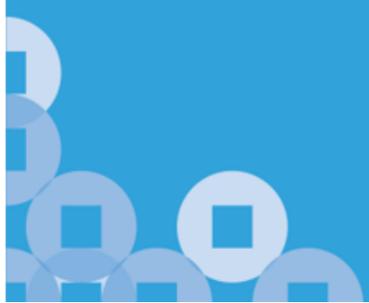




INLAND REVENUE  
AUTHORITY  
OF SINGAPORE

# User Guide

## Apply for Payment Plan



## Apply for Payment Plan

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You may apply for GIRO and edit your payment plan through myTax Portal for your Individual Income Tax and Property Tax:

- a) New GIRO arrangement (if you have an Internet Banking account with DBS/POSB and OCBC or ATM card for DBS/POSB customers)
- b) Re-activate GIRO arrangement (if you have previous GIRO arrangement set up with IRAS)

This user guide will show you how to apply a new GIRO arrangement, re-activate your previous GIRO arrangement and edit your payment plan through myTax Portal.

## At myTax Portal landing page

### Step 1

Log in to myTax Portal

A Singapore Government Agency Website

  
INLAND REVENUE  
AUTHORITY  
OF SINGAPORE

**Announcement:** Beware of Fake SMSes, Emails and WhatsApp Messages: Check Before Clicking  
Be wary of scam or phishing attempts (e.g. fake SMSes spoofed with IRAS ID) and do not click on any links or make payments via QR codes in these messages. Learn more from our [scam advisory](#).

Weekly maintenance hours (Singapore time):  
Wed 2:00 AM - 6:00 AM | Sun 2:00 AM - 8:30 AM

Login to *myTax* Portal

-  Personal Tax
-  Business Tax
-  Tax Agent Login 

> Client Notice of Transfer

> Request Singpass/ CorpPASS

 **Tax Season 2022**  
Find out all you need to know about individual income tax filing and your tax filing obligations.  
[> More Announcements](#)

 **Greater Convenience with Digital Notices**  
With digital notices, you can access and view your notices via myTax Portal any time!

**Step 2**

Under **Account**, Click on “**Apply for Payment Plan**”

The screenshot displays the IRAS website interface. At the top, it identifies itself as 'A Singapore Government Agency Website' and features the IRAS logo. The user's profile information is shown as 'XXX Tax Ref No. S1234567A'. Navigation options include 'Email Us (myTax Mail)', 'Notices/Letters' (with a notification badge of 3), 'Account', and 'Logout'. A secondary navigation bar includes 'Overview', 'Individuals', 'Property', 'S45', and 'More'. Below this is a banner image of a modern building. The main content area is titled 'Account Summary' and contains a section for 'Apply Payment Plan' with the following text: 'Sign up for GIRO to enjoy up to 12 monthly interest-free instalments, or opt for once-off payment'. It lists two options: '- Apply for new GIRO arrangement (for DBS/ POSB and OCBC account holders)' and '- Re-Activate GIRO'. Two informational links are provided: 'Learn more about alternative ways to apply for GIRO for other banks' and 'Know more about GIRO deduction dates and how GIRO works'. On the right side, the 'Account' dropdown menu is open, showing options under 'Profile' (Update Contact Details, Manage e-Notice Preferences) and 'Tax Account' (Apply for Payment Plan, Pay Taxes, Request Penalty Waiver/ Extension of Time to File, View Account Summary, View Late Filing Fee/ Summons, View Payment Plan). The 'Apply for Payment Plan' option is highlighted with a red box.

To apply for **New GIRO arrangement**, please refer to **Steps 3 to 7**.

To **Re-activate GIRO arrangement**, please refer to **Steps 8 to 11**.

**Step 3**

Click on the **logo of the Bank** you wish to apply GIRO with

### Apply for Payment Plan through GIRO

1. Select Bank

2. Select Account(s)

3. Confirmation

4. Acknowledgement

**Note**

You are able to apply or re-activate GIRO via this service.

You can view your payment plan details under Account > View Payment Plan once your application is approved.

[Learn more about alternative ways to apply for GIRO for other banks](#)

[Know more about GIRO deduction dates and how GIRO works](#)

#### New GIRO arrangement

You want to use another bank account for your GIRO arrangement.



OR

#### Re-activate GIRO arrangement

You have previously set up GIRO arrangement with IRAS but is currently inactive.

