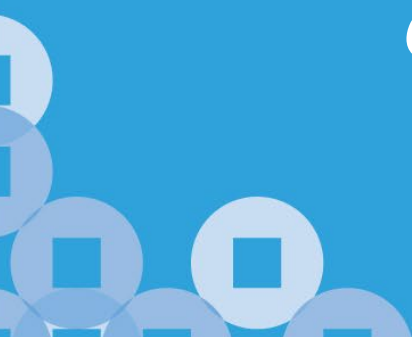




INLAND REVENUE
AUTHORITY
OF SINGAPORE

Year of Assessment 2025

Quick Guide for e-Filers



AUTO-INCLUSION OF INCOME, DEDUCTIONS AND RELIEFS

DO NOT DECLARE/ CLAIM THE FOLLOWING INCOME/DEDUCTIONS/RELIEFS:

Income	<ul style="list-style-type: none"> a. Employment Income from employers participating in the Auto-inclusion Scheme (AIS) b. NSman/NSF pay c. Withdrawals from Supplementary Retirement Scheme (SRS) d. Government-Paid Maternity / Childcare Leave, if you are a self-employed individual who had received these grants/payouts e. Share of Partnership Income if the Partnership e-Files the Form P f. Dividends received from NTUC Fairprice Co-operative and NTUC Income Insurance Co-operative Ltd which are auto-included
Expenses	Zakat (if you have provided information to MUIS)
Donations	Donations through salary deductions if your employer is in the AIS for Employment Income and/or cash donations made directly to an approved IPC
Personal Reliefs	<ul style="list-style-type: none"> a. Earned Income Relief b. CPF contributions for employees whose employers are participating in AIS c. CPF contributions for self-employed d. Voluntary contributions to Medisave A/C by employee e. Cash top-up of retirement account (for recipients aged 55 and above) or special account (for recipients below age 55) under the Retirement Sum Topping-Up Scheme f. Contribution to the SRS g. NSman relief (for NSmen, wife and parent of NSman)

INCOME, DEDUCTIONS AND RELIEFS THAT YOU NEED TO DECLARE/CLAIM

EMPLOYMENT	WHAT YOU NEED TO DO
<p>For employment income from an employer who is NOT participating in the Auto - Inclusion Scheme (AIS)</p> <ul style="list-style-type: none"> • Salary • Bonus • Director’s fees • Others (Part time, Benefits-in- kinds etc.) 	<ul style="list-style-type: none"> ➤ Declare amount as shown in the Form IR8A (obtainable from your employer). ➤ Declare only the taxable components of the retrenchment benefits, if any. Please visit our website to find out more about retrenchment benefits. ➤ Select Yes for “Gains or Profits from Share-Option/ other forms of Share Ownership Plans” and declare amount under “Employer(s) Not Under Auto-Inclusion Scheme - Employment Income - Others”.
<p>Employment expenses</p> <ul style="list-style-type: none"> • Entertainment expenses • Public transport expenses (e.g. private hire cars, buses, trains between work locations) • Subscriptions paid to professional bodies • Other Expenses (e.g. Mosque Building Fund/Zakat fitrah & harta) 	<ul style="list-style-type: none"> ➤ Expenses must be for official duties and not reimbursed by your employer. <p>Keep complete and proper records of all expenses incurred. Receipts/vouchers etc. should be kept for at least 5 years and may be required for verification. Estimates are not acceptable for income tax purpose.</p> <p>Please use the Employment Expenses Schedule (32.2KB) to submit details of your claims.</p>

OTHER INCOME	WHAT YOU NEED TO DO
Dividends	<ul style="list-style-type: none"> ➤ Declare dividends paid by co-operatives (e.g. NTUC Healthcare Co-operative Ltd)
Interest	<ul style="list-style-type: none"> ➤ Declare interest other than from Approved Banks and licensed Finance Companies in Singapore (e.g. interest received from a pawnshop).
Rent from Property	<ul style="list-style-type: none"> ➤ Enter the gross rent (inclusive of rental of furniture and fittings, service charges received, rental of rooms) and allowable expenses incurred, e.g. property tax, mortgage interest, fire insurance, repairs and maintenance. ➤ The rental income is taxed on <u>all the owners based on their share in the property</u>. It does not matter which party receives the rent or whether the owners paid for the property. Please declare your share of rental income based on legal ownership of the property (e.g. 33.33%, 50% 100% etc.) <ol style="list-style-type: none"> 1. <u>Subletting</u> If you rent out part of your property (for e.g. 1 room), please apportion the allowable expenses incurred based on the number of rooms rented out. 2. <u>Reporting of gross rental income</u> <ol style="list-style-type: none"> a. Gross rental income includes: b. Rental of premises; and c. Rental of furniture and fittings; and d. Maintenance and other fees paid by your tenant as per your tenancy agreement. 3. <u>Simplification of Claim of Rental Expenses</u> (A) For tenanted residential property only Property owners who lease their residential properties will be able to enjoy the convenience of pre-filled rental expenses. To simplify tax-filing and reduce the burden of recordkeeping, an amount of deemed rental expenses calculated <u>based on 15% of the gross rent will be pre-filled</u> on the online tax form. In addition to the 15% deemed rental expenses, property owners can still claim mortgage interest on the loan taken to

