



INLAND REVENUE  
AUTHORITY  
OF SINGAPORE

# Year of Assessment 2019 Quick Guide for e-Filers



**AUTO-INCLUSION OF INCOME, DEDUCTIONS AND RELIEFS**

**Do not declare/claim** the following income/deductions/reliefs:

**Income**

- a. Employment Income from employers participating in the Auto-inclusion Scheme (AIS)
- b. NSman/NSF pay
- c. Withdrawals from Supplementary Retirement Scheme (SRS)
- d. Government-Paid Maternity / Childcare Leave, if you are a self-employed individual who had received these grants/payouts
- e. Share of Partnership Income if the Partnership e-Files the Form P by 28 Feb 2019
- f. Dividends received from NTUC Fairprice Co-operative and NTUC Income Insurance Co-operative Ltd which are auto-included

**Expenses**

- g. Zakat (if you have provided information to MUIS)

**Donations**

- h. Donations through salary deductions if your employer is in the AIS for Employment Income and/or cash donations made directly to an approved IPC

**Personal Reliefs**

- i. Earned Income Relief
- j. CPF contributions for employees whose employers are participating in AIS
- k. CPF contributions for self-employed
- l. Voluntary contributions to Medisave A/C by employee
- m. Cash top-up of retirement account (for recipients aged 55 and above) or special account (for recipients below age 55) under the Retirement Sum Topping-Up Scheme
- n. Contribution to the SRS
- o. NSman relief (for NSmen, wife and parent of NSman)

**INCOME, DEDUCTIONS AND RELIEFS THAT YOU NEED TO DECLARE/CLAIM**

EMPLOYMENT	WHAT YOU NEED TO DO
<p><b>For employment income from an employer who is NOT participating in the Auto-Inclusion Scheme (AIS)</b></p> <p>Salary                      Bonus                      Director’s fees                      Others (Part time, Benefits-in-kinds etc.)</p>	<p>Declare amount as shown in the Form IR8A.</p> <p>Declare only the taxable components of the retrenchment benefits, if any. Please visit our website (<a href="https://www.iras.gov.sg/IRASHome/Individuals/Locals/Working-Out-Your-Taxes/What-is-Taxable-What-is-Not/Retrenchment-and-Retirement-Benefits/">https://www.iras.gov.sg/IRASHome/Individuals/Locals/Working-Out-Your-Taxes/What-is-Taxable-What-is-Not/Retrenchment-and-Retirement-Benefits/</a>) to find out more about retrenchment benefits.</p> <p>Select “Yes” and declare your Gains or profits from Employee Stock Option (ESOP) / other forms of Employee Share Ownership (ESOW) Plans, if any, under item 1. “Employment Income and Expenses - Others”.</p> <p>Send in the Appendix 8B.</p>
<p><b>Employment expenses</b> – e.g. travelling (other than expenses incurred on private motor cars), entertainment, subscription to professional bodies, Mosque Building Fund/zakat fitrah &amp; harta.</p>	<p>Expenses must be for official duties and not reimbursed by your employer. Keep complete and proper records of all expenses incurred. Receipts/vouchers etc. should be kept and may be required for verification. Estimates are not acceptable for income tax purpose. Please use the <a href="#">Employment Expenses Schedule</a> (50KB) to submit details of your claims.</p>

