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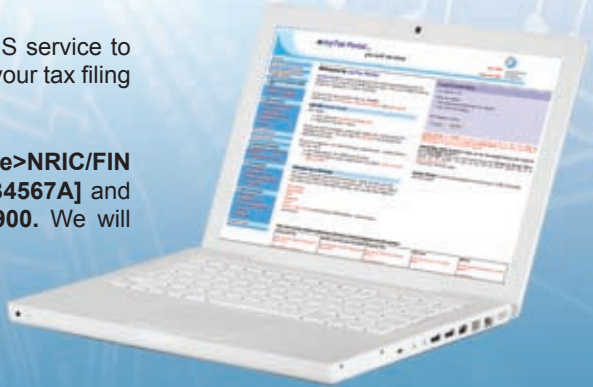
YOUR GUIDE TO COMPLETING FORM B1

**Regardless of your income,
you are required to send in your tax return
if you have received one.**

**Please send in your completed form by
15 April 2009.**

We are providing a free SMS service to allow you to check whether your tax filing has been received by IRAS.

Simply key in "filetax<space>NRIC/FIN Number" [e.g. filetax S1234567A] and send your SMS to 9116 4900. We will respond to you by SMS.



These notes are for reference only and are correct as at 1 January 2009. For further enquiries, please call us on 1800-356 8300 or visit our website at <http://www.iras.gov.sg>.

Helpline operating hours:

Mondays to Fridays : 8am to 5pm

Saturdays : 8am to 1pm

In line with our efforts to continuously improve our helpline services, conversations over the helpline will be recorded for our quality monitoring and coaching purposes.

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ENCLOSURES

- **Form B1 2009 (2 pages)**
- **Appendices 1 and 2**

Appendix 1 – Statement of Other Types of Income

Complete Appendix 1 only if you have any of the following types of income:

- (a) Trade, Business, Profession or Vocation;
- (b) Rent and Other Income from Property;
- (c) Royalty;
- (d) Charge;
- (e) Estate/Trust Income;
- (f) Interest;
- (g) Gains or Profits of an Income Nature not included under the above categories; and/or
- (h) Income not Previously Reported.

Appendix 2 – Change In Marital Status/New Claims/Changes In Claims For Personal Relief(s)

Complete Appendix 2 only if:

- (a) there is a change in your marital status;
- (b) you are claiming a relief for the first time; and/or
- (c) the particulars relating to the relief claims for this year are different from last year.

• **Return Envelope**

TAX CHANGES FOR THE YEAR OF ASSESSMENT 2009

From 1 January 2008:

- **Dividends**
All Singapore dividends paid by a company resident in Singapore will not be taxable, being exempt (1-tier) dividends.
- **Donations**
There is double tax deduction cash donations made through approved grantmaking philanthropic organisations ('grantmakers') to Institutions of Public Character (IPCs). (Please refer to Page 7 for more information)
- **CPF Cash Top-Up Relief**
 - (a) The age restrictions had been removed for parents, grandparents, non-working spouse and siblings.
 - (b) 2 separate tax relief cap of \$7,000 each per year, one for cash top-up for self (including cash-top up by employer on the employee's behalf) and another for cash top-up for family members.(Please refer to Page 7 for more information)
- **Supplementary Retirement Scheme (SRS) Relief**
From 1 Oct 2008, relief will be given for the following:
 - (a) Employers can contribute on their employees' behalf to the employees' SRS accounts.
 - (b) SRS members can contribute beyond the prevailing statutory retirement age.

(c) Individuals who derive only passive income (eg. rental income) can contribute to SRS.

SRS Relief will be given for the above contributions.

(Please refer to Page 8 for more information)

• **Child Relief**

Increase in the quantum of child-related tax reliefs.

(Please refer to Pages 10 and 11 for more information)

• **Voluntary Contributions to Medisave Account**

Tax relief is granted to individuals on voluntary contributions that they make specifically to their own medisave accounts.

(Please refer to Page 14 for more information)

• **Course Fees Relief**

(a) Include course, seminar or conference leading to an approved vocational qualification.

(b) Defer the claim within the 2 Years of Assessment if the assessable income did not exceed \$22,000 in the year preceding the year of claim.

(Please refer to Pages 14 and 15 for more information)

• **Parenthood Tax Rebate**

Extend rebate to all children.

(Please refer to Pages 16 and 17 for more information)

HOW TO COMPLETE PAGE 2 OF FORM B1

- (1) **Do not** leave any box blank. Enter a '0' if an item is not applicable to you.
- (2) **Do not** complete Section B if your Total Income consists of income from Employment only, and is less than \$20,000.
- (3) **Do not** send in supporting documents such as receipts for insurance premiums, donations, course fees, etc. together with your Form B1 unless you are asked to do so. All documents sent in will not be returned and may be destroyed.
- (4) There are penalties for failing to furnish a tax return by the due date or furnishing an incorrect tax return. For claims on reliefs, please ensure that you meet all the qualifying conditions for claiming that relief.
- (5) With effect from Year of Assessment 2007, a taxpayer who does not file his/her Income Tax Return for any Year of Assessment (YA) for 3 years or more after the filing due date is liable on conviction under Section 94A(3) to:
 - (a) a penalty equal to double the amount of tax that the Comptroller may, to the best of his judgement, assess to be payable by the taxpayer for that YA; and
 - (b) a fine not exceeding \$1,000, and

in default of payment to imprisonment for a term not exceeding 6 months.

With effect from YA 2008, S94A(3) is enforceable if a taxpayer does not file his/her Income Tax Return for any YA for 2 years or more after the filing due date.

Important Notes

How to declare Employment Income?