RE-ACTIVATE GIRO

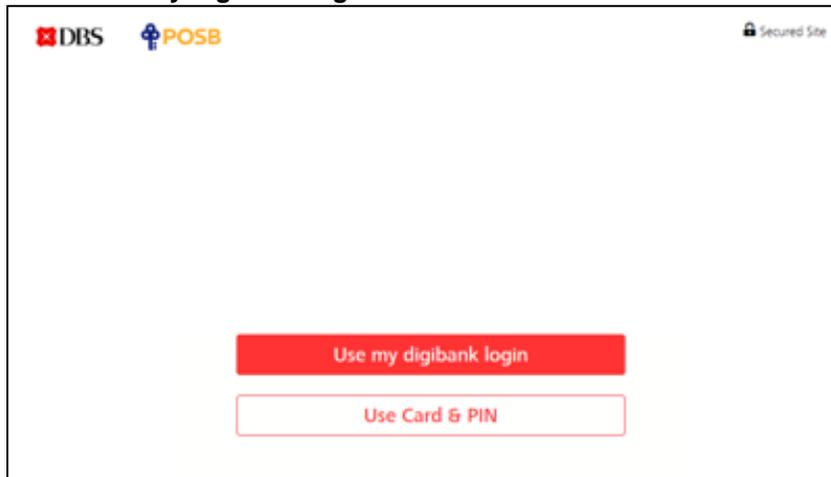
For **DBS/POSB customers**, please refer to **Step 4A** (iBanking log in) or **Step 4B** log in using ATM card).

For **OCBC customers**, please refer to **Step 4C**

**Step 4A (For iBanking log in)**

Log in to your DBS/POSB's internet banking account

Select "Use my digibank login"



Log in to your internet banking account with DBS/POSB

DBS POSB Secured Site

iBanking User ID  
DFPREL025

PIN  
●●●●●●

By proceeding, you consent to DBS disclosing personal information relating to your account to the partner in order to process the transaction(s) you make on the partner's site.

Back Authenticate me

Forgot User ID or PIN

Terms & Conditions | Privacy Policy | Fair Dealing Commitment | Compliance with Tax Requirements | (62) (Y) DBS Bank (TD) Co. Reg. No. 1980000000

Enter your 6-digit internet banking Secure PIN and click "Submit"

