

Individual Income Tax Filing Guide for Non-Resident (Form M)

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



General Information

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 accurate as at 29 Jan 2024. 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 more information on general tax matters; 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; and To use the 'Income Tax Calculator' to compute your income tax liability. <p>Contact us via the following modes: Call: (+65) 6356 8300 Email: myTax Mail at myTax Portal at IRAS Website Chat with us at go.gov.sg/iras-incometax (Mon to Fri, 8.00 a.m. to 5.00 p.m.)</p>
<p>Liability to Singapore Income Tax</p>	<ul style="list-style-type: none"> All non-resident individuals are liable to Singapore Income Tax on the income accruing in or derived from Singapore. The rate of tax chargeable on a non-resident individual is 22% for the Years of Assessment (YA) 2017 to 2023. It will be revised to 24% with effect from Year of Assessment 2024. Income derived by a non-resident individual from the exercise of an employment (other than as a company director) in Singapore is assessed at the higher of: <ol style="list-style-type: none"> a flat rate of 15%; or resident rates after allowing for reliefs.
<p>Submission of Supporting Documents</p>	<ul style="list-style-type: none"> Do not send in supporting documents such as receipts of insurance premiums, donations, etc. together with your Form M 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 any claim for reliefs or expenses for at least 5 years for verification purposes.

<p>Section A For declaration of your income accruing in or derived from Singapore for 2023</p>	
<p>1. Trade, Business, Profession or Vocation</p>	<ul style="list-style-type: none"> Profits from profession/vocation refer to income earned by self-employed persons (e.g. doctor, insurance/property agent, remisier, private tutor, hawker, taxi-driver, contractor). For trade/business, please indicate the Unique Entity Number (UEN)/Partnership Tax Reference Number in the box provided. For business revenue of \$200,000 or less, please attach a 2-line statement showing the Revenue and the Adjusted Profit/Loss. For business revenue of more than \$200,000 but less than \$500,000, please attach a 4-line statement showing the Revenue, Gross Profit/Loss, Allowable Business Expenses and Adjusted Profit/Loss. For business revenue of \$500,000 or more, please attach: <ol style="list-style-type: none"> a 4-line statement showing the Revenue, Gross Profit/Loss, Allowable Business Expenses and Adjusted Profit/Loss; a Profit and Loss Account and a Balance Sheet certified by you as true and correct; and Computation of Adjusted Profit/Loss.
<p>2. Employment</p> <p>(refer to www.iras.gov.sg for the list of employers participating in the Auto-Inclusion Scheme (AIS) for Employment Income)</p>	<p>Please refer to the list of employers participating in the AIS for Employment Income, which is available at www.iras.gov.sg.</p>

Employer participates in AIS for Employment Income

- **Do not** give details of your employment income as we get this information directly from your employer. We will automatically include the information in your assessment. **Enter a '0' instead.**

Employer does not participate in AIS for Employment Income

- 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 M. Other employment income includes 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 2024, you can give an estimate of your earnings for 2023. If the estimated amount 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:
 - (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

Employment Expenses

You can claim :

- (a) expenses incurred for official duties which were not reimbursed by your employer. For example, travelling expenses (other than expenses incurred on motor cars), entertainment expenses, subscriptions paid to professional bodies and
 - (b) religious dues under any written law such as Zakat Fitrah and Zakat Harta and Mosque Building Fund (other than those deducted through your salary if your employer is in the Auto-Inclusion Scheme (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 more information, visit IRAS website [Home > Taxes > Individual Income Tax > Basics of Individual Income > Tax reliefs, rebates and deductions > Deductions for employees]
 - 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.

3. Rent from Property

(refer to www.iras.gov.sg for the IRAS e-Tax guide "Simplification of Claim of Rental Expenses for Individuals")

- The gross rent is inclusive of rent from renting out furniture and fittings. You can claim expenses incurred solely to earn the rental income during the period of tenancy.