	Declare in page 2 of Form B1?	
	Yes	No
Employment Income as per: Form IR8A for the year ended 31.12.2008 Company A (Not participating in Auto-Inclusion Scheme) Total Employment Income as below: Salary \$28,500 Bonus \$ 2,100 Others \$ 1,500 Donations eg. CDAC \$ 12 CPF \$ 2,500	✓ ✓ ✓ ✓ (twice the amount) ✓	
Form IR8E for the year ended 31.12.2008 Company B (Participating in Auto-Inclusion Scheme) Total Employment Income as below: Salary \$14,975 Bonus \$ 943 Donations eg. CDAC \$ 12 CPF \$ 800		✓ ✓ ✓ (twice the amount) ✓

Some common reliefs you may claim

	Reliefs	How to indicate your claim on page 2 of Form B1
1	Wife Relief Example: You wish to claim Qualifying Child Relief for your first child and your wife wishes to claim Qualifying Child Relief for your second child and Working Mother's Child Relief for both children. Note: Please complete all the boxes and indicate the amount of claim.	Wife/Handicapped Spouse Claim Type (1,2,3 or 4) S\$ <div style="text-align: right; margin-right: 20px;"> <input type="text" value="1"/> </div> <div style="text-align: right;"> <input type="text" value="2"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> </div>
2	Child Relief Example: You wish to claim Qualifying Child Relief for your first child and your wife wishes to claim Qualifying Child Relief for your second child and Working Mother's Child Relief for both children. Note: Please complete all the boxes and indicate the amount of claim.	Yourself Claim Type for WMCR? Identification Type Identification Number S\$ Order (Q or H) (Y or N) (1,2,3,4 or 5) <div style="text-align: right; margin-right: 20px;"> <input type="text" value="1"/> <input type="text" value="Q"/> <input type="text" value="N"/> <input type="text" value="1"/> </div> <div style="text-align: right;"> <input type="text" value="S"/> <input type="text" value="9"/> <input type="text" value="2"/> <input type="text" value="3"/> <input type="text" value="4"/> <input type="text" value="5"/> <input type="text" value="6"/> <input type="text" value="7"/> <input type="text" value="A"/> <input type="text" value="4"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> </div> Your Wife Claim Type for WMCR? Identification Type Identification Number S\$ Order (Q or H) (Y or N) (1,2,3,4 or 5) <div style="text-align: right; margin-right: 20px;"> <input type="text" value="1"/> <input type="text" value="Q"/> <input type="text" value="Y"/> <input type="text" value="1"/> </div> <div style="text-align: right;"> <input type="text" value="T"/> <input type="text" value="0"/> <input type="text" value="1"/> <input type="text" value="2"/> <input type="text" value="3"/> <input type="text" value="4"/> <input type="text" value="5"/> <input type="text" value="6"/> <input type="text" value="B"/> <input type="text" value="4"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> </div>
3	Parent Relief Example: You wish to claim Parent Relief as your parent is staying with you.	Identification Type (1 or 2) Identification Number S\$ <div style="text-align: right; margin-right: 20px;"> <input type="text" value="1"/> </div> <div style="text-align: right;"> <input type="text" value="S"/> <input type="text" value="1"/> <input type="text" value="2"/> <input type="text" value="3"/> <input type="text" value="4"/> <input type="text" value="5"/> <input type="text" value="6"/> <input type="text" value="7"/> <input type="text" value="A"/> <input type="text" value="5"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> </div>

PAYMENT THROUGH GIRO

You can download a GIRO application form from <http://www.iras.gov.sg> by clicking on <Forms> under Quick links at the right-hand menu bar.

You can pay your Income Tax over a maximum of 12 interest-free monthly instalments from May till April of the following year. The number of instalments will depend on GIRO approval date and subject to a minimum monthly deduction amount of \$20. The instalment is deducted on the 6th of each month. If the deduction is unsuccessful, another deduction will be made on the 20th. If both deductions are unsuccessful, the amount will be deducted together with the following month's instalment. No reminders will be sent for unsuccessful deductions. If 2 months instalments are not successful, the instalment arrangement will be cancelled and the total tax outstanding is to be paid immediately.

GIRO deductions will continue for following year tax based on last instalment. We will revise the instalment deductions when your assessment is finalised and a new instalment plan will be sent to you.

EXPLANATORY NOTES FOR ITEMS ON PAGE 2 OF FORM B1

SECTION A ON PAGE 2 OF FORM B1

1 EMPLOYMENT

Employment Income *Auto-Included* In The Assessment

Do not give details of your employment income as we get this information directly from your employer.

Do not give details of your Nsman pay as we get this information directly from MINDEF/Police Force/Civil Defence.

Employment Income *NOT Auto-Included* In The Assessment

Send in Form IR8A/S and/or Appendix 8A/8B if the following conditions are satisfied:

- Your employer is not in the Auto-Inclusion Scheme for Employment Income and your income exceeds \$150,000; and/or
- Your income tax is borne by your employer; and/or
- You received stock option gains; and/or
- You are claiming Not Ordinarily Resident (NOR) concession.

Points To Note:

- Enter the amount of salary, bonus, director's fees and other types of employment income as per your Form IR8A in items 1(a), 1(b), 1(c) and 1(d) respectively on Page 2 of Form B1.
- If you have not received your Form IR8A from your employer by 31 March 2009, you can give an estimate of your earnings for 2008. However, please send us your Form IR8A when you receive it.
- 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.

The following is an example on how to enter your employment income on Page 2 of Form B1 if you have a combination of both auto-included and non auto-included employment income:

	<u>Company A</u>	<u>Company B</u>
(i) Employment Income for 2008	\$30,000	\$20,000
(ii) Employer is in the Auto-Inclusion Scheme for Employment Income?	Yes	No
(iii) Amount to be entered on Page 2 of Form B1	\$0	\$20,000

2 EMPLOYMENT EXPENSES

You may claim 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, zakat fitrah and mosque building fund (other than those deducted through your salary if your employer is in the Auto-Inclusion Scheme for Employment Income).

3 OTHER INCOME

Please complete Appendix 1 if you have any of the following types of income listed in points 3(1) to 3(9) in the year 2008:

1 TRADE, BUSINESS, PROFESSION OR VOCATION

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, etc. (For trade/business, please indicate Business Reg No/Partnership Tax Ref No in the box provided.)

2 RENT AND OTHER INCOME FROM PROPERTY

a RENT

The gross rent is inclusive of rental of furniture and fittings. You may claim expenses incurred solely for the purpose of producing the rental income and during the period of tenancy such as property tax, mortgage interest, fire insurance, maintenance, repairs, commission and others.