DBS POSB Secured Site

iB Secure Device SAMS

1 Press and hold to generate your 6-digit iB Secure PIN.

2 Enter the 6-digit iB Secure PIN

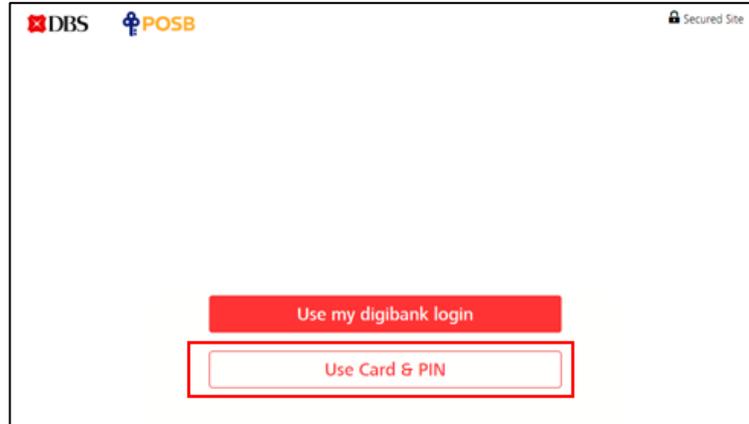
●●●●●●

Cancel Submit

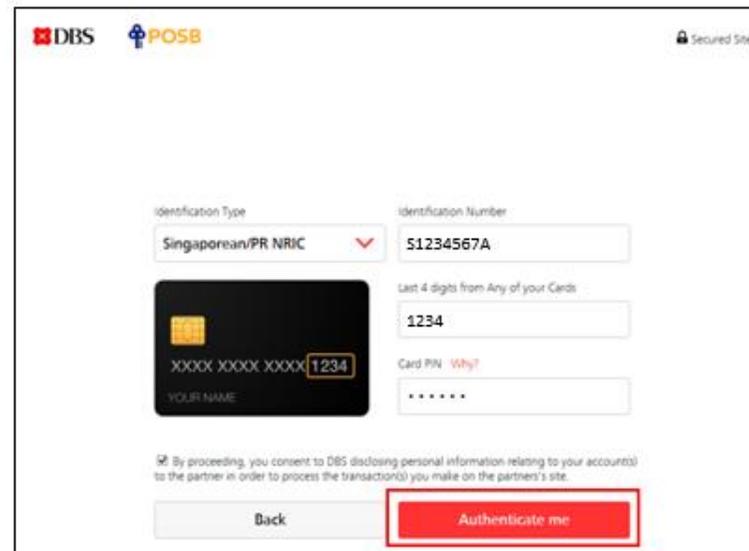
**Step 4B (For log in using ATM card)**

Log in using your **DBS/POSB's ATM card** details

Select "Use Card & PIN"



Enter the details and click "Authenticate me"



Click on "Get OTP via SMS" and enter the 6-digit SMS OTP

DBS POSB Secured Site

One-Time Password Authentication

1 The OTP will be sent to your registered mobile with us

Get OTP via SMS

2 Input the 6-digit SMS OTP

Enter PIN Number here

Cancel Submit

Click "Submit"