purchase the tenanted property. You only need to keep the supporting documents relating to the mortgage interest for at least 5 years for verification purposes; you are not required to keep records of the other rental expenses incurred.

Alternatively, taxpayers can opt to claim the amount of actual rental expenses incurred. Please retain all supporting documents such as tenancy agreements, bank mortgage statements, invoices and receipts for at least 5 years for verification purposes.

If you have more than one tenanted residential property and opt to claim actual rental expenses on any one tenanted residential property, you will need to apply this treatment consistently to all your tenanted residential properties. This means you cannot claim 15% deemed rental expenses on one tenanted residential property and claim actual rental expenses on another tenanted residential property.

A residential property does not include any property that has been given approval for any non-residential use such as that of a childcare centre and workers' dormitory.

The deemed expenses option is not applicable under the following circumstances:

- i. You did not incur any deductible expense (apart from mortgage interest) in respect of the rental income derived; or
- ii. You derived the rental income through a partnership in Singapore; or
- iii. You derived the rental income from a property held under a trust.

(B) For tenanted non-residential property only

You can only claim the actual rental expenses incurred. You are required to keep the supporting documents for 5 years for verification purposes.

Please refer to our [website](#) for more information on allowable rental expenses.

<p>Royalty</p> <ul style="list-style-type: none"> Income received from the right to use, copyrights, patents, trademarks etc. 	<ul style="list-style-type: none"> ➤ Declare royalties that are: <ul style="list-style-type: none"> a. paid directly or indirectly by a person resident in Singapore or by a permanent establishment in Singapore, or b. deductible against any income earned in or derived from Singapore. ➤ It should be declared when it becomes due and payable. If you are an author, composer or choreographers of any literary, dramatic, musical or artistic work; or an inventor, author, proprietor, designer or creator (as the case may be) of an approved¹ intellectual property or approved¹ innovation, the royalties you receive may qualify for tax concession where you will be taxed on the lesser of: <ul style="list-style-type: none"> i. Amount of royalties after allowable deductions; or ii. 10% of the gross royalties. <p>The tax concession <u>does not apply</u> to royalties or payment received for any work published in any newspaper or periodical. Also, it will no longer apply to approved intellectual property or approved innovation from the Year of Assessment 2017.</p> <p><i>¹The incentive is administered by the separation deed or order. Economic Development Board (EDB) in collaboration with the Agency for Science, Technology and Research (A*STAR) or the Info-Communications Media Development Authority of Singapore (IMDA). Approval of the innovations/inventions will be granted by EDB.</i></p>
<p>Charge</p> <ul style="list-style-type: none"> Income received under a deed or Order of Court 	<ul style="list-style-type: none"> ➤ Declare any payment received under a deed or court order. ➤ Please do not declare alimony or maintenance payments received under a court order or deed of separation as these are exempt from tax.
<p>Estate/Trust</p> <ul style="list-style-type: none"> Income received from an estate under administration or from a trust. 	<ul style="list-style-type: none"> ➤ Enter the required information. <ul style="list-style-type: none"> a. Estate Income – Declare the income in the year you are legally entitled to the payment. b. Trust Income – Declare in the year the income accrued to the beneficiary irrespective of when the trustee has distributed or intend to distribute the income.
<p>Gains and profits of an income nature not included under the above categories</p>	<ul style="list-style-type: none"> ➤ Enter the required information.

