

User Guide

Guide to Apply, Edit and Cancel GIRO Plan (Individuals)

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- Login to myTax Portal at *mytax.iras.gov.sg*.
- Select 'Personal Tax'.
- You will be redirected to the Singpass login page.





Singpass Login Page

Login using either methods:

1. Singpass App

- Scan the QR code provided using your mobile's Singpass application.
- After scanning, you will be directed to Singpass for authentication. Thereafter, you will be directed to the myTax Portal.

2. Password Login

- For 'Password login', key in your 'Singpass ID' and 'Password'.
- Click **'Log in'** and you will be directed to the myTax Portal.





- Select 'Account'.
- Then, select 'Apply/Manage GIRO Plan'.









- Tick the relevant tax account which you would like to apply GIRO i.e., 'Individual Income Tax' and/or 'Property Tax'.
- Select the GIRO Plan Option i.e., Monthly / One-time Yearly.
- Click '+' or '-' button to increase or decrease the number of instalments.
- Click 'CONTINUE'.

Note: If you increase the number of instalments beyond the standard payment cycle, penalty and provisional instalment amount may be imposed to Individual Income Tax, and penalty may be imposed to Property Tax.



Apply/Manage GIRO Plan < BACK TO PREVIOUS 0 0 - @ -- -1 Select Bank 2 Manage GIRO 3 Review 4 Login to Bank (if 5 Acknowledgement Arrangement applicable) Reason(s) for Appeal You have appealed for an extended instalment GIRO plan. Provide the reasons for your appeal and keep any supporting documents as you may be contacted to submit them for our review. I am in financial difficulty due to:* Loss of job/Business failure No steady source of income High medical expenses incurred by myself or my immediate family members Reduction in income/ Business cashflow Other 1 - 1 of 1 Record(s)

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Tax Account

Balance (S\$) Plan Details (S\$)

Individual Income Tax

1,600.00 228.57 per month 7 instalments Nov 24 - May 25



- This page may be displayed if you increase the number of instalments beyond the standard payment cycle, i.e., requesting for an extended instalment GIRO plan.
- Select your reason(s) for an extended instalment GIRO plan.
- If 'Other" is selected, please provide reason(s) in the textbox below it.
- Tick the checkbox for your confirmation.
- Click 'CONTINUE'.







Declaration

hereby authorise the Bank to debit or credit the <u>Selected Account</u>, as instructed to the Bank by IRAS and I agree to the <u>Terms & Conditions</u> for GIRO Application. *

Where I am not the account holder of the <u>Selected Account</u>, 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 <u>Terms & Conditions</u> 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 <u>Terms & Conditions</u> for GIRO Application, on his/ her behalf.

In addition, where I am not the account holder of the <u>Selected Account</u>, 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 <u>Losses</u> 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 <u>Terms & Conditions</u> for GIRO Application.

- Review your selection for the GIRO application.
- Tick the checkbox for your declaration.
- Click '**CONTINUE**'.
- If you are reinstating your GIRO arrangement, you will be directed to the acknowledgement page at <u>Page 11</u>.
- If you are applying for a new GIRO arrangement, you will be directed to your bank portal.





🛕 Directing to Your Bank

You will be redirected to the selected bank's Internet Banking page. Please complete your transaction within 15 minutes to avoid a timeout. Х

You will be brought back to IRAS acknowledgement page after submitting your GIRO application at the bank's page.



Note: This step is for new GIRO applications only.

- Click 'LEAVE PAGE' to be redirected to your preferred bank's portal.
- Upon completion of the internet banking procedures, you will be redirected to mTP to access the transaction acknowledgement page.

For **DBS/POSB Bank,** click here. For **OCBC Bank**, click here. For **UOB Bank**, click here. For **HSBC Bank**, click here. For **Bank of China**, click here. For **Citibank**, click here. For **Maybank**, click here.



Acknowledgement Application Submitted For approved plan(s), you can view your GIRO Plan Notice at Account > View GIRO Plan by the next working day. For plans in progress, please proceed to login To Account > View GIRO Plan by the next working day to check Acknowledgement No. X000000X Date/ Time XX XXX XXXX X:XX A copy of this acknowledgement is available at Inbox > View Notices digital service. Contact Details IRAS may need to contact you for more information/ clarification on your appeal. Update your contact details if necessary. Mobile No. +65 XXXX XXXX Please ensure that you have sufficient funds in your bank account for GIRO deductions. Defaulting on payments may affect your eligibility for GIRO plan(s) in the future. You have setup a new GIRO arrangement for the following tax account(s): Bank Account 1-2 of 2 Record(s) Balance (S\$) Plan Details (S\$) Tax Account Status XXX_XX per month XXXXXXX INCOME TAX In Progress XX instalments XXXXX - XXXXX PROPERTY TAX XXX.XX per month In Progress XXXXXXX XXX XXXXXXXX S(XXXXXXX) XX instalments Tax Ref no. XXXXXXXX XXXXXX - XXXXXX

• At IRAS' myTax Portal, an acknowledgement page will be displayed for completed application.

