

## Stay and Spend Tax Credit

### Part 15-01-47

This document should be read in conjunction with section 478A of the TCA 1997

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A more recent version of this manual is available.

## 1 Introduction

Section 7 of Financial Provisions (Covid-19) (No. 2) Act 2020 inserted a new section, section 478A into the Taxes Consolidation Act 1997. This section provides for a new income tax credit entitled the Stay and Spend tax credit.

The credit will be available to taxpayers who incur qualifying expenditure from 1 October 2020 to 30 April 2021, subject to certain limits and conditions being met.

The maximum tax credit available under the scheme is €125 per person, or €250 in the case of a person who is married or in a civil partnership and is jointly assessed to tax on that basis.

This manual sets out how the Stay and Spend tax credit operates for taxpayers and provides guidance for service providers seeking to participate in the scheme.

Examples used throughout this manual are for illustrative purposes only.

## 2 Who is entitled to claim the credit?

Any taxpayer who incurs “qualifying expenditure” of at least €25, in a single transaction, in the period from 1 October 2020 to 30 April 2021 is eligible to claim the Stay and Spend tax credit.

The tax credit is offset against the taxpayer’s liability to income tax and Universal Social Charge (USC) in the relevant year of assessment. The taxpayer’s combined liabilities to income tax and USC for that year must therefore be higher than the tax credit to which he or she is entitled under the Stay and Spend scheme to ensure that the full credit can be utilised. See [section 6.2](#) for further details.

There is no requirement for taxpayers to be on a ‘staycation’ to avail of the scheme. Expenditure incurred in a taxpayer’s local area may be included in a claim for the Stay and Spend tax credit if it meets the definition of qualifying expenditure.

Qualifying expenditure is defined in [section 3](#).

### 3 What is Qualifying Expenditure?

Qualifying expenditure means expenditure on a “qualifying service”. Qualifying services are defined in [section 4](#), and broadly mean the provision of holiday accommodation and “eat-in” food and drink.

The qualifying service must be provided by a qualifying service provider. Any expenditure incurred on a qualifying service that is provided by someone other than a qualifying service provider cannot be included in a claim under the Stay and Spend scheme.

Qualifying expenditure specifically excludes expenditure on alcohol.

#### 3.1 Minimum Spend Requirement

There is a minimum spend requirement for the Stay and Spend tax credit.

Expenditure of less than €25 in any single transaction will not be qualifying expenditure for the purposes of the scheme. This is the case even if the expenditure incurred relates to qualifying services.

#### 3.2 Receipt for Qualifying Expenditure

Taxpayers are required to submit a copy of a receipt for any qualifying expenditure incurred when making a claim for the Stay and Spend tax credit.

Taxpayers are also required to provide details of the qualifying expenditure incurred, such as the name of the service provider, the type of service(s) received, the total amount of expenditure incurred and how much of that expenditure is not qualifying expenditure for the purposes of the Stay and Spend scheme (i.e. expenditure on alcohol, which is not regarded as qualifying expenditure).



Detailed guidance on how to submit receipts to Revenue using the new Revenue Receipts Tracker App and how to make an electronic claim for the Stay and Spend tax credit are set out in [section 7.2](#).

To ensure that the process for making a claim is as simple and quick as possible, and to negate the need for follow up, **the service providers should ensure that all receipts issued clearly show the name of the business that provided the service and an itemised breakdown of the services provided.**

The itemised breakdown of the services received should be sufficiently clear to enable taxpayers to easily identify what share of the total VAT inclusive bill relates to qualifying and non-qualifying expenditure.

Where a bill is split between two or more customers, each customer should receive an individual receipt for the share of the services they have paid for.

In line with the minimum spend threshold, each taxpayer must have incurred expenditure of at least €25 in each individual transaction in order to include it in his or her claim. As such, if the total bill is €80 and it is split equally between four customers, none of them will be able to include this cost in their claim for the Stay and Spend tax credit as they will not have incurred expenditure of at least €25 each in relation to that transaction.

## 4 What are Qualifying Services?

Qualifying services include the provision of holiday accommodation and food and drink by a “qualifying service provider”.

Qualifying service providers are defined in [section 5](#).

### 4.1 Holiday Accommodation

Holiday accommodation is defined as:

- a premises registered in a register kept by the National Tourism Development Authority under Part III of the Tourist Traffic Act 1939; or
- a premises listed in a list published or caused to be published by the National Tourism Development Authority under section 9 of the Tourist Traffic Act 1957.

This means that the holiday accommodation premises must be registered or listed with Fáilte Ireland.

Certain holiday accommodation providers are legally required to register with Fáilte Ireland. This includes hotels, guest houses, holiday hostels, youth hostels, caravan and camping parks and self-catering properties (which are described using a “prescribed term” as outline in the Tourist Traffic Acts 1939-2016). A list of prescribed terms can be found on Fáilte Ireland’s website, available [here](#).

There are other holiday accommodation providers who are not legally required to register with Fáilte Ireland but may choose to be voluntarily listed. This includes B&Bs and self-catering properties which are not described using a prescribed term.

The Stay and Spend scheme has been introduced to encourage people to support the domestic tourism sector, and it is vital that this is done in a manner which promotes continued adherence to social distancing and safety protocols in line with Government public health advice. Opening the scheme only to those holiday



accommodation providers who are registered or listed with Fáilte Ireland ensures minimum standards with regard to the relevant health and safety standards and protocols and other best practice and governance matters.

If a holiday accommodation provider has not yet registered or listed their business with Fáilte Ireland, there is time to do so before the commencement of the Stay and Spend scheme. See [section 5.2.1](#) for further details.

## 4.2 Food and Drink

The provision of food and drink will be a qualifying service for the purpose of the Stay and Spend scheme if:

- the food is provided in a form suitable for human consumption without further preparation;
- the food and drink are supplied in premises such as, or similar to, a hotel, restaurant, café or licensed premises; and
- the food and drink are consumed on the business premises in which they are served.

Food and drink providers should be compliant with regard to the notification requirement to the Health Service Executive (“HSE”). Information in respect of such notification can be found on the HSE website, available [here](#).

Food may be served with or without non-alcoholic drink, but where drink (either alcoholic or non-alcoholic) is served without food, it is not a qualifying service.

Food and drink provided on a “take-away” basis is not a qualifying service.

Therefore, if a “sit-in” meal is provided, and either no drinks or only alcoholic drinks are provided with the meal, the cost of the meal is the only element which will be qualifying expenditure. This is subject to the cost of the meal on its own meeting the minimum spend requirement of €25.

If a non-alcoholic drink is provided with the meal, both the non-alcoholic drink and the meal will be qualifying expenditure, subject to the combined cost meeting the minimum spend requirement of €25.

If non-alcoholic drinks are provided on a “sit-in” basis without any food, for example a number of hot drinks, the cost will not be qualifying expenditure regardless of whether or not the minimum spend requirement of €25 is met. If food is provided with the hot drinks, both the hot drinks and the food will be qualifying expenditure, subject to the combined cost meeting the minimum spend requirement of €25.

A more recent version of this manual is available.

## 5 Who is a Qualifying Service Provider?

A service provider will be a qualifying service provider for the purpose of the Stay and Spend scheme if the service provider completes Revenue's simple Stay and Spend registration process, which is described in [section 5.3](#), and receives confirmation from Revenue confirming the service provider's status as a qualifying service provider.

