

Individual Income Tax Filing Guide for Self-Employed (Form B)



Filing Due Date: 15 Apr 2022

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

General Information for the Year of Assessment (YA) 2022

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 updated on 11 Apr 2022 on Reporting of Rental Income. 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.

<p>Need Help?</p>	<p>Visit IRAS' website</p> <ul style="list-style-type: none"> To find out information on general tax matters and the income tax rates for YA2022; To ask Jamie for quick tax answers or chat with us online; To use the 'Personal Relief Checker' to check your eligibility for tax reliefs; To use the 'Rental Calculator' to compute your rental income; To use the 'Income Tax Calculator' to compute your income tax liability. <p>Contact us via the following modes: Call: 1800 3568300 Email: via myTax.iras.gov.sg (using myTax Mail)</p>
<p>Submission of Documents</p>	<ul style="list-style-type: none"> Do not send in supporting documents such as receipts for insurance premiums, donations, course fees and invoices for business transactions together with your Form B unless you are asked to do so. All documents sent in will not be returned. 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 at least 5 years for verification purposes.
<p>Other Information</p>	<ul style="list-style-type: none"> Drop the cents; enter the dollars only. For example, for \$850.80, fill in \$850.

Completing Page 2 of Form B and Appendix 1 on Multiple Trade Income

<p>1. Trade, Business, Profession or Vocation</p>	<p>a. Sole-Proprietorship/Self-Employed income (e.g. Insurance Agents, Taxi Drivers and Hawkers)</p> <ul style="list-style-type: none"> If your business is registered with ACRA (Accounting and Corporate Regulatory Authority), please fill in the business registration number in the boxes provided at item 1a(4) Unique Entity Number on page 2 of Form B. Do not enter "-" for business registration number, for example, if your business registration number is 521234-00X, fill in 52123400X. You are required to prepare the certified statement of accounts (profit and loss account and balance sheet) and keep proper records of your business transactions as these can be required for verification. If you are carrying on a trade, business, profession or vocation, you are required to maintain, for at least 5 years, a proper set of accounts and other records of your business to enable us to ascertain your income and allowable business expenses readily. If you receive COVID-19 related payouts, they may be subject to income tax, for e.g., Senior Worker Support Package, Wage Credit Scheme and Jobs Growth Incentive. To find out more on the income tax treatment of COVID-19 related payouts, please refer to [Home > News & Events > Singapore budget COVID-19 Support Measures and Tax Guidance > Tax Guidance > For Companies/Self-Employed/Partnerships > Point-to-Point Support Package] You are required to report the summary of your accounts as follows: Revenue Gross Profit/Loss Allowable Business Expenses Adjusted Profit/Loss For <u>revenue of \$500,000 or more</u>, you are required to submit a profit and loss account and a balance sheet certified by you as true and correct. For <u>revenue of less than \$500,000</u>, you are not required to submit the certified statement of accounts. For <u>revenue of \$200,000 or less</u>, you only need to report a 2-line statement i.e. Revenue and Adjusted Profit/Loss. If your financial accounts are maintained in a currency other than the Singapore dollar, you should ensure that the certified statement of accounts to be furnished to the
----------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	<p>Comptroller is prepared in that foreign currency. However, the 4-line statement in your tax return should be declared in Singapore currency.</p> <ul style="list-style-type: none"> The Wage Credit Scheme (WCS) payments will be automatically included by IRAS and you do not need to separately declare the receipt.
	<p>Revenue is the total receipts, before deduction of expenses, of your business during the accounting year ended 2021 and will include:</p> <ul style="list-style-type: none"> Sales proceeds from goods sold; Market value of the trading stock as and when it is appropriated for non-trade or capital purposes e.g. goods taken for your own use, or for your family or friends; Gains from the disposal of a non-trade or capital asset which becomes a trading stock and is subsequently sold, the gains are computed based on the its market value on the date the non-trade or capital asset becomes trading stock; Payment/fees received or receivable for services provided; Bills (paid or unpaid) sent to customers. <p>Gross Profit/Loss is the amount of revenue after deducting cost of goods sold. If your business does not involve the sale of goods, then the gross profit is equal to the amount of your revenue.</p> <p>Allowable Business Expenses are expenses incurred wholly and exclusively in the production of your income. Expenses based on estimates are not acceptable.</p> <p>For more information on allowable and disallowable business expenses, please refer to [Home>Taxes>Individual Income Tax>Self Employed and Partnerships>Business Expenses and Deductions]</p> <p>From YA2019, if you are a private hire car/ taxi driver, you can choose to claim tax deduction for expenses based on 60% of your driving income. This amount is deemed to be the sum of all expenses incurred (including taxi rental and diesel) to earn your driving income. For more information on the tax treatment for private hire car drivers, please refer to [Home >Taxes>Individual Income Tax>Self-Employed>Understanding Self-Employed Income Filing>Business Expenses and Deductions>Filing for Self-Employed Income>Pre-filing of Income and Fixed Expense Deduction Ratio for Self-Employed Persons (SEPs)].</p> <p>If you receive payouts from the COVID-19 Driver Relief Fund (CDRF), which replaces the Special Relief Fund from 2021, the payouts by the Government in YA2022 (i.e. for the basis period 2021), are exempted from income tax as they are meant to provide financial support for taxi drivers and private hire car drivers during the COVID-19 pandemic. If the payouts were given to you in the form of rental reduction and if you choose to claim tax deduction based on actual expenses, you do not need to reduce your rental expenses claimed by this amount. You should claim the actual rental expenses which are charged by the operator before taking into account the CDRF payout.</p> <p>Additional support from your operator in the form of monetary payments or e-wallet credits received in year 2021 is treated as additional income to the drivers and is taxable in YA2022. If the additional support from your operator was given to you in the form of rental reduction and if you choose to claim tax deduction based on actual expenses, you should claim the actual rental expenses which are charged by the operator (i.e. amount after the rental reduction).</p> <p>As announced in Budget 2021, Road Tax Rebate (RTR) and Additional Petrol Duty Rebate (APDR) have been provided to offset the increase in petrol duties. If you received the RTR or APDR in the form of reduced rental, you can claim the full actual rental that is charged by the taxi operator or vehicle lessor in year 2021, without reducing it by the amount of RTR or APDR. However, if you received the RTR savings or APDR in the form of monetary payments or e-wallet credits, please reduce this amount from your business expenses claimed (i.e. net amount after the RTP/APDR).</p>

