

Frequently Asked Questions on View S45 GIRO Plan

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Q1. Who can view S45 GIRO Plan Details?

A1. The following groups can view GIRO Plan details:

- a) An authorised staff of a company
- b) An authorised staff of a tax agent company
- c) Sole-proprietors (NRIC/FIN holders only)/ Individual Filers

However, please note that the authorised staff or tax agent needs to be authorised for “S45 GIRO Summary/ Details” via CorpPass, in order to view GIRO Plan details.

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Q2. What are the types of S45 GIRO Plan status?

A2. There are 3 types of GIRO Plan status.

GIRO Plan Status	Explanation
Successful	Plan amount fully deducted
Defaulted	Deduction for plan amount failed. Payers are required to arrange for payment of the tax amount and penalties amount payable immediately via other electronic payment mode.
Cancelled	GIRO plan cancelled / GIRO Account Terminated / Cheque Payment received in advance. For GIRO plan cancelled/ GIRO Account Terminated, payers are required to arrange for payment of the tax amount and penalties amount payable by the due date via other electronic payment mode.

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Q3. When can I view the GIRO Plan after I have e-Filed?

A3. GIRO deduction details can be viewed 3 days after the S45 Form is e-Filed.

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Q4. When will S45 GIRO deduction take place?

A4. The GIRO deduction is on the 25th of the month the tax is due. However, if the GIRO deduction date falls on a weekend or public holiday, the deduction will be on the next working day.

If the Withholding Tax was filed after the due date (i.e. after the 15th), GIRO deduction will be on the next deduction date.

Example

Date of Payment to Non-Resident	Due Date for filing Withholding Tax to IRAS	Payer filed Withholding Tax between	GIRO deduction on
05 Jan 2020	15 Mar 2020	05 Jan 2020 to 15 Mar 2020	25 Mar 2020
		16 Mar 2020 to 15 Apr 2020	25 Apr 2020
		16 Apr 2020 to 15 May 2020	25 May 2020

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Q5. If I made an error after e-filing of Withholding Tax, can I stop the GIRO deduction?

- A5. If you discover an error after e-filing, you should not cancel the GIRO deduction. Instead, you should amend the records online once the filing has been processed.

What you need to do

1. Log in to mytax.iras.gov.sg
2. Select S45 > View/Amend S45 Form
3. Follow instructions shown on the screen to edit the Withholding Tax (WHT) records.

Your new submission will override the previous submission once the amendment to the WHT record has been processed.

Please note that online amendment is only applicable for WHT records submitted within 2 back years from the current date. For information on how to amend WHT records submitted more than 2 back years, please refer to www.iras.gov.sg > Taxes > Withholding Tax > Withholding Tax Filing > Making amendment after filing/ claiming refund.

For tax borne by the Payer, approved refunds of \$15 or more will be processed and refunded via GIRO or PayNow within 30 days.

For tax borne by the non-resident, the refund will be made to them via [Telegraphic Transfer](#). A separate letter requesting for the non-resident's refund details will be issued to you once the WHT amendment has been processed. For further details, please refer to FAQ on [electronic refunds for WHT](#).

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Q6. What will be the transaction code reflected in the bank statement after GIRO deduction for S45?

A6. The deduction will show a transaction code 'WHT' in your bank statement or passbook.

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Q7. How do I retrieve past S45 GIRO deduction records?

A7. You can click on 'View GIRO Deduction History' under "View S45 GIRO Plan" in myTax Portal and view the last 250 GIRO deduction records.

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Q8. Will there be penalties imposed if the S45 GIRO deduction plan fails?

A8. Penalties will be imposed if the GIRO deduction plan fails and payment for Withholding Tax is not received by IRAS by the due date.

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Q9. Will S45 GIRO account be revoked if GIRO deduction fails?

A9. Your GIRO arrangement will not be revoked if your GIRO deduction fails.

However, there **will not** be a 2nd attempt to deduct the amount if the deduction was unsuccessful. No reminder letters will be sent to you for unsuccessful deduction. You will need to pay the tax and late payment penalties (if any) via other electronic payment mode.

Deductions will take place for subsequent e-Filing only.

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