trade, employment and rental), tax-exempt income (e.g. bank interest, dividends and pensions) and foreign-sourced income (regardless of whether it has been remitted to Singapore).

#If they did not live with you in the same household in Singapore, you must have incurred at least \$2,000 to support each of them in 2018.

<p>6d. Grandparent Caregiver Relief (GCR)</p> <p>You cannot claim this relief if someone else has claimed GCR for the same caregiver.</p>	<ul style="list-style-type: none"> You can claim a deduction of \$3,000 against your earned income for one of your or your spouse's/ex-spouse's parent or grandparent if you are a working mother who is married, divorced or widowed. In addition, your or your spouse's/ex-spouse's parent or grandparent was: <ul style="list-style-type: none"> (a) living in Singapore in 2018; and (b) looking after any of your children* who was a citizen of Singapore and was 12 years old or younger in 2018; and (c) not carrying on any trade, business, profession, vocation or employment during the year 2018. Indicate your claim for GCR at item 6(d) on Page 2 of Form B1. *Refers to a child who was born to you and your spouse/ex-spouse, a step-child or a legally adopted child.
<p>6e. Handicapped Brother/Sister Relief</p> <p>You cannot claim this relief if someone else has claimed any other reliefs (except GCR), for the same sibling(s) or sibling(s)-in-law.</p>	<ul style="list-style-type: none"> You can claim \$5,500 for each dependant if you supported your or your spouse's physically or mentally handicapped brothers or sisters who lived in Singapore. Your handicapped siblings or siblings-in-law for whom you are claiming relief must have lived with you in the same household in 2018. If not, you must have incurred at least \$2,000 to support each of them in 2018. The amount of relief can be shared among your sibling(s) or sibling(s)-in-law who wish to claim Handicapped Brother/Sister Relief for the same dependant(s). Please indicate your claim at item 6(e) on Page 2 of Form B1. For the 3rd and subsequent claim of Handicapped Brother/Sister Relief, please enter the <u>total claim</u> for the 3rd and subsequent dependants in the 3rd row of 6(e).
<p>6f. CPF/ Provident Fund</p>	<p>Compulsory Contributions to CPF/Approved Pension or Provident Fund by Singapore Citizens and Singapore Permanent Resident Employees</p> <ul style="list-style-type: none"> Such contributions must not be more than the statutory contributions under the CPF Act. <ul style="list-style-type: none"> (a) The ordinary wage ceiling for CPF contributions is \$6,000 per month. (b) The total ordinary wages (OW) ceiling will be capped at \$72,000 (i.e. 12 months x \$6,000) per year and the overall income cap on compulsory CPF contributions is \$102,000 (i.e. 17 months x \$6,000). (c) Additional wages will be capped at an amount equal to the difference between \$102,000 and the amount of OW. Do not claim this relief if any of your employment income is auto-included as we get this information directly from your employer who is in the AIS. <p>Voluntary contribution to one's own Medisave Account</p> <ul style="list-style-type: none"> If you were a Singapore Citizen or Singapore Permanent Resident in 2018, you can claim your voluntary cash contribution within the annual CPF contribution cap of \$37,740 (i.e. 17 months x \$6,000 x 37%) and within your basic healthcare sum, that is specifically directed by you to be paid to your own Medisave Account. Such voluntary contribution must not have been claimed by you as a self-employed person.
<p>6g. Life Insurance</p>	<ul style="list-style-type: none"> You can claim the insurance premiums that you have paid for insurance policies on your life or your wife's life. Premiums paid for insurance policy on your child's life are not allowed. To claim this relief, your total compulsory employee CPF contribution, self-employed Medisave/Voluntary CPF contribution and voluntary cash contribution to your Medisave account in 2018 was less than \$5,000 and you must have paid the insurance premiums in 2018. If your policies are taken on or after 10 Aug 1973, the insurance company must have an office or branch in Singapore. You may claim the lower of: <ul style="list-style-type: none"> (a) the difference between \$5,000 and your CPF contribution; or (b) up to 7% of the insured value of your own/your wife's life or the amount of insurance premiums paid.
<p>6h. Course Fees</p>	<ul style="list-style-type: none"> You can claim the actual course fees incurred, up to a maximum of \$5,500 if you have: <ul style="list-style-type: none"> (a) studied any course or attended any seminar/conference in 2018: (i) leading to an approved academic, professional or vocational qualification; or (ii) relating to your current trade, business, profession, vocation or employment; or (b) completed any course, seminar/conference between 1 Jan 2016 and 31 Dec 2017 and this course, seminar/conference was related to your new trade, business, profession, vocation or employment that commenced in 2018. Allowable course fees include registration fees or enrolment fees, examination fees, tuition fees and aptitude test fees (for computer courses). You cannot claim living expenses, expenses for textbooks, travelling expenses and any amount paid or reimbursed by your employer or any other organisation for the course. This relief does not apply to polytechnic/university graduates for their polytechnic/university course fees if they have never exercised any employment or carried on any trade, business, profession or vocation before. Vacation jobs or internships are not considered employment for the purpose of this relief. <p>If your assessable income is less than \$22,000, you can defer your claim for course fees. Please visit www.iras.gov.sg for more details.</p>