Only "eligible service providers" will be able to complete this registration process. See [section 5.2](#) for details on eligible service providers.

### 5.1 Identifying Qualifying Service Providers

Once a service provider has completed the registration process with Revenue, the service provider will receive a real time notification from Revenue specifying that the service provider has, or has not, been approved as a qualifying service provider. Those service providers who are approved as qualifying will then be able to participate in the Stay and Spend scheme.

A list of all qualifying service providers who are participating in the scheme will be available on Revenue's website in due course.

Taxpayers will be able to filter this list and search by service type, premises type and county as required. In addition, it is intended that taxpayers will also be able to search a map and zoom in to a particular geographical location to see what service providers in that area are participating in the scheme.

Service providers will also be provided with some marketing and promotional material which they may display in their premises and online. This material will be provided by Fáilte Ireland and participating businesses (i.e. approved by Revenue as a qualifying service provider) will be able to display the following logo to demonstrate their participation:



Figure 1 Stay and Spend logo

## 5.2 Eligible Service Providers

Service providers will be eligible to complete Revenue's Stay and Spend registration process if their business fulfils all of the following criteria:

1. the business provides qualifying services as described in [section 4](#) (i.e. holiday accommodation or "sit-in" food and non-alcoholic drink);
2. the business is registered for Value Added Tax ("VAT"); and
3. the business holds tax clearance.

If the business is eligible to participate in the scheme it must then register with Revenue as a qualifying service provider. This is a very quick and simple process and detailed guidance in respect of same is set out in [section 5.3](#).

A business will not be able to participate in the Stay and Spend scheme unless it meets all three of these criteria.

Where a business does not meet all of the above criteria, there are some steps which the service provider can take now to ensure that their business will be eligible for participation in the Stay and Spend scheme, as set out below.

5.2.1 The business provides holiday accommodation but is not yet registered or listed with Fáilte Ireland, or the business' registration or listing has lapsed. As noted in [section 4.1](#) some holiday accommodation providers are legally obliged to register with Fáilte Ireland, while others can voluntarily choose to be listed.

All applications for registration or listing must be done through the Fáilte Ireland Trade Portal which is available [here](#). This portal should be used for both new applications and applications for renewal of existing registrations and listings.

The process for applications and renewals with Fáilte Ireland requires the service provider to make a self-declaration that their business complies with all statutory requirements.

Further guidance on the application and renewal process can be found on Fáilte Ireland's website which is available [here](#). If further assistance is required, Fáilte Ireland's customer support team can be contacted at [customersupport@failteireland.ie](mailto:customersupport@failteireland.ie) or via telephone on 1800 242 473.

For those holiday accommodation providers who operate in the Non-Statutory Accommodation sector (i.e. B&Bs and self-catering sites described using a prescribed term) the voluntary application process is very simple and quick and only incurs a nominal fee of €1 for both 2020 and 2021.

5.2.2 The business is not registered for VAT. Whether or not a business is required to register for VAT depends on the level of turnover generated by the business. A business is required to be registered for VAT when its turnover exceeds, or is likely to exceed, the relevant VAT threshold in any continuous 12-month period.

For businesses offering holiday accommodation and/or food and drink services the relevant VAT threshold is €37,500. If the business' turnover does not, and is not likely to, exceed this €37,500 threshold in any continuous 12-month period it is not



obliged to register for VAT. Information on the VAT thresholds and the obligation to register for VAT is available on Revenue's website [here](#).

If a business is not required to register for VAT, it is possible to elect to register for VAT. Where an election to register for VAT is exercised, the business will be required to account for VAT on all services provided and to submit a VAT return to Revenue for each VAT period. Detailed guidance on how to account for VAT is available [here](#).

Businesses can register, or elect to register, for VAT through Revenue's Online Services (ROS). See [section 5.3.1](#) for information on how to access ROS. This process is very simple and information on how to register for VAT can be found on Revenue's website, available [here](#). Service providers with queries in respect of a new or ongoing VAT registration may contact Revenue in respect of same through MyEnquiries, which may also be accessed via ROS.

Once logged into MyEnquiries, businesses should open the 'Enquiries Record' screen and click on the 'Add a new Enquiry' button. From the dropdown menu available for 'My Enquiry Relates to' and 'More Specifically', businesses should select '**Stay and Spend**' and '**SnS VAT Registration**' respectively. The business's tax reference number should be quoted on the enquiry.

### 5.2.3 The business does not hold current tax clearance

Tax clearance is confirmation from Revenue that a business's tax affairs are in order. There are a number of circumstances in which tax clearance may be needed, such as applying for certain trading licenses and grants, but it is generally not a requirement for all businesses.

If an application for tax clearance has not previously been made, this can be done through the electronic tax clearance ("eTC") system.

If tax clearance has expired, it is possible to reapply for tax clearance through the eTC system also. This process is very quick and simple and further information on

how to use the eTC system and apply for tax clearance can be found on Revenue's website, available [here](#).

When the application has been completed and submitted Revenue will electronically assess the application. If successful, the business will receive immediate confirmation of their tax clearance status and Tax Clearance Access Number.

In some cases, an application for tax clearance may need to be reviewed by Revenue before a decision can be made. If a new application for tax clearance, or an application for the renewal of tax clearance, has already been made, and the application is under review, the business may contact Revenue as outlined below in relation to same.

In some cases, a tax clearance application may be refused, or existing tax clearance may be rescinded. This might happen if a business's tax affairs are not in order, for example, if returns or payments are outstanding. If an application has been refused or current tax clearance has been rescinded, Revenue will advise of the reasons why this has happened, and any outstanding issues will need to be dealt with before a new application for tax clearance is made.

Since March 2020, Revenue has suspended debt collection and the charging of interest on late payment for the January/February, March/April and May /June VAT periods and February, March, April, May and June PAYE (Employer) liabilities for both SMEs (given automatically) and larger businesses (on request).

In May 2020 Revenue announced the warehousing of these tax debts, and this will not impact on tax clearance. If tax clearance was given prior to entering a warehousing arrangement, then tax clearance will continue while the arrangement remains in place.

New applications for tax clearance should be made in the normal manner.

Businesses who have returns outstanding or are experiencing cashflow or trading difficulties arising from the impacts of the Covid-19 pandemic should engage with Revenue, who will work with the business to resolve these issues and ensure that an otherwise good tax compliance record is maintained in order to facilitate such businesses to participate in the Stay and Spend scheme.

Service providers with queries in respect of a new or ongoing application for tax clearance can contact Revenue in respect of same through MyEnquiries, which may be accessed via ROS. See [section 5.3.1](#) below for information on how to access ROS.

Once logged into MyEnquiries, service providers should open the 'Enquiries Record' screen and click on the 'Add a new Enquiry' button. From the dropdown menu available for 'My Enquiry Relates to' and 'More Specifically', service providers should select '**Stay and Spend**' and '**SnS Tax Clearance**' respectively. The business's tax reference number or application reference ID should be quoted on the enquiry.

### 5.3 Registration Process for Service Providers

Service providers who fulfil all the requirements set out in [section 5.2](#) will be required to complete a simple registration process with Revenue in order to qualify for participation in the Stay and Spend scheme. This registration process will open on Friday **28<sup>th</sup> August 2020**.

The registration can be done by either the service provider or their agent and is to be completed via ROS. See [section 5.3.1](#) below for details on how to access ROS.

