

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?

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

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

I've been totally PAYE most of my life, and I am still mostly PAYE. I genuinely don't have the time, bandwidth nor ability to understand my taxes. I find it impossible to understand. I pay an accountant a lot for a very small sole trader income. All I care about is that I'll never be in trouble or have to face a big tax bill. I leave a 3000 in credit year on year with Revenue to offset anything that could happen. WHAT APPEALS to me is ANY mechanism that means I don't have to worry about that. WHAT I WOULD LOVE is that I could have an ability that with each sole trader payment I could make a payment there and that deals with the tax. I don't care if its 60% of the income, - - - if my only worry was How big will the refund be at the end of the year, that would be WONDERFUL. if there was a mechanism to just pay a major chunk there and then so that I don't have to worry about the LUNACY of next years preliminary tax being paid on this years income (which may have nothing to do with last years income or next years income). This would be BRILLIANT. I don't if with every payment I had to do it, or upload the information, if I could NEVER have to worry about PRELIMINARY Tax. Moreover I don't see why the Withholding tax rate isn't vastly higher to simply cover the liability.

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

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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?

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- 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 don't even understand what it means

- 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?

this is the withholding tax. I think the rate should be much high , more realistic so I don't have to worry about it.

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

don't really understand

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'd prefer the rate be higher so I don't have to worry about his.

- 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 long as I don't have to worry about a tax bill thats all I care.

- 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?**

I'd really prefer it . It wouldn't matter

- 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 very good effect

- 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?**

I'd do it daily with each payment so I wouldn't have to worry about year end.

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

If you make it simple, some way to have a revenue account where the payer could upload money.

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

very little

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

10 seconds

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

fully

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)

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)

please just make it simple. Get rid of the STUPID Cerficiate system. the solution is called 2 Factor Authentication. Banks use it - so can revenue.

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?

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