DBS POSB Secured Site

One-Time Password Authentication

1 The OTP will be sent to your registered mobile with us

Get OTP via SMS

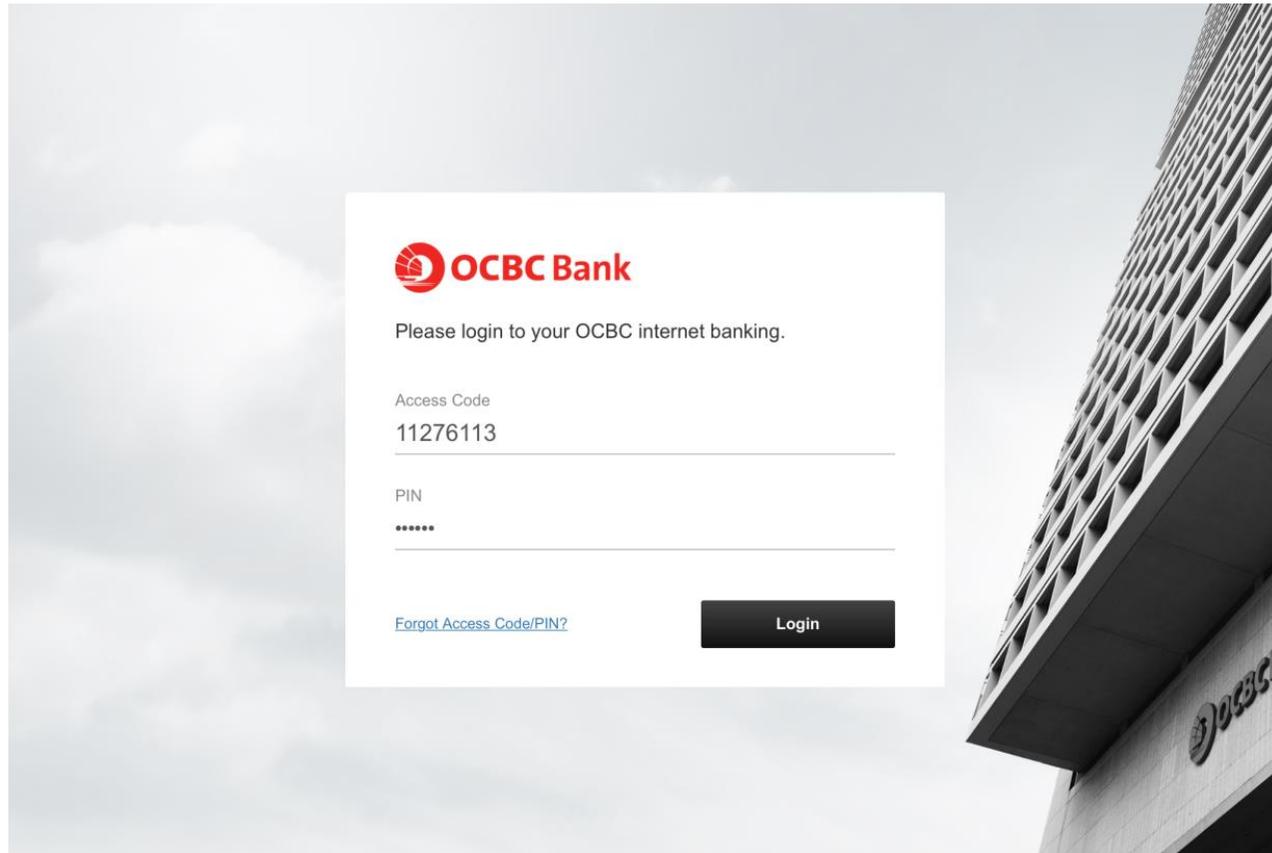
2 Input the 6-digit SMS OTP

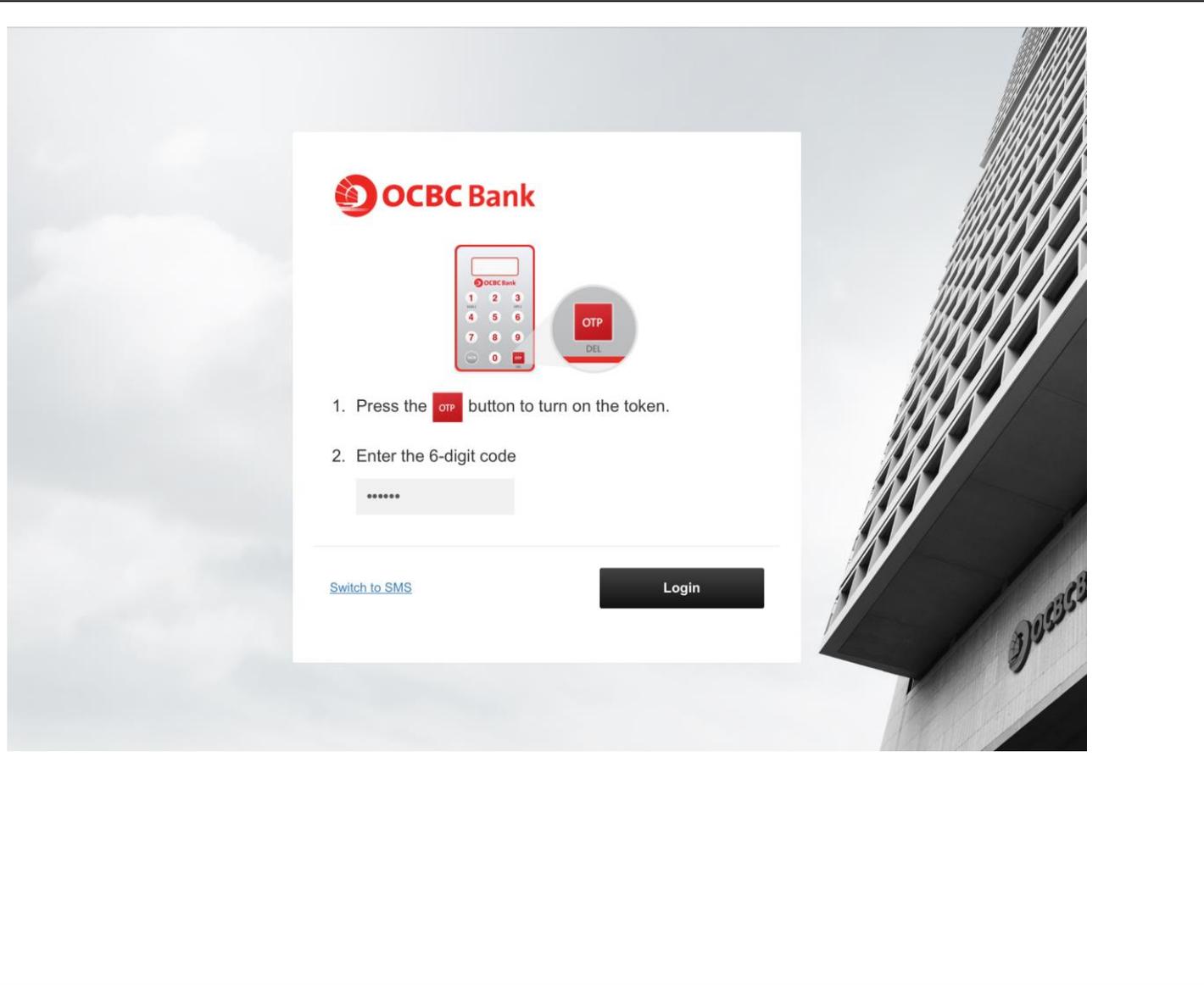
.....

