

Preliminary Income Tax Direct Debit Guidelines

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1. Introduction

Revenue is modernising its Direct Debit (DD) system to bring it into line with standard industry practice. As part of this [DD Modernisation](#) programme, a new online facility is available on ROS to set up and manage direct debit for Preliminary Income Tax. This new facility replaces the previous Direct Debit Online (DDOL) system for Preliminary Income Tax.

This document outlines the procedures to be followed to set up and manage a Direct Debit for Preliminary Income Tax on the new Payments Hub on ROS

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[...]

2. Direct Debit for Preliminary Income tax

Using Monthly Direct Debit to pay Preliminary Income Tax offers advantages to the customer and to Revenue including:

- Self-managing Direct Debit payments to ensure Preliminary Income Tax obligations are met in the current year
- Spreading payments over a twelve-month period
- Avoiding a substantial one-off payment
- Availing of the 105% rule ([see below](#))

Payments by Direct Debit are allocated against a customer's Preliminary Income Tax for the current year. If the customer fails to pay sufficient Preliminary Income Tax resulting in an underpayment of Preliminary Income Tax, the due date for the period reverts to the preliminary tax due date (i.e. 31/10/25 for the Income Tax 2025 period) and interest charges may arise.

To avoid interest charges, the total of Direct Debit payments must be at least:

- 90% of the final tax liability for the current year of assessment or,
- 100% of the tax liability for the preceding year of assessment or,
- 105% of the pre-preceding year for Direct Debit payers only (this option does not apply where the Income Tax payable in the pre-preceding year was NIL).

There are no restrictions to the number of amendments that a customer can make to the monthly Direct Debit payment value for Preliminary Income Tax, however, the monthly deduction amount cannot be less than €10.00.

Direct Debit payments for Preliminary Income Tax are deducted from the customer's bank account on the 9th of the month or next working day if that falls on the weekend or a Bank Holiday.

Income Tax registered customers can access the Payments Hub in ROS to set up and manage their direct debit. See [paragraph 6](#) for further details on Direct Debit management in the new Payments Hub.

When you set up or amend your Direct Debit, it is important to review the Direct Debit activity notification to ensure all details are correct.

3. Direct Debit unpaids

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An automated letter issues to advise the customer of the unpaid Direct Debit and to make an additional payment for the monthly amount to avoid an underpayment of Preliminary Income tax for the year.

Customers will have their Direct Debit Mandate cancelled by Revenue where the "reason" for the unpaid debit indicates that all future debits will also be rejected e.g. incorrect bank details or a closed account.

4. SEPA Rules for Direct Debit

Direct Debit payments can only be deducted from a bank account with an IBAN (international bank account number) that is SEPA reachable.

The collection of monies by Direct Debit is governed by SEPA rules and regulations. Your attention is drawn to the **Legal Text** below which forms part of SEPA rules and regulations and applies when you set up a Direct Debit mandate with Revenue.

Legal text: By signing this mandate form, you authorise (A) the Revenue Commissioners to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from the Revenue Commissioners.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

5. Direct Debit Schedules and Parameters

The direct debit facility on the Payments hub is a self-managed process for customers and agents.

The [direct debit calendar](#) shows the cut-off dates for creating, amending and cancelling monthly direct debit mandates along with the relevant debit date for:

- Preliminary Income Tax
- Local Property Tax (LPT)
- VAT
- Employers' Income Tax.

6. Set up and manage a Direct Debit for Preliminary Income Tax

6.1 How to set up Direct Debit for Preliminary Income Tax

Please note that the details of at least one bank account must be stored before setting up a Direct Debit

See below link to a video on how to set up a Direct Debit for Preliminary Income Tax.

[How to create a direct debit in the payments hub](#)

6.2 How to amend a Direct Debit for Preliminary Income Tax

See below link to a video on how to amend a Direct Debit for Preliminary Income Tax

[How to amend a direct debit in the payments hub](#)

6.3 How to cancel a Direct Debit for Preliminary Income Tax

See below link to a video on how to cancel a Direct Debit for Preliminary Income Tax

[How to cancel a direct debit in the payments hub](#)

6.4 Payment Activity

This gives a record of all payments made via the Payments Hub and their most recent status. Currently only payments for VAT Variable Direct Debit and Preliminary Income Tax Direct Debit are processed through the Payments Hub and reflected in the Payment Activity screen. This will be expanded in future phases.

Payment Activity

This screen provides details of recent Direct Debit payments.

Recent Payment Activity

The table below provide details of recent payments on your Direct Debit(s) and the current status of each payment. Click on 'View Details' for the details of each payment.

Payment Activity							Filter results
Ref. Number	Reg. Number	Tax Type	Collection Date	Amount	Status	Payment Method	Actions
		IT	09/09/25	€11,300.00	Completed	DIRECT DEBIT	View Details
Showing 1 to 1 of 1 entries							<< < 1 > >> 5 ▼

Figure 1: Payment Activity Screen

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