

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

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

Very positive - I strongly support the proposed direction

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

This looks like a very efficient model that will be fairer all round.

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

None - anything is better than what is there currently

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?

Fine

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?

It's actually fine if it was administered fairly - we get hit with late penalties every year due to PSWT being withheld and killing our cashflow - Revenue have our money, are NEVER out of pocket and we still get hit with late payment penalties - We constantly have to get on to debt management to assist, they do their best, but are bound by their own rules - It just feels so wrong and we feel very unfairly treated every year. We are waiting for our refund for nearly 3 months now - I can't charge Revenue interest for what is our money being kept for no discernible reason - that's also unfair - if Revenue can charge us interest, we should be able to do the same.

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?**
- We are crucified by the current regime - PSWT is withheld on every invoice at 20% - this affects 99% of our invoices - we then need to pay 23% vat on those same invoices - Revenue will NOT offset ANY PSWT until we file our year end accounts for the previous years trading - this means that we cannot offset any VAT for at least the 1st 3 months and longer if we cannot get our accounts filed really early - it is a slow, cumbersome and un-reactive system - we applied for a PSWT refund in November for over 120,000 - still not received / processed as of mid January 2026 - We have had huge sums of PSWT withheld since that date, none of which have yet been reported to Revenue, meaning we are in a Black Hole when it comes to the amount of PSWT actually owed to us. Frustrating, unfair, opaque and just plain wrong.
- 22. From the perspective of a SP, what are your views on the application of RCT and/or PSWT, as the case may be?**

Slow, inefficient, unfair, opaque - it has nearly put us out of business several times over the course.

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?

Not at all - PSWT amounts to an additional tax / administrative burden on our taxes - it is a tax on tax in our view and crucifies compliant entities very unfairly.

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?

Anything is better than what we have - we think it would be of huge benefit. Just get it done this year.

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?

It will improve our cashflow immensely

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?

Yes

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?

Very Likely - but the Withholder also needs to report properly and in real time - there is NO point in a one sided transaction - if PSWT has been withheld, this needs to be reported at that moment, not up to 2 months later as is the current regime - this leads to delay, uncertainty and complete frustration on our part. How are we expected to keep track of what has been withheld, or is this the actual point of not doing so?

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

Report our expenses and invoices more often probably - you get most of that through VAT returns anyway... so no big issue and it means an improvement to the PSWT system, I am all for it.

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

I expect it will greatly improve our cashflow and ease the admin burden, at least partially. Currently, I seem to do nothing else but chase PSWT refunds, PSWT reporting by Bord Bia and plead with Debt management over VAT payments as a result of all of it.

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

I'd adapt tomorrow if you green light this - why wait - it's a completely broken system now, in my view.

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

Very

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?

Just make it fair, fast and transparent and we'll all be happy.