• In summary				
If I receive this financial support	Government CDRF payout		Additional Support from Operator	
	Given directly (bank transfer or e-wallet credit)	Via reduction in rental fees	Given directly (bank transfer or e-wallet credit)	Via reduction in rental fees
How should I declare my Revenue from driving?	<ul style="list-style-type: none"> Gross Passenger Fares Incentives/ Rebates/ Promotion/ Miscellaneous Payments, etc. <p>Do NOT include CDRF payout</p>	<ul style="list-style-type: none"> Gross Passenger Fares Incentives/ Rebates/ Promotion/ Miscellaneous Payments, etc. 	<ul style="list-style-type: none"> Gross Passenger Fares Incentives/ Rebates/ Promotion/ Miscellaneous Payments, etc. Additional support payouts given by your operator to supplement your driving income 	<ul style="list-style-type: none"> Gross Passenger Fares Incentives/ Rebates/ Promotion/ Miscellaneous Payments, etc.
How should I claim my expenses ?				
Claiming ^ Actual expenses	<ul style="list-style-type: none"> Deductible business expenses incurred e.g. fuel, parking fees, service fees paid to booking service operator Full rental charges 	<ul style="list-style-type: none"> Deductible business expenses incurred e.g. fuel, parking fees, service fees paid to booking service operator Full rental charges <p>Do NOT less out reduction in rental fees</p>	<ul style="list-style-type: none"> Deductible business expenses incurred e.g. fuel, parking fees, service fees paid to booking service operator Full rental charges 	<ul style="list-style-type: none"> Deductible business expenses incurred e.g. fuel, parking fees, service fees paid to booking service operator Full rental charges less reduction in rental fees
Claiming ^ FEDR	60% FEDR on your Revenue	60% FEDR on your Revenue	60% FEDR on your Revenue	60% FEDR on your Revenue