<b>OTHER INCOME</b>	
<b>Dividends</b>	<p>Declare dividends from:</p> <ul style="list-style-type: none"> <li>Dividends paid by co-operatives (e.g. NTUC Healthcare Co-operative Ltd)</li> </ul>
<b>Interest</b>	<p>Declare interest other than from Approved Banks and licensed Finance Companies in Singapore. For e.g. interest received from a pawnshop.</p>
<b>Rent from Property</b>	<p>Enter the gross rent (inclusive of rental of furniture and fittings, service charges received, rental of rooms) and allowable expenses incurred, e.g. property tax, mortgage interest, fire insurance, repairs and maintenance.</p> <ol style="list-style-type: none"> <li><u>Subletting</u> If you rent out part of your property (for e.g. 1 room), please apportion the allowable expenses incurred based on the number of rooms rented out.</li> <li><u>Reporting of gross rental income</u> Gross rental income includes:             <ol style="list-style-type: none"> <li>Rental of premises; and</li> <li>Rental of furniture and fittings; and</li> <li>Maintenance and other fees paid by your tenant as per your tenancy agreement.</li> </ol> </li> <li><u>Simplification of Claim of Rental Expenses</u> From 1 January 2015, property owners who have rented out their residential properties may opt to claim deemed rental expenses (apart from mortgage interest) based on 15% of the gross rental income derived from the residential property in lieu of the actual amount of deductible expenses.  <u>For tenanted residential property only</u> Property owners who lease their residential properties will be able to enjoy the convenience of pre-filled rental expenses.  To simplify tax-filing and reduce the burden of recordkeeping, an amount of deemed rental expenses calculated based on 15% of the gross rent will be pre-filled on the online tax form. In addition to the 15% deemed rental expenses, property owners can still claim mortgage interest on the loan taken to purchase the tenanted property. You only need to keep the supporting documents relating to the mortgage interest for at least 5 years for verification purposes; you are not required to keep records of the other rental expenses incurred.  Alternatively, taxpayers can opt to claim the amount of actual rental expenses incurred. Please retain all supporting documents such as tenancy agreements, bank mortgage statements, invoices and receipts for at least 5 years for verification purposes.</li> </ol>

If you have more than one tenanted residential property and opt to claim actual rental expenses on any one tenanted residential property, you will need to apply this treatment consistently to all your tenanted residential properties. This means you cannot claim 15% deemed rental expenses on one tenanted residential property and claim actual rental expenses on another tenanted residential property.

A residential property does not include any property that has been given approval for any non-residential use such as that of a childcare centre and workers' dormitory.

The deemed expenses option is not applicable under the following circumstances:

- (a) You did not incur any deductible expense (apart from mortgage interest) in respect of the rental income derived; or
- (b) You derived the rental income through a partnership in Singapore; or
- (c) You derived the rental income from a property held under a trust.

For tenanted non-residential property only

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.

4. Property tax

You may claim property tax incurred during the rental period (e.g. property tax paid for year 2018, on property rented out in year 2018)

E.g. Property tax = \$1,200  
Vacancy period = 4 months  
Property tax to be claimed =  $\$1,200 \times 8/12$   
= \$800

5. Mortgage interest

You may claim interest paid on the loan taken to purchase the property which is rented out.

Do not claim:

- (i) The monthly repayments of the loan
- (ii) Penalty imposed by banks for late repayment of loans

6. Repairs

You may claim repairs done to restore the property to its original state.

The repairs done should not result in improvements/additions/alteration to the property.

	<p>7. <u>Commission</u>          You may claim:          (a) agent's commission, advertising, legal expenses and stamp duties for:              (i) getting subsequent tenants; or              (ii) getting the first tenant of a subsequent property            (b) cost incurred in renewing a lease or changing a tenant    <b>Do not claim</b> agent's commission, advertising, legal expenses and stamp duties for <b>getting the first tenant</b>.</p> <p>8. <u>Share of property</u>          The rental income is taxed on all the owners based on their share in the property. It does not matter which party receives the rent or whether the owners paid for the property. Please declare your share of rental income based on legal ownership of the property (e.g. 33.33%, 50% 100% etc.)</p> <p>9. <u>Vacant property</u>          Do not claim expenses incurred outside the period of tenancy or incurred before the date when your property was first let out.</p>
<p><b>Royalty</b>          Income received from the right to use copyrights, patents, trademarks etc.</p>	<p>Declare royalties that are:</p> <ul style="list-style-type: none"> <li>• paid directly or indirectly by a person resident in Singapore or by a permanent establishment in Singapore, or</li> <li>• deductible against any income earned in or derived from Singapore.</li> </ul> <p>It should be declared when it becomes due and payable. If you are an author, composer or choreographers of any literary, dramatic, musical or artistic work; or an inventor, author, proprietor, designer or creator (as the case may be) of an approved<sup>1</sup> intellectual property or approved<sup>1</sup> innovation, the royalties you receive may qualify for tax concession where you will be taxed on the lesser of:</p> <ul style="list-style-type: none"> <li>➢ Amount of royalties after allowable deductions; or</li> <li>➢ 10% of the gross royalties.</li> </ul> <p>The tax concession does not apply to royalties or payment received for any work published in any newspaper or periodical. Also, it will no longer apply to approved intellectual property or approved innovation from the Year of Assessment 2017.</p>

