

Individual Income Tax

Personal Income Tax

Personal income refers to the total earnings or revenue received by an individual from various sources during a given period, typically a financial year. It encompasses all the money an individual earns from different activities and sources, both employment-related and non-employment-related.

● Eligibility to File

- All Nigerian residents aged 18 and above earning income from Nigerian sources are required to file personal income tax returns. This includes salaried employees, self-employed individuals, and those with other sources of income such as investments, rental income, or business income.
- All members of the armed forces who received employment income (salaries, allowances etc.) during the tax year are also required to file annual personal income tax returns.
- Non-residents receiving Nigerian-sourced income are also required to file tax returns.



● Options for Filing

- You can file your personal income tax return electronically via the e-Filing portals provided by the Nigeria Revenue Service (NRS) or the State Internal Revenue Service (SIRs) where you reside.
- Alternatively, you can submit paper tax returns at the nearest [NRS or SIRs tax office](#) ↗.
- You can also use the services of an accredited [tax professional or agent](#) ↗.

● Required Documents

To file your personal income tax returns, it is required that you have the following documents:



- Tax ID or registration number
- Completed tax return forms (manual or electronic)
- Evidence of income, such as payslips, bank statements, or financial records
- Supporting documents for any deductions or tax reliefs you wish to claim (e.g., receipts for donations, insurance premiums, etc.)
- Tax deduction cards from employers

● How to File

File electronically via the e-Filing portals provided by the Nigeria Revenue Service (NRS) or the State Internal Revenue Service (SIRS) where you reside:

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Electronic Filing (e-filing)

- Gather all required documents
- Complete the applicable tax form (Form A, B or H)
- Login to the [NRS Self Service Portal](#)  to file tax returns
- Accurately report your income sources and claim eligible deductions/reliefs
- Calculate your chargeable/taxable income and tax liability
- File the completed tax return before the [due date](#) 



Your Tax ID is critical for tax compliance – it must be accurately quoted on all tax forms, payments and correspondence with tax authorities. Having a valid Tax ID also makes you eligible for key services like tax clearance certificates.

● Tax Deductions and Credits

When filing your personal income tax returns, you may be eligible for various tax deductions and credits, such as:

- Deductions for contributions to approved pension schemes, life insurance premiums, and national housing fund.
- Tax reliefs for individuals with disabilities or dependents.
- Deductions for certain types of investment income or business expenses.
- Loss relief for businesses
- Capital allowances on assets

! It is essential to consult with a tax professional or refer to the relevant tax regulations to understand the deductions and credits available to you.

● Status Tracking for Filed Returns

Both the State Internal Revenue Service (SIRS) and the Nigerian Revenue Service (NRS) typically provide mechanisms for tracking the status of your filed personal income tax returns. This may involve checking online portals, contacting designated helplines, or visiting the tax offices in person.



● Deadlines and Penalties

The deadline for filing personal income tax returns in Nigeria is typically on an annual basis, with the specific date varying across states and the NRS. It is crucial to adhere to these deadlines to avoid penalties and interest charges.

- Filing Due Date is **90 days after end of the tax year (March 31)** for employed individuals
- For self-employed/businesses it's **6 months after accounting year end**

If you fail to file your personal income tax returns or fail pay the owed taxes on time, you may be subject to penalties and interest charges imposed by the tax authorities. The penalties can include fines, interest charges, or legal consequences in cases of non-compliance.

[Check Deadlines](#) ↗

● Disputes

In case of disputes or disagreements related to personal income tax assessments or calculations, you have the right to file an objection or appeal with the relevant state or local government revenue office.

The process of filing an objection or appeal may vary based on the specific authority and the nature of the dispute. It is advisable to seek professional assistance from a tax consultant or legal expert to navigate the dispute resolution process effectively.

[Learn more about Dispute Resolution](#) ↗

ⓘ Last Updated: Feb 2026

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