If I receive this financial support	RTR		APDR	
	Given directly (bank transfer or e-wallet credit)	Via reduction in rental fees	Given directly (bank transfer or e-wallet credit)	Via reduction in rental fees
How should I declare my Revenue from driving?	<ul style="list-style-type: none"> • Gross Passenger Fares • Incentives/ Rebates/ Promotion/ Miscellaneous Payments, etc. <p>Do NOT include RTR</p>	<ul style="list-style-type: none"> • Gross Passenger Fares • Incentives/ Rebates/ Promotion/ Miscellaneous Payments, etc. <p>Do NOT include RTR</p>	<ul style="list-style-type: none"> • Gross Passenger Fares • Incentives/ Rebates/ Promotion/ Miscellaneous Payments, etc. <p>Do NOT include APDR</p>	<ul style="list-style-type: none"> • Gross Passenger Fares • Incentives/ Rebates/ Promotion/ Miscellaneous Payments, etc. <p>Do NOT include APDR</p>
How should I claim my expenses ?				
Claiming ^ Actual expenses	<ul style="list-style-type: none"> • Deductible business expenses incurred e.g. fuel, parking fees, service fees paid to booking service operator • Full rental charges <p>Less out from expenses</p>	<ul style="list-style-type: none"> • Deductible business expenses incurred e.g. fuel, parking fees, service fees paid to booking service operator • Full rental charges <p>Do NOT less out reduction in rental fees</p>	<ul style="list-style-type: none"> • Deductible business expenses incurred e.g. fuel, parking fees, service fees paid to booking service operator • Full rental charges <p>Less out from expenses</p>	<ul style="list-style-type: none"> • Deductible business expenses incurred e.g. fuel, parking fees, service fees paid to booking service operator • Full rental charges <p>Do NOT less out reduction in rental fees</p>
Claiming ^ FEDR	60% FEDR on your Revenue	60% FEDR on your Revenue	60% FEDR on your Revenue	60% FEDR on your Revenue
<p>^ Claim tax deduction on either Actual expenses or Fixed Expenses Deduction Ratio (FEDR)</p> <p>For more information on tax treatment for Government payouts, additional support from operators and the RTR /APDR, please refer to [Home > News & Events > Singapore budget COVID-19 Support Measures and Tax Guidance > Tax Guidance > For Companies/Self-Employed/Partnerships > Point-to-Point Support Package]</p> <p>From YA2020, if you are a self-employed commission agent (e.g. general commission agent, insurance agent, real estate agent or remisier) earning gross annual commission income of up to \$50,000 for which you incurred deductible expenses, you can choose to claim tax deduction for expenses based on 25% of</p>				

your gross commission income. This amount is deemed to be the sum of all expenses incurred to derive your commission income.

Calculating Capital Allowances

- The general rules for capital allowance on plant and machinery are:
 - (i) an initial allowance of 20% of the capital expenditure incurred during the year; and
 - (ii) an annual allowance at the prescribed rate for wear and tear based on the Sixth Schedule of the Income Tax Act.
- Accelerated capital allowance instead of the initial and annual allowance mentioned above may be claimed on all plant and machinery. The capital expenditure can be written off over a three-year period.
- For plant and machinery acquired during the basis period for YA2021 and YA2022, you can make an irrevocable option to accelerate the write-off over two YAs.
 - acquired during the basis period of YA2021 (YA2021 – 75% of the capital expenditure & YA2022- 25% of the capital expenditure);
 - acquired during the basis period of YA2022 (YA2022 – 75% of the capital expenditure & YA2023- 25% of the capital expenditure).
- For computers, prescribed automation equipment, website, industrial robots, generator and other equipment under S19A(5), S19A(7) to S19A(9), a claim may be made for 100% of the capital expenditure to be written off in one year.
- Assets costing no more than \$5,000 each may be written off in one year, subject to the condition that the total claim for 100% write-off of all such assets is no more than \$30,000 per YA.
- Where plant and machinery have been sold, scrapped or destroyed, a balancing allowance is given if the tax written down value exceeds the sale or disposal proceeds. If the sale or disposal proceeds exceed the tax written down value, a taxable balancing charge is imposed. The balancing charge is restricted to the total amount of capital allowance allowed previously in respect of the asset sold/disposed.
- If the business revenue is \$500,000 or more and you are claiming capital allowances against income from trade, business or profession, please furnish the details of assets purchased/disposed of on a separate sheet.
- For more information on how to compute your capital allowance, please refer to our Capital Allowance Calculator at [\[Home>Quick Links>Calculators>Capital Allowance Calculator\]](#)

