

# 2009 Tax Return - Helpsheet - Form 11E

## What is Form 11E ?

The Form 11E is the shorter of the two Income Tax Return forms for self-assessed individuals. It is an extract of the main personal tax Return (Form 11).

## Can I use the Form 11E?

The Form 11E is not suitable for individuals with a turnover of € 1,000,000 or greater. Those individuals will have to either file online via the Revenue On-Line Service (ROS) or complete a paper Form 11. In addition, those who:

- are non-resident,
- have three or more trades,
- are claiming tax relief in respect of a property Based Incentive Scheme in 2009,
- have information to declare in respect of Deferred Share Options,
- opened a Foreign Bank Account, were issued with a Foreign Life Policy, or acquired an interest in an Offshore Fund, in 2009,
- disposed of Foreign Life Policies or Offshore Funds,
- are affected by the Limitation on the use of Reliefs by High-Income Individuals,

**must** file on-line via ROS or complete a Form 11.

Items omitted from this form, which are in the Form 11, are listed on page 4 of this Helpsheet. If you have anything to declare in relation to any of the other items you can enter the required information in the space provided at Panel O of the Form 11E.

You can obtain a Form 11 from Revenue's website [www.revenue.ie](http://www.revenue.ie) from Revenue's Forms and Leaflets Service at LoCall 1890 306 706 or from any Revenue office. LoCall rates - note that the rates charged for the use of 1890 (LoCall) numbers may vary among different service providers.

## Can I file this Return On-Line?

An Alternative way to completing this paper Return is to file your Return electronically through the **Revenue On-Line Service (ROS)**. The ROS Form 11 contains the panels appropriate to you as an individual who should use Form 11E. You will only need to open and complete the panels relevant to your needs. ROS will provide you with an instant calculation of your tax liability, letting you know how much to pay on 31 October 2010. You can access ROS through Revenue's website [www.revenue.ie](http://www.revenue.ie)

## Where can I get further help?

In addition to the following notes a larger and more detailed publication - "Guide to Completing 2009 Pay & File Returns" is available on [www.revenue.ie](http://www.revenue.ie) from Revenue's Forms & Leaflets Service at LoCall 1890 306 706 or from any Revenue office.

## Pay and file

Under Pay and File you must file your 2009 Tax Return and pay your liabilities on or before 31 October 2010. On that date you must also pay any balance of Income Tax due for 2009. The onus is on you to calculate your own tax liabilities. However, if you file your Return on or before 31 August Revenue will issue you with a final notice of assessment to enable you to know the income tax you have to pay on 31 October.

If you file after 31 August, Revenue cannot guarantee to provide you with a final assessment before 31 October and you may have to do your own calculations.

Where this Return is submitted after 31 October 2010 a surcharge (5% where the Return is submitted within two months, otherwise 10%) will be added to your tax liability.

## Sign and Date the Return

Before submitting your Return, be sure to sign and date the Declaration on the front page of the Return. If you are filing the Return as an executor, guardian or administrator, or as an authorised agent, state the capacity in which you are signing the Return and for whom you are acting.

## Attachments and Business Accounts

**You should not submit any correspondence or documentation with your Return**, except where expressly asked to do so; for example, where you have a genuine doubt about any item in the Return you should note Line 21 on page 3 of the Return and enclose a letter setting out the point at issue. Supporting documentation, including business accounts, must however be retained for six years as it may be requested by Revenue for the purposes of an assurance check or an audit.

## Remember:

- you must prepare business accounts but you should not submit them with your 2009 Return. Instead, you are required to complete Extracts From Accounts on pages 4-6 of the Return.
- do not submit lists or schedules with the Return. The totals should be entered on the Return.
- do not enter items such as 'per attached', 'as before', etc. You must instead enter the requested information.

Incomplete Returns will be sent back to you for proper completion and you may incur a surcharge if the corrected Return is submitted late.

## Married Couples

Married Couples are obliged to submit only one Income Tax Return showing the income and capital gains of both spouses unless they have made a formal election to have their tax affairs dealt with separately.

## How to fill in this Return

- Use CAPITAL LETTERS. Write clearly and accurately within boxes. Do not join writing. This return will be scanned.
- Insert  clearly in any relevant boxes as required.
- Any panel(s) or section(s) that do not require an entry should be left blank.
- In date boxes enter the format of Day / Month / Year, see example of correct and incorrect entries below.
- All monetary entries, including entries in the Foreign Income panel, should be in Euro denomination. Do not enter € symbol.
- Enter figures in whole Euro - ignore cent. Round down your income to the nearest Euro, and round up your credit, allowances, reliefs, expenses and tax paid to the nearest Euro - it is to your benefit.
- Use BLUE ink when completing this form.