SELF-EMPLOYED	WHAT YOU NEED TO DO
<p>Sole-proprietorship</p> <ul style="list-style-type: none"> • Trade and business income • Professional income (e.g. lawyers, doctors, accountants) • Vocational income (e.g. private-hire car drivers/taxi drivers, hawkers, tuition teachers, property/insurance agents) 	<p>➤ Please complete the 2-Line/4-Line statement accordingly.</p> <p>(A) Revenue is \$200,000 or less (\$100,000 or less for YA 2020 and before)</p> <p><u>2-Line Statement</u></p> <p>(1) Revenue</p> <p>(2) Adjusted Profit/Loss</p> <p>(B) Revenue is more than \$200,000 but less than \$500,000</p> <p><u>4-Line Statement</u></p> <p>(1) Revenue</p> <p>(2) Gross Profit/Loss</p> <p>(3) Allowable Deductions</p> <p>(4) Adjusted Profit/Loss</p> <p>(C) Revenue is \$500,000 or more</p> <p><u>4-Line Statement</u></p> <p>(1) Revenue</p> <p>(2) Gross Profit/Loss</p> <p>(3) Allowable Deductions</p> <p>(4) Adjusted Profit/Loss</p> <p>(5) Please submit a profit and loss account and a balance sheet certified by you as true and correct.</p>
<p>Business Expenses</p>	<p>➤ Expenses based on estimates are not acceptable. Only expenses incurred wholly and exclusively in the production of your income are allowable.</p> <p>Examples of Allowable Business Expenses include:</p> <p>a. Interest on money borrowed for business</p>

	<ul style="list-style-type: none"> b. Rental and utility charges incurred in business c. Upkeep of equipment, machinery or business premises d. Compulsory CPF contributions by taxpayer as employer
<p>Partnership</p>	<ul style="list-style-type: none"> ➤ If a partnership e-Files the Form P, the partnership allocation will be pre-filled in the respective partners' Form B/B1. <p>You may wish to verify your share of partnership income which includes:</p> <ul style="list-style-type: none"> a. Your share of divisible profit/loss; b. Partner's salary, bonus, CPF; c. Other benefits derived from the partnership; d. Your share of other income (e.g. Interest, Rent, Royalty and Others); e. Donations; and/or f. Partner's expenses which are not charged to the partnership's profit and loss account and have not been claimed against your other income. (e.g. Zakat, subscriptions paid to professional bodies). <ul style="list-style-type: none"> ➤ Objections to the allocation of profit/loss must be lodged through the precedent partner. The precedent partner must write to IRAS stating clearly the grounds of objection within 30 days from the date of the allocation notice.

DONATION	WHAT YOU NEED TO DO
Donations	<ul style="list-style-type: none"> ➤ Claim for donations deducted through your salary, to an Approved IPC, if your employer is NOT in the Auto-Inclusion scheme for Employment Income. The donation amount is shown in the Form IR8A.

RELIEFS	WHAT YOU NEED TO DO
Spouse Relief/ Spouse Relief (Disability)	<p>(A) Spouse Relief</p> <ul style="list-style-type: none"> ➤ Claim: <ol style="list-style-type: none"> a. \$2,000 if you were living with or supporting your spouse in the previous year; 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 deductions for Spouse Relief <u>must not exceed \$2,000</u>. You cannot claim Spouse Relief if your spouse had an annual income of more than \$8,000 in the previous year. <p>For this purpose, the income includes taxable income (e.g. trade, employment and 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>(B) Spouse Relief (Disability)</p> <ul style="list-style-type: none"> ➤ Claim: <ol style="list-style-type: none"> a. \$5,500 if you have supported your spouse who is physically disabled or mentally impaired in the previous year; or b. up to \$5,500 if you are legally separated from your wife with disability and you have paid maintenance to her in the previous year under a Court Order/Deed of Separation ➤ For first-time claim, you are required to complete the “Application for Claim of Disability Related Tax Reliefs” which is downloadable from our website or provide letter/supporting documents from the disability association in respect of your spouse indicating the disability details and commencement date; or Medical report or doctor’s certification in respect of your spouse, indicating the disability details and commencement date.

	<p>If you have claimed this relief, no other person is allowed to claim any other relief (e.g. Parent/ Parent Relief (Disability)), other than Grandparent Caregiver Relief, for your spouse.</p> <p>Please refer to our website for more details on Spouse Relief/ Spouse Relief (Disability).</p>
<p>Qualifying Child Relief (QCR)/ Child Relief (Disability)</p>	<p>(A) Qualifying Child Relief (QCR)</p> <ul style="list-style-type: none"> ➤ Claim \$4,000 if you have maintained your: <ol style="list-style-type: none"> a. Child who is not married; and b. Child is under 16 or studying full time if child is above 16 years; and c. Child's annual income is less than \$8,000 in the previous year. <p>For this purpose, the 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> ➤ You and your spouse may apportion the \$4,000 between both of you. <p>(B) Child Relief (Disability)</p> <ul style="list-style-type: none"> ➤ Claim \$7,500 if your child is not married and is physically disabled or mentally impaired. ➤ You and your spouse may apportion the \$7,500 between both of you. ➤ For first-time claim, you are required to complete the "Application for Claim of Disability Related Tax Reliefs" which is downloadable from our website; or provide letter/supporting documents from the disability association/Special Education school in respect of your child indicating the disability details and commencement date; or Medical report or doctor's certification in respect of your child, indicating the disability details and commencement date. <p>Please refer to our website for more details on.</p>