Reporting Rental Income

- If you derived rent from renting out:
 - a property which is solely or jointly owned in 2023, 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.
 - 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 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, cost of additions and alterations to property.
- You can claim deduction on 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 2023, 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.
- You can claim deduction on commission, legal fees, stamp duty and advertising expenses incurred by you in the year 2023 to grant, renew or extend the lease of your property. However, no deduction may be allowed in respect of:
 - a) any lease, or any renewal or extension of a lease, for a term that (excluding any option for the renewal or extension of the lease) exceeds 3 years;
 - b) any acquisition, grant, novation, transfer or assignment of a lease because of any acquisition, sale, transfer or restructuring of any business; or
 - c) a lease under an arrangement where the property is sold by, and leased back to the seller of the property.
- 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 > Quick links > Calculators > Rental calculator for tax resident and non-resident individuals) to do a quick assessment.]

Section A		<p>Claiming Rental Expenses for Tenanted Residential Property only</p> <ul style="list-style-type: none"> You can claim rental expenses against your passive rental income from the letting of a residential property in Singapore, based on either: <ul style="list-style-type: none"> (a) An amount of deemed rental expenses of 15% of the gross rent (in addition to mortgage interest incurred), subject to conditions; or (b) The amount of actual rental expenses incurred. <p><u>For claims 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 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. You derived the rental income from a residential property which is permitted to be used for non-residential purpose (e.g. child care centre and 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. Please report your Property Tax in full (including PT rebates passed to tenant). For additional monetary support for tenant, to declare under "Others". You are required to keep the supporting documents for at least 5 years for verification purposes. For more information, visit IRAS website [Home > Taxes > Individual Income Tax > Basics of Individual Income Tax > What is taxable, what is not > Rent from Property]
	4a. Pension	<ul style="list-style-type: none"> Singapore pension received by a non-resident individual is taxable in full and has to be declared.
	4b. Royalty	<ul style="list-style-type: none"> Royalty is the 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 royalties, whichever is lower.
	4c. Charge	<ul style="list-style-type: none"> Charge includes the 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.
	4d. Estate/Trust Income	<ul style="list-style-type: none"> Estate/trust income includes any income distribution (estate income) received from an estate under administration or your share of entitlement of income (trust income) from a private trust or an estate held in trust. 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.
	5. Interest	<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. in the Appendix. Please refer to the MAS website for the list of approved banks and licensed finance companies in Singapore.
	For declaration of your income accruing in or derived from Singapore for 2023	
	6. Gains or Profits of an Income Nature Not Included Under the Above Categories	<ul style="list-style-type: none"> These include any 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).

Section B	For declaration of any income not previously reported	
	8. Income Not Previously Reported	<ul style="list-style-type: none"> If you have received income for any prior year that was not previously reported (from 1 Jan 2019 to 31 Dec 2022), state the type of income, the date the income was received, the period to which the income relates and the amount of the income. For director's fees, please state the date on which the fees were approved at the company's Annual General Meeting or Extraordinary General Meeting.