**CORRECT**

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>										
P H A R M A C I S T											
		0	1	0	1	2	0	0	0	9	
		3	1	1	2	2	0	0	0	9	
		3	1	1	2	2	0	0	0	9	
					4	7	0	0	0	0	.00
											.00
					1	9	0	0	0	0	.00
											.00
					5	5	0	0	0	0	.00

**Example of correct and incorrect entries.**

<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>									
Pharmacist											
		D	1	J	a	n	y	0	9		
		E	N	D	D	E	C	0	9		
		3	1	/	1	2	/	0	9		
					4	7	0	0	0	0	.00
											.00
					1	9					.00
										N/A	.00
					€	5	5	0	0	0	.00

**INCORRECT**

The following short notes will assist you in completing the various Panels on the Return. If you require more detailed notes you can check the more comprehensive Guide to Completing 2009 Pay & File Returns.

The alphabetical references below correspond with the relevant Panels on the Return while the numerical references on the left also correspond with the line number on the Return. The term "S...TCA 1997" in this Helpsheet and on Form 11E refers to Section in the Taxes Consolidation ACT 1997.

### A - Personal Details

- When signing the return on page 1, it is important to state your capacity as signatory. Revenue will contact you regarding any outstanding matters.
- This question must be completed in all cases
- This section should be completed **only** where your marital status at Line 2 changed during 2009.
- Complete Line 4 if you were married before 1/1/2009.
- 7 & 8 It is important that you complete 'Date of Birth' boxes as certain age related exemptions, reliefs and allowances such as RACs, PRSAs and certain tax credits such as Age tax credit may be due.
- 8 If married, enter your spouse's PPS number and Date of Birth. If your spouse has no PPS number enter your spouse's pre-marriage Surname, First name(s) and Date of Birth.
- 9 "Permanently Incapacitated" means incapacitated by reason of mental or physical infirmity from maintaining oneself.
- 11 Individuals issued with a 'full' Medical Card by the Health Service Executive (HSE) are exempt from the Health Contribution. Individuals issued with 'doctor only' Medical Cards (GP Visit cards) by the HSE are liable for the Health Contribution.

### B - Income From Trades, Professions or Vocations

This Return caters for two trades, a primary trade and a subsidiary trade. If between you and your spouse you have more than two trades, you must file online via **ROS** or complete Form 11.

- 104-105 This is the amount on which you are assessed for tax. You are assessable on the adjusted net profit for the accounting period ending in the year 2009 - e.g. if accounts are normally prepared for a period ending on 30 June, then the assessable profits for 2009 will be the profits of the year ended 30 June 2009. You must enter the assessable amount at Line 105; in some circumstances this may be different to the amount entered at Line 104 (for example at commencement or cessation of trade).  
If a loss is made, the amount of the adjusted net loss should be entered at Line 104(b) and show 0.00 at Line 105.
- 114 This line refers to the taxation of EU Restructuring Aid for **sugar beet growers** By **making this election** you will have the aggregate of all 'relevant payments' received and chargeable in 2009 treated as arising in six equal instalments, chargeable in the year of assessment 2009 and the five succeeding years. This election is available to all farmers, both full-time and part-time, whether they are on the present three year income averaging system or not.
- 115 **Review of Income Tax Year 2008.** Complete this section if you have changed your accounting date or ceased to trade in 2009 **and** a review of 2008 is required. In both cases you must review the profits of 2008. In either event, if the revised profits are greater than those originally assessed then that assessment must be amended.
- 116 If your accounting period ends on a date other than 31 December, credit for withholding tax is given by reference to the withholding tax deducted during the accounting period (i.e. the basis period for 2009). Do not include Relevant Contracts Tax or any other type of taxes at Line 116.

117 -152 It is important to note that the Extracts From Accounts pages are **not** a tax adjustment computation/calculation. When completing these Extracts you may have nothing to enter under some headings, as the section may not apply to you. You must, however, complete each section that is relevant and for which you have an entry in your accounts.

## C - Irish Rental Income

### 202 **Compliance with the registration requirements of the Residential Tenancies ACT 2004.**

Entitlement to a deduction for interest paid on borrowed money employed in the purchase, improvement, or repair of a rented residential property is conditional on compliance with the registration requirements of the Residential Tenancies ACT 2004. Any queries on the registration requirements/process should be addressed to the Private Residential Board, [www.prtb.ie](http://www.prtb.ie) or telephone +353 1 6350600.

205-210 Where there is more than one let property separate computations of rental income for each property should be prepared and retained by you. Do not include any income exempt under the Rent-a-Room scheme entered at Line 413(a). Where a claw back of 'Section 23' Relief arises, the claw-back will be the full 'Section 23' Relief granted and should be included at Line 205.