In order to complete the registration process, some basic details about the service provider's business must be provided to Revenue. This includes the following:

- the type of service(s) provided;
- the trading name and address(s) of the business;
- the registered name and address (including Eircode) of the business;
- the property registration ID for all premises in respect of which holiday accommodation services are provided;

- the VAT number; and
- the E Tax Clearance Access Number.

Service providers, or their agents, should have this information to hand before beginning the registration process.

Please see below a detailed step by step guide to completing the registration process.

If additional assistance is required when completing the registration process, general queries should be submitted through MyEnquiries, which can be accessed through ROS. See [section 5.3.1](#) below for information on how to access ROS.

Once logged into MyEnquiries, service providers or their agents should open the 'Enquiries Record' screen and click on the 'Add a new Enquiry' button. From the dropdown menu available for 'My Enquiry Relates to' and 'More Specifically', service providers or their agents should select '**Stay and Spend**' and '**SnS General Query**' respectively. The business's tax reference number should be quoted on the enquiry.

Alternatively, service providers can contact the helpline on 01 738 6633 between the hours of 9.30am and 1.30pm.

#### 5.3.1 Accessing ROS

Existing ROS users can access the ROS facility [here](#).

New users, who have not accessed ROS before, can register to use the facility [here](#). Further detailed guidance, including video guides, on how to register for and access ROS can be found on Revenue's website, available [here](#).

If additional assistance is required taxpayers should contact the ROS helpdesk at [roshelp@revenue.ie](mailto:roshelp@revenue.ie) or via telephone on 01 738 3699.



### 5.3.2 Commencing the registration

Once the service provider or their agent has accessed ROS they can access the 'Stay and Spend – Service Provider Registration' link in 'Other Services'.

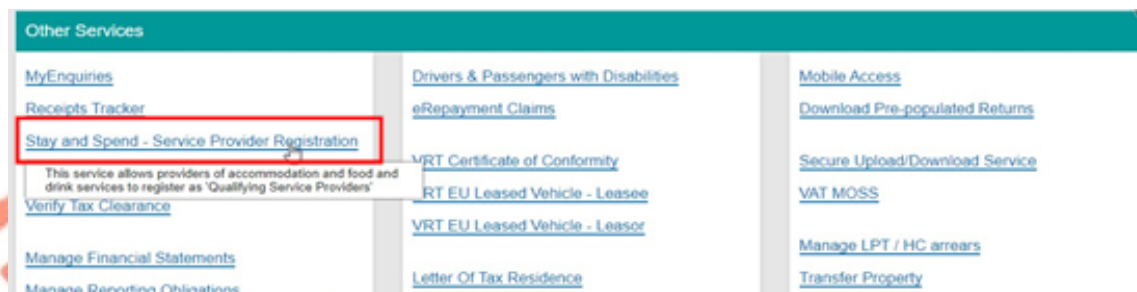


Figure 2 ROS other services page

### 5.3.3 Completing the registration

#### 5.3.3.1 Service Provider Details

The first stage in the registration process will require service providers to input the businesses name and trading name.

The business' VAT registration number and eTax Clearance Numbers will be pre-populated based on the information linked to the ROS account. If the business has more than one active VAT number, it will be necessary to select the relevant VAT number.

**Revenue**  
Stay and Spend - Service Provider Registration

[← Back to ROS](#)

**Service Provider Details**

VAT Number

Tax Clearance Access Number

Service Provider Name

Trading Name

Figure 3 Service Provider Details



If either the businesses VAT number or eTax Clearance Access number are inactive, the service provider will be advised that they are unable to participate in the Stay and Spend scheme.

### Stay and Spend - Service Provider Registration

#### Stay and Spend - Service Provider Registration

##### Qualifying service provider requirements:

In order to be eligible as a *qualifying service provider*, the business must be:

- registered for VAT and
- have a tax clearance certificate.

**According to Revenue's records, your business is not VAT registered and does not have tax clearance.**

You are advised, as provided for in section 478A 3(b) of the Taxes Consolidation Act 1997, that you are **not** a qualifying service provider. **Therefore, your business is unable to participate in the Stay and Spend Tax Credit Incentive.**

However, you can address the matters identified and re-apply. The quickest and easiest way is using Revenue's online services.

You can register for VAT using '[Manage Tax Registrations](#)'.

You can register for tax clearance using '[Manage Tax Clearance](#)'.

- An eTax clearance application can be approved automatically in real-time if you are up to date with your tax return filing and payments.
- If not, the eTax Clearance system will advise you in real-time so that you can address any issues as quickly as possible.

Alternatively, you can request assistance from a Revenue case worker via MyEnquiries.

[MyEnquiries](#)

Figure 4 Unable to Participate

Service providers can resolve the outstanding issue(s) by clicking on the links to manage their Tax Registrations or Tax Clearance.

Alternatively, service providers can request assistance from a case worker by clicking on 'MyEnquiries'. From the dropdown menu available for 'My Enquiry Relates to' and 'More Specifically', businesses should select '**Stay and Spend**' and either '**SnS VAT Registration**' or '**SnS Tax Clearance**', as appropriate. The business's tax reference number should be quoted on the enquiry.

#### 5.3.3.2 Services to be registered

Service providers or their agents must then indicate what type of service(s) the business provides. There will be three options available which will include 1) accommodation provider, 2) food and drink provider, or 3) both accommodation and food and drink provider.

The type of premises from which the service provider operates must also be indicated. A different drop-down menu will appear based on the type of service(s) provided.

If the business is an accommodation provider, the options available will include options such as Guest House, Hotel, Youth Hostel and B&Bs, among others. If the business is a food and drink service provider, the options available will include restaurant, pub and café, amongst others.

Where the business operates out of more than one premises, multiple entries can be registered and the required details can be entered for each premises.

If the business provides holiday accommodation services, it will be necessary to provide the property registration number assigned by Fáilte Ireland. If the business provides holiday accommodation services from more than one property, multiple property registration numbers can be registered and the required details can be entered for each premises.

**Service Registration**

Please fill in the following details in order to register your business. After adding all eligible premises, click Continue.

**Provider Type**

☒ Accommodation Provider

☐ Food and Drinks Provider

☐ Both

**Type of Accommodation**

Caravan and Camping Park  
Guest House  
Holiday Camp  
Hotel  
Youth Hostel

**Property Registration Number**

**Branch Name**

**Address Line 1**

**Address Line 2**

**County**

Please Select

**Eircode**

**Add**

**Cancel** **Continue →**

Figure 5 Details of services provided

### 5.3.3.3 Declaration and Submission

Service providers will then be required to confirm that they are eligible to participate in the Stay and Spend scheme and that the information provided in their registration is complete and accurate.

In order to promote the scheme Fáilte Ireland will provide marketing and advertising material relating specifically to the Stay and Spent scheme to all qualifying service providers (such as window notices and other items which will let potential customers know that their business is participating in the scheme). If service providers consent to receive this material from Fáilte Ireland, they will be required to provide their email address at the end of the registration process.