Adjusted Profit/Loss is the amount derived from gross profit/loss after deducting allowable business expenses and capital allowances.

b. Partnership

- Please check with your precedent partner on your share of income from the partnership.
- Enter your share of divisible profit/loss, salary, CPF, interest, rent, other Singapore income, foreign income derived through partnership. For your salary/ bonus/ CPF/benefits derived from the partnership, enter the amounts in section 1b [PARTNERSHIP 1] on page 2. Do not enter this income in section 2 [EMPLOYMENT] on page 2.
- You can claim tax deduction on expenses such as subscriptions paid to professional bodies which are not charged to the partnership's profit and loss account provided that such expenses have not been claimed against your other income.
- For expenses incurred in the production of your partnership income, please claim these expenses in the partnership's accounts under the partnership income tax return Form P.
- If you are the precedent partner of a partnership, you must also submit a separate partnership income tax return (Form P).
- If you are a partner of more than one partnership, please complete Appendix 1 (Part 2) and transfer the total trade income from Section 3 therein to Section 1 item c on page 2 of Form B.

2. Employment

Employment Income Auto-Included in the Assessment

(refer to [IRAS' website](#) for the list of employers participating in the Auto-Inclusion Scheme (AIS) for Employment Income)

- Do not give details of your employment income as we obtain 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 obtain 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 2 (a) to 2 (d) respectively on Page 2 of Form B. Other employment income include 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 2022, you can give an estimate of your earnings for 2021. If the estimated differs from the actual income as stated on the Form IR8A, you may send your Form IR8A to IRAS. • Please send in the Form IR8A/S and/or Appendix 8A/8B if: <ul style="list-style-type: none"> (a) Your income tax is borne by your employer; or (b) You received stock option gains; or (c) 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 private cars) and 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 on the AIS for Employment Income). • If you are required by your employer to work from home and the additional home office expenses such as electricity charges and telecommunication charges are not reimbursed by your employer, you can claim these expenses that are incurred for work purposes as a deduction against your employment income for the year. For more information, visit IRAS' website [Home>individuals>deductions for individuals/employment expenses]. • 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 (Completing Page 4 of Form B)

<p>1. 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. • Please refer to the MAS website for the list of approved banks and licensed finance companies in Singapore.
<p>2. Rent from Property</p>	<ul style="list-style-type: none"> • The gross rent is inclusive of rental of 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 property which is solely or jointly owned in 2021, 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; or • 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 any penalty imposed for late payment of property tax, payment of back year's property tax, cost of initial purchase and depreciation of furniture and fittings, costs of initial repairs and renovations, loan repayment, or cost of additions and alterations to property. • You can claim any expenditure incurred by you for the repair, insurance, maintenance or upkeep of a property when it is vacant in any part of the year 2021, and any property tax paid on that property for that vacancy period can be deducted against the rental income. This is subject to the condition that reasonable efforts have been made to find a new tenant during the vacancy period(s) in between leases. • In addition, agent's commission, advertising, legal expenses and stamp duties that you have incurred in obtaining, granting, renewing or extending a lease to your first tenant are now allowed with effect from YA2022.