209 S.409A TCA 1997 restriction limits unused Capital Allowances for offset to €31,750 in certain cases - see *Guide to Completing 2009 Pay & File Returns* for further information.

## D - Income From Irish Employments (including Foreign Employment exercised in the State), Offices, Pensions, Directorships etc.

215 Public Sector employment here is confined to the Oireachtas, Judiciary, European Parliament etc.

218 Un-reimbursed expenses included wholly, exclusively and necessarily in the performance of the duties of an office/employment may be entered at Line 218(b). AVC payment(s) made to an occupational pension scheme but not through a net pay arrangement should be included at Line 218(c)

219 Most taxable benefits are now taxed at source; however, taxable benefits received as payments to PRSAs and Shares received free of charge or at a discounted price are not and, as such, should be entered in your Return.

220 Enter the taxable amount received in the year 2009, after relevant exemptions, of payments such as Illness Benefit, Occupational Injury Benefit, Jobseekers Benefit, etc.

### 228 **Income Levy - Gross Income from Employment/Pension**

The Income levy, which came into effect on 1 January 2009, is a levy payable on aggregate income, including notional pay, before any relief for any capital allowances, losses or pension contributions. More information on the Income Levy is available at [www.revenue.ie](http://www.revenue.ie), from your Revenue office or in the more comprehensive *Guide to Completing 2009 Pay & File Returns*.

229 Amount of Income Levy deducted - enter the full amount for the year.

### 230 **PAYE Tax deducted/Refunded:**

(a) Enter the total of tax deducted under PAYE as noted on Form(s) P60 and/or Form(s) P45.

Note: In respect of Proprietary Directorships, only tax remitted to Revenue should be entered here.

(b) Enter the total amount of PAYE tax refunded by Revenue, if any, for 2009, e.g. PAYE tax refunded on submission of Form MED 1, a refund in respect of an unemployment repayment claim/qualifying Tuition Fees, etc.

(c) Enter the amount of tax underpaid in a previous year(s), if any, and coded for collection by reducing your tax credits during the year 2009.

## E - Foreign Income

If you have Foreign Income sources other than those shown you should file online via ROS or complete Form 11.

## F - Income from Fees, Covenants, Distributions, etc.

401 Incomes from employments and/or directorships should **not** be entered at Line 401, but in Panel D.

403(b) **Special Share Account(s)/ Special Term Share Account(s)/Special Saving Accounts:** Do not enter any amount here **unless** you or your spouse are entitled to claim a refund of DIRT. If the account is a Special Term Share Account, only enter the amount, at Line 403(b), Which has been subject to DIRT, i.e. the amount **after** the relevant exemptions.

404 Include scrip dividends received from quoted resident companies.

## G - Exempt Income

413 Where you are availing of Rent-a-Room Relief state the gross Rental Income received in 2009 for room(s) in a "Qualifying Residence".

414 Where the gross annual income from the provision of Childcare Services does not exceed €15,000, the income is exempt from tax. The care must be provided in the carer's home and for no more than three children at any one time. The carer must retain evidence that she/he has notified the appropriate person, recognised for that purpose by the HSE, that she/he is providing these services. The election to have this income exempt from income tax must be made on or before the 31 October 2010.

## H - Annual Payment, Charges and Interest Paid

503 Maintenance payments here refers to payments made by a separated/divorced person for the benefit of a spouse under a legally enforceable arrangement, i.e. Deed of Separation/Rule of Court, etc.

504 Unrestricted tax relief can be claimed on covenants in favour of permanently incapacitated adults. Tax relief can be claimed on covenants in favour of adults aged 65 or over subject to a 5% restriction, (i.e. the amount of tax relief available on one or more covenants cannot exceed 5% of the covenantor's total income).

506 "Non-pensionable earnings" means earnings arising from a trade or profession or from a non-pensionable employment where the individual is not included for benefits under an approved occupational pension scheme.

510 Tax relief for interest paid on a loan secured on an individual's main residence is given at source by the bank, building society, etc. **You should not include this relief, known as Tax Relief at Source (TRS), in this Return.** However for other main residence loans (if any) which are not secured on the property ('unsecured loans') you can claim for tax relief here, subject to certain restrictions and upper limits. You will need to check these restrictions and upper limits (see Leaflet CG13 - Mortgage Interest Relief (Tax Relief at Source) or *Guide to Completing Pay & File Tax Returns* at [www.revenue.ie](http://www.revenue.ie)) and only enter the amount of relief to which you are allowed (i.e. "relievable interest paid"). All such loans, whether paid under TRS or otherwise, must be used for the purchase, repair, development or improvement of your main residence.