Revenue  
Cúla 1200 Cúla 1200 Cúla 1200  
Tax and Customs

## Stay and Spend - Service Provider Registration

[← Back to ROS](#)

### Stay and Spend Declaration

I declare that:

☐ The information provided is complete and accurate,  
**This is a required field**

☐ I understand the requirements to be a qualifying service provider for the Stay and Spend tax credit,  
**This is a required field**

☐ As an accommodation provider, the business is registered or listed with the National Tourism Development Authority as set out in Part III of the Tourist Traffic Act 1939 or Section 9 of the Tourist Traffic Act 1957 respectively  
**This is a required field**

☐ As a food service provider, the business has been notified to the Health Service Executive as set out in Article 6 of Regulation (EC) No 852/2004 of the European Parliament and of the Council of 29 April 2004 on the Hygiene of Foodstuffs  
**This is a required field**

The Stay and Spend Tax Credit is a Government of Ireland initiative and is supported by Fáilte Ireland. If you provide consent, Revenue will advise Fáilte Ireland about your registration as a qualifying service provider, and Fáilte Ireland may send you relevant promotional and marketing material to advise potential customers about your participation in this initiative.

☐ Please confirm your consent by ticking this box.

[← Back](#) [Submit →](#)

Figure 6 Declaration and Submission

### 5.3.4 Outcome of registration

Once all mandatory fields have been completed and the registration has been submitted the service provider will be notified immediately of the outcome of their registration. A message confirming the outcome of the registration will appear on the next screen in ROS.

#### 5.3.4.1 If the registration is successful

If the registration is successful, the business' status as a qualifying service provider will be confirmed.

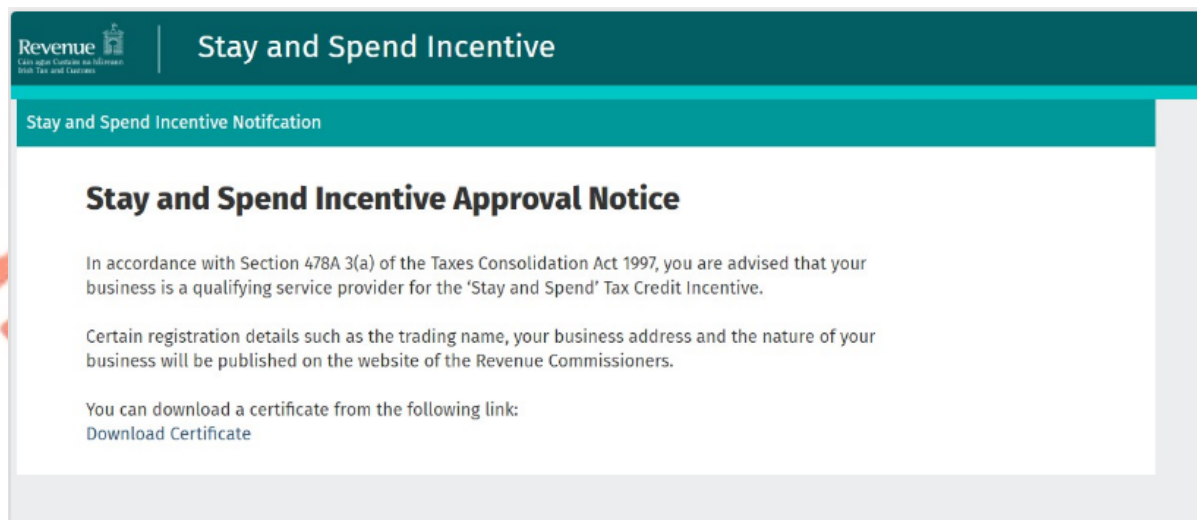


Figure 7 Confirmation of Qualifying Service Provider status

A 'Stay and Spend – Approval' notice will be sent to the service provider's ROS inbox.

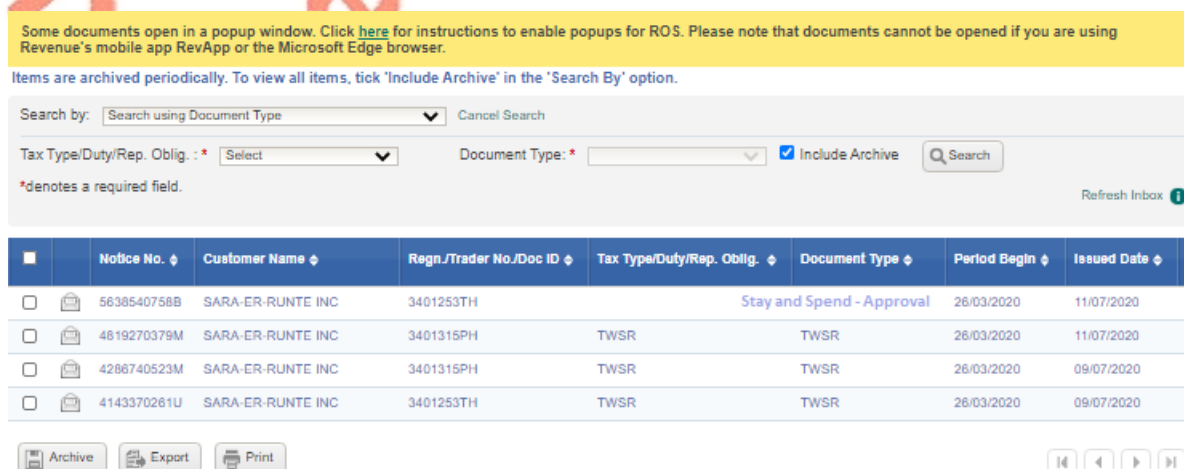


Figure 8 Stay and Spend -Approval Notice

By clicking on the Download Certificate link or the ROS inbox document, the following PDF will be displayed. This PDF may be printed.



In all correspondence please quote:  
VAT No.: 1234567T



OFFICE OF THE REVENUE  
COMMISSIONERS

ADDRESS LINE 1  
ADDRESS LINE 2  
ADDRESS LINE 3  
ADDRESS LINE 4  
DX11 AF46

In accordance with Section 478A 3(a) of the Taxes Consolidation Act 1997, you are advised that your business is a qualifying service provider for the 'Stay and Spend' Tax Credit Incentive.

Certain registration details such as the trading name, your business address and the nature of your business will be published on the website of the Revenue Commissioners.

**Service Provider Name:** test name  
**Trading As:** trading name  
**Service Provider Type/s:** Category Name,  
**Additional Detail:**

#### *Revenue Commissioners*

Figure 9 Stay and Spend - PDF Notice

As referenced previously, a list of all qualifying service providers will be published on Revenue's website. Potential customers will be able to search this list to identify those businesses which are participating in the scheme. Details of participating businesses will be added to this list shortly after their registration is confirmed by Revenue.

#### 5.3.4.2 If the registration is unsuccessful

If the registration is unsuccessful, the service provider will be advised that they are not a qualifying service provider and are therefore unable to participate in the Stay and Spend scheme. The service provider will also be advised why Revenue is not satisfied that they are a qualifying service provider.



## Stay and Spend - Service Provider Registration

### Stay and Spend - Service Provider Registration

#### Qualifying service provider requirements:

In order to be eligible as a *qualifying service provider*, the business must be:

- registered for VAT and
- have a tax clearance certificate.

**According to Revenue's records, your business is not VAT registered and does not have tax clearance.**

You are advised, as provided for in section 478A 3(b) of the Taxes Consolidation Act 1997, that you are **not** a qualifying service provider. **Therefore, your business is unable to participate in the Stay and Spend Tax Credit Incentive.**

However, you can address the matters identified and re-apply. The quickest and easiest way is using Revenue's online services.

You can register for VAT using '[Manage Tax Registrations](#)'.

You can register for tax clearance using '[Manage Tax Clearance](#)'.