	<ul style="list-style-type: none"> 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 IRAS' website. <p>For the reporting of rental income from non-residential properties qualifying under the Rental Relief Framework, visit IRAS' Website [Home > News & Events > Singapore budget > COVID-19 Support Measures and Tax Guidance > Tax Guidance > For Individuals > Rental Relief Framework - Reporting YA 2021 rental income by individuals who are owners of non-residential properties]</p> <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"> Mortgage interest and an amount of deemed rental expenses at 15% of the gross rent, subject to conditions; or The amount of actual rental expenses incurred. Residential property does not include any property that has been permitted under the Planning Act for any non-residential use (e.g. child care centre or workers' dormitory). For more information, please refer to the IRAS e-Tax guide "Simplification of Claim of Rental Expenses for Individuals" available on the 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 a non-residential purpose (e.g. child care centre or 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. For more information, visit IRAS' Website [Home>Individuals>What is taxable, What is not>Rent Income and Expenses].
<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 amount, 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 received from an estate under administration (estate income) or your share of entitlement of income from a private trust or an estate held in trust (trust income). 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. Gains or Profits of an Income Nature not included under the above categories</p>	<ul style="list-style-type: none"> • These include any income (e.g. rent from other assets such as vehicles which is not reported as trade income) 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).
<p>8. Income Not Previously Reported</p>	<ul style="list-style-type: none"> • If you have received income from 1 Jan 2017 to 31 Dec 2020 that has not been previously reported, state the type of income, the date the income was received, the period to which the income relates and the amount of income. • For director's fees, state the date on which the fees were approved at the company's Annual General Meeting or Extraordinary General Meeting.

<p>Completing Page 3 of Form B and Appendix 2: Personal Reliefs and Deductions</p>	
<p>General Information on Donations / Reliefs</p>	<p>Donations/Reliefs Auto-Included in Tax Assessment</p> <ul style="list-style-type: none"> • From YA2018, 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. • 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 Relief (e) Supplementary Retirement Scheme (SRS) Relief (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 3 of Form B. • Penalties may be imposed for any wrongful claim of reliefs 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 IRAS' Website.
<p>5. Donations</p>	<ul style="list-style-type: none"> • If your employer is not on the AIS for Employment Income, enter the amount of 2.5 times the value of the donation to an approved IPC (rounded up to the nearest dollar) deducted through your salary. The donation amount is shown in the Form IR8A.
<p>6a. Spouse / Handicapped Spouse Relief</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, on your spouse.</p>	<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 2021; 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 2021. • For this purpose, the income includes taxable income (e.g. trade, employment, 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 2021; 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.														
<p>6b. Child Relief</p> <p>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.</p>	<ul style="list-style-type: none"> 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 3 of Form B. <p>Qualifying Child Relief (QCR)</p> <ul style="list-style-type: none"> You can claim \$4,000 for each child that you supported, who was unmarried throughout 2021 and who was: <ul style="list-style-type: none"> (a) under 16 years old at any time during 2021; or (b) studying full-time at a school, college, university or other educational establishment in 2021 if the child was 17 years old and above; and (c) not having an annual income of more than \$4,000 in 2021. For this purpose, 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. <p>Handicapped Child Relief (HCR)</p> <p>You can claim \$7,500 if you have supported a child who was unmarried throughout 2021 and was also physically or mentally handicapped.</p> <p>Working Mother's Child Relief (WMCR)</p> <ul style="list-style-type: none"> 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 2021 and has fulfilled all the qualifying conditions under QCR or HCR. <p>Total QCR/HCR + WMCR = \$50,000 per child* Total WMCR is capped at 100% of the 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> <ul style="list-style-type: none"> You must indicate the order for each child at item 6(b) on Page 3 of Form B. WMCR will then be calculated automatically based on your eligibility. 														
<p>6c. Parent Relief/ Handicapped Parent Relief</p>	<ul style="list-style-type: none"> You can claim this relief if you have supported your parents, grandparents or great-grandparents or those of your spouse in 2021. Your or your spouse's parents/grandparents/great-grandparents must have lived in Singapore^ in 2021 and met all the following conditions: <table border="1" data-bbox="480 1223 1355 1570"> <thead> <tr> <th>Conditions</th> <th>Parent Staying with any claimant</th> <th>Handicapped Parent Staying with any claimant</th> <th>Parent Not Staying with any claimant[#]</th> <th>Handicapped Parent Not Staying with any claimant[#]</th> </tr> </thead> <tbody> <tr> <td>55 years of age or above in 2021</td> <td rowspan="2">\$9,000</td> <td rowspan="2">\$14,000 (Age and income conditions are not applicable)</td> <td rowspan="2">\$5,500</td> <td rowspan="2">\$10,000 (Age and income conditions are not applicable)</td> </tr> <tr> <td>Not in receipt of annual income* of more than \$4,000 in 2021</td> </tr> </tbody> </table> <table border="1" data-bbox="480 1570 1355 1787"> <tr> <td>The amount of relief can be shared among all eligible claimants who wish to claim Parent / Handicapped Parent Relief</td> <td>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.</td> <td>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.</td> </tr> </table>	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 2021	\$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 2021	The amount of relief can be shared among all eligible claimants who wish to claim Parent / Handicapped Parent Relief	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.
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 2021	\$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 2021															
The amount of relief can be shared among all eligible claimants who wish to claim Parent / Handicapped Parent Relief	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.													

