



Guide on Tax Savings, Filing and Payment

Tax Savings

- The personal income tax rate structure has been revised with effect from Year of Assessment (YA) 2012¹. Under the revised tax rate structure, all taxpayers will benefit from a reduction in their taxes.

New Tax Structure with effect from YA 2012				Tax Structure for YA 2007 to 2011			
	Chargeable Income (\$)	Tax Rate (%)	Gross Tax Payable (\$)		Chargeable Income (\$)	Tax Rate (%)	Gross Tax Payable (\$)
On the first	20,000	0	0	On the first	20,000	0	0
On the next	10,000	2	200	On the next	10,000	3.5	350
On the first	30,000	-	200	On the first	30,000	-	350
On the next	10,000	3.5	350	On the next	10,000	5.5	550
On the first	40,000	-	550	On the first	40,000	-	900
On the next	40,000	7	2,800	On the next	40,000	8.5	3,400
On the first	80,000	-	3,350	On the first	80,000	-	4,300
On the next	40,000	11.5	4,600	On the next	80,000	14	11,200
On the next	40,000	15	6,000				
On the first	160,000	-	13,950	On the first	160,000	-	15,500
On the next	40,000	17	6,800	On the next	160,000	17	27,200
On the next	120,000	18	21,600				
On the first	320,000	-	42,350	On the first	320,000	-	42,700
In excess of	320,000	20		In excess of	320,000	20	

- If you are a sole-proprietor or partnership, you can turn your expenses to savings! Simply claim the tax deduction/allowances under the PIC scheme for YA 2012.

Filing & Payment Tips

- No-Filing Service (NFS)**

If you receive a letter or SMS notifying you of your eligibility for NFS, you do not have to file your tax return. Your Notice of Assessment will be sent to you based on the auto-included employment income and your personal relief claims for last

¹ Applicable for income earned from 1 Jan 2011 to 31 Dec 2011.

year. However, you have to e-File if you have additional income to declare or wish to make changes to your personal reliefs. Please do so by 18 Apr 2012.

- **Tax filing notification**

If you receive a tax filing notification letter from IRAS, please file by the due date, even if your income is less than \$22,000 in 2011, and/or your employer is in the **Auto-Inclusion Scheme (AIS)**.

- Not sure if you need to file this year? Simply SMS **filetax<space>your NRIC/FIN number** to 91164900. You will receive a reply from IRAS telling you whether you need to file your tax return this year.
- Is your employer in the **AIS**? If so, your employment income will be automatically included in your tax return. Check out the list of employers on AIS on IRAS website (www.iras.gov.sg > Quick links > e-Services > Other e-Services > e-Submission of Employment Income).
- Give us your mobile number through **myTaxPortal** (<https://mytax.iras.gov.sg>), and receive timely updates/reminders on tax matters.
- **Enjoy 12 month interest-free instalment when you pay tax via GIRO.**
No more worries about tax payment due dates. GIRO your tax, it is convenient and hassle-free. Plus, you may be a lucky winner in IRAS' annual "GIRO Your Tax" Lucky Draws in May 2012 and May 2013! For taxpayers who continue to pay their taxes by GIRO through the same bank account, their chances will double for the Final Draw in May 2013, where they stand to win the top prize of \$50,000 cash.

You can sign up for GIRO easily through the following avenues:

- a. Any AXS station (for DBS/POSB customers);
- b. Online internet GIRO application (for DBS/POSB or OCBC customers);
- c. Complete the payment voucher that comes together with your tax bill (for DBS/POSB, UOB, OCBC and HSBC customers); or
- d. Complete a GIRO application form. The form with return address can be downloaded from www.iras.gov.sg > Quick links > Forms > GIRO Application Forms.

- Need help to file? Volunteers at **e-Filing Service Centres** can help you, from 14 Mar to 18 Apr.

Locations providing e-Filing Service	Period	Operating Hours
(a) Community Centres <ul style="list-style-type: none"> • Bedok Community Centre • Chong Pang Community Club 	12 Mar to 18 Apr 2012	11 a.m. - 7 p.m. (Mon to Fri); 9 a.m. - 2 p.m. (Sat)
(b) CPF Service Centres <ul style="list-style-type: none"> • CPF Main office at Robinson Road (Mon to Fri only) • Other CPF Service Centres 		8 a.m - 5 p.m. (Mon to Fri); 8 a.m. - 1p.m. (Sat)
(c) Revenue House	1 Mar to 18 Apr 2012	8 a.m.– 5 p.m. (Mon to Fri); 8 a.m. – 1 p.m. (Sat)
(d) Volunteer e-Filing Service Centres (at CitizenConnect Centres)	24 Mar to 15 Apr 2012 (Sat and Sun only)	2 p.m. to 6 p.m.

Please bring along your:

1. NRIC / Employment Pass / Work Permit;
2. SingPass / IRAS PIN; and
3. DBS/POSB NETS card (to sign up for GIRO).

Volunteers at e-Filing Service Centres located island-wide

	CitizenConnect Centres	Contact No.	Location
1	Bt Batok East Community Club	6565 9330	23 Bukit Batok East Ave 4
2	Changi Simei Community Club	6781 6058	10 Simei St 2
3	Choa Chu Kang Community Club	6769 1694	35 Teck Whye Ave
4	Eunos Community Club	6448 6971	180 Bedok Reservoir Road
5	Fuchun Community Club	6365 6911	1 Woodlands St 31
6	Gek Poh Ville Community Club	6792 0095	1 Jurong West St 74
7	Kallang Community Club	6298 4582	45 Boon Keng Road
8	Kim Seng Community Centre	6272 3878	570 Havelock Road
9	Marine Parade Community Club	6346 7703	278 Marine Parade Road
10	Pasir Ris East Community Club	6581 1861	1 Pasir Ris Dr 4 #01-08
11	Sengkang Community Club	6312 5400	2 Sengkang Square #01-01 Sengkang Community Hub
12	Tampines East Community Club	6786 3227	10 Tampines St 23
13	The Frontier	6795 8229	60 Jurong West Central 3 #01-01
14	The Serangoon	6282 4369	10, Serangoon North Ave 2
15	Thomson Community Club	6254 4550	194 Upper Thomson Road
16	Toa Payoh Central Community Club	6252 1249	93, Toa Payoh Central
17	Ulu Pandan Community Club	6469 3154	170 Ghim Moh Road #01-01
18	West Coast Community Centre	6779 1098	2 Clementi West St 2
19	Woodlands Community Club	6368 9938	1 Woodlands St 81
20	Yew Tee Community Club	6769 3672	20 Choa Chu Kang St 52 #01-01
21	Yio Chu Kang Community Club	6457 0414	50 Ang Mo Kio St 61
22	Zhenghua Community Club	6310 6702	1 Segar Road