- An eTax clearance application can be approved automatically in real-time if you are up to date with your tax return filing and payments.
- If not, the eTax Clearance system will advise you in real-time so that you can address any issues as quickly as possible.

Alternatively, you can request assistance from a Revenue case worker via MyEnquiries.

[MyEnquiries](#)

Figure 10 Unsuccessful registration

Service providers can resolve the outstanding issue(s) by clicking on the links to manage their Tax Registrations or Tax Clearance.

Alternatively, service providers can request assistance from a case worker by clicking on 'MyEnquiries'. From the dropdown menu available for 'My Enquiry Relates to' and 'More Specifically', businesses should select '**Stay and Spend**' and either '**SnS VAT Registration**' or '**SnS Tax Clearance**', as appropriate. The business's tax reference number should be quoted on the enquiry.

#### 5.4 Benefits of registering to become a Qualifying Service Provider

It is estimated that up to 2.7 million taxpayers could qualify for the Stay and Spend tax credit. This represents expenditure of up to €1.7 billion on qualifying holiday accommodation and food and drink between 1 October 2020 and 30 April 2021.

Participating businesses will benefit directly from the increased footfall and expenditure this scheme will generate.

Participating businesses will also be included on the list of qualifying service providers which will be made available on the Revenue website.

Finally, participating businesses will benefit from a wide-reaching marketing campaign which is due to be launched by Fáilte Ireland in the coming weeks.

As part of this marketing campaign, participating businesses may receive material to display on their premises and their social media platforms.

## 6 How does the Stay and Spend tax credit work?

### 6.1 What is the value of the tax credit?

The Stay and Spend tax credit is equal to the lesser of:

- 20% of the qualifying expenditure incurred between 1 October 2020 and 30 April 2021; and
- €125 per person or, in the case of married persons or civil partners who are jointly assessed to tax, €250.

This means that qualifying expenditure over the life of the Stay and Spend scheme is capped at €625 per person or, in the case of married persons or civil partners who are jointly assessed to tax on that basis, €1,250.

Where a taxpayer is assessed to tax as a 'single' person in either the 2020 or 2021 tax year and is jointly assessed to tax as a married person or civil partner in the other year, the taxpayer cannot get the benefit of the tax credit twice.

For example, if a taxpayer is assessed to tax as a single person in 2020 and then as a married person or civil partner in 2021, he or she cannot claim €125 as a single assessed person in 2020 and then €250 as a jointly assessed person in 2021. In such circumstances, the maximum credit the taxpayer will be entitled to under the scheme will be €250.

### 6.2 How will the relief be given?

The Stay and Spend tax credit will be off set against the taxpayer's income tax liability in the year of assessment and will be applied after all other allowances, deductions or reliefs have been given to the taxpayer.

If the credit available to a taxpayer is higher than their income tax liability in the year of assessment, any excess credit may be off set against their liability to USC in that same year.

This credit can be used to reduce a taxpayer's liability to income tax and USC in the year of assessment to nil. Therefore, where the tax credit available to the taxpayer is higher than the taxpayer's combined liabilities to income tax and USC in the year of assessment, the taxpayer will be unable to fully utilise the credit due to them.

A more recent version of this manual is available.

## 7 Claiming the Stay and Spend tax credit

Taxpayers must make a claim for the Stay and Spend tax credit. This can be done electronically and is a very simple and quick process.

A claim for the Stay and Spend tax credit may be made in respect of qualifying expenditure incurred in the period from 1 October 2020 to 30 April 2021.

It does not matter to whom the expenditure relates; however, the taxpayer must have actually incurred the qualifying expenditure himself or herself in order to include it in the claim.

Where a bill for qualifying expenditure is split between two or more people, the taxpayer should only include in his or her claim the share of any such bill which he or she actually paid.

Where the taxpayer is married or in a civil partnership and is jointly assessed to tax on that basis, the assessable spouse or civil partner may make a claim based on qualifying expenditure incurred by him or her or by his or her spouse or civil partner.

### 7.1 How to make a claim

Taxpayers will be required to submit details of the expenditure incurred when making a claim for the Stay and Spend credit, together with a copy of their receipt.

The quickest and easiest way for taxpayers to submit their receipt and details of expenditure incurred will be through the new Revenue Receipts Tracker App. The Receipts Tracker service is also available through myAccount for taxpayers using desktop or laptop computers.

The details required will include the trading name of the service provider from whom the service was received, the type of service(s) received, the total amount of



expenditure incurred and the portion of that expenditure which is not qualifying expenditure for the purpose of the Stay and Spend scheme.

To ensure that taxpayers can submit details of expenditure incurred quickly and easily, service providers should issue receipts which clearly show the name of the business that provided the service(s) and an itemised breakdown of those service(s).

The itemised breakdown of the services received should be sufficiently clear to enable taxpayers to easily identify what share of the total bill relates to qualifying and non-qualifying expenditure.

**Where a bill is split between two or more customers, service providers should issue an individual receipt to each customer for the services they have paid for, wherever possible.**

In the limited circumstances where a taxpayer files a paper tax return, he or she will be required to submit receipts for any qualifying expenditure incurred to make a claim for the Stay and Spend tax credit when submitting their annual tax return.

#### 7.1.1 Revenue Receipts Tracker App

The Revenue Receipts Tracker app is simple and easy to use and will be available to download shortly.

See below for a step by step process on how to submit details of expenditure incurred for the Stay and Spend tax credit through this app. Please note that as the Receipt Tracker App is currently under development the prototype screen shots used in this manual are for illustrative purposes only. Updated guidance will be issued once the Receipts Tracker App has been completed.

#### 7.1.1.1 Downloading the Revenue Receipts Tracker App

Taxpayers will be required to download the Revenue Receipts Tracker app from the app store. This app replaces the existing RevApp, and those who have previously used the RevApp to record their expenses will be required to download the new app.



Figure 11 Revenue Receipts Tracker App

Taxpayers will be required to use either ROS or myAccount log in details to access the app. See [section 7.3](#) for details on how to access either of these services.

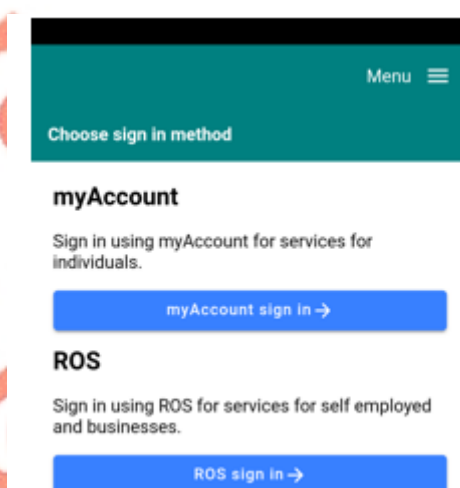


Figure 12 Log in screen

The first time a taxpayer logs into the app they will be given the option to sync any receipts that they record on the app to Revenue storage. If taxpayers choose to sync their receipts, this will assist them in the completion of their annual income tax return.

This is recommended as taxpayers will therefore not be required to retain paper copies of their receipts in these circumstances, as Revenue will store a digital copy securely for later use when the taxpayer is completing the annual tax return.

