

Frequently Asked Questions on View S45 GIRO Plan

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Q1. Who can view S45 GIRO Plan Details?

A1. The following groups can view GIRO Plan details:

- a) An authorised staff of the company
- b) An authorised staff of a tax agent company
- c) Sole-proprietor (NRIC/ FIN holders only)

However, please note that the authorised staff or tax agent needs to be authorised for “S45 GIRO Summary/ Details” via Corppass, in order to view GIRO Plan details.

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Q2. What are the types of S45 GIRO Plan status?

A2. There are 3 types of GIRO Plan status.

GIRO Plan Status	Explanation
Successful	Plan amount fully deducted
Defaulted	Deduction for plan amount failed. Payers are required to arrange for payment of the tax amount and penalties amount payable immediately via other electronic payment mode.
Cancelled	GIRO plan cancelled / GIRO Account Terminated / Cheque Payment received in advance. For GIRO plan cancelled/ GIRO Account Terminated, payers are required to arrange for payment of the tax amount and penalties amount payable by the due date via other electronic payment mode.

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Q3. When can I view the S45 GIRO Plan after I have e-Filed?

A3. GIRO deduction details can be viewed 3 days after the S45 record is e-Filed.

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Q4. When will S45 GIRO deduction take place?

A4. The GIRO deduction is on the 25th of the month the tax is due. However, if the GIRO deduction date falls on a weekend or public holiday, the deduction will be on the next working day.

If the withholding tax was filed after the due date (i.e. after the 15th), GIRO deduction will be on the next deduction date.

Example

Date of Payment to Non-Resident	Due Date for filing Withholding Tax to IRAS	Payer filed Withholding Tax between	GIRO deduction on
05 Jan 2021	15 Mar 2021	05 Jan 2021 to 15 Mar 2021	25 Mar 2021
		16 Mar 2021 to 15 Apr 2021	25 Apr 2021
		16 Apr 2021 to 15 May 2021	25 May 2021

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Q5. If I made an error after e-filing of withholding tax, can I stop the GIRO deduction?

A5. If you discover an error after e-filing, you should not cancel the GIRO deduction.

If the error would result in **additional tax payable**, you should e-file the difference by the due date. Otherwise, penalties will be imposed for late payment.

For all other errors, please submit the filing amendments online with the supporting documents uploaded:

(Singpass authentication required)

- (i) [If you are a Business Payer](#)
- (ii) [If you are a Tax Agent/ Individual Payer](#)

All amendments will only be processed after GIRO deduction.

Refunds, if any, will be credited to your GIRO account for the payment of penalties and tax borne by the Payer. If tax was borne by the payee, refund will be made to the payee via an SGD cheque.

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Q6. What will be the transaction code reflected in the bank statement after GIRO deduction for S45?

A6. The deduction will show a transaction code 'WHT' in your bank statement or passbook.

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Q7. How do I retrieve past S45 GIRO deduction records?

A7. You can click on 'View GIRO Deduction History' under "View S45 GIRO Plan" in myTax Portal and view the last 250 GIRO deduction records.

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Q8. Will there be penalties imposed if the S45 GIRO deduction plan fails?

A8. Penalties will be imposed if the GIRO deduction plan fails and payment for withholding tax is not received by IRAS by the due date.

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Q9. Will S45 GIRO account be revoked if GIRO deduction fails?

A9. Your GIRO arrangement will not be revoked if your GIRO deduction fails.

However, there **will not** be a 2nd attempt to deduct the amount if the deduction was unsuccessful. No reminder letters will be sent to you for unsuccessful deduction. You will need to pay the tax and late payment penalties (if any) via other electronic payment mode.

Deductions will take place for subsequent e-Filing only.

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