



INLAND REVENUE
AUTHORITY
OF SINGAPORE

TAX SAVINGS AT A GLANCE: YOUR FIRST-STOP GUIDE TO ALL THE RELIEFS AND DEDUCTIONS

AVAILABLE THIS TAX SEASON 2019



The total amount of personal income tax reliefs is subject to an overall cap of \$80,000 per YA. For details on claiming reliefs and the full list of qualifying conditions, visit www.iras.gov.sg.

GENERAL RELIEFS FOR ALL TAXPAYERS



As part of the Bicentennial Bonus, a **Personal Income Tax Rebate** of 50% of tax payable (capped at \$200) will be granted to all tax resident individuals for YA 2019.

Earned Income Relief

For individuals who are gainfully employed or are carrying on a trade, business, profession or vocation

CPF Relief

For employees and the self-employed who made qualifying contributions to their CPF and Medisave accounts in 2018

CPF Cash Top-Up Relief

For individuals who topped up their CPF Special/Retirement Account or those of their family members in 2018

Parent/Handicapped Parent Relief

Given to individuals who supported their parents, grandparents, parents-in-law and grandparents-in-law in 2018

Life Insurance Relief

For individuals who paid insurance premiums in 2018 on their own life insurance policy

Course Fees Relief

For individuals who attended approved courses, seminars or conferences in 2018

Handicapped Brother/Sister Relief

Given to individuals who supported their handicapped siblings or siblings-in-law in 2018

Supplementary Retirement Scheme (SRS)

For individuals who made SRS contributions in 2018

NSman Relief

Given to all eligible operationally-ready National Servicemen (NSmen)

ADDITIONAL RELIEFS FOR MARRIED/ DIVORCED/WIDOWED TAXPAYERS



MALE AND FEMALE TAXPAYERS



Spouse Relief/ Handicapped Spouse Relief

Given to individuals who supported their spouse in 2018

Qualifying Child Relief (QCR)/Handicapped Child Relief (HCR)

Given to parents who are raising and/or maintaining children

NSman Parent Relief

Given to parents of eligible operationally-ready National Servicemen

FEMALE TAXPAYERS



Working Mother's Child Relief (WMCR)

Given to working mothers who had taxable earned income and maintained a child in 2018

Grandparent Caregiver Relief

For working mothers who engage the help of their parents/grandparents (including in-laws) to take care of their children

Foreign Maid Levy Relief

For married women (including divorcees/widows with children eligible for child relief) who had taxable earned income and employed a foreign domestic worker in 2018

NSman Wife Relief

Given to wives of eligible operationally-ready National Servicemen

AVAILABLE DEDUCTIONS



Deductions on Employment Expenses

Claim deductions on employment expenses incurred while carrying out official duties which were not reimbursed by your employer

Deductions on Business Expenses

For the self-employed, claim deductions on allowable business expenses incurred in the course of carrying on a trade

Deductions on Rental Expenses

Claim tax deduction on actual expenses incurred or 15% deemed rental expenses in producing the rental income on your property

Deductions on Donations

Tax deductions of 2.5 times the amount of donations made in 2018

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This information guide aims to provide a better general understanding of taxpayer's tax obligations and is not intended to comprehensively address all possible tax issues that may arise.

This information is correct as at 18 Feb 2019. 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.