

1. Who are you:

Individual/Business

2. Are you making a submission in relation to the proposals for a:

Specified Person (SP)

3. Please tick the sectors that apply to you:

Platform economy

4. After reading about the proposed new eWHT system, how would you describe your overall reaction?

Somewhat negative - I have some concerns about aspects of the proposal

5. What aspects of the proposed model appeal most to you, and why?

I'm happy to pay my tax on a monthly basis. I had trouble logging into ros this year, resulting in a late payment and a fine by the time i got it sorted. In theory this could reduce this problem

6. What concerns or reservations do you have about the proposed approach?

I am a very small Airbnb host who allows guests to stay in my spare room. I am unable to work full-time due to arthritis related fatigue but I do not qualify for a disability payment. My tax bill is relatively tiny - maybe 5% of my turnover so i am concerned that the withholding tax would be greater and cause me financial hardship

7. The proposed eWHT model seeks to expand withholding tax to payments to service providers where a suitable withholder exists. How do you feel generally about this type of expansion?

no objection in principle but I cannot afford to loan money to the revenue for the year

8. In relation to PSWT specifically, this currently applies to payments made by state and semi-state bodies for certain services. Do you have a view on how it is targeted and if the types of payments it applies to should be reviewed?

no

9. Please indicate if you currently operate:

10. From the perspective of a DW, how does the current application of PSWT and/or RCT impact on your business operations?

11. If you are a Platform Operator, does your organisation have any experience of applying taxes to transactions, for services operating on your platform, in other jurisdictions? If yes, please provide information of the jurisdiction and details of the tax.

12. From the perspective of a DW, what are your views on the application of RCT and/or PSWT, as the case may be?

13. What is your understanding of the withholding tax model of tax collection of RCT and PSWT and why it is applied to payments?

14. The proposal aims to embed eWHT processes directly into accounting, payroll, or other business management systems. How beneficial do you think this would be for your business?

15. In your view, what opportunities could embedding eWHT within natural business systems create for your business or the wider industry?

- 16. What challenges do you think your business might face in adopting this embedded within natural systems approach?**
- 17. What is the estimated number of payments that you make to SPs each month?**
- 18. Do you currently use software for processing payments and or managing the finances of your business? If so, what packages do you use?**
- 19. Are you an employer for PAYE? If so, which software package do you use to report payroll taxes to Revenue?**
- 20. Please indicate if you currently receive payments which are subject to deduction of:**
- 21. Where you are currently subject to PSWT and/or RCT, how does the current application of withholding taxes impact on your business operations?**
- 22. From the perspective of a SP, what are your views on the application of RCT and/or PSWT, as the case may be?**
- i don't know what an sp is
- 23. What is your understanding of the withholding tax model of tax collection of RCT and PSWT and why it is applied to payments?**
- 24. Where you are an SP operating as a corporate/partnership or other entity, do the current rates that apply to PSWT and RCT reflect your actual liability on the income received?**

n/a

25. The proposal aims to embed taxation directly into how you get paid by the DW. How beneficial do you think this would be for your business?

I think you are saying that Airbnb would withhold tax and forward it to revenue on my behalf before it would normally be due. Again, no problem in principle, but my percentage tax is very low, so i am concerned that I would be loaning money to revenue where I can't afford to

26. Where you are an SP operating as an individual worker, the proposal aims to implement personalised deduction rates (PDR), which means you will pay tax on your income as you go, similar to how employees are taxed under PAYE. What impact do you think PDR will have on your cashflow and financial management?

I think I have already explained my position above

27. Do you think this new regime, including the PDR will have a positive effect on your end of year Income Tax return filing and preliminary tax payment obligations?

I can only see this as having a negative cash flow effect on my situation

28. The accuracy of PDR is improved by the regular reporting by you to Revenue of your income and business expenses. How likely are you to report your income and expenses to improve the accuracy of your PDR?

I do it annually at the moment. Do you want it to be done more frequently? How would that be a good thing for me? I already save money towards my tax bill during the year, so I have no difficulty with a 1/12 of last years tax bill being withheld monthly as I'd be doing that myself anyway

29. What changes do you expect to have to implement in your business in order to be ready for the proposed eWHT regime?

If I understand your proposal, it looks like you just keep some of my income - possibly more than you are entitled to - so i don't have to do anything except grin and bear it.

30. What benefits do you expect the new regime to have on your business processes, costs and delivery of your business services?

I fail to see the positives for me, but maybe I'm missing the point of the new system

31. What would you consider a reasonable timeframe for your business to adapt to the proposed new system?

You take my tax payment before it's due. Seems like there is nothing for me to do.

32. How confident are you that your business could adapt to the new system within a reasonable timeframe?

Again, you just take my money - what do i have to do except claim it back at the end of the year if you take too much

33. In terms of the management of your business, which outcomes from this new regime are the most important for you? (Select a maximum of 3)

I dont see any advantage

34. What supports from Revenue would be of most benefit to you in transitioning to the new regime? (Select a maximum of 3)

Training or awareness sessions

Helpdesk or dedicated Revenue contact

35. Is there anything else you'd like to share about how the proposed eWHT system could best meet the needs of your business or sector?

I've just paid a couple of hundred euros penalty on a 1200 tax bill because I couldn't log into ros account to pay my tax, which I had in my bank account. I have no confidence that this will be of any help to me