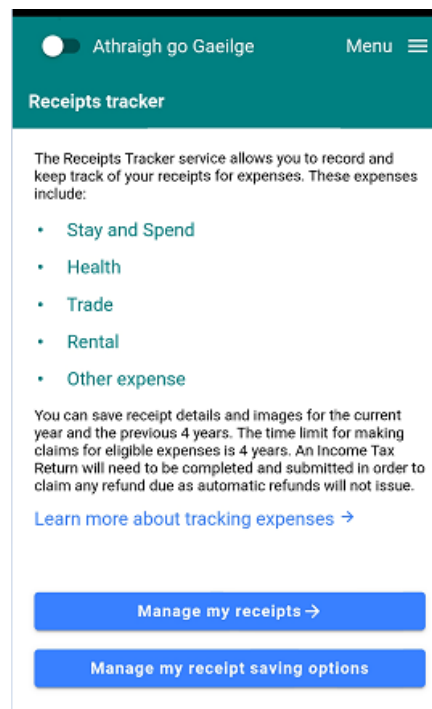
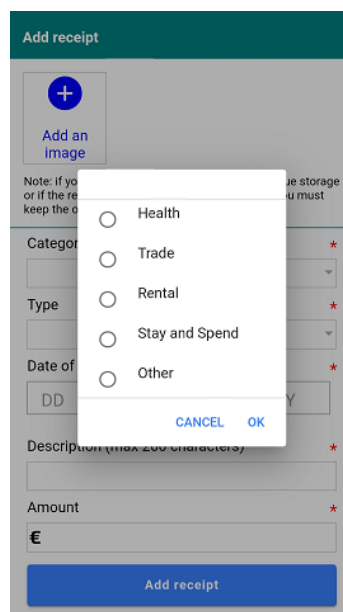


Figure 13 Sync receipts

#### 7.1.1.2 Recording Qualifying Expenditure

Taxpayers can record details of any qualifying expenditure as soon as they have incurred it. Where a bill for qualifying expenditure has been split between two or more people, each taxpayer should only record the share of the bill which they have paid for.

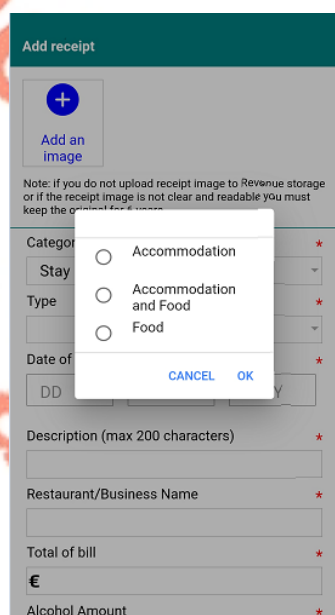
Taxpayers should select 'Stay and Spend' from the list of categories available.



The screenshot shows the 'Add receipt' form with a modal open for selecting a category. The modal lists five options: Health, Trade, Rental, Stay and Spend, and Other. The background form includes fields for 'Add an image', a note about receipt storage, 'Category', 'Type', 'Date of', 'Description (max 200 characters)', 'Amount', and an 'Add receipt' button.

Figure 14 Categories

Taxpayers must choose what type of service(s) they received from the three options available: accommodation, accommodation and food or food.



The screenshot shows the 'Add receipt' form with a modal open for selecting services received. The modal lists three options: Accommodation, Accommodation and Food, and Food. The background form includes fields for 'Add an image', a note about receipt storage, 'Category', 'Type', 'Date of', 'Description (max 200 characters)', 'Restaurant/Business Name', 'Total of bill', and 'Alcohol Amount'.

Figure 15 Services Received

Taxpayers must then input the name of the business that provided the service, the date the expenditure was incurred, the amount incurred by the taxpayer and how much of that related to non-qualifying expenditure.

As previously noted, where a bill has been split between two or more people, each taxpayer should include only the portion of the bill they paid when recording details of expenditure incurred.

Taxpayers should then click on 'Add an image'

14:01

< Menu

Add an image

Note: if you do not upload receipt image to Revenue storage or if the receipt image is not clear and readable you must keep the original for 4 years.

Category \*

Stay and Spend

Type \*

Accommodation and Food

Date of expense \*

26 10 2020

Description (max 200 characters) \*

stay at hotel

Restaurant/Business Name \*

Town Sq Hotel

Total of bill \*

€ 420

Alcohol Amount \*

€ 25

Net Total: €395.00

Figure 16 Recording amounts

#### 7.1.1.3 Uploading the receipt

Taxpayers must then upload a copy of the receipt to the app by clicking on 'Add receipt'.

Where a bill has been split between two or more customers and the service provider has issued an individual receipt to each customer for the share of the bill they paid, the taxpayer should upload a copy of his or her individual receipt.



Where a bill has been split between two or more people and the service provider has not issued individual receipts, each taxpayer will have to upload a copy of the same receipt to the app. In such cases the combined expenditure amount, after all taxpayers have input their share of the bill, must not exceed the total shown on the receipt.

Receipts can be uploaded to the app by clicking on 'Add an image' at the top of the screen. Taxpayers can then take a photo of their receipt, or upload a copy of a photo, from their photo library. The picture of the receipt must be clear and legible.

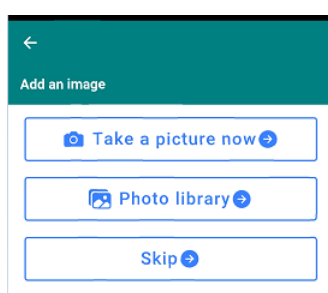


Figure 17 Uploading receipt

A digital copy of the receipt is uploaded and details of the expenditure will be available to assist taxpayers in the completion of their annual income tax return. The taxpayer will not be required to keep a physical copy of the receipt.

Taxpayers can view details of all expenditure and receipts recorded and uploaded to the app at any time. This can be done by clicking on 'Summary' at the bottom right hand corner of the screen.

Taxpayers will be able to view expenditure and receipts by year of assessment, month or category.

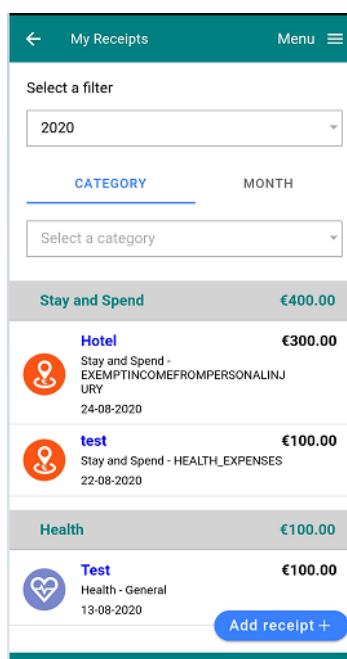


Figure 18 My Receipts

### 7.1.2 MyAccount

The Receipts Tracker service will also be available for use on desktop or laptop computers and can be accessed through myAccount. See [section 7.3](#) for details on how to access myAccount.

Once taxpayers have signed in to myAccount, they should click on 'Stay and Spend' in the 'Other Services' card. Taxpayers must then click on the 'Claims' tab to input details of the qualifying expenditure incurred.

## 7.2 When to make a claim

Taxpayers will be required to submit a claim for the Stay and Spend tax credit on their annual tax return, as set out below. Details of expenditure that were stored in the Receipts Tracker app will be available to the taxpayer when completing his or her annual tax return (i.e. the amount will be used to prepopulate the income tax return).