Note: For applications with the status "In Progress," your submission is currently under review by the bank, and **no further action is required from you.** Please log in to your account and select "View GIRO Plan" the next business day to check the status.





- Login to myTax Portal at *mytax.iras.gov.sg*.
- Select 'Personal Tax'.
- You will be redirected to the Singpass login page.





Singpass Login Page

Login using either methods:

1. Singpass App

- Scan the QR code provided using your mobile's Singpass application.
- After scanning, you will be directed to Singpass for authentication. Thereafter, you will be directed to the myTax Portal.

2. Password Login

- For 'Password login', key in your 'Singpass ID' and 'Password'.
- Click **'Log in'** and you will be directed to the myTax Portal.





Note: We are enhancing this feature in phases, so some information may not be available. During this period, you may access your notices or specific digital services for up-to-date information.

dividual Income Tax	x
\$5,000.00 ② ON GIRO	
EW ACCOUNT DETAIL	<u>\ILS</u>

- Select 'Account'.
- Then, select 'View GIRO Plan'.
- Alternatively, you may click **'ON GIRO'** under 'Tax Matters at a Glance' to view your GIRO plan.



View GIRO Plan			
Plans Summary			
L - 2 of 2 Record(s)			
		Plan Balance(S\$)	
Individual Income Tax	Bank XXX ############ Next deduction: \$250.00 on 06 Jan 2024	1,000.00	& <u>VIEW</u>
Property Tax ADDRESS OF PROPERTY Tax Ref No. XXXXXXXA	Bank XXX ############ Next deduction: \$200.00 on 06 Jan 2024	2,400.00	<i>₽</i> <u>view</u>

• Click **'VIEW'** corresponding to the GIRO Plan that you wish to view.





Change GIRO Bank Account / Edit GIRO Duration

PO Plan Details			
RO Plan Option nthly instalment PLDIT Bank XXX #################################	0 <u>ED</u>	I	
Edit GIRO Plan	×	ill attempt to deduct : xt working day.	Edit Bank Account
By editing the GIRO Plan, you may miss the upcoming deduction, if any, IRAS may deny		Balance (S\$) Stati	By editing the bank account, you may miss the upcoming deduction, if any, and it would
your subsequent request for GIRO Plan.		250.00	eligibility.
Continue with the existing plan without		250.00	Continue with the existing plan without
cancelling the GIRO arrangement.		250.00	cancelling the GIRO arrangement.

- To Edit GIRO Plan Duration:
 - Click **'EDIT'** under 'GIRO Plan Option'. An 'Edit GIRO Plan' pop-up window appears.
 - Click 'EDIT PLAN' and you will be redirected to Page 18.
 - To Change GIRO Bank Account:

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- Click **'EDIT'** under 'Bank Account'. An 'Edit Bank Account' pop-up window appears.
- Click **'EDIT BANK ACCOUNT'** and you will be redirected to **Page 17**.



Change Bank Acco	unt for GIRO Deduction	
You may need to login to	your internet banking account.	
Learn about GIRO deduct	ion dates and how GIRO works, 🏼 🖓	
Tax Account	Current Bank Account	
Income Tax	Bank XXX ########	
Bank Account(s) in Ou	r Record	
DBS/ POSB XXXXXXX	X	SELECT
PT BANK NEGARA IND Note: The Bank only ac	ON (PERSERO) XXXXXXXXX ccepts paper notification with ink signature.	SELECT
New Bank Arrangeme	nt for GIRO	
Bank Bank YYY #######	ŧ	SELECT

Note: This step is for those changing a bank account.

- Check if the 'new' bank account is listed in 'Bank Account(s) in Our Record'. If it is, click 'Select', corresponding to the bank account.
- Otherwise, select your preferred bank under 'New Bank Arrangement for GIRO'.
- Click 'SELECT'.



