

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:

Platform economy

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

Somewhat negative - I have some concerns about aspects of the proposal

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

Nothing, to be honest, I don't see any benefits for me personally. Doing my taxes is already quick and convenient.

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

I use a lot of different platforms and income streams, including in-person transactions that would not be covered by this model. So from the sounds of it, I would have to report most of it manually anyway and still fill out my tax the way I do now, except I'll also have to keep track of what I've already paid. In that case, I'll be more likely to face unexpected charges or overpayments, not less. I also don't like that third parties, like the platforms I use for my business, like Etsy, will have more access to my tax information. Finally, I would worry that platforms will raise their fees to cover the cost of this additional labour they will have to do, and given what I've seen from them so far I have very little doubt that they will use the opportunity to do so. Given all that, if this is instituted, I would really appreciate if it was optional.

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 can see the usefulness of it in some cases, but for me personally, it makes me feel less in control. I don't like the fact that a third party would be involved in the process, it feels easier and more straightforward to just do it myself. I have no problems keeping track of my income and expenses, and filling out the ROS forms is really easy and takes very little time as it is. I do appreciate that this model might make it harder to underreport income or cheat the system in some way. I would have less of a problem with a compromise where the sales and tax were reported but not charged.

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?

I'm not familiar enough with it to say.

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:**
- 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?

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?

It wouldn't benefit me, it would make it harder to keep track of what I owe and what I've already paid.

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?

If anything, it will make it harder to keep track.

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?

No.

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?

If I have to, I'll do it. But again, that's an extra bit of effort, it's not helping me.

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

I'll have to change my bookkeeping system and figure out how to integrate it with all the platforms I use, if possible.

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

I can't see any, I don't currently have any problems keeping track of my taxes.

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

2-3 months.

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

Not 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)

Seamless integration of taxation with your business systems

All great in theory, but I can't see them happening in my case.

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

Clear guidance for software providers and a testing environment

Mailshots and guidance on the Revenue website

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 at least make it optional.

