



GUIDE TO FILING TAX RETURNS

A tax return is an official statement a taxpayer submits to the tax authority to declare income earned, expenses or deductions, and taxes paid for a specific period. In simple terms: it's how you report your tax position to the government.

1. What a tax return shows:

- Income earned (salary, business income, rental income, etc.)
- Allowable deductions or reliefs
- Tax already paid (PAYE, withholding tax, advance tax)
- Tax payable or tax refundable

2. Why tax returns are important:

- They confirm whether the correct amount of tax was paid
- They help determine if you owe more tax or are due for a refund

They keep you tax compliant and avoid penalties

3. How to File a Turnover Tax (ToT) Nil Return

1. Go www.zra.org.zm and click on the tax portal.
2. Log in by entering your **TPIN, Password**, and the provided **captcha**, then click **Sign in**.
3. Enter One Time Password (OTP) sent to email and Phone
4. Once your account opens, click on Returns.
5. Click on **File a Return**.
6. Enter the following details:
 - **Tax type** (Turnover Tax)
 - **Account name**
 - **Period** (the month under review, e.g., for February: 01/02/2024 to 28/02/2024)
7. Click '**YES**' to the question, "**Do you want to file a nil return?**"
8. Click **Submit**. The return submission reference number will be automatically be generated.

4. How to File a Turnover Tax (ToT) Non-Nil Return

1. Go www.zra.org.zm and click on the tax portal
2. Log in by entering your **TPIN, Password**, and the provided captcha, then click Sign in.
3. Enter One Time Password (OTP) sent to email and Phone
4. Once your account opens, click on **Returns**.
5. Click on **File a Return**.
6. Enter the following details:
 - **Tax type** (Turnover Tax)
 - **Account name**
 - **Period** (the month under review, e.g., for February: 01/02/2024 to 28/02/2024)
7. Click '**NO**' to the question, "Do you want to file a nil return?" then click Next.
8. Select the income code from the drop-down menu and enter the taxable amount.
9. If you have more than one income source, enter all income codes in the separate columns

provided, along with the taxable amounts for each. Click **Next**.

10. Confirm the details on the summary schedule.

11. Click **Submit**. The return submission reference number will be automatically generated.

5. How to File an Income Tax Provisional Return

1. Go www.zra.org.zm and click on the tax portal.

2. Log in by entering your **TPIN**, **Password**, and the provided **captcha**, then click **Sign in**.

3. Enter One Time Password (OTP) sent to email and Phone

4. Once your account opens, select **'RETURNS'**.

5. Select **'File a return'**.

6. Enter the following details.

➤ **Tax type** (Income Tax)

➤ **Account name**

➤ **Return period:** 1st January of the charge year in question. (Note: The last day of the year auto-populates. Enter the charge year, e.g., 2024)

7. Click **Next**.

8. Choose the **income source** and enter the **taxable income** (the amount expected in the charge year).

9. Click **Next**.

10. Confirm the details on the summary. If incorrect, go back to the affected page to make corrections. If correct, click **'Submit'**. The return submission reference number will be automatically generated.

NOTE: This return can be amended as many times as necessary to reflect the changing business circumstance. Where upon receipt of a return of income pursuant to section *forty-six (46)*, it is discovered that income has been so understated that the tax on the return has been underpaid by at least one-third, then such person shall be liable to a penalty under this section calculated at the rate of twenty-five percent (25%) of the tax which has been underpaid

If a tax return is not submitted on or before the due date, a penalty is charged for each month (or part of a month) the return is late:

- **Individuals** pay **K400 per month**

- **Companies** pay **K800 per month**

Note: The annual/final return is due by 21st June of the following year

6. How to File A Pay as You Earn (PAYE) Return

1 Go to www.zra.org.zm and click on the tax portal Log in by entering your **TPIN**, **Password**, and the provided **captcha**, then click **Sign in**.

2. Enter One Time Password (OTP) sent to email and Phone

3. Once your account opens, select **'RETURNS'**.

Select **'File a return'**.

1. Enter the following details

- **Tax type** (PAYE)
 - **Account name**
 - **Return period:** the month for which the return relates (e.g., 1st January to 31st January)
2. Click **Next**.
 3. Respond to the set of questions accordingly (e.g., Do you have a ZDA license? Do you have an account for skills development levy?).
 4. Enter the details of each employee (**TPIN, chargeable income, Tax deducted, Tax credit (applicable to differently abled persons)** if any, Adjustments if any). Click **Next**.
 5. Confirm the details on the summary. If incorrect, go back to the affected page to make corrections. If correct, click **'Submit'**. The return submission reference number will be automatically generated.