♥ 1 Select Bank	2 Manage GIRO Arrangement	3 Review	4 Login to Bank (if applicable)	5 Acknowledgement
anage GIRO Arrang	ement			
ur tax account(s) shown below	v are not on GIRO.			
Select All				
- 2 of 2 Record(s)				
Individual Income Tax	(
GIRO Plan Option*	No. of Instalment(s)		Account Balance S\$XXX.XX	You will be paying S\$XXX.XX per month
One-time Yearly				0
Property Tax				
Address of Property Tax Ref No. XXXXXXX	y A			You will be paying S\$XXX.XX per month
GIRO Plan Option*			Account Balance	0
Monthly			S\$XXX.XX	
One-time Yearly				
2 Record(s) Selected				
	ВАСК		NUE	

- Tick the relevant tax account which you would like to apply GIRO i.e., 'Individual Income Tax' and/or 'Property Tax'.
- Select the GIRO Plan Option i.e., Monthly / One-time Yearly.
- Click '+' or '-' button to increase or decrease the number of instalments.
- Click 'CONTINUE'.

Note: If you increase the number of instalments beyond the standard payment cycle, penalty and provisional instalment amount may be imposed to Individual Income Tax, and penalty may be imposed to Property Tax.





Reason(s) for Appeal

You have appealed for an extended instalment GIRO plan. Provide the reasons for your appeal and keep any supporting documents as you may be contacted to submit them for our review.

I am in financial difficulty due to:*



1 - 1 of 1 Record(s)

Tax Account

Balance (S\$) Plan Details (S\$)

Individual Income Tax

1,600.00 228.57 per month 7 instalments Nov 24 - May 25



- This page may be displayed if you increase the number of instalments beyond the standard payment cycle, i.e., requesting for an extended instalment GIRO plan.
- Select your reason(s) for an extended instalment GIRO plan.
- If 'Other" is selected, please provide reason(s) in the textbox below it.
- Tick the checkbox for your confirmation.
- Click 'CONTINUE'.







Declaration

hereby authorise the Bank to debit or credit the <u>Selected Account</u>, as instructed to the Bank by IRAS and I agree to the Terms & Conditions for GIRO Application.*

Where I am not the account holder of the <u>Selected Account</u>, 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 <u>Terms & Conditions</u> 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 <u>Terms & Conditions</u> for GIRO Application, on his/ her behalf.

In addition, where I am not the account holder of the <u>Selected Account</u>, 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 <u>Losses</u> 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 <u>Terms & Conditions</u> for GIRO Application.

- Review your selection for the GIRO application.
- Tick the checkbox for your declaration.
- Click '**CONTINUE**'.
- If you are **Editing GIRO Plan duration**, you will be redirected to acknowledgement page at **Page 22**.
- If you are Changing GIRO Bank Account, you will be directed to your bank portal.





🛕 Directing to Your Bank

You will be redirected to the selected bank's Internet Banking page. Please complete your transaction within 15 minutes to avoid a timeout. Х

You will be brought back to IRAS acknowledgement page after submitting your GIRO application at the bank's page.



Note: This step is for changing GIRO Bank Account only.

- Click **'LEAVE PAGE'** to be redirected to your preferred bank's portal.
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For DBS/POSB Bank, click here. For OCBC Bank, click here. For UOB Bank, click here. For HSBC Bank, click here. For Bank of China, click here. For Citibank, click here. For Maybank, click here.



Acknowledgement Application Submitted For approved plan(s), you can view your GIRO Plan Notice at Account > View GIRO Plan by the next working day. For plans in progress, please proceed to login To Account > View GIRO Plan by the next working day to check Acknowledgement No. X000000X Date/ Time XX XXX XXXX X:XX A copy of this acknowledgement is available at Inbox > View Notices digital service. Contact Details IRAS may need to contact you for more information/ clarification on your appeal. Update your contact details if necessary. Mobile No. +65 XXXX XXXX Please ensure that you have sufficient funds in your bank account for GIRO deductions. Defaulting on payments may affect your eligibility for GIRO plan(s) in the future. You have setup a new GIRO arrangement for the following tax account(s): Bank Account 1-2 of 2 Record(s) Balance (S\$) Plan Details (S\$) Tax Account Status XXX_XX per month XXXXXXX INCOME TAX In Progress XX instalments XXXXX - XXXXX PROPERTY TAX XXX.XX per month In Progress XXXXXXX XXX XXXXXXXX S(XXXXXXX) XX instalments Tax Ref no. XXXXXXXX XXXXXX - XXXXXX

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Note: For applications with the status "In Progress," your submission is currently under review by the bank, and **no further action is required from you.** Please log in to your account and select "View GIRO Plan" the next business day to check the status.



