

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:

Professional services

Arts Work

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

Somewhat positive - I think it's a good idea overall

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

Currently when I do my tax return I like that the tax is already paid and then deducted from liability.

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

Only concerns would be delayed payments or not getting the correct amount but overall I am fine with it.

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?

Once all payments due are sent in a timely manner and the breakdown of deductions is clear, I am fine with it.

- 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?**

Not at this time with the type of work I have.

- 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:

Professional Services Withholding Tax (PSWT)

21. Where you are currently subject to PSWT and/or RCT, how does the current application of withholding taxes impact on your business operations?

While at times the full amount of payment would could in handy for my operations overall in works out well at the end of the year knowing the tax is paid in advance, it suits we better.

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

At the time it was fairly straight forward.

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?

I am a sole trader and the pswt was very new to me at the time I got the position about two years ago. Before then I never heard of this system. When I do my tax return it does reduce my liability , which I am happy with as with my level of income I prefer a system to pay small amounts each time rather than having a bigger bill annually.

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?

As a sole trader already subject to 20% PSWT on payments from State bodies, taxation is effectively already embedded in how I am paid. A real-time electronic system could be beneficial if it reduces administration and ensures timely visibility of tax credits, but otherwise offers limited additional benefit from a cash-flow perspective.

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?

As an individual sole trader already subject to withholding tax on certain payments, I do not anticipate PDR having a significant impact on my cashflow.

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 do not anticipate a major change, as I already find it beneficial when tax has been paid at source and credited against my liability at year end.

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?

Already fully compliant via annual returns; open to more regular reporting if the process is simple and low-burden.

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

Minimal changes expected; likely limited to minor administrative or reporting adjustments rather than operational changes.

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

At present, I do not expect significant direct benefits to my business processes, costs, or service delivery, as my current interaction with State bodies is limited to issuing an invoice and receiving payment.

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

A few weeks' notice would be sufficient, provided requirements are clearly explained.

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

As long as its fairly straightforward I think it will be fine.

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)

Reduced administrative workload

Increased accuracy of information submitted to Revenue

Greater certainty in relation to your tax affairs

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

Helpdesk or dedicated Revenue contact

Industry/professional body support

Clear guidance for software providers and a testing environment

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?

Not at this time.

