

1. Who are you:

Individual/Business

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

Designated Withholder (DW)

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?

Very negative - I do not support the proposed direction

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

None

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

This will create severe cashflow burden on us as in our business (Taxi) you never know what type of problem you'll face, especially things like vehicle breakdown, sudden engine issues, and things like that create problems for us. Paying the tax once a year for the previous year and preliminary tax is really handy for us as we can prepare and plan well for it while being flexible with our cash flow. Since last 3 years the cost of running the business have gone way up, even though the NTA increase the rates in 2024, the inflation has eaten up so much of our cash flow already.

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?

I feel very negative about it as it will affect my business cashflow very negatively.

- 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?**

Same as above.

- 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?**

Its not applicable on us, Taxi Drivers, yet.

- 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.**

Not applicable.

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

Its not a good thing for taxi drivers.

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

Its just like any other withholding tax.

- 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?**

For Taxi Drivers this is not beneficial at all in my opinion.

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

None.

- 16. What challenges do you think your business might face in adopting this embedded within natural systems approach?**

Lots of constant pressure on our cash flow.

- 17. What is the estimated number of payments that you make to SPs each month?**

0

- 18. Do you currently use software for processing payments and or managing the finances of your business? If so, what packages do you use?**

No

- 19. Are you an employer for PAYE? If so, which software package do you use to report payroll taxes to Revenue?**

No

- 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?

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

Its just like any other withholding tax.

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?

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?

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?

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?

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?

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

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

0

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

Not sure. I hope its not applied to taxi business.

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

not confident at all.

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)

None.

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

Not sure.

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?

Please dont apply it to taxi apps because they already charge 15 to 25 percent commission, if WHT is applied on these platforms and they start withholding more cashflow from the taxi drivers it'll affect our livelihoods and tax planning very badly.