Details of claims for qualifying expenditure incurred in the period from 1 October 2020 to 31 December 2020 should therefore be included on the taxpayer's 2020 tax

return, which can be submitted from 1 January 2021. All claims for expenditure incurred in this period must be made on or before 31 December 2024.

All claims must be made within 4 years from the end of the tax year in which qualifying expenditure is incurred.

Taxpayers will receive any credit due to them shortly after they have submitted a claim.

#### 7.2.1 Submitting an annual income tax return

##### PAYE

Taxpayers in receipt of PAYE income only will be required to submit a Form 12 to claim the Stay and Spend tax credit. This is the same in respect of claims for medical expenses, employment expenses, etc. Taxpayers can file and submit their Form 12 via myAccount.

Existing myAccount users can access the service [here](#). New users, who have not accessed myAccount before, can register to use the service [here](#).

Once taxpayers have signed into myAccount they should click on 'Review your Tax' and choose the relevant year and follow the instructions on the screen. For the Stay and Spend scheme this will be either 2020 or 2021. Once they are in this screen taxpayers should click on 'request' and scroll down to 'complete your Income Tax Return'.

If taxpayers opted to sync their receipts with Revenue when they use the Revenue Receipts Tracker App, the stored details of expenditure incurred will be available when the taxpayer is completing his or her annual income tax return.

Further guidance on how to register for and access myAccount, and how to submit a tax return through myAccount, can be found on Revenue's website, available [here](#). If

additional assistance is required, taxpayers should contact the PAYE helpdesk, contact details for which can be found [here](#).

### Chargeable Persons

Chargeable persons (i.e. self-employed taxpayers, proprietary directors, taxpayers in receipt of income not subject to deduction under the PAYE system, for example rental income) must include details of any claim for the Stay and Spend tax credit in their annual Form 11, which can be filed and submitted via ROS.

Existing ROS users can access the facility [here](#). New users, who have not accessed ROS before, can register to use the facility [here](#).

Once taxpayers have opened ROS they should open the 'My Services' screen. Once in the My Services screen taxpayers must click on 'File Return'. This will give the taxpayer a dropdown menu of all the taxes for which they are registered. Taxpayers should select 'Income Tax' to access their tax return, after which they will be required to select the tax year for which they wish to file a return.

If taxpayers opted to sync their receipts with Revenue when they use the Revenue Receipts Tracker App, the stored details of expenditure incurred will be available when the taxpayer is completing his or her annual income tax return.

Further detailed guidance, including video guides, on how to register for and access ROS, and complete a tax return through ROS, can be found on Revenue's website, available [here](#).

If additional assistance is required taxpayers, should contact the ROS helpdesk at [roshelp@revenue.ie](mailto:roshelp@revenue.ie) or via telephone on 01 738 3699.

## Appendix 1 – Worked Examples

### Example 1

Lauren meets up with her friend for lunch at a local qualifying café in Dublin in October 2020. The cost of the lunch is €32, which includes €6 for two soft drinks. Lauren pays for the lunch.

Lauren has already downloaded the Receipts Tracker App and opted to sync her receipts to her annual income tax return. Lauren quickly uploads a photo of her receipt to the app and inputs details of the expenditure incurred. Lauren does not need to keep a paper copy of her receipt.

This will be qualifying expenditure and Lauren will be entitled to claim the Stay and Spend tax credit in respect of this expenditure.

Lauren will be able to submit a claim for the credit from 1 January 2021. The tax credit due to Lauren in respect of this expenditure will be €6.40 (€32 x 20%).

As Lauren opted to sync any receipts loaded to the app to her annual income tax return, details of this expenditure will be stored by Revenue and will be available to Lauren when she completes her annual income tax return (i.e. her return will be prepopulated in respect of same).

Lauren's income tax liability in 2020 is higher than the tax credit to which she is entitled, therefore the credit will be off set against her income tax liability for the 2020 year of assessment.



## Example 2

If Lauren and her friend split the cost of the lunch between them, they pay €16 each.

This will not be qualifying expenditure as neither Lauren, nor her friend, have incurred the minimum expenditure of €25.

## Example 3

If the café was not a qualifying service provider, neither Lauren nor her friend would be entitled to claim a credit for any of the expenditure incurred, even if the €25 minimum spend threshold was met.

## Example 4

Later in the year Lauren and her friend go out Christmas shopping in Kildare and have a meal at a qualifying restaurant when they are finished.

The total cost of the meal is €70, which includes €18 for two alcoholic cocktails.

Lauren and her friend split the cost equally and pay €35 each. Lauren and her friend ask the service provider for individual receipts, which show that each of them paid €26 towards the meal and €9 for a cocktail.

As Lauren has already downloaded the app, she simply adds details of this new expenditure and uploads a photo of her individual receipt. Lauren does not need to keep a paper copy of her receipt.

Lauren's friend has never used the Receipts Tracker app before, so she quickly downloads it.

The cost of the meal will be qualifying expenditure for the purpose of the Stay and Spend scheme, but the cost of the cocktails will not.

Lauren and her friend therefore both incur qualifying expenditure of €26 each and will be entitled to claim the Stay and Spend tax credit on this amount, as it is over the minimum spend threshold of €25.

Lauren and her friend will be able to submit a claim for the credit from 1 January 2021. The tax credit available to Lauren and her friend in respect of this expenditure will be €5.20 ( $€26 \times 20\%$ ) each.

As Lauren opted to sync her receipts to her annual income tax return, the details of this expenditure will be added to those already stored by Revenue and the total amount of qualifying expenditure she has incurred will be available to Lauren when she completes her annual tax return.

Lauren and her friend's income tax liabilities in 2020 are higher than the tax credit to which they are entitled. The credit will therefore be off set against Lauren and her friend's income tax liabilities for the 2020 year of assessment.

#### Example 5

Cathal and two of his friends go to the 'curry club' at their local pub once a month and order a curry and soft drink for €12.50 each. They usually order a beer each with their meal as well, which costs €5. Cathal and his friends take turns at paying.

It is Cathal's turn to pay in September 2020, however as the Stay and Spend scheme does not apply to expenditure incurred before 1 October 2020, he cannot claim a credit for the expenditure he incurred in September 2020.

#### Example 6

It is Cathal's turn to pay for 'curry club' again in December 2020 and he incurs qualifying expenditure of €37.50, being the cost of the meal and soft drinks for himself and his two friends. The cost of the beers is not qualifying expenditure. Cathal will be able to submit a claim for the credit from 1 January 2021. The tax credit to which Cathal is entitled is €7.50 ( $€37.50 \times 20\%$ ).

Cathal sees the Stay and Spend logo on the window of the local pub and it reminds him that he can claim the Stay and Spent tax credit. Cathal quickly downloads the Receipts Tracker App and opts to sync his receipts to his annual income tax return. Cathal quickly uploads a photo of his receipt to the app and inputs details of the expenditure incurred. Cathal does not need to keep a paper copy of his receipt.

Cathal is a student and works part time at a local shop earning minimum wage. Cathal does not have a liability to income tax in 2020, but he has a small liability to USC.

Details of qualifying expenditure incurred by Cathal has been stored by Revenue and is available to him when he is submitting his annual income tax return (i.e. it will prepopulate his return). Cathal is therefore able to very quickly submit his claim for the Stay and Spend tax credit, which will be off set against his USC liability for the 2020 year of assessment.

### Example 7

Maisey and her fiancé, who live in Wicklow, take a weekend break to Wexford in November 2020. She searched the list of qualifying service providers on Revenue's website to find participating businesses in Wexford.