If you derived rent from a property which is solely or jointly owned in 2008, please furnish the details including the full amount of gross rent/expenses incurred and enter your share of the net rent in the boxes provided at item 2(a) in Appendix 1 of Form B1.

If the space provided is insufficient, please furnish the relevant details in a separate statement and enter your share of the total net rent in the boxes provided at item 2(a) in Appendix 1 of Form B1.

b OTHER INCOME FROM PROPERTY

The Net Annual Value (NAV)* of **one** property you **own and occupy** is exempt from tax if it does not exceed \$150,000. If the NAV exceeds \$150,000, the excess is taxable.

*The NAV is the Annual Value as shown in your property tax bill less allowable expenses. Please note that repairs and replacements of fixtures, fittings and furniture are not deductible expenses.

Any property owned by a married woman living with her husband is considered to be owned by the husband. However, the taxable NAV, if any, is assessable in her own name.

If you solely or jointly own a property that was occupied rent-free by your friends/relatives in 2008, please furnish the details including the annual value/expenses incurred and enter your share of the net annual value in the boxes provided at item 2(b) in Appendix 1 of Form B1.

If the space provided is insufficient, please furnish the relevant details including the annual value/expenses incurred in a separate statement and enter your share of the total net annual value in the boxes provided at item 2(b) in Appendix 1 of Form B1.

3 ROYALTY

Royalty includes amount received for the right to use copyrights, patents, trademarks, etc.

Income from royalties is deemed to be derived from Singapore if:

- the royalties are borne directly or indirectly by a person resident in Singapore or a permanent establishment in Singapore; or
- the royalties are deductible against any income accruing in or derived from Singapore.

The taxable amount is the amount of the royalties remaining after the allowable deduction or 10% of the gross amount, whichever is the less.

4 CHARGE

Charge includes income received under a deed or Order of Court, e.g. alimony, income from a separation deed or order.

5 ESTATE / TRUST INCOME

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 the income in the year the income accrued to the trustee irrespective of when the trustee has distributed or intend to distribute the income. You are not required to declare capital distribution and exempt income. More details are available in IRAS website.

6 INTEREST

You need not declare interest received on or after 1 January 2005 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 Appendix 1.

Please refer to MAS website http://www.mas.gov.sg/fi_directory/index.html for the list of approved banks and licensed finance companies in Singapore.

7 GAINS OR PROFITS OF AN INCOME NATURE NOT INCLUDED UNDER THE ABOVE CATEGORIES

These include any income which does not fall within any of the other classifications of income stated above. For example, dividend received from NTUC Healthcare Co-operative Ltd (excluding NTUC Fairprice Co-operative which is auto-included).

8 TOTAL (total of items 1 to 7)

Please enter the total income declared in items 1 to 7. You should also enter this total income value in item 3 on page 2 of Form B1.

9 INCOME NOT PREVIOUSLY REPORTED

If you received income for any period from 1 January 2002 to 31 December 2007 that has not been previously reported, please state the type of income, the date of payment, the period it relates to and the amount of 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.

For example, annuities derived from 1 January 2002 to 31 December 2003 (give breakdown of income in each calendar year).

5 DONATIONS

- (a) Double tax deduction (**twice** the donation value) will be given to all cash or specified donations made to Institutions of Public Character (IPCs) and other approved recipients, and for cash donations made through approved grantmaking philanthropic organisations ('grantmakers') to IPCs.
For donations that are qualified for tax deduction, the receipt should have the "tax-exempt" clause.
- (b) If you have given your NRIC/FIN number to the approved IPC, you need not claim for the donations which will be automatically allowed in your assessment.
- (c) However, if your employer is not in the Auto-Inclusion Scheme for Employment Income, enter **twice** the amount of donation [see point (a) above] deducted through your salary.
- (d) With effect from the Year of Assessment 2003, any unutilised donation can be carried forward to be offset against the income for any subsequent year, up to a maximum of 5 years.

You DO NOT need to claim the *Reliefs Auto-Included In The Assessment* as they will be allowed automatically based on your eligibility and records from the relevant parties.

6 RELIEFS

Reliefs Auto-Included In The Assessment• **Earned Income Relief (EIR)**

Deducted automatically against your income from employment, pension, trade, business, profession and vocation, up to the amounts as shown below. The amount of earned income relief depends on your age.

If you are claiming Handicapped EIR for the first time, please give details of your handicap at item 2 in Appendix 2 of Form B1.

Age	EIR	Handicapped EIR
Below 55	\$1,000	\$2,000
55 to 59	\$3,000	\$5,000
60 and above	\$4,000	\$6,000

• **CPF Cash Top-Up**

If you are a Singapore NRIC holder and in 2008 you have topped-up, or your employer has on your behalf topped-up, **in cash**, your retirement account or special account under the CPF Minimum Sum Topping-Up Scheme, you will get an automatic deduction of the amount topped-up, up to a maximum deduction of \$7,000 per year.

Another separate tax relief cap of \$7,000 per year will also automatically be given for cash top-up for your parents', grandparents', non-working spouse's or siblings' **retirement accounts** or special accounts under the CPF Minimum Sum Topping-Up Scheme in 2008. Your non-working spouse or siblings must not have income exceeding \$2,000 in the year preceding the year of top-up. You will not get a deduction if you transferred money from your CPF account to your own, your parents' or grandparents', non-working spouse's or siblings' CPF retirement accounts.

- **Supplementary Retirement Scheme (SRS)**

Relief for contributions to the SRS in 2008 by you or your employer on your behalf will be allowed automatically based on information provided by the SRS operators. The SRS contributions made by both an employee and his employer on his behalf cannot exceed his SRS contribution cap. The current SRS contribution cap is \$11,475 for Singapore Citizens and Permanent Residents and \$26,775 for foreigners respectively.

However, if you are a foreigner or Singapore Permanent Resident seeking tax clearance, and wish to claim relief on your contributions made in the year of cessation/departure, you need to send us a statement from the SRS operator for the purpose of tax clearance.