NOTE: This return can be amended when necessary.

7. How to File A Withholding Tax Return

1. Go to www.zra.org.zm and click on the tax portal Log in by entering your **TPIN, Password**, and the provided **captcha**, then click **Sign in**.
2. Enter One Time Password (OTP) sent to email and Phone
3. Once your account opens, select **'RETURNS'**.
4. Select **'File a return'**.
5. Enter the following details:
 - **Tax type** (Withholding Tax)
 - **Account name**
 - **Return period:** the month for which the return relates (e.g., 1st January to 31st January)
6. Click **Next**.
7. Choose the residence status of the Payee (Resident or Non-resident).
8. If Resident, enter the TPIN details, pick the liability type (interest, management and consultancy, commissions, etc.), enter the liability date and the amount payable. The rate of WHT auto-populates based on the residence status and liability type selected.
9. Add other liability types if any.
10. Click **Next**.
11. Confirm the details on the summary. If incorrect, go back to the affected page to make corrections. If correct, click **'Submit'**. The return submission reference number will be automatically generated.

NOTE: This return can be amended when necessary.

8. How to File a Property Transfer Tax Return

1. Go to www.zra.org.zm and click on the tax portal.
2. Log in by entering your **TPIN, Password**, and the provided **captcha**, then click **Sign in**.

3. Enter One Time Password (OTP) sent to email and Phone
4. Once your account opens, select **'RETURNS'**.
5. Select **'File PTT or PAYE REFUND'**.
6. Enter the following details:
 - **Liability type** (Property Transfer)
 - **Return period:** the month for which the return relates (e.g., 1st January to 31st January)
7. Click Next.
8. Pick the type of transaction and the type of property being transferred (mining right, immovable property as residential or farmland).
9. If the property is not under the Ministry of Lands, click Next and enter the details of the Buyer and the full details of the property being transferred.
10. If the property is under the Ministry of Lands, a pop-up will appear for you to enter the Consent number on the assignment document. If details are correct, information auto-populates.
11. Click Next.
12. Confirm the details on the summary. If incorrect, go back to the affected page to make corrections. If correct, attach the necessary documents as per the property being transferred.
13. Click 'Submit'. The return submission reference number will be automatically generated.

8. How to Submit a Mineral Royalty Return

1. Go to www.zra.org.zm and click on the tax portal.
2. Log in by entering your **TPIN, Password**, and the provided **captcha**, then click **Sign in**.
3. Enter One Time Password (OTP) sent to email and Phone
4. Once your account opens, select **'RETURNS'**.
5. Select **'File a return'**.
6. Enter the following details:
 - **Tax type** (Mineral Royalty)
 - **Account name**
 - **Return period:** the month for which the return relates (e.g., 1st July to 31st July)
7. Answer the question: "Do you want to submit a Nil return?" (Yes or No).
8. If a Nil return, click Yes and it will be submitted.
9. If not a Nil return, click No and then click Next.
10. Select the type of metal the return relates to (e.g., base metals, precious metals, industrial minerals, gemstones, energy minerals) and click **Next**.
11. Part 1 is an analysis of recoverable minerals. The templates will require you to enter:
 - (i) type of metal,
 - (ii) quantities sold,
 - (iii) price per tonne
 - (iv) recoverable rate from the ore
 - (v) recoverable rate from the processing.

These other fields will be greyed out

(vi) Exchange rate,

(vii) Norm Value,

(viii) Mineral Royalty Payable. For base and precious metals, this auto-populates from Part 1. For other metals, information must be inputted.

12. Note: The exchange rate and metal price for base and precious metals are provided by ZRA and auto-populate.
13. Parts 7A and 7B show information populated from the Ministry of Mines (MOSES) system for finalizing previous sales transactions to adjust for the correct mineral royalty payable.
14. The last part shows a summary of entries and the computed tax.
15. Confirm the details on the summary. If incorrect, go back to the affected page to make corrections. If correct, click 'Submit'. The return submission reference number will be automatically generated.

9. How to File an Artisanal Mining Return

1. Go to www.zra.org.zm and click on the tax portal. Log in by entering your **TPIN, Password**, and the provided **captcha**, then click **Sign in**.
2. Enter One Time Password (OTP) sent to email and Phone
3. Once your account opens, select 'RETURNS'.
4. Select **'File a return'**.
5. Enter the following details:
 - **Tax type** (Artisanal small-scale mining)
 - **Account name**
 - **Return period:** the month for which the return relates (e.g., 1st July to 31st July)
6. Click Next.
7. In Part 1, choose the income source and enter the taxable income for the month.
8. Click Next.
9. Part 2 details mineral royalty deductible. For Artisanal mining, mineral royalty is first deducted from the monthly income. Any mineral royalty paid in the month auto-populates here. The residual amount is taxed at 4%.
10. Confirm the details on the summary schedule. If incorrect, go back to the affected page to make corrections. If correct, click 'Submit'. The return submission reference number will be automatically generated.