<sup>1</sup> The incentive is administered by the separation deed or order. Economic Development Board (EDB) in collaboration with the Agency for Science, Technology and Research (A\*STAR) or the Info-Communications Media Development Authority of Singapore (IMDA). Approval of the innovations/inventions will be granted by EDB.

<p><b>Charge</b> Income received under a deed or Order of Court</p>	<p>Declare any payment received under a deed or court order.</p> <p>Please do not declare alimony or maintenance payments received under a court order or deed of separation as these are exempt from tax.</p>
<p><b>Estate/Trust</b> Income received from an estate under administration or from a trust.</p>	<p>Enter the required information.</p> <p>Estate Income – Declare the income in the year you are legally entitled to the payment.</p> <p>Trust Income – Declare in the year the income accrued to the beneficiary irrespective of when the trustee has distributed or intend to distribute the income.</p>
<p>Gains and profits of an income nature not included under the above categories.</p>	<p>Enter the required information.</p>

SELF-EMPLOYED	
<p><b>Sole-proprietorship</b></p> <ul style="list-style-type: none"> <li>• Trade and business income</li> <li>• Professional income (e.g. lawyers, doctors, accountants)</li> <li>• Vocational income (e.g. taxi drivers, hawkers, tuition teachers, property/insurance agents)</li> </ul>	<p>Please complete the 4-Line/2-Line statement accordingly.</p> <p>(A) <u>Revenue less than \$100,000</u> 2-Line Statement (1) Revenue (2) Adjusted Profit/Loss</p> <p>(B) <u>Revenue more than \$100,000 but less than \$500,000</u> 4-Line Statement (1) Revenue (2) Gross Profit/Loss (3) Allowable Deductions (4) Adjusted Profit/Loss</p> <p>(C) <u>Revenue \$500,000 or more</u> 4-Line Statement (1) Revenue (2) Gross Profit/Loss (3) Allowable Deductions (4) Adjusted Profit/Loss (5) Please submit a profit and loss account and a balance sheet certified by you as true and correct.</p>
<p><b>Business Expenses</b></p>	<p>Expenses based on estimates are not acceptable. Only expenses incurred wholly and exclusively in the production of your income are allowable. Example of Allowable Business Expenses under the 4-line statement include:</p> <ul style="list-style-type: none"> <li>• interest on money borrowed for business</li> <li>• rental and utility charges incurred in business</li> <li>• upkeep of equipment, machinery or business premises</li> <li>• compulsory CPF contributions by taxpayer as employer</li> </ul>

<p><b>Partnership</b></p>	<p>If a partnership e-Files the Form P by 28 Feb, the partnership allocation will be pre-filled in the respective partners' Form B/B1, verify your share of partnership income which includes:</p> <ul style="list-style-type: none"> <li>• your share of divisible profit/loss;</li> <li>• partner's salary, bonus, CPF;</li> <li>• other benefits derived from the partnership;</li> <li>• your share of other income (e.g. Interest, Rent, Royalty and Others);</li> <li>• donations; and/or</li> <li>• Partner's expenses which are not charged to the partnership's profit and loss account and have not been claimed against your other income. (e.g. Zakat, subscriptions paid to professional bodies).</li> </ul> <p>Objections to the allocation of profit/loss must be lodged through the precedent partner. The precedent partner must write to IRAS stating clearly the grounds of objection within <b>30 days</b> from the date of the allocation notice.</p>
<p><b>DONATIONS</b></p>	
<p><b>Donations</b></p>	<p>Claim for donations deducted through your salary, to an Approved IPC, if your employer is NOT in the Auto-Inclusion scheme for Employment Income. The donation amount is shown in the Form IR8A.</p>