With effect from 1 October 2008, relief may be given for the following:

- (a) Contributions made by an employer on his employees' behalf to the employees' SRS accounts, subject to each employee's SRS contribution cap. SRS members will enjoy tax relief on contributions made by their employers.
 - (b) SRS members can contribute beyond the prevailing statutory retirement age, up to the point of their first penalty-free withdrawal.
 - (c) Individuals who derive only passive income (eg rental income) can contribute to SRS in the current year.
- **NSmen Relief (for NSman, wife or parent of NSman)**

NSmen relief will be automatically allowed to you based on information provided by MINDEF, Singapore Police Force & Singapore Civil Defence Force.

With effect from the Year of Assessment 2007, an additional tax relief of **\$2,000** will be allowed to key command and staff appointment holders (KAH) over and above the amount of NSmen relief.

Please note that only **ONE** of the following reliefs will be automatically allowed to you based on your eligibility:

For operationally ready NSman

Category of NSman	Non-KAH	KAH
Inactive NSman	\$1,500	\$3,500
Active NSman*	\$3,000	\$5,000

* For those who have done National Service and are called up annually for in-camp training and other activities.

For wife of operationally ready NSman

If your wife is a Singapore citizen, she will get an automatic deduction of \$750 if she has income taxed in her name.

For parents of operationally ready NSman

If you have children who are operationally ready NSmen, you and your wife/ex-wife must be Singapore citizens to get an automatic deduction of \$750 each in respect of one such NSman. Your wife must have income taxed in her name. Only 2 parents will be allowed the relief in respect of the same NSman.

Each parent or wife of the NSman is entitled to only one type of relief, i.e.:

- (a) If an NSman has a son who is also an NSman, he will be allowed to claim the NSmen relief **OR** the relief as a parent of an NSman, whichever is the higher;
- (b) If an individual is the wife of an NSman as well as the mother of another NSman, she will be allowed relief as a wife of an NSman **OR** the mother of another NSman.

Reliefs Not Auto-Included In The Assessment

Please ensure that you meet all the conditions before you enter the amount of claim in the relevant boxes on Page 2 of Form B1. You may refer to the checklist on Pages 18 and 19 to determine your eligibility for some common reliefs that you may claim. For any wrongful claim, there may be penalties and we will disallow your claim and withdraw the relief upon review of your assessment.

WIFE RELIEF

You may claim \$2,000 if you were living with your wife or supporting her in 2008 so long as her income (including tax exempt income eg bank interest, dividend, pension and etc) is not more than \$2,000 in the year 2008.

If you are divorced or legally separated, you may claim relief up to \$2,000 depending on the amount of alimony or maintenance paid in 2008.

If you have claimed Wife Relief, none of your children or son-in-law/daughter-in-law is allowed to claim Parent/Handicapped Parent Relief (apart from Grandparent Caregiver Relief) in respect of your wife.

HANDICAPPED SPOUSE RELIEF

You may claim \$3,500 if in 2008, you supported a physically or mentally disabled spouse. Your spouse's income (including tax exempt income eg bank interest, dividend, pension and etc) must not be more than \$2,000 in 2008.

If you have claimed for Handicapped Spouse Relief, you cannot claim Wife Relief.

If you are divorced or legally separated, you may claim up to \$3,500, depending on the amount of maintenance stated in the court order or deed of separation.

If you have claimed this relief, none of your children or son-in-law/daughter-in-law is allowed to claim Parent/Handicapped Parent Relief (apart from Grandparent Caregiver Relief) in respect of your spouse.

Example:

If you wish to claim for Handicapped Spouse Relief, please indicate the claim at item 6(a) on Page 2 of Form B1 as follows:

Wife/Handicapped Spouse	Claim Type (1,2,3 or 4)	S\$
	3	3500.00

CHILD RELIEF

You may claim this relief if the child is your legitimate child, step-child or a child you have legally adopted.

You may divide your claim for Qualifying Child Relief (QCR) or Handicapped Child Relief (HCR) as agreed between you and your spouse.

Qualifying Child Relief (QCR)

You may claim \$4,000 for each of your qualifying child if, you have supported your unmarried child who is under 16 years old in 2008.

If your unmarried child is 16 years old or above, he/she must have studied full-time at a university, college or school in 2008.

Your child must not have income (including NS pay but excluding scholarship or bursary) of more than \$2,000 in 2008.

The order of child is based on the date of birth or date of adoption.

Handicapped Child Relief (HCR)

You may claim \$5,500 if in 2008, you have supported a physically or mentally disabled unmarried child. Your unmarried child's income in 2008 must not be more than \$2,000.

Working Mother's Child Relief (WMCR)

A **working mother** who is married, divorced or widowed can claim WMCR for all her qualifying unmarried child who is **a Singapore citizen as at 31 December 2008** and has fulfilled all the conditions for the claim of QCR or HCR.

You must indicate the order for each child at item 6(b) on Page 2 of Form B1. WMCR will then be calculated automatically based on your eligibility.

Please see table below for the amount of WMCR allowable for each child.

Child Order	WMCR Allowable
1 st child	15% of mother's earned income
2 nd child	20% of mother's earned income
3 rd and subsequent children	25% of mother's earned income per child
Maximum of QCR/HCR + WMCR	\$50,000 per child
Maximum total WMCR is capped at 100% of the mother's earned income	

Example:

You wish to claim QCR for your six children and your wife wishes to claim WMCR for all of them for the Year of Assessment 2009.

Please enter the details at item 6(b) on Page 2 of your respective Form B1 as shown below:

Yourself																
Child Order	Claim Type (Q or H)	Claiming for WMCR? (Y or N)	Identification Type (1,2,3,4 or 5)				Identification Number				S\$					
1	Q	N	1	S	9	2	3	4	5	6	7	A	4	0	0	0
2	Q	N	1	T	0	1	2	3	4	5	6	B	4	0	0	0
3	Q	N	1	T	0	2	3	4	5	6	7	A	4	0	0	0
4	Q	N	1	T	0	3	3	4	5	6	7	B	4	0	0	0
		N											8	0	0	0

Your Wife																
Child Order	Claim Type (Q or H)	Claiming for WMCR? (Y or N)	Identification Type (1,2,3,4 or 5)				Identification Number				S\$					
1	Q	Y	1	S	9	2	3	4	5	6	7	A				0
2	Q	Y	1	T	0	1	2	3	4	5	6	B				0
3	Q	Y	1	T	0	2	3	4	5	6	7	A				0
4	Q	Y	1	T	0	3	3	4	5	6	7	B				0
		Y														0

If you are claiming for 5th and subsequent children, please give details on a separate sheet and enter total claim in the 5th row of 6(b) on Page 2 of Form B1.