Section C	For claims for donations and personal reliefs	
	General Information on Donations/Reliefs	<div style="background-color: #e6f2e6; padding: 5px;">Donations/Reliefs Auto-Included in Tax Assessment</div> <ul style="list-style-type: none"> 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. <div style="background-color: #e6f2e6; padding: 5px;">Donations/Reliefs NOT Auto-Included in Tax Assessment</div> <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 M. Penalties may be imposed for any wrongful claim of reliefs. We will disallow your claim and withdraw the relief upon review of your assessment. <div style="background-color: #e6f2e6; padding: 5px;">Personal Reliefs (If you are in Singapore for 183 days or more in 2023)</div> <ul style="list-style-type: none"> If you had been physically present in Singapore for 183 days or more in the year 2023, you can be considered a tax resident in Singapore and claim personal reliefs. For more information about personal relief, visit IRAS website [Home > Taxes > Individual Income Tax > Basics of Individual Income Tax > Tax reliefs, rebates and deductions > Tax reliefs] You may also check your eligibility for relief claims using our 'Personal Reliefs Eligibility Tool' on IRAS website. 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. From YA 2018, 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.
	9. Donations	<ul style="list-style-type: none"> If your employer is not in the AIS for Employment Income, enter the amount of 2.5 times the value of the donation (rounded up to the nearest dollar) deducted through your salary, to an approved IPC. The donation amount will be shown in the Form IR8A.
	10a. Spouse /Handicapped Spouse relief	<div style="background-color: #e6f2e6; padding: 5px;">Spouse relief</div> <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 2023; 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 2023. 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). <div style="background-color: #e6f2e6; padding: 5px;">Handicapped Spouse Relief</div> <ul style="list-style-type: none"> You can claim: <ul style="list-style-type: none"> \$5,500 if you had supported a physically or mentally handicapped spouse in the 2023 year; or the amount of maintenance payment made to your spouse, up to \$5,500, if you are legally separated from your handicapped wife and you have paid the 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 resident individual is not allowed to claim any relief on the alimony he or she has paid to ex-spouse under a Court Order.

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

For claims for donations and personal reliefs

10b. Child relief

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

- 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 10(b) on Page 3 of Form M.

Qualifying Child Relief (QCR)

- You can claim \$4,000 for each child that you had supported, who was unmarried throughout 2023 and who was :
 - under or turned 16 years old at any time during 2023; or
 - studying full-time at a school, college, university or other educational establishment in 2023 if the child was 17 years old and above; and
 - not having an annual income of more than \$4,000 in 2023.
- 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.

Handicapped Child Relief (HCR)

- You can claim \$7,500 if you had supported an unmarried child who was unmarried throughout 2023 and was also physically or mentally handicapped in 2023.

Working Mother's Child Relief (WMCR)

- 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 2023** and has fulfilled all the qualifying conditions under QCR or HCR.

Total QCR/HCR + WMCR = \$50,000 per child*

Total WMCR is capped at 100% of the mother's earned income

*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.

- From YA 2022, a stillborn sibling to be considered in determining the order of a child in his/ her household. This applies only if the married woman, divorcee or widow claiming the deduction is the natural mother of the stillborn child.

For more information, visit IRAS website [Home > Taxes > Individual Income Tax > Basics of Individual Income Tax > Tax reliefs, rebates and deductions > Tax reliefs > Working Mother's Child Relief (WMCR)]

- You must indicate the order of birth for each child at item 10(b) on Page 3 of Form M. WMCR will then be calculated automatically based on your eligibility.

10c. CPF/ Provident Fund**Compulsory Contributions to CPF/Approved Pension or Provident Fund by Singapore Citizens and Singapore Permanent Resident Employees**

- Such contributions must not be more than the statutory contributions under the CPF Act.
 - The ordinary wage (OW) ceiling for CPF contributions is \$6,000 per month.
 - The total 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).
 - Additional wages will be capped at an amount equal to the difference between \$102,000 and the amount of OW.
- Do not claim** this relief if any of your employment income is auto-included as we get this information directly from your employer who is in the AIS for Employment Income.

10d. Life Insurance

- You can claim the insurance premiums that you have paid for insurance policies on your life or your wife's life. However, you cannot claim on premiums paid on an accident or medical policy that provides for the payment of policy monies on the death of a person.
- Premiums paid for insurance policy on your child's life are not allowed.
- To claim this relief, your total compulsory employee CPF contribution and self-employed Medisave/Voluntary CPF contribution in 2023 must be less than \$5,000 and you must have paid the insurance premiums in 2023.
- 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**:
 - the difference between \$5,000 and your CPF contribution; or
 - up to 7% of the insured value of your own/your wife's life or the amount of insurance premiums paid.