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Working Mother’s Child Relief (WMCR)

- Applicable to married/divorced/widowed female working taxpayer:
- Who have taxable earned income from employment or through pensions, trade or business, or through a profession or vocation. *(Your taxable earned income is your total earned income less allowable expenses);*
- Maintaining a child who is a Singapore Citizen as at 31 Dec 2024* and has satisfied all conditions under the [Qualifying Child Relief \(QCR\)/Child Relief \(Disability\)](#).

**Working mothers will be able to claim for WMCR in the Year of Assessment 2025 on a child who had passed away in the year 2024.*

Amount of WMCR claimable for Singaporean child born/adopted:	
<u>On or after 1 Jan 2024:</u>	<u>Before 1 Jan 2024:</u>
<ul style="list-style-type: none"> • 1st child: \$8,000 • 2nd child: \$10,000 • 3rd & subsequent children: \$12,000 	<ul style="list-style-type: none"> • 1st child: 15% of mother’s earned income • 2nd child: 20% of mother’s earned income • 3rd & subsequent children: 25% of mother’s earned income

For information on determining child order, please refer to our [website](#).

- When claiming WMCR, select “**Yes**” but do not enter the amount for WMCR. The amount will be automatically calculated and included in your tax assessment based on your eligibility, when we process your tax return.
 - Total QCR/Child Relief (Disability) + WMCR: \$50,000 per child#.
 - Total WMCR is capped at 100% of mother's earned income.

#QCR/Child Relief (Disability), regardless of whether it is claimed by the father or mother, it will be allowed first. WMCR will be limited to the balance after the QCR/Child Relief (Disability) claim is allowed.

Parent Relief/ Parent Relief (Disability)

(A) Parent Relief

- Claim \$9,000 (parent staying with you) or \$5,500 (parent not staying with you) if:
 - a. parent(s) was/were living in Singapore*;
 - b. parent(s) was/were 55 years of age or more in the preceding year; and
 - c. parent's annual income was less than \$8,000 in the previous year.

For this purpose, the income includes taxable income (e.g. trade, employment and rental), tax-exempt income (e.g. bank interest, dividends and pensions) and foreign-sourced income (regardless of whether it has been remitted to Singapore).

(B) Parent Relief (Disability)

- Claim \$14,000 (parent staying with you) or \$9,000 (parent not staying with you).
- Same as Parent Relief conditions except there is no income threshold and no age requirement and parent was physically disabled and/or mentally impaired in the preceding year.
- For first-time claim, you are required to complete the "Application for Claim of Disability Related Tax Reliefs" which is downloadable from our [website](#) or provide letter/ supporting documents from the disability association in respect of your parent indicating the disability details and commencement date; or Medical report or doctor's certification in respect of your child, indicating the disability details and commencement date.

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).

The amount of relief can be shared among all eligible claimants who wish to claim Parent Relief/Parent Relief (Disability) for the same dependant(s).

**Living in Singapore means the dependant resided permanently in Singapore in 2024, with only temporary absences (e.g. short vacations). For foreign dependants, this typically applies if they stayed for at least 8 months in 2024.*

Please refer to our [website](#) for more details on Parent Relief/Parent Relief (Disability).

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Grandparent Caregiver Relief (GCR)

- Claim \$3,000 if:
- a. You are a working mother who is married, divorced or widowed; and
 - b. Your or your husband's parents, grandparents, step-parents, step-grandparents, adoptive parents, or adoptive grandparents is residing and living in Singapore*; and
 - c. Your or your husband's parents, grandparents, step-parents, step-grandparents, adoptive parents, or adoptive grandparents is caring for his/her Singaporean children who were 12 years old and below in the previous year; or ^unmarried Singaporean children with disability and
 - d. Your or your husband's parents, grandparents, step-parents, step-grandparents, adoptive parents, or adoptive grandparents is not earning trade, business, profession, vocation and/or employment income exceeding \$8,000 in the previous year#;
 - e. No other persons are claiming GCR on the same parent.

**Living in Singapore means the dependant resided permanently in Singapore in 2024, with only temporary absences (e.g. short vacations). For foreign dependants, this typically applies if they stayed for at least 8 months in 2024.*

^From the Year of Assessment 2020, the qualifying conditions that the child is 12 years old and below no longer applies to unmarried children with disability who are Singapore Citizens.