PARENT/HANDICAPPED PARENT RELIEF

You may claim this relief if in 2008, you supported your or your spouse's parents, grandparents or great-grandparents who **MUST**:

- (a) **be LIVING IN SINGAPORE IN 2008; and**
- (b) **be 55 years old or above in 2008 or physically or mentally handicapped; and**
- (c) **not have income (including dividend, interest and pension) of more than \$2,000 in 2008 per dependant.**

You may claim \$5,000 for each dependant if your or your spouse's parents, grandparents, or great-grandparents lived with you in the same household in Singapore in 2008. If they did not live with you in the same household in Singapore in 2008, you may claim only \$3,500 for each dependant. However, you must have incurred at least \$2,000 to support each of them in 2008.

If you have supported a handicapped parent in 2008, you may be granted an additional \$3,000 on top of the parent relief.

Amount of Parent Relief allowable for each dependant:

	Parent Relief	Handicapped Parent Relief
Dependant NOT staying with you	\$3,500	\$6,500
Dependant staying with you	\$5,000	\$8,000

You can claim either Parent Relief or Handicapped Parent Relief for up to 2 dependants. **If you have claimed this relief, no other person is allowed to claim other reliefs on the same dependant(s) apart from Grandparent Caregiver Relief.**

Example 1:

You wish to claim Parent Relief in respect of your parent who is staying with you. Please indicate your claim at item 6(c) on Page 2 of Form B1 and complete all the boxes as shown below to enable us to consider your claim for Parent Relief.

Identification Type (1 or 2)	Identification Number	S\$
<input type="text" value="1"/>	<input type="text" value="S1234567A"/>	<input type="text" value="5000.00"/>

The amount of relief cannot be divided among your brothers or sisters who may wish to claim for the same parent.

Example 2:

Both Mr A and Mr B wish to claim for Parent Relief in respect of their parent, Mr X, who has satisfied the three conditions listed in points (a), (b) and (c) on Page 11.

The relief can only be claimed and allowed to either Mr A or Mr B.

GRANDPARENT CAREGIVER RELIEF

You may claim \$3,000 in respect of **one** of your or your spouse's/ex-spouse's parent or grandparent if you are a **working mother** who is married, divorced or widowed. Your or your spouse's/ex-spouse's parent or grandparent must:

- (a) be living in Singapore;
- (b) be looking after any of your children who is a citizen of Singapore and is 12 years old or younger in 2008; and
- (c) not be carrying on any trade, business, profession, vocation or employment during the year 2008.

If you have claimed Grandparent Caregiver Relief, no other person is allowed to claim this relief in respect of the same dependant.

If you are claiming Grandparent Caregiver Relief, please indicate your claim at item 6(d) on Page 2 of Form B1. You need to complete all the boxes as shown below to enable us to consider your claim for Grandparent Caregiver Relief.

Identification Type (1 or 2)	Identification Number	S\$
<input type="text" value="1"/>	<input type="text" value="S1234568A"/>	<input type="text" value="3000.00"/>

HANDICAPPED BROTHER/SISTER RELIEF

You may claim \$3,500 for each dependant if in 2008, you supported your or your spouse's physically or mentally handicapped brothers or sisters who lived in Singapore. Your handicapped siblings must:

- have lived with you in the same household in 2008. If not, you must have incurred at least \$2,000 to support each of them in 2008; and
- not have income (including tax exempt income eg bank interest, dividend, pension and etc) of more than \$2,000 in 2008 per sibling.

If you have claimed this relief, no other person is allowed to claim any other reliefs on your brother/sister.

For 3rd and subsequent claim of Handicapped Brother/Sister Relief, please enter the total claim for the 3rd and subsequent dependants in the boxes at the 3rd row at item 6(e) on Page 2 of your Form B1.

The amount of relief may be divided among your siblings who wish to claim relief for the same dependant.

Example:

Both Mr C and Mr D wish to claim Handicapped Brother/Sister Relief in respect of their handicapped brother who fulfilled the conditions listed in points (a) and (b) above. They agreed to share this relief. Mr C decided to claim \$1,000, while Mr D will claim \$2,500.

They can indicate their claim at item 6(e) on Page 2 of Form B1. Total Maximum relief allowed would be \$3,500. Please complete all the boxes as shown below to enable us to consider your claim for Handicapped Brother/Sister Relief.

Mr C		
Identification Type (1 or 2)	Identification Number	S\$
<input type="text" value="1"/>	<input type="text" value="S1234567C"/>	<input type="text" value="1000.00"/>

Mr D		
Identification Type (1 or 2)	Identification Number	S\$
<input type="text" value="1"/>	<input type="text" value="S1234567C"/>	<input type="text" value="2500.00"/>

PROVIDENT FUND

Compulsory Contributions to CPF/Approved Pension or Provident Fund by Singaporeans and Singapore Permanent Resident Employees

Such contributions must not be more than the statutory contributions under the CPF Act.

With effect from 1 January 2006, the ordinary wage ceiling has been lowered from \$5,000 to \$4,500 per month. Ordinary wages will be capped at \$54,000 (i.e. 12 months x \$4,500) and the overall income cap on compulsory CPF contributions is \$76,500 (i.e. 17 months x \$4,500). Additional wages will be capped at an amount equal to the difference between \$76,500 and the amount of ordinary wages.

The CPF contributions of employees seconded or posted overseas are considered as voluntary contributions and are not tax deductible.

Contributions to CPF by Self-employed Persons

As a self-employed person, you may claim your compulsory and voluntary CPF contributions made in 2008 up to 34.5% of your assessable income derived from your trade, business, profession or vocation or \$26,393, whichever is lower.