<u>CK TO PREVIOUS</u>			
ividual Income Tax			
RO Plan Details			
RO Plan Option Bar	nk Account	DIT	
			↓
	V	Ill attempt to deduct t	×
	X	xt working day.	
Edit GIRO Plan	~	xt working day.	Edit Bank Account
Edit GIRO Plan By editing the GIRO Plan, you	i may miss the	xt working day.	Edit Bank Account By editing the bank account, you may miss
Edit GIRO Plan By editing the GIRO Plan, you upcoming deduction, if any, your subsequent request for	a may miss the IRAS may deny GIRO Plan.	Balance (S\$) State	Edit Bank Account By editing the bank account, you may miss the upcoming deduction, if any, and it would have an impact to your future GIRO Plan
Edit GIRO Plan By editing the GIRO Plan, you upcoming deduction, if any, your subsequent request for	a may miss the IRAS may deny GIRO Plan.	Balance (S\$) State	Edit Bank Account By editing the bank account, you may miss the upcoming deduction, if any, and it would have an impact to your future GIRO Plan eligibility.
Edit GIRO Plan By editing the GIRO Plan, you upcoming deduction, if any, your subsequent request for Continue with the existing pl cancelling the GIRO arrange	a may miss the IRAS may deny GIRO Plan. an without ment.	Balance (S\$) Statu 250.00	Edit Bank Account By editing the bank account, you may miss the upcoming deduction, if any, and it would have an impact to your future GIRO Plan eligibility.
Edit GIRO Plan By editing the GIRO Plan, you upcoming deduction, if any, your subsequent request for Continue with the existing pl cancelling the GIRO arrange	a may miss the IRAS may deny GIRO Plan. an without ment.	Balance (S\$) Statu 250.00 250.00	Edit Bank Account By editing the bank account, you may miss the upcoming deduction, if any, and it would have an impact to your future GIRO Plan eligibility. Continue with the existing plan without cancelling the GIRO arrangement.

- Click **'EDIT'** under 'GIRO Plan Option' or 'Bank Account'. An 'Edit GIRO Plan' or 'Edit Bank Account' pop-up window appears.
- Click 'cancelling the GIRO arrangement' hyperlink.



Cancel GIRO Plan

< BACK TO PREVIOUS

Confirmation

You are requesting to cancel your GIRO payment plan for Individual Income Tax.

If you wish to change the bank account for this payment plan, you do not need to cancel this GIRO plan.

1 - 1 of 1 Record(s)

Tax Account	Bank Account	Balance (S\$)
Individual Income Tax	DBS/POSB XXXXXXXXXXXX	1,600.00

Declaration

Once a GIRO plan is cancelled, this action is irreversible. Please pay the outstanding balance in full, by 14 Nov 2024 to avoid the payment penalties.

I declare that*

- I want to cancel this GIRO plan; and
- I am aware that by cancelling the GIRO plan, it may have an impact to my future GIRO plan eligibility.



- Review the GIRO Plan you wish to cancel.
- Tick the checkbox for your declaration.
- Click 'Cancel Plan'.



Cancel GIRO Plan			음 <u>:</u>	SAVE AS PDF/ PRINT
Acknowledgement				
Successful Submission Your GIRO plan has been can	celled. Kindly pay any	outstanding balance by 14 Nov 2024 t	o avoid payment penalties	
Acknowledgement No.	104959	Date/ Time	07 Nov 2024 9	:09 AM
A copy of this acknowledgem	ent is available at Vie	w Notices digital service.		
Your GIRO plan(s) has been canc 1 - 1 of 1 Record(s)	elled for the following	g tax account:		
Tax Account		Bank Accour	nt	Balance (S\$)
Individual Income Tax		DBS/POSB	xxxxxxxxxxx	1,600.00

Declaration

Once a GIRO plan is cancelled, this action is irreversible. Please pay the outstanding balance in full, by 14 Nov 2024 to avoid the payment penalties.

I declare that

- I want to cancel this GIRO plan; and
- I am aware that by cancelling the GIRO plan, it may have an impact to my future GIRO plan eligibility.

Pay your outstanding balance via PayNow QR or AXS, to avoid any late payments.

• At IRAS' myTax Portal, an acknowledgement page will be displayed for upon successful cancellation.

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The information provided is intended for better general understanding and is not intended to comprehensively address all possible issues that may arise. The contents are provided on an "as is" basis without warranties of any kind. IRAS shall not be liable for any damages, expenses, costs or loss of any kind however caused as a result of, or in connection with your use of this user guide.

While every effort has been made to ensure that the above information is consistent with existing policies and practice, should there be any changes, IRAS reserves the right to vary our position accordingly.

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