	for the same dependant(s)		
<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 either Parent Relief or Handicapped Parent Relief but not both, for 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). <p>[^] "Living in Singapore" means that the dependant is staying in Singapore permanently, except for temporary absences (e.g. short overseas vacation) in 2021. In the case of a foreign dependant (FIN Holders only): generally, if he/she stayed in Singapore for a period of at least 8 months in 2021, he/she will be regarded as living in Singapore.</p> <p>* Income includes taxable income (e.g. trade, employment, 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 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 2021.</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 2021; and (b) looking after any of your children* who was a citizen of Singapore and was: (i) 12 years old or younger at any time in 2021; or (ii) unmarried throughout the year 2021, and also physically or mentally handicapped; and (c) not carrying on any trade, business, profession, vocation or employment during the year 2021. Indicate your claim for GCR at item 6(d) on Page 3 of Form B. <p>* Refers to a child who was born to you and your spouse/ex-spouse, a step-child or a legally adopted child.</p> <p>[^] "Living in Singapore" means that the dependant is staying in Singapore permanently, except for temporary absences (e.g. short overseas vacation) in 2021. In the case of a foreign dependant (FIN Holders only): generally, if he/she stayed in Singapore for a period of at least 8 months in 2021, he/she will be regarded as living in Singapore.</p>		
<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 2021. If not, you must have incurred at least \$2,000 to support each of them in 2021. 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 3 of Form B. 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>[^] "Living in Singapore" means that the dependant is staying in Singapore permanently, except for temporary absences (e.g. short overseas vacation) in 2021. In the case of a foreign dependant (FIN Holders only): generally, if he/she stayed in Singapore for a period of at least 8 months in 2021, he/she will be regarded as living in Singapore.</p>		
<p>6f. Provident Fund Relief</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. 		

	<p>(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).</p> <p>(c) Additional wages will be capped at an amount equal to the difference between \$102,000 and the amount of OW.</p> <ul style="list-style-type: none"> • Do not claim this relief if any of your employment income is auto-included as we obtain this information directly from your employer who is in the AIS. <p>Compulsory Contributions to CPF by Self-Employed Persons (Medisave Contribution) If you are a self-employed person (Singapore Citizen or Singapore Permanent Resident), you are required to make compulsory Medisave contribution if you earned a net trade income of more than \$6,000 in 2021. For more details on the Medisave contribution rates, please refer to the CPF Board website.</p> <p>The total tax relief for your compulsory and voluntary CPF contributions will be capped at 37% of your net trade income assessed or \$37,740 whichever is the lower. This relief will automatically be included in your tax assessment based on the contribution records transmitted by CPF Board.</p> <p>Voluntary contributions to one's own Medisave Account If you were a Singapore Citizen or Singapore Permanent Resident in 2021, 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>
<p>6g. Life Insurance Relief</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 2021 must be less than \$5,000 and you must have paid the insurance premiums in 2021. • 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: (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 Relief</p>	<p>You can claim the actual course fees incurred, up to a maximum of \$5,500, if you have:</p> <p>(a) studied any course or attended any seminar/conference in 2021: (i) leading to an approved academic, professional or vocational qualification; or (ii) relating to your current trade, business, profession, vocation or employment; or</p> <p>(b) completed any course, seminar/conference between 1 Jan 2019 and 31 Dec 2020 and this course, seminar/conference is related to your new trade, business, profession, vocation or employment that commenced in 2021.</p> <ul style="list-style-type: none"> • 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/ 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 IRAS' website for more details.</p>
<p>6i. Foreign Domestic Worker Levy (FDWL) Relief</p>	<p>You can claim twice the amount of levy paid for one FDW in 2021 against your earned income if you were:</p> <p>(a) a married woman who lived with your husband in 2021; or</p> <p>(b) a married woman and your husband was not resident in Singapore in 2021; or</p> <p>(c) separated from your husband, divorced or widowed and in 2021, had children who lived with you and for whom you could claim child relief.</p>