If your combined compulsory CPF contributions as an employee and as a self-employed person were less than \$26,393, you may claim voluntary CPF contributions. However, your total claims for compulsory and voluntary contributions must not be more than \$26,393.

If your combined compulsory CPF contributions as an employee and as a self-employed person were more than \$26,393, no deduction will be allowed on your voluntary CPF contributions.

If you were a Singaporean or Singapore Permanent Resident in 2008, you may claim your voluntary cash contribution within the annual CPF contribution cap of \$26,393 (ie 17 months x \$4,500 x 34.5%) and within the medisave contribution ceiling, that is specifically directed by you to be paid to your own Medisave Account. Such voluntary contribution must not have been claimed by you as a self-employed person.

LIFE INSURANCE

You may claim the insurance premiums you paid for insurance policies on your life or your wife's life. Premiums paid for insurance policy on your child's life are not allowed. The amount of relief you may claim must not be more than 7% of the insured value of your life or your wife's life.

- (i) For your insurance policy bought from 10 August 1973 onwards, your insurance company must have an office or branch in Singapore.
- (ii) If your combined CPF contributions as an employee and as a self employed person were more than \$5,000, you cannot claim life insurance premiums.
- (iii) If your combined CPF contributions as an employee and as a self employed person were less than \$5,000, you may combine your claims as an employee, as a self employed person and your life insurance relief up to \$5,000.

COURSE FEES

You may claim the actual course fees incurred, up to a maximum of \$3,500 for Year of Assessment (YA) 2009 if you have:

- (a) studied any course or attended any seminar/conference leading to an approved academic, professional or vocational qualification in 2008;
- (b) studied any course or attended any seminar/conference relating to your current trade, business, profession, vocation or employment in 2008; or
- (c) commenced a new trade, business, profession, vocation or employment in 2008 which is related to any course, seminar/conference that you have completed between 1 Jan 2006 to 31 Dec 2007.

Deferring the claim for course fees incurred on the courses, seminars and conferences specified in (a) on Page 14

If you are unable to claim the relief because your assessable income do not exceed \$22,000 and you have completed such courses, seminars and conferences on or after 1 Jan 2008, you would be allowed to claim the relief:

- (a) in the first subsequent YA in which your assessable income exceeds \$22,000; or
- (b) within 2 YAs from the YA relating to the year in which such courses, seminars or conferences are completed.

Allowable course fees include registration fees or enrolment fees, examination fees, tuition fees and aptitude test fees (for computer courses). You cannot claim living expenses, expenses for textbooks or travelling expenses.

For more information on course fee relief, please refer to IRAS website at <http://www.iras.gov.sg>.

FOREIGN MAID LEVY

You may claim **twice** the amount of foreign maid levy paid for **one** maid in 2008 against your **earned income** (for definition of earned income, please refer to the explanation given in earned income relief on Page 7 of this Guide) taxable in your own name and if you are:

- (a) a married woman who lived with your husband in 2008; or
- (b) a married woman and your husband was not resident in Singapore in 2008; or
- (c) separated from your husband, divorced or widowed and in 2008, had children who lived with you and on whom you could claim child relief.

You may claim up to \$4,080 (if you qualify for the concessionary levy of \$170 per month) or \$6,360 foreign maid levy for Year of Assessment 2009. It does not matter whether the levy was paid by you or your husband.

TRANSFER OF EXCESS QUALIFYING DEDUCTIONS/RENTAL AND NAV DEFICITS BETWEEN SPOUSES

A married couple can transfer the excess of qualifying deductions between each other if there is any remaining qualifying deduction that cannot be completely offset against the income of the respective spouse for a particular Year of Assessment.

Qualifying deductions refer to:

- (a) any allowance falling to be made under Sections 16, 17, 19, 19A, 19C, 19D or 20 of the Income Tax Act ("capital allowances");
- (b) any loss incurred by the individual in any trade, business, profession or vocation which, if it had been a profit, would have been assessable under the Income Tax Act ("trade loss"); and
- (c) any donation made by the individual under Sections 37 (3) (b), (c), (e) or (f) or (6) of the Income Tax Act ("donations").

The transfer of any excess qualifying deductions must follow the order of deduction.

Any qualifying deductions should first be set off against the assessable income of the taxpayer whose activities gave rise to the deductions. Any excess can then be transferred to the spouse in the order of capital allowance, trade loss followed by donations. The transferee must have assessable income available before the transfer can be allowed. The amount available for transfer is restricted to the assessable income of the transferee.

Where both spouses have rental income, they can transfer the rental deficit to each other. The amount of transfer is strictly limited to the net amount of the available rental income of the transferee. Rental deficit of the transferor can only be transferred if the transferee has positive rental income. The amount of rental deficit transferred cannot be offset against any other income of the transferee.

In the case of net annual value (NAV), where the expenses exceed the annual value (AV), the excess of expenses over annual value can only be deducted against the positive NAV of the transferee. The excess cannot be offset against any rental income nor any other sources of income of the transferee.

For the transfer of the excess of the qualifying deductions, rental deficit or the excess of expenses over AV to take place, an election has to be made by both spouses in writing on a year to year basis furnishing their names, identification numbers and signatures.

The election can be made at any time, including at the time of submission of Returns but no later than 30 days from the date of service of notice of assessment of the individual or his spouse, whichever is the later. The election once made is **irrevocable**.

Upon election, Comptroller of Income Tax will re-compute the assessment of the transferor and transferee to take into account the respective transfers. Any subsequent revision to either party's tax assessment will result in a corresponding revision to the other party's tax assessment.

PARENTHOOD TAX REBATE

Parenthood Tax Rebate (PTR) replaces the Special Tax Rebate (STR) with effect from the Year of Assessment 2005.

You may claim PTR if you are a tax resident of Singapore who has:

- (a) legitimate child born to the family on or after 1 Jan 2008; or
- (b) a child born to you on or after 1 Jan 2008 and you were not legally married to the other natural parent at that time of the birth of your child but were subsequently legally married to the other natural parent of the child before the child reaches 6 years of age; or
- (c) a child legally adopted on or after 1 Jan 2008 while married, divorced or widowed if the child is adopted before he reaches 6 years of age.