Cancel Submit

**Step 4C (For OCBC accounts)**

Log in to your OCBC's internet banking account





**Step 5A**

Select the **bank account** and **tax account(s)** that you wish to set up GIRO arrangement

Click on **Proceed** to go to the **Confirmation** page

Refer to **Step 5B** to edit your payment plan

Apply for Payment Plan through GIRO



Please complete the transaction within 15 mins. If you exceed the time period, you will need to start this request again.  
Remaining Time: **14:22** mins

Bank Account : XXXXXXXX1188 DBS SAVINGS ACCOUNT

Select the Tax Account(s) for which you wish to set up a payment plan.

1 - 2 of 2 Record(s)

<input type="checkbox"/>	Tax Account(s)	Balance	Payment Plan Details ⓘ	Remarks
<input checked="" type="checkbox"/>	Individual Income Tax	S\$1,221.54	S\$203.59 6 instalment(s) Nov '19 - Apr '20	<a href="#">Edit Plan</a>
<input type="checkbox"/>	Property Tax Sentosa Beach Ave #11	S\$400.00	S\$133.33 3 instalment(s) Nov '19 - Jan '20	<a href="#">Edit Plan</a>

**Step 5B**

Click on **Edit Plan**

### Apply for Payment Plan through GIRO

- 1. Select Bank
- 2. Select Account(s)**
- 3. Confirmation
- 4. Acknowledgement

Select the Tax Account(s) for which you wish to set up a payment plan.

1 - 2 of 2 Record(s)

<input type="checkbox"/>	Tax Account(s)	Bank	Balance	Payment Plan Details ⓘ	Remarks
<input checked="" type="checkbox"/>	Individual Income Tax	XXXXXXXX2001 OCBC ▾	S\$1,221.54	S\$203.59 6 instalment(s) Nov '19 - Apr '20	<a href="#">Edit Plan</a>
<input type="checkbox"/>	Property Tax Sentosa Beach Ave #11	Select ▾	S\$400.00	S\$133.33 3 instalment(s) Nov '19 - Jan '20	<a href="#">Edit Plan</a>

CANCEL

PROCEED

At the Edit Plan page, you can:

- Edit your **Payment Plan type** from **'Monthly'** to **'One-time yearly'** or vice versa
- Edit the **duration of your payment plan** by clicking on **'+'** to increase or **'-'** to reduce the number of months (applicable for Monthly plan only).

Click on **Update** after editing your payment plan or **Cancel** to go back to the original payment plan

## Edit Plan

[< Back to Account Selection](#)

You are editing the payment plan for Individual Income Tax

### Payment Plan

**Monthly Payment Amount**  
**S\$203.59**  
Nov '19 - Apr '20

---

**Payment Plan** ⓘ  
Monthly ▾

**No. of months**  
- 6 +

---

**Balance** S\$1,221.54

Click on **Proceed** to go to the **Confirmation** page

### Apply for Payment Plan through GIRO

- 1. Select Bank
- 2. Select Account(s)**
- 3. Confirmation
- 4. Acknowledgement

Please complete the transaction within 15 mins. If you exceed the time period, you will need to start this request again.

Remaining Time: **14:22** mins

**Bank Account :** XXXXXXXX1188 DBS SAVINGS ACCOUNT

Select the Tax Account(s) for which you wish to set up a payment plan.

1 - 2 of 2 Record(s)

<input type="checkbox"/>	Tax Account(s)	Balance	Payment Plan Details ⓘ	Remarks
<input checked="" type="checkbox"/>	Individual Income Tax	S\$1,221.54	S\$203.59 6 instalment(s) Nov '19 - Apr '20	<a href="#">Edit Plan</a>
<input type="checkbox"/>	Property Tax Sentosa Beach Ave #11	S\$400.00	S\$133.33 3 instalment(s) Nov '19 - Jan '20	<a href="#">Edit Plan</a>

**Step 6**

Check the **Declaration** box and click **“Submit”**

Apply for Payment Plan through GIRO

- 1. Select Bank
- 2. Select Account(s)
- 3. Confirmation**
- 4. Acknowledgement

Remaining Time: **13:09** mins

You have applied GIRO for the following tax account(s):

**Bank Account** : XXXXXXXX1188 DBS SAVINGS ACCOUNT

1 - 1 of 1 Record(s)

Tax Account(s)	Balance	Payment Plan Details ⓘ
Individual Income Tax	S\$1,221.54	S\$203.59 6 instalment(s) Nov '19 - Apr '20

**Declaration**

I hereby authorise the Bank to debit or credit the **Selected Account**, as instructed to the Bank by IRAS. By checking the box, I agree to the **Terms & Conditions** for GIRO Application.