Important Note: The tax rate for artisanal mining income is **4%** of the income after deducting mineral royalty (if any). This is a **monthly return**, due by the **14th of the month following the transaction date**.

10. How to File an Annual Income Tax Return

1. Go to www.zra.org.zm and click on the tax portal. Log in by entering your **TPIN, Password**, and the provided **captcha**, then click **Sign in**.
2. Enter One Time Password (OTP) sent to email and Phone
3. Once your account opens, select **'RETURNS'**.

4. Select **'File a return'**.
5. Enter the following details:
 - **Tax type** (Income Tax)
 - **Account name**
 - **Return period:** 1st January of the charge year in question. (Note: The last day of the year auto-populates. Enter the charge year, e.g., 2023)
6. Click Next.
7. Complete the balance sheet (it will turn green when balanced) and the income statement form using data from your business financials for that charge year. Click Next.
8. Choose income source(s) and enter income and expenditure summaries to arrive at the taxable income for the year.
9. Complete the tax computation and the remaining schedules.
10. Confirm the details on the summary. If incorrect, go back to the affected page to make corrections. If correct, proceed.
11. Upload the Certificate ITF 56 A or B, duly signed by yourself or the professional who prepared the financial accounts.
12. Click **'Submit'**.

Note: This return can be amended. The annual/final return is due by 21st June of the following year.

11. How to File A VAT Return

1. Go to www.zra.org.zm and click on the tax portal.
2. Log in by entering your **TPIN, Password**, and the provided **captcha**, then click **Sign in**.
3. Enter One Time Password (OTP) sent to email and Phone.
4. Once your account opens, select **'RETURNS'**.
5. Select **'File a return'**.
6. Enter the following details:
 - **Tax type** (Value Added Tax)
 - **Account name**
 - **Return period:** the month to which the return relates (e.g., 1st July to 31st July)
7. Click Next.
8. A page opens with questions about VAT transactions in the period. Click YES or NO based on your activities. This determines which VAT schedules will populate (e.g., Schedule 1 & 2 for output tax for standard-rated sales).
9. Complete the populated schedules with your VAT transaction data for the period.
10. Verify the Output and Input details in the summary schedules A, B, and C. If correct, click Next.
11. In the final Schedule D, verify the VAT payable or repayable. If the figures are correct, click Submit. The return reference number will be automatically generated.

Note: You cannot amend a VAT return via the portal. To amend, the taxpayer must **write to the Authority** to request an amendment.

Taxpayer Reminder

All taxpayers must ensure that their registered contact details such as, mobile phone numbers, email addresses, physical addresses, and other demographic information, are always accurate and up to date on their tax profiles. Maintaining current details ensures timely receipt of official communications, notices, and important tax-related updates from ZRA and supports effective compliance

For more information contact:

Call Centre: Toll free line 4111

Email: advice@zra.org.zm

Website: www.zra.org.zm

provided, along with the taxable amounts for each. Click **Next**.

10. Confirm the details on the summary schedule.

11. Click **Submit**. The return submission reference number will be automatically generated.

5. How to File an Income Tax Provisional Return

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3. Enter One Time Password (OTP) sent to email and Phone
4. Once your account opens, select **'RETURNS'**.
5. Select **'File a return'**.
6. Enter the following details.
 - **Tax type** (Income Tax)
 - **Account name**
 - **Return period**: 1st January of the charge year in question. (Note: The last day of the year auto-populates. Enter the charge year, e.g., 2024)
7. Click **Next**.
8. Choose the **income source** and enter the **taxable income** (the amount expected in the charge year).
9. Click Next.
10. Confirm the details on the summary. If incorrect, go back to the affected page to make corrections. If correct, click **'Submit'**. The return submission reference number will be automatically generated.

NOTE: This return can be amended as many times as necessary to reflect the changing business circumstance. Where upon receipt of a return of income pursuant to section *forty-six (46)*, it is discovered that income has been so understated that the tax on the return has been underpaid by at least one-third, then such person shall be liable to a penalty under this section calculated at the rate of twenty-five percent (25%) of the tax which has been underpaid

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6. How to File A Pay as You Earn (PAYE) Return

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2. Enter One Time Password (OTP) sent to email and Phone
3. Once your account opens, select **'RETURNS'**.
Select **'File a return'**.
 1. Enter the following details