#For Year of Assessment 2023 and before, caregiver should not be working or carrying on any trade, business, profession and vocation in the preceding year.

Please refer to our [website](#) for more details on Grandparent Caregiver Relief.

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<p>Sibling Relief (Disability)</p>	<ul style="list-style-type: none"> ➤ Claim \$5,500 for each dependant if you supported your sibling or sibling-in-law with disability who lived in Singapore* in the previous year. ➤ Your dependant must have lived with you in the same household in the previous year. If not, you must have incurred at least \$2,000 to support each of them in the previous year. This amount of relief may be shared among your siblings. ➤ For first-time claim, you are required to complete the “Application for Claim of Disability Related Tax Reliefs” which is downloadable from our website or provide letter/ supporting documents from the disability association/Special Education school in respect of your dependant indicating the disability details and commencement date; or Medical report or doctor’s certification in respect of your child, indicating the disability details and commencement date. <p><i>* Living in Singapore means the dependant resided permanently in Singapore in 2024, with only temporary absences (e.g. short vacations). For foreign dependants, this typically applies if they stayed for at least 8 months in 2024</i></p> <p>Please refer to our website for more details on Sibling Relief (Disability).</p>
<p>CPF/Provident Fund Relief</p>	<ul style="list-style-type: none"> ➤ Enter amount as per Form IR8A if your employer is NOT in the Auto-Inclusion scheme for Employment Income. <p>Please refer to our website for more details on CPF Relief for employees.</p>
<p>Life Insurance Relief</p>	<ul style="list-style-type: none"> ➤ Claim 7% of capital sum insured / actual premium paid (whichever lesser) for life insurance if policy was bought in <u>your name or your wife’s name</u>. Premiums paid for insurance policy on your child’s life are not allowable. ➤ If your CPF contributions are S\$5,000 or more, no deduction will be allowed for any life insurance premiums paid. Where the CPF contributions are less than S\$5,000, the total amount of relief allowable for CPF and life insurance premiums shall not exceed S\$5,000. Please refer to our website for more details on Life Insurance Relief.
<p>Course Fees Relief</p>	<ul style="list-style-type: none"> ➤ Claim \$5,500 or amount spent (whichever is lesser) for attending a course, seminar or conference:

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	<ul style="list-style-type: none"> a. Leading to an approved academic, professional or vocational qualifications; or b. Relating to an existing trade, business, profession, vocation or employment; or c. Not relating to your trade, profession, vocation or employment at the time that they are taken but are now relevant due to a career change. <p>Please refer to our website for more details on Course Fees Relief.</p>				
<p>Parenthood Tax Rebate (PTR)</p>	<ul style="list-style-type: none"> ➤ Claim PTR if you are a married Singapore tax resident and the qualifying child is: <ul style="list-style-type: none"> a. a child born to you and your spouse/ex-spouse and you are married to your spouse/ex-spouse at the time; or b. a child born to you and your spouse/ex-spouse before you are married to your spouse/ex-spouse and your marriage is registered before your child reaches 6 years of age; or c. a child legally adopted when you are married but before he/she reaches 6 years of age. ➤ The child: <ul style="list-style-type: none"> a. must be a Singapore citizen at the time of birth or within 12 months thereafter; or b. must be a Singapore citizen at the time of your marriage or within 12 months thereafter; or c. must be a Singapore citizen at the time of legal adoption or within 12 months thereafter. ➤ 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 (see (a) to (c) above), for all your children in the same household regardless of whether the child is a qualifying child for the purpose of PTR. <p>Any sibling who is deceased/a stillborn child^ will 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.</p> <table border="1" data-bbox="596 1872 1426 2009"> <thead> <tr> <th style="background-color: #00a0e3; color: white;">Child Order</th> <th style="background-color: #00a0e3; color: white;">PTR (YA 2009 onwards)</th> </tr> </thead> <tbody> <tr> <td>1st</td> <td>\$5,000</td> </tr> </tbody> </table>	Child Order	PTR (YA 2009 onwards)	1 st	\$5,000
Child Order	PTR (YA 2009 onwards)				
1 st	\$5,000				

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	2 nd	\$10,000
	3 rd and subsequent children	\$20,000 per child

➤ PTR may be shared with your spouse based on the apportionment agreed by both parties.

^This is applicable for PTR claim effective from the Year of Assessment (YA) 2022 (or a subsequent YA), and where the natural mother of the stillborn child is a member of the same household of the child in respect of whom PTR is being claimed.

Please refer to our [website](#) for more details on Parenthood Tax Rebate.

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