Where I am not the account holder of the **Selected Account**, I confirm that I have been authorised by the account holder concerned to give instructions to the Bank on his/ her behalf to debit or credit the Selected Account, as instructed to the Bank by IRAS. By checking the box, I agree to the **Terms & Conditions** for GIRO Application. I also confirm that I have been authorised by the account holder concerned to make the following declarations and agree to the **Terms & Conditions** for GIRO Application, on his/ her behalf.

In addition, where I am not the account holder of the **Selected Account**, I confirm that I have been authorised by the account holder to declare that he/ she will not hold IRAS nor the Bank liable for any **Losses** incurred by me arising out of or in connection with this GIRO arrangement at myTax Portal

I further confirm that I have read and agreed to the **disclaimers of liability by IRAS and the Bank**.

These instructions will remain in force until they are terminated in accordance with the **Terms & Conditions** for GIRO Application.

BACK SUBMIT

**Step 7**

Upon successful application, you will be brought to the **Acknowledgement** page that will show your application status and payment plan details

You can view the payment plan in **Account > View Payment Plan** on the next working day

Apply for Payment Plan through GIRO



**Acknowledgement**

Application Submitted			
Name	XXX	Tax Ref No.	S1234567A
Acknowledgement No.	395384	Date/ Time	03 Oct 2019 04:51:45 PM

You have re-activated GIRO arrangement for your tax account(s).

For approved request(s), you may view the payment plan in Account > View Payment Plan by the next working day. As for request(s) that are pending approval, IRAS will review your appeal and inform you of the outcome within 15 working days.

Tax Account(s)	Bank	Balance	Payment Plan Details ⓘ	Status
Individual Income Tax	XXXXXXXX2001 OCBC	S\$1,221.54	S\$203.59 6 instalment(s) Nov '19 - Apr '20	Approved

Please comply with the payment plan (if any). If the plan is cancelled, IRAS may

- impose late payment penalties;
- take enforcement actions to recover the amount owed;
- deny subsequent request for GIRO arrangement.

**Step 8**

Click on **Re-activate GIRO**

### Apply for Payment Plan through GIRO



**Note**

You are able to apply or re-activate GIRO via this service.  
You can view your payment plan details under Account > View Payment Plan once your application is approved.

- [Learn more about alternative ways to apply for GIRO for other banks](#)
- [Know more about GIRO deduction dates and how GIRO works](#)

#### New GIRO arrangement

You want to use another bank account for your GIRO arrangement.



OR

#### Re-activate GIRO arrangement

You have previously set up GIRO arrangement with IRAS but is currently inactive.



**Step 9A**

Select the **tax account(s)** and **bank account** that you wish to re-activate the **GIRO** arrangement

Click on **Proceed** to go to the **Confirmation** page

Refer to **Step 9B** if you wish to **edit** your payment plan

Apply for Payment Plan through GIRO



Select the Tax Account(s) for which you wish to set up a payment plan.

1 - 2 of 2 Record(s)

<input type="checkbox"/>	Tax Account(s)	Bank	Balance	Payment Plan Details ⓘ	Remarks
<input checked="" type="checkbox"/>	Individual Income Tax	XXXXXXXX2001 OCBC	S\$1,221.54	S\$203.59 6 instalment(s) Nov '19 - Apr '20	<a href="#">Edit Plan</a>
<input type="checkbox"/>	Property Tax Sentosa Beach Ave #11	Select	S\$400.00	S\$133.33 3 instalment(s) Nov '19 - Jan '20	<a href="#">Edit Plan</a>

**Step 9B**

Click on **Edit Plan**

### Apply for Payment Plan through GIRO

- 1. Select Bank
- 2. Select Account(s)**
- 3. Confirmation
- 4. Acknowledgement

Select the Tax Account(s) for which you wish to set up a payment plan.