<p>6i. Foreign Maid Levy (FML)</p>	<p>You can claim twice the amount of FML paid for one maid in 2018 against your earned income if you were:</p> <ul style="list-style-type: none"> (a) a married woman who lived with your husband in 2018; or (b) a married woman and your husband was not resident in Singapore in 2018; or (c) separated from your husband, divorced or widowed and in 2018, had children who lived with you and for whom you could claim child relief. <p>It does not matter whether the levy was paid by you or your husband. You can claim the lower of the following:</p> <ul style="list-style-type: none"> (a) twice the amount of FML paid, up to \$1,440 (if you qualify for the concessionary levy of \$60 per month) or \$6,360; or (b) the amount of your earned income.
<p>Parenthood Tax Rebate (PTR)*</p>	<p>You can claim PTR if you were a married, divorced or widowed tax resident of Singapore in 2018 who had a child:</p> <ul style="list-style-type: none"> (a) born to you and your spouse/ex-spouse in 2018; or (b) legally adopted in 2018 before he/she reached 6 years of age; or (c) born to you and your spouse/ex-spouse before you were married to your spouse/ex-spouse and your marriage was registered in 2018 before your child reached 6 years of age. <p>The child must be a Singapore Citizen:</p> <ul style="list-style-type: none"> (a) at the time of birth or within 12 months thereafter; or (b) at the time of legal adoption or within 12 months thereafter; or (c) at the time of the marriage of his/her parents or within 12 months thereafter. <ul style="list-style-type: none"> • The order of your children is determined based on the date of birth, date of legal adoption or date of marriage of parents, as the case may be, for all your children in the same household regardless of whether the child is a qualifying child for the purpose of PTR. • Any sibling who is deceased shall be taken into account in determining the number of siblings a child has at the time of his/her birth, adoption or marriage of his/her parents, as the case may be. • The amount of rebate is: <ul style="list-style-type: none"> (a) 1st child: \$5,000; (b) 2nd child: \$10,000; (c) 3rd and subsequent child: \$20,000 per child <p>You and your spouse can share the PTR based on an apportionment agreed by both of you. If your percentage of PTR claimed does not add up to 100% or you are unable to agree on the apportionment, we will apportion the PTR equally between the both of you. The PTR can be offset against your and/or your spouse's income tax. If the income tax payable for that YA is less than the rebate, any unutilised rebate will be automatically offset against the income tax payable for subsequent years until the rebate has been fully utilised.</p> <p>If you are claiming PTR for the first time, complete item 7 in Appendix 2 and send in a photocopy of the following, if applicable:</p> <ul style="list-style-type: none"> (a) legal adoption papers in the case of an adopted child; and/or (b) marriage certificate for marriage registered outside Singapore. <ul style="list-style-type: none"> • No child will be considered as a member of two households. Thus, children from a previous marriage will be included in the family unit of only one parent after taking into consideration the rights of custody, care and control and the living arrangements of the child. • Any unutilised amount can be transferred online at myTaxPortal from your account to your spouse's account. <p>* If your qualifying child is given up for adoption to another family, you and your spouse will forfeit the remaining PTR balance in respect of this child from the YA following the year the child is given up for adoption.</p> <p>* Divorcees are allowed to continue utilising their PTR balances after their divorce. If the divorcee has remarried, he/she will not be allowed to share his/her PTR balances for a child from a previous marriage with his/her new spouse.</p>