	<p>It does not matter whether the levy was paid by you or your husband. You can claim the lower of the following:</p> <p>(a) twice the amount of levy paid, up to \$1,440 (if you qualify for the concessionary levy of \$60 per month) or \$7,200/\$10,800*; or</p> <p>(b) the amount of your earned income.</p> <p>*The levy rate for the first FDW employed, not on concession, will be \$300 per month. Total amount of relief = (\$300 x 12) x 2 = \$7,200</p> <p>The levy rate for subsequent FDW(s) employed, not on concession, will be \$450 per month. Total amount of relief = (\$450 x 12) x 2 = \$10,800</p>				
<p>Parenthood Tax Rebate (PTR)*</p>	<table border="1" data-bbox="480 517 1362 819"> <tr> <td data-bbox="480 517 1362 573"> <p>You can claim PTR if you were a married, divorced or widowed tax resident of Singapore in 2021 who had a child:</p> </td> </tr> <tr> <td data-bbox="480 573 1362 696"> <p>(a) born to you and your spouse/ex-spouse in 2021; or</p> <p>(b) legally adopted in 2021 before he/she reached 6 years of age; or</p> <p>(c) born to you and your spouse/ex-spouse before you were married to your spouse/ex-spouse and your marriage was registered in 2021 before your child reached 6 years of age.</p> </td> </tr> <tr> <td data-bbox="480 696 1362 741"> <p>The child must be a Singapore Citizen:</p> </td> </tr> <tr> <td data-bbox="480 741 1362 819"> <p>(a) at the time of birth or within 12 months thereafter; or</p> <p>(b) at the time of legal adoption or within 12 months thereafter; or</p> <p>(c) at the time of the marriage of his/her parents or within 12 months thereafter.</p> </td> </tr> </table> <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"> • To avoid double claims for PTR, 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>You can claim PTR if you were a married, divorced or widowed tax resident of Singapore in 2021 who had a child:</p>	<p>(a) born to you and your spouse/ex-spouse in 2021; or</p> <p>(b) legally adopted in 2021 before he/she reached 6 years of age; or</p> <p>(c) born to you and your spouse/ex-spouse before you were married to your spouse/ex-spouse and your marriage was registered in 2021 before your child reached 6 years of age.</p>	<p>The child must be a Singapore Citizen:</p>	<p>(a) at the time of birth or within 12 months thereafter; or</p> <p>(b) at the time of legal adoption or within 12 months thereafter; or</p> <p>(c) at the time of the marriage of his/her parents or within 12 months thereafter.</p>
<p>You can claim PTR if you were a married, divorced or widowed tax resident of Singapore in 2021 who had a child:</p>					
<p>(a) born to you and your spouse/ex-spouse in 2021; or</p> <p>(b) legally adopted in 2021 before he/she reached 6 years of age; or</p> <p>(c) born to you and your spouse/ex-spouse before you were married to your spouse/ex-spouse and your marriage was registered in 2021 before your child reached 6 years of age.</p>					
<p>The child must be a Singapore Citizen:</p>					
<p>(a) at the time of birth or within 12 months thereafter; or</p> <p>(b) at the time of legal adoption or within 12 months thereafter; or</p> <p>(c) at the time of the marriage of his/her parents or within 12 months thereafter.</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>
--	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------