<b>RELIEFS</b>	
<b>Spouse Relief</b>	<p>Claim:</p> <ul style="list-style-type: none"> <li>(a) \$2,000 if you were living with or supporting your spouse in the previous year; or</li> <li>(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</li> </ul> <p>A male resident individual is not allowed to claim any relief on the alimony he has paid to his ex-wife under a Court Order.</p> <p>The total deductions 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 the previous year. 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> <p>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, for your spouse.</p>
<b>Handicapped Spouse</b>	<p>Claim:</p> <ul style="list-style-type: none"> <li>(a) \$5,500 if you have supported a physically or mentally handicapped spouse in the previous year; or</li> <li>(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</li> </ul> <p>A male resident individual is not allowed to claim any relief on the alimony he has paid to his ex-wife under a Court Order.</p> <p>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, for your handicapped spouse.</p> <p>For first-time claim, you are required to complete the "Application for Claim of Handicapped-Related Tax Reliefs" form which is downloadable from <a href="https://www.iras.gov.sg">https://www.iras.gov.sg</a> under QUICK LINKS &gt; Forms &gt; Individuals &gt; Application for Claim of Handicapped-Related Tax Reliefs.</p>

<b>Qualifying Child Relief (QCR)</b>	<p>Claim \$4,000 if you have maintained your:</p> <ul style="list-style-type: none"> <li>• child who is not married; and</li> <li>• child is under 16 or studying full time if child is above 16 years; and</li> <li>• child’s annual income is less than \$4,000 in the previous year. 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.</li> </ul> <p>You and your spouse may apportion the \$4,000 between both of you.</p>						
<b>Handicapped Child Relief (HCR)</b>	<p>Claim:</p> <ul style="list-style-type: none"> <li>• \$7,500 if your child is not married and is mentally or physically handicapped.</li> </ul> <p>You and your spouse may apportion the \$7,500 between both of you.</p> <p>For first-time claim, you are required to complete the “Application for Claim of Handicapped-Related Tax Reliefs” form which is downloadable from <a href="https://www.iras.gov.sg">https://www.iras.gov.sg</a> under QUICK LINKS &gt; Forms &gt; Individuals &gt; Application for Claim of Handicapped-Related Tax Reliefs.</p>						
<b>Working Mother’s Child Relief (WMCR)</b>	<ul style="list-style-type: none"> <li>• Applicable to married/divorced/widowed female working taxpayer; and</li> <li>• Child must be Singapore Citizen as at 31 December 2018*;</li> <li>• Child satisfies claim for QCR or HCR</li> </ul> <p>* Working mothers will be able to claim for WMCR in the Year of Assessment 2019 on a child who had passed away in the year 2018.</p> <p>The amount of WMCR claimable is:</p> <table border="0"> <tr> <td>1st child</td> <td>: 15% of mother’s earned income</td> </tr> <tr> <td>2nd child</td> <td>: 20% of mother’s earned income</td> </tr> <tr> <td>3rd &amp; subsequent children</td> <td>: 25% of mother’s earned income per child</td> </tr> </table> <p>Select “Yes” but do not enter the amount for WMCR. The amount will be automatically calculated and included in your tax assessment based on your eligibility, when we process your tax return.</p> <p>Total QCR/HCR + WMCR: \$50,000 per child#.</p> <p>Total WMCR is capped at 100% of mother’s earned income.</p> <p>#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.</p>	1st child	: 15% of mother’s earned income	2nd child	: 20% of mother’s earned income	3rd & subsequent children	: 25% of mother’s earned income per child
1st child	: 15% of mother’s earned income						
2nd child	: 20% of mother’s earned income						
3rd & subsequent children	: 25% of mother’s earned income per child						