Child Order	PTR Allowable
1 st child	\$ 5,000
2 nd child	\$10,000
3 rd and subsequent children	\$20,000 per child

The child:

- (a) must be a Singapore citizen at the time of birth or within 12 months thereafter; or
- (b) must be a Singapore citizen at the time of legal adoption or within 12 months thereafter;
or
- (c) must be a Singapore citizen at the time of the marriage of his natural parents or within 12 months thereafter.

The order of your children is determined based on the date of birth, date of legal adoption or date of marriage of natural parents, as the case may be, for all your children in the same household regardless of whether the child is a qualifying child for the purpose of PTR.

Any sibling who is deceased shall be taken into account in determining the number of siblings a child has at the time of his birth, adoption or marriage of his natural parents, as the case may be.

The PTR may be offset against either or both your and your wife's income tax. If the income tax payable for that year of assessment is less than the rebate, any unutilised rebate can be used to offset against the income tax payable for the subsequent years until the rebate has been fully utilised.

If you are claiming PTR, please complete item 8 in Appendix 2 of Form B1 and send in photocopies of legal adoption papers in the case of an adopted child. If you were not legally married to the other natural parent at that time of the birth of your child but were subsequently legally married to the other natural parent of the child before the child reaches 6 years of age, please send in a photocopy of your marriage certificate and the child's birth certificate.

Any unutilised STR balance that can be brought forward to the Year of Assessment 2005 under the STR rules will continue to be available for deduction against the tax payable for the Year of Assessment 2005 or any subsequent year of assessment until the rebate has been fully utilised. The time limit of 9 years for claiming STR has been removed.

The unutilised Further Tax Rebate (FTR) balance that can be brought forward to the Year of Assessment 2005 shall continue to be available for deduction until the balance is fully utilised or up to 9 years following the year of birth of the child, whichever is earlier.

If your qualifying child is given up for adoption to another family, you and your spouse will forfeit the remaining STR/FTR/PTR balance given for this child from the year of assessment following the year the child is given up for adoption.

Divorcees are allowed to continue to utilise their STR/FTR balances after their divorce. Divorcees whose STR/FTR had previously been terminated but whose claim periods have not expired (i.e. still within 9 years from the year of birth of the child) may write in to request for the STR/FTR balances to be reinstated. However, the rebates will be granted prospectively from the year of assessment of due claim till the rebate has been fully utilised or in the case of FTR, till the year it expires, whichever is earlier.

For the purposes of admitting the claims by divorcees on the reinstatement of their STR/FTR/PTR balances,

- (a) the divorcees will be allowed to reinstate their STR/FTR/PTR balances based on the STR/FTR/PTR balances in the respective accounts as at the date of divorce. A written agreement duly signed by the divorcees to endorse a transfer of any STR balances from one account to another must be submitted for any adjustment to be made to the respective STR accounts.
- (b) a divorcee who has remarried will not be allowed to share any of his/her STR/FTR/PTR balances in respect of a child from a previous marriage with his/her new spouse.
- (c) in the case of a divorcee who has remarried and had STR/FTR/PTR granted in respect of a newborn qualifying child in his/her new marriage, any STR/FTR/PTR granted in respect of this child will be allowed concurrently with any reinstatement of STR/FTR/PTR previously disregarded due to divorce. The order of offset of the STR/FTR/PTR will be effected to taxpayer's benefit.

CHECKLIST OF SOME COMMON RELIEFS YOU MAY CLAIM

This list is to help you determine if you are eligible for the relief(s). **If you are claiming relief(s) for the first time, or the particulars relating to the claims for this year are different from last year, please provide the relevant information in Appendix 2.**

1	Qualifying Child Relief (QCR)	Yes	No
(a)	Child was your legitimate child, step-child or a child you have legally adopted.		
(b)	Child was unmarried & supported by you in 2008		
(c)	Child was under 16 years old, or if 16 years old and above and studied full-time in 2008		
(d)	Child's income was not more than \$2,000 in 2008		
If you have ticked 'Yes' for all items, you may claim QCR of \$4,000.			
2	Working Mother's Child Relief (WMCR)	Yes	No
(a)	You are a working mother with earned income and are married/divorced/widowed		
(b)	Your child is a Singapore citizen as at 31 December 2008		
(c)	Your child has fulfilled all the conditions for the claim of QCR/HCR		
If you have ticked 'Yes' for all items, you may claim WMCR.			
3	Parent Relief	Yes	No
You have supported your or your spouse's parent, grandparent or great-grandparent who was:			
(a)	living in Singapore in 2008		
(b)	55 years of age or above in the year 2008		
(c)	not in receipt of income more than \$2,000 in 2008 per dependant		
(d)	not a subject of claim by another person on the same dependant in 2008 apart from Grandparent Caregiver Relief		
(e)	physically or mentally handicapped		

If you have ticked 'Yes' for items (a), (b), (c) and (d), you may claim parent relief of \$5,000 if the dependant **was living** with you or \$3,500 if the dependant **was not living** with you but you had incurred at least \$2,000 in supporting him/her.

If you have ticked 'Yes' for items (a), (c), (d) and (e), you may claim handicapped parent relief of \$8,000 if the dependant **was living** with you or \$6,500 if the dependant **was not living** with you but you had incurred at least \$2,000 in supporting him/her.

4	Grandparent Caregiver Relief (GCR)	Yes	No
You are a married/divorced/widowed working mother who engaged the help of your or your spouse's/ex-spouse's parent or grandparent to look after your child and			
(a)	your parent/parent-in-law/grandparent/grandparent-in-law was living in Singapore in 2008		
(b)	your parent/parent-in-law/grandparent/grandparent-in-law was not carrying on any trade, business, profession, vocation or employment in 2008		
(c)	your child who was being looked after, is a citizen of Singapore who is 12 years old or younger in the year 2008		
(d)	your child was your legitimate child, step-child or a child you have legally adopted		
(e)	no other person is claiming the GCR in respect of the same parent/parent-in-law/grandparent/grandparent-in-law		
If you have ticked 'Yes' for all items, you may claim GCR of \$3,000.			
5	Foreign Maid Levy	Yes	No
You are a <u>female</u> taxpayer with earned income taxable in your own name in 2008 and who			
(a)	is married; or		
(b)	is separated from your husband, divorced, or widowed and in 2008, had children who lived with you and on whom you could claim child relief		
If you have ticked 'Yes' for item (a) or (b), you may claim twice the amount of foreign maid levy paid against your earned income, subject to the maximum amount of \$4,080 (if you qualify for the concessionary levy of \$170 per month) or \$6,360.			