Maisey and her fiancé stay two nights in a qualifying hotel that costs a total of €280. Shortly after they arrive at the hotel Maisey and her fiancé have a meal at the bar costing €90, which includes €20 for a bottle of wine and €4 for a cappuccino. The next day Maisey and her fiancé do some sightseeing and stop for lunch in a qualifying sandwich bar. The lunch costs €36. Later that night Maisey and her fiancé eat out at a qualifying restaurant near the hotel. This meal costs a total of €72, which includes €16.50 for a glass of wine and a beer.

Maisey pays all costs.

Maisey can avail of the Stay and Spend tax credit on all transactions of €25 or more but must deduct the cost of any alcoholic beverages as this is not qualifying expenditure.

The total qualifying expenditure incurred by Maisey is therefore €441.50, being €280 for the hotel, €70 for dinner on the night of arrival, €36 for lunch the next day and €55.50 for dinner on the second night.

Maisey will be able to submit a claim for the credit from 1 January 2021. The total credit which Maisey can claim on this expenditure is €88.30 ( $€441.50 \times 20\%$ ).

Maisey has a number of receipts from the expenditure she incurred over the weekend and is worried that she may lose some of them, so shortly after she arrives home she adds details of the expenditure she has incurred and uploads copies of all her receipts to the Receipts Tracker app. Maisey is able to review all the receipts she has uploaded in the app summary page to make sure she hasn't missed any.

Maisey's income tax liability in 2020 is €75 and her liability to USC is €15. The credit will be off-set against Maisey's income tax liability for the 2020 year of assessment in the first instance, with the remaining €13.30 being off-set against her USC liabilities for the 2020 year of assessment.

As Maisey opted to sync her receipts to her annual income tax return the details of the qualifying expenditure she incurred has been stored by Revenue. When she is filing her annual income tax return Maisey will not need to input these details again.

## Example 8

The following year, in March 2021, Maisey takes her mum to Carlow for her birthday.

Maisey and her mum stay one night in a qualifying hotel which costs €150. Maisey and her mum have a meal and a few drinks in a nearby qualifying pub that night which costs €62, including €8 for a glass of wine. The next day Maisey and her mum have lunch in the hotel restaurant which costs €42.

Again, Maisey pays all costs and uploads photos of her receipts and details of the amount she spends to the Receipts Tracker app. Maisey does not need to keep paper copies of her receipts.

The total qualifying expenditure incurred by Maisey in this instance is €246, being €150 for the hotel, €54 for their meal at the pub and €42 for lunch the next day. The total qualifying expenditure in respect of the Stay and Spend tax credit is capped at €625.

As Maisey already made a claim for qualifying expenditure of €441.50 in 2020, the maximum qualifying expenditure in respect of which she can claim the credit in 2021 is €183.50.

As the credit can only be claimed by the person who incurred the expenditure it is not possible for anyone else to claim a credit in respect of the excess qualifying expenditure incurred by Maisey.

The tax credit available to Maisey in respect of this expenditure is €36.70 ( $€183.50 \times 20\%$ ). The details of the expenditure incurred by Maisey will be stored by Revenue and Maisey will not have to input the details again when she is filing her annual tax return.



Maisey's income tax liability in 2021 is higher than the tax credit to which she is entitled. The credit will therefore be off set against her liability to income tax in the 2021 year of assessment.

### Example 9

Assume that Maisey and her fiancé got married on 1 January 2021. Maisey and her new spouse are jointly assessed to tax in the 2021 year of assessment, with Maisey being the assessable spouse.

The total tax credit to which Maisey would be entitled under the Stay and Spend scheme in this case would be €250, rather than €125 if she was assessed to tax as a 'single' person for both the 2020 and 2021 years of assessment.

In this case Maisey would be able to claim a credit in respect of the full expenditure incurred during her trip in March 2021, being €246. Maisey would therefore be entitled to claim a credit of €49.20 in respect of same.

There would be a remaining credit of €112.50 available to Maisey if either her or her spouse incurred further qualifying expenditure of €562.50 during 2021. If neither Maisey or her spouse incur this additional qualifying expenditure between 1 January 2021 and 30 April 2021 the remaining credit would be unutilised.

### Example 10

Dermot and his husband take a 3-night mid-week break in a qualifying hotel in Donegal in October 2020. The cost of the hotel room is €450.

Dermot and his husband order room service on the night that they arrive and have dinner in the hotel restaurant on the other two nights. They did not have any alcoholic drinks.

During the day Dermot and his husband go hiking and buy sandwiches and other lunch items from a local convenience store to have a picnic.

The cost of their meals at the hotel over the 3 nights totals €180. The cost of sandwiches and other lunch items cost them a total of €48 over the course of their break.

In November 2020 Dermot and his husband take another trip and travel through counties Cork and Kerry, staying half board at 3 different qualifying guest houses and B&Bs. The cost of their accommodation on this trip totals €510.

Again, Dermot and his husband bought their lunches and hot drinks from a local convenience store each day, which they ate whilst sitting outside, enjoying the views of the coastline. The cost of their lunches on this trip totalled €57.

Dermot and his husband are jointly assessed to tax and Dermot is the assessable spouse. Some costs were paid from a joint account held by Dermot and his husband, and other costs were paid from their respective personal accounts.

As a married couple who are jointly assessed to tax, the qualifying expenditure in respect of which they can claim the Stay and Spend tax credit is capped at €1,250. All expenditure incurred by either Dermot or his husband are included in this. The maximum credit which Dermot can claim is €250.

During their trip in October 2020 Dermot and his husband incur qualifying expenditure of €630, being €450 on accommodation costs and €180 on meals at their hotel. The cost of lunch items purchased and eaten on their daily hikes are not qualifying expenditure. Dermot did not download the Receipts Tracker app and therefore needs to keep paper copies of his receipts.

During their trip in November 2020 Dermot and his husband incur further qualifying expenditure. Again, the cost of lunch items purchased and eaten off the business

premises is not qualifying expenditure. Again, Dermot did not download the Receipts Tracker app and therefore needs to keep paper copies of his receipts.

Dermot will be entitled to claim a tax credit of €228 in the 2020 year of assessment. This claim can be submitted from 1 January 2021 and Dermot plans to submit his claim for the Stay and Spend credit as soon as he can.

On 1 January 2021 Dermot logs into MyAccount to submit his claim for the Stay and Spend tax credit and realises that he needs copies of his receipts in order to do this.

Dermot cannot remember where his receipts are, but after searching for a while he finally finds most of them, but he cannot find a receipt for two of the evening dinners he and his husband had during their first trip. The qualifying expenditure Dermot and his husband incurred for these meals was €120.

Therefore, although Dermot is entitled to claim a tax credit of €228 in respect of the 2020 year of assessment (based on qualifying expenditure of €1,140), he can only submit a claim for €204 (based on qualifying expenditure of €1,020 in respect of which he has a receipt). If Dermot had downloaded the Receipts Tacker app and synced the photos of his receipts to his annual income tax return, he would not have needed to retain a paper copy of his receipts, and would have been able to submit a claim for the full amount of qualifying expenditure he incurred.

Dermot can claim a further tax credit of €46 if either he or his husband incur further qualifying expenditure of €230 before 30 April 2021. If they do not incur any further qualifying expenditure before this date Dermot will not be able to claim the remaining tax credit of €46.