<p><b>Parent Relief - Staying/Not staying with you</b></p>	<p>Claim \$9,000 (parent staying with you) / \$5,500 (parent not staying with you) if:</p> <ul style="list-style-type: none"> <li>• parent(s) was/were living in Singapore*; and</li> <li>• parent(s) was/were 55 years of age or more in the preceding year; and</li> <li>• parent’s annual income was less than \$4,000 in the previous year. 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).</li> </ul> <p>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).</p> <p>The amount of relief can be shared among all eligible claimants who wish to claim Parent/Handicapped Parent Relief for the same dependant(s).</p> <p>* “Living in Singapore” means that the dependant was staying in Singapore permanently, except for temporary absences (e.g. short overseas vacation). In the case of a foreign dependant: generally if he/she stayed in Singapore for a period of at least 8 months in the previous year, he/she will be regarded as living in Singapore.</p>
<p><b>Handicapped Parent Relief – Staying/Not staying with you</b></p>	<p>Claim \$14,000 (parent staying with you) / \$10,000 (parent not staying with you).</p> <p>Same as Parent Relief conditions except there is no income threshold and no age requirement and parent was physically and/or mentally disabled in the preceding year.</p> <p>For first-time claim, you are required to complete the “Application for Claim of Handicapped-Related Tax Reliefs” form which is downloadable from <a href="https://www.iras.gov.sg">https://www.iras.gov.sg</a> under QUICK LINKS &gt; Forms &gt; Individuals &gt; Application for Claim of Handicapped-Related Tax Reliefs.</p>
<p><b>Grandparent Caregiver Relief (GCR)</b></p>	<p>Claim \$3,000 if:</p> <ul style="list-style-type: none"> <li>• parent/parent-in-law/grandparent/grandparent-in-law is living in Singapore* and not working; and</li> <li>• parent/parent-in-law/grandparent/grandparent-in-law is caring for his/her Singaporean children who were 12 years old and below in the previous year; and</li> <li>• parent/parent-in-law/grandparent/grandparent-in-law is not carrying any trade, business, profession, vocation; and</li> <li>• no other persons are claiming GCR on the same parent.</li> </ul> <p>* “Living in Singapore” means that the dependant was staying in Singapore permanently, except for temporary absences (e.g.</p>

	<p>short overseas vacation). In the case of a foreign dependant, generally if he/she stayed in Singapore for a period of at least 8 months in the previous year, he/she will be regarded as living in Singapore.</p>
<b>Handicapped Brother/Sister Relief</b>	<p>Claim \$5,500 for each dependant if:</p> <ul style="list-style-type: none"> <li>• you supported your or your spouse’s physically or mentally handicapped brothers or sisters who lived in Singapore in the previous year</li> </ul> <p>“Living in Singapore” means that the dependant was staying in Singapore permanently, except for temporary absences (e.g. short overseas vacation). In the case of a foreign dependant, generally if he/she stayed in Singapore for a period of at least 8 months in the previous year, he/she will be regarded as living in Singapore.</p> <p>The handicapped persons must have lived with you in the same household in the previous year. If not, you must have incurred at least \$2,000 to support each of them in the previous year. This amount of relief may be shared among your siblings.</p> <p>For first-time claim, you are required to complete the “Application for Claim of Handicapped-Related Tax Reliefs” form which is downloadable from <a href="https://www.iras.gov.sg">https://www.iras.gov.sg</a> under QUICK LINKS &gt; Forms &gt; Individuals &gt; Application for Claim of Handicapped-Related Tax Reliefs.</p>
<b>CPF/Provident Fund</b>	<p>Enter amount as per Form IR8A if your employer is NOT in the Auto-Inclusion scheme for Employment Income.</p>
<b>Life Insurance Relief</b>	<p>Claim 7% of capital sum insured / actual premium paid (whichever lesser) for life insurance if policy was bought in your name or your wife’s name. Premiums paid for insurance policy on your child’s life are not allowable.</p> <p>If your CPF contributions are S\$5,000 or more, no deduction will be allowed for any life insurance premiums paid. Where the CPF contributions are less than S\$5,000, the total amount of relief allowable for CPF and life insurance premiums shall not exceed S\$5,000.</p>