1 - 2 of 2 Record(s)

<input type="checkbox"/>	Tax Account(s)	Bank	Balance	Payment Plan Details ⓘ	Remarks
<input checked="" type="checkbox"/>	Individual Income Tax	XXXXXXXX2001 OCBC ▾	S\$1,221.54	S\$203.59 6 instalment(s) Nov '19 - Apr '20	<a href="#">✎ Edit Plan</a>
<input type="checkbox"/>	Property Tax Sentosa Beach Ave #11	Select ▾	S\$400.00	S\$133.33 3 instalment(s) Nov '19 - Jan '20	<a href="#">✎ Edit Plan</a>

CANCEL

PROCEED

At the Edit Plan page, you can:

- Edit your **Payment Plan type** from **'Monthly'** to **'One-time yearly'** or vice versa
- Edit the **duration of your payment plan** by clicking on **'+'** to increase or **'-'** to reduce the number of months (applicable for Monthly plan only)

Click on **Update** after editing your payment plan or **Cancel** to go back to the original payment plan

## Edit Plan

[< Back to Account Selection](#)

You are editing the payment plan for Individual Income Tax

### Payment Plan

**Monthly Payment Amount**  
**S\$203.59**  
Nov '19 - Apr '20

---

**Payment Plan** ⓘ  
Monthly ▾

**No. of months**  
- 6 +

---

**Balance** **S\$1,221.54**

Click on **Proceed** to go to the **Confirmation** page

### Apply for Payment Plan through GIRO

- 1. Select Bank
- 2. Select Account(s)**
- 3. Confirmation
- 4. Acknowledgement

Please complete the transaction within 15 mins. If you exceed the time period, you will need to start this request again.  
Remaining Time: **14:22** mins

**Bank Account :** XXXXXXXX1188 DBS SAVINGS ACCOUNT

Select the Tax Account(s) for which you wish to set up a payment plan.

1 - 2 of 2 Record(s)

<input type="checkbox"/>	Tax Account(s)	Balance	Payment Plan Details ⓘ	Remarks
<input checked="" type="checkbox"/>	Individual Income Tax	S\$1,221.54	S\$203.59 6 instalment(s) Nov '19 - Apr '20	<a href="#">Edit Plan</a>
<input type="checkbox"/>	Property Tax Sentosa Beach Ave #11	S\$400.00	S\$133.33 3 instalment(s) Nov '19 - Jan '20	<a href="#">Edit Plan</a>

CANCEL

**PROCEED**

**Step 10**

Confirm the payment plan details and click on **Submit**

### Apply for Payment Plan through GIRO

- 1. Select Bank
- 2. Select Account(s)
- 3. Confirmation**
- 4. Acknowledgement

You have applied GIRO for the following tax account(s):

1 - 1 of 1 Record(s)

Tax Account(s)	Bank	Balance	Payment Plan Details ⓘ
Individual Income Tax	XXXXXXXX2001 OCBC	S\$1,221.54	S\$203.59 6 instalment(s) Nov '19 - Apr '20

BACK

SUBMIT

**Step 11**

Upon successful application, you will be brought to the **Acknowledgement** page that will show your application status and payment plan details

You can view the payment plan in **Account > View/Cancel Payment Plan** on the next working day

Apply for Payment Plan through GIRO



- 1. Select Bank
- 2. Select Account(s)
- 3. Confirmation
- 4. Acknowledgement

**Acknowledgement**

**Application Submitted**

<b>Name</b>	XXX	<b>Tax Ref No.</b>	S1234567A
<b>Acknowledgement No.</b>	395384	<b>Date/ Time</b>	03 Oct 2019 04:51:45 PM

You have re-activated GIRO arrangement for your tax account(s).

For approved request(s), you may view the payment plan in Account > View Payment Plan by the next working day. As for request(s) that are pending approval, IRAS will review your appeal and inform you of the outcome within 15 working days.

Tax Account(s)	Bank	Balance	Payment Plan Details ⓘ	Status
Individual Income Tax	XXXXXXXX2001 OCBC	S\$1,221.54	S\$203.59 6 instalment(s) Nov '19 - Apr '20	Approved

Please comply with the payment plan (if any). If the plan is cancelled, IRAS may

- impose late payment penalties;
- take enforcement actions to recover the amount owed;
- deny subsequent request for GIRO arrangement.

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