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Late payment or non-payment of Individual Income Tax

The majority of taxpayers pay their taxes on time. The payment due date is 1 month from the date of the Notice of Assessment (Tax Bill). You will incur penalties and face recovery actions for late or non-payment of taxes.

Consequences for late payment or non-payment of taxes

IRAS may take the following actions if you fail to pay by the due date:

1. Impose late payment penalties
2. Appoint agents like your bank, employer, tenant or lawyer (handling the sale of any of your property) to recover the overdue tax
3. Issue a Travel Restriction Order (TRO) to stop you from leaving Singapore
4. Take legal action

The above list is not exhaustive.

Late payment penalty

Unless you are on an approved instalment plan, a 5% late payment penalty will be imposed on the unpaid tax if full payment is not received by the due date.

Example 1: Penalty imposed for late payment

If you have filed an objection and are awaiting the outcome, you still must pay the tax assessed as shown in the NOA. Excess payment will be refunded to you if the assessment is revised.

Example 2: Penalties and refunds when an objection is filed

If the tax remains unpaid 60 days after the imposition of the 5% late payment penalty, an additional penalty of 1% per month may be imposed for every completed month that the tax remains unpaid, up to a maximum of 12% of the unpaid tax.

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Penalty imposed for continued late payment



Appealing for waiver of late payment penalty

Submit your penalty waiver appeal through the [Appeal for Penalty Waiver](#) digital service via myTax Portal. You will receive an instant outcome, and successful appeals will be reflected in your tax account within 3 working days.

[Note: To avoid delays, please do not submit appeals through other channels such as myTax Mail, email or calls.]

You will need the following information to complete the appeal for waiver of penalty request online:

- 1. Year of Assessment
- 2. Contact number

This digital service will take approximately 3-5 minutes to complete.

Appeals will only be considered if:

- 1. You have paid the overdue tax in full*, by the due date as stated in the late payment penalty notice; and
- 2. No waiver has been granted in the past 2 calendar years up to date

*Payment must be reflected in your tax account.



You can refer to [Individual Income Tax payments](#) for the various payment modes and processing times.

Appointment of agents

If the tax remains unpaid, IRAS may appoint agents such as your bank, employer, tenant, lawyer or other 3rd parties with money due to you to recover the outstanding taxes.



When your bank is appointed as an agent, you will experience inconvenience in using your bank accounts (e.g. being unable to access your bank accounts) until you have fully paid your tax.

Requests for the release of your banks from the agent appointment made after 12pm on weekdays will only be processed on the next working day. Please note that requests cannot be processed on Saturdays, Sundays and Public Holidays.

Agents will be released from the appointment only after the tax and penalties have been paid in full.

Travel restrictions

If a Travel Restriction Order (TRO) is issued, you cannot leave Singapore until you have paid your tax in full.

You can view and retrieve the Notification for Release of TRO via [myTax Portal](#) 2 working days after your payment has been received. This will facilitate your travel at the immigration checkpoints when departing Singapore. The notification will also be mailed to you within 10 days.

For non-NRIC holders, please note that it is your responsibility to ensure you have a valid pass to remain in Singapore. If you require more time to resolve your tax matters with IRAS, please contact the Immigration & Checkpoints Authority (ICA) to extend your stay. Overstaying in Singapore is an offence.

Checking tax balance and making payment

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To check your tax balance, log in to [myTax Portal](#) and select "View Account Summary". You can make Individual Income Tax payments through various [payment modes](#). The payment will be processed within 3 working days.



If you are unable to pay the tax in full, you may apply for up to 12 interest-free monthly instalments via [GIRO](#).



The 12-month GIRO instalment cycle normally starts in May and ends in Apr of the following year. However, if you join GIRO after May, the instalment deduction will commence in the month after your GIRO application is approved and end in Apr of the following year.

Difficulty paying your tax

If you [face difficulties with your tax payment](#), you may apply for a longer payment plan via the [Apply/Manage GIRO Plan](#)  digital service at [myTax Portal](#).



If your payment plan is approved, you must follow the payment plan schedule. Otherwise, the plan will be cancelled and penalties and/or recovery actions will be taken to recover the tax.

GIRO cancellation or termination

You are advised to maintain sufficient funds in your bank account. If your GIRO deduction fails due to insufficient funds or incorrect limits set, etc., IRAS will cancel your GIRO plan. The balance of the unpaid taxes will become due and payable immediately. You may incur a penalty if you do not settle the unpaid taxes promptly.



If you repeatedly default on your payment plan, IRAS may reject your subsequent requests for payment arrangements.

FAQs

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Can I sign up for GIRO?	▼
My GIRO instalment plan was cancelled and penalty has been imposed. Can I continue to pay by GIRO instalments?	▼
Why was I imposed with a 5% late payment penalty when I have arranged for GIRO payment?	▼
Why are agents appointed to pay my tax?	▼

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