## I - Claim For Tax Credits, Allowances, Reliefs and Health Expenses

- 513 (a) Home Carer tax credit is a max of € 900. This amount is reduced by one half of the amount of home carer's income that exceeds € 5,080. Accordingly, no credit is due if the home carer's income exceeds € 6,880.
- 513 (b) If the tax credit was granted in 2008 and in 2009 the home carer's income exceeds the € 6,880 threshold, relief may still be due.
- 514 A PAYE tax credit may be claimed by employees and non-proprietary directors who pay tax under the PAYE system. In addition, individuals in receipt of an Irish social welfare pension, a social security pension received from another EU Member State by an Irish resident, and, Irish residents who work abroad and pay tax under a PAYE type system, qualify for the PAYE tax credit.
- 516 No relief is due where the relative's income exceeded € 13,837 in 2009 or if another person is claiming this tax credit in full.
- 517 If you, your spouse or a relative were permanently incapacitated by reason of mental or physical infirmity and you employed a carer, state the amount paid for employing the carer in 2009.
- 518 Where your employer **does not** deduct the permanent Health Benefit contributions from gross pay at source enter the amount paid in 2009 to claim tax relief. Do **not** include amounts proper to Health/Medical Insurance premiums.
- 521 Qualifying Tuition Fees paid in the academic year 2009 to Approved Colleges for Approved Courses or Approved Training Courses. The 2009 academic year is the year of study commencing on or after 1 August 2009.
- 525 **Medical Insurance premiums paid by your employer, on your behalf-** As Tax Relief at Source (TRS) will not have been applied to these premiums, enter the gross amount paid in 2009 to an authorised insurer. **Do not include any amounts of medical insurance premiums paid by you and/or your spouse.**
- 530 Enter the amount of Seafarer Allowance being claimed bearing in mind the maximum amount allowable is € 6,350 and is dependent on you being at sea for at least 161 days in 2009.
- 531 Enter the details requested if you are claiming a Rent Tax Credit in respect of rent paid for private rented accommodation.
- 533-535 Only complete these lines where, in 2009, the donor was a chargeable person (S. 950 TCA 1997).

537-540/ Deduct sums received/receivable, such as amounts reclaimed from your local Health Office in relation to Prescribed Drugs/Medicines, under a 543-546 health insurance policy from an authorised medical insurer and/or under the terms of a compensation claim, etc.

## L - Capital Gains - Capital Gains for the year 1 January 2009 - 31 December 2009

If you disposed of chargeable assets during 2009 give the required details in Panel L. Notwithstanding that the Capital Gains Tax due on gains made on these disposals should already have been paid, you must complete this section of the Return.

## O - Items Not Included In This Return

The following items that appear on the Form 11 have not been included in the Form 11E. If you have anything to declare in relation to the items marked in **bold** you **must** complete Form 11. If you have anything to declare in relation to any of the other items you may use the space provided in Panel O. Alternatively, it may be more appropriate for you to file online via ROS or complete a Form 11, available on Revenue's website [www.revenue.ie](http://www.revenue.ie), from Revenue's Forms and Leaflet Service at LoCall 1890 306 706 or from your Revenue Office

- 15 - 20 Residence status for the year 2009: If your status is other than resident and domiciled in the State you must file online via ROS or complete Form 11**
- 232 Convertible Securities
- 234 & 235 **Deferred Share Options**
- 303 E.U. Deposit Interest
- 305 Foreign Employments on which Transborder Relief is not claimed
- 306 Foreign Employments on which Transborder Relief is claimed
- 307 U.S. Dividends
- 308 & 309 Canadian Dividends
- 310 & 311 Foreign Trade/Profession
- 313 & 314 All other Foreign Interest, Royalties, Annuities, Dividends etc.
- 315 Irish tax deducted on encashment.
- 316 Foreign Bank Accounts**
- 317 -319 Foreign Life Policies/Offshore Funds/Other Offshore Products**
- 408 Investment Undertakings
- 410-412 Exempt Income (Artists, Woodlands & Exempt Patent Income)
- 509 Retirement Relief for certain Sportspersons
- 511 Interest relief on a loan applied in acquiring an interest or share in certain companies or partnerships, etc.
- 512 Significant Buildings and Gardens
- 528 Owner Occupier Relief on a Residential Property in a Designated Area
- 601-603 High-Income Individuals: Limitations on use of Reliefs**
- 801 (e) & (f) Disposals of Foreign Life Policies & Offshore Funds**
- 901-930 Property Based Incentives on which relief is claimed in 2009**