Call Individual Income Tax Integrated Phone Service

Convenient and fast service when you need a tax form or you need help on tax matters, call our 24-hour individual income tax integrated phone service at 1800-3568300.

We have enhanced our helpline system to provide you with integrated self-help facilities available 24 hours a day. Simply follow the instructions to access information on your Personal Income Tax or obtain the relevant forms at your convenience.

Individual Income Tax Integrated Phone Service

1) Some Helpful Tips:

1	Before You Call The Helpline Please get ready your income tax reference number
2	Dial 1800-356 8300 or (65) 6356 8300 (overseas)
3	Language options Press 1 - for English. Press 2 - for Mandarin.
4	Options Available At Individual Income Tax Integrated Phone Service Please refer to the quick reference guide for the various options available on Page 21.
5	Verification of callers identification At certain options, you may be required to provide your income tax reference number. If so, please enter your income tax reference number excluding the alphabets. The order of tax reference numbers to enter are: <ul style="list-style-type: none">• Press 1 - to enter your Singapore NRIC number including Singapore Permanent Residents (SPR).• Press 2 - to enter your FIN beginning with "F".• Press 3 - to enter your FIN beginning with "G".• Press 4 - to enter your income tax reference number beginning with "A"• Press 5 - to enter your Immigration number.• Press 6 - to enter your Work Permit number.• Press 0 – to enter other tax reference numbers not stated above.
6	Selection to go back to main menu, previous menu or repeat option <ul style="list-style-type: none">• Press 8 - to go back to previous menu• Press 9 - to go back to main menu• Press * - to repeat options

2) Quick Reference Guide of Individual Income Tax Integrated Phone Service

We will provide different options during the peak period (Feb to Apr) and non-peak period (Jan, May to Dec) to cater to your enquiries.

Enquiry Code	Information
Option "1"	<p>For Filing Due Date and E-filing Service Centres</p> <ul style="list-style-type: none"> • Press 1: Filing Due Date • Press 3: List of E-Filing Service Centres by fax • Press 4: To speak to our Tax Officer #
Option "2"	<p>Request for Tax Form and Other Forms</p> <ul style="list-style-type: none"> • Press 1: Request for Income Tax Form By Post • Press 2: Request tax information and Form IR8A/8S by Fax <ul style="list-style-type: none"> • Press 1: Checklist on Some Common Tax Reliefs A Resident Individual May Claim or Filing and Payment Information • Press 2: Form IR8A/8S
Option "3"	<p>Enquiry on Return Status and Assessment Matters</p> <ul style="list-style-type: none"> • Press 1: Return Status • Press 2: Assessment Status • Press 3: To speak to our Tax Officer #
Option "4"	<p>Enquiry on Payment and Refund Matters</p> <ul style="list-style-type: none"> • Press 1: Information on Payment and GIRO • Press 2: Request for Statement of Account • Press 3: Request for Instalment Plan • Press 4: To speak to our Tax Officer #
Option "5"	<p>To check Office Information</p>
Option "0"	<p>To speak to our Tax Officer #</p>

Available only during office hours from Mondays to Fridays, 8am to 5pm and on Saturdays, 8am to 1pm.

WORKING SHEET
(For your retention)
税额计算表 (请您保存)

		TAXPAYER 纳税人
NAME 姓名		
INCOME 入息 Employment 雇用 Other Income 其他入息		S\$
TOTAL INCOME 总入息		
Less: DONATIONS 减: 捐款		
ASSESSABLE INCOME 估税入息		
Less: PERSONAL RELIEFS 减: 个人扣除		
Earned Income 劳力所得 Wife/Handicapped Spouse 妻子 / 残障配偶 Children 子女 Parents/Handicapped Parents 父母 / 残障父母 Grandparent Caregiver 祖父母看护者 Handicapped Brothers/Sisters 残障兄弟 / 姐妹 Provident Fund/Life Insurance 公积金 / 人寿保险 Course Fees 进修课程费 Foreign Maid Levy 外国女佣费 NSmen 战备军人 CPF Cash Top-Up 以现款填补中央公积金户口 Supplementary Retirement Scheme 退休辅助计划		
CHARGEABLE INCOME 征税入息		
Tax Payable on Chargeable Income 征税入息应缴之税额		
Less: Tax credit Other reliefs Tax Payable/Repayable before rebate	减: 税额抵消 其他扣除 回扣前应缴税额 / 应退还税额	
Less: Parenthood Tax Rebate Tax Deducted from Interest	减: 家长税务回扣 从利息直接扣除之税额	
NET TAX PAYABLE/REPAYABLE 应缴净税额 / 应退还税额		

RATES OF TAX FOR YEAR OF ASSESSMENT 2009 / 2009估税年税率表

Your chargeable income is the amount remaining after deducting from your assessable income the personal reliefs to which you are entitled. If you are a resident in Singapore, the rates of tax chargeable are as follows:

您的征税入息是在扣除了您应得的个人扣除数额后的入息。新加坡居民的个人所得税率如下:

	Chargeable Income 征税入息	Rate 税率	Gross Tax Payable 应缴税额		Chargeable Income 征税入息	Rate 税率	Gross Tax Payable 应缴税额
	\$	(%)	\$		\$	(%)	\$
On the first 首	20,000	0	0	On the first 首	80,000		4,300
On the next 次	10,000	3.5	350	On the next 次	80,000	14	11,200
On the first 首	30,000		350	On the first 首	160,000		15,500
On the next 次	10,000	5.5	550	On the next 次	160,000	17	27,200
On the first 首	40,000		900	On the first 首	320,000		42,700
On the next 次	40,000	8.5	3,400	Above 超过	320,000	20	