<p><b>Course Fees Relief</b></p>	<p>Claim \$5,500 or amount spent (whichever is lesser) for attending a course, seminar or conference:</p> <ul style="list-style-type: none"> <li>• Leading to an approved academic, professional or vocational qualifications; or</li> <li>• Relating to an existing trade, business, profession, vocation or employment; or</li> <li>• Not relating to your trade, profession, vocation or employment at the time that they are taken but are now relevant due to a career change.</li> </ul>								
<p><b>Foreign Maid Levy Relief (FMLR)</b></p>	<p>Claim twice the amount of FML paid for one maid if:</p> <ul style="list-style-type: none"> <li>• you are a married working female taxpayer; or</li> <li>• you are a working female taxpayer who is separated/divorced/widowed and had children who lived with you and on whom you can claim for child relief.</li> </ul> <p>You can claim the lower of:</p> <p>(a) up to \$1,440 (if you qualify for the concessionary levy of \$60 per month) or \$6,360 FML; or</p> <p>(b) the amount of your earned income whichever is lower</p> <p>It does not matter whether the levy was paid by you or your husband.</p>								
<p><b>Parenthood Tax Rebate (PTR)</b></p>	<p>Claim PTR:</p> <table border="1" data-bbox="624 1317 1434 1592"> <thead> <tr> <th>Child Order</th> <th>PTR (YA 2009 onwards)</th> </tr> </thead> <tbody> <tr> <td>1st</td> <td>\$5,000</td> </tr> <tr> <td>2nd</td> <td>\$10,000</td> </tr> <tr> <td>3rd and subsequent children</td> <td>\$20,000 per child</td> </tr> </tbody> </table> <p>if you are a married Singapore tax resident and the qualifying child is:-</p> <p>(a) a child born to you and your spouse/ex-spouse and you are married to your spouse/ex-spouse at the time; or</p> <p>(b) a child born to you and your spouse/ex-spouse before you are married to your spouse/ex-spouse and your marriage is registered before your child reaches 6 years of age; or</p>	Child Order	PTR (YA 2009 onwards)	1st	\$5,000	2nd	\$10,000	3rd and subsequent children	\$20,000 per child
Child Order	PTR (YA 2009 onwards)								
1st	\$5,000								
2nd	\$10,000								
3rd and subsequent children	\$20,000 per child								

---

(c) a child legally adopted when you are married but before he/she reaches 6 years of age.

The child:

- (a) must be a Singapore citizen at the time of birth or within 12 months thereafter; or
- (b) must be a Singapore citizen at the time of your marriage or within 12 months thereafter; or
- (c) must be a Singapore citizen at the time of legal adoption or within 12 months thereafter.

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 (see (a) to (c) above), 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.

PTR may be shared with your spouse based on the apportionment agreed by both parties

---

## Contact Information

For enquiries on this user guide, please call 1800 356 8300 or email [taxqueries@iras.gov.sg](mailto:taxqueries@iras.gov.sg)

Published by  
Inland Revenue Authority of Singapore

Published on 01 Mar 2019

The information provided is intended for better general understanding and is not intended to comprehensively address all possible issues that may arise. The contents are correct as at 01032019 and are provided on an "as is" basis without warranties of any kind. IRAS shall not be liable for any damages, expenses, costs or loss of any kind however caused as a result of, or in connection with your use of this user guide.

While every effort has been made to ensure that the above information is consistent with existing policies and practice, should there be any changes, IRAS reserves the right to vary its position accordingly.

© Inland Revenue Authority of Singapore