



Personal Income Tax: Simplify Your Tax Filing Process

5 June 2025

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YOUR KEY TO THE TAX COMMUNITY

What We'll Cover:

1. Understanding Personal Income Tax Requirements:

- Learn about the qualifying criteria for personal income tax.
- Discover the registration process to ensure you are set up correctly with SARS.

2. Key Considerations Before Submission:

- Explore essential factors to review before submitting your return to minimize errors and avoid penalties.

3. The Cessation of South African Tax Residency:

- Gain clarity on the process and implications of ceasing South African tax residency.
- Understand the tax obligations and reporting requirements associated with this transition.

4. The Submission Process Explained:

- Gain practical insights into completing and submitting your personal income tax return seamlessly.

5. 2025 Auto-Assessment Considerations:

- Understand the implications of SARS' 2025 auto-assessment process.
- Discover why auto-assessments are an opportunity, not a threat, for tax practitioners to enhance their advisory role and add value to their clients.

6. Identifying Potential Risks:

- Understand common areas of focus for SARS and how to mitigate potential issues effectively.

7. Insights into the Audit Process:

- Learn how SARS conducts audits and how to confidently respond if your return is selected for review.

Tax Administration Act No. 28 of 2011

25. Submission of return. -

- (1) A person required under a tax Act or by the Commissioner to submit or who voluntarily submits a return must do so –
- (a) In the prescribed form and manner; and
 - (b) By the date specified in the tax Act or, in its absence, by the date specified by the Commissioner in the public notice requiring the submission.
- (2) A return must contain the information prescribed by a tax Act or the Commissioner and be a full and true return.

...

Income Tax Act No. 58 of 1962

66. Notice by Commissioner requiring returns for assessment for normal tax under this Act.

(1) The Commissioner must annually give public notice of the persons who are required by the Commissioner to furnish returns for the assessment of normal tax within the period prescribed in that notice.

...

(13) The return for normal tax to be made by any person in respect of any year of assessment shall be a return –

(a) In the case of a person (other than a company), for the whole period of twelve months ending upon the last day of February: Provided that where –

Income Tax Act No. 58 of 1962

66. Notice by Commissioner requiring returns for assessment for normal tax under this Act.

(13) The return for normal tax to be made by any person in respect of any year of assessment shall be a return –

- (a) In the case of a person (other than a company), for the whole period of twelve months ending upon the last day of February: Provided that where –
 - (i) A person dies, a return shall be made for the period commencing on the first day of that period and ending on the date of death;
 - (ii) The estate of a person is sequestrated, separate returns must be made for the periods –
 - (aa) commencing on the first day of that period and ending on the date preceding the date of sequestration; and
 - (bb) commencing on the date of sequestration and ending on the last day of that period; or
 - (iii) a person ceases to be a resident, a return shall be made for the period commencing on the first day of that period and ending on the day preceding the date that the person ceases to be a resident;

<https://www.sars.gov.za/>

Latest News

[Tax Filing Season opens 7 July to 20 October 2025](#)

2 June 2025 – The South African Revenue Service (SARS) is pleased to announce the official start of the 2025 Filing Season, effective from 07

2025 Year of Assessment:
1 March 2024 to 28 February 2025

<https://www.sars.gov.za/legal-counsel/secondary-legislation/income-tax-notices/income-tax-notices-2025/>

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The Government Notices on this page have been issued in terms of the Income Tax Act, 1962, and have been arranged in the year they have been published.

The navigation pane above can be used to locate Income Tax Notices published during a specific year.

Publication Date	GG and Notice Numbers	Description	Implementation Date
23 May 2025 New!	GG 52712 Notice 6217	Notice in terms of section 25, read with section 66(1) of the Income Tax Act, 1962, for submission of income tax returns for the 2025 year of assessment <ul style="list-style-type: none">Notice 6217	The persons that must submit income tax returns as well as the dates for submission of the returns are specified in the notice

Government
Gazette 52712
Notice 6217 dated
23 May 2025

Auto-assessments:
7 to 20 July 2025

Provisional individual
taxpayers & Trusts:
**21 July 2025 to
19 January 2026**

2025 Tax Filing Season:
Important dates

Non-provisional
individual taxpayers:
**21 July 2025 to
20 October 2025**

2025 Tax Filing Season: Important dates

Auto-assessments:
7 to 20 July 2025

Notifications from
SARS to taxpayers

What to expect:

- Notification to the taxpayer from SARS by SMS and/or email.
- If a refund is due, it will be paid directly to the taxpayer's bank account within 72 business hours ($72/8 = 9 \text{ days}$) after notification.
- Money owing to SARS: due by stipulated date as per assessment to SARS' bank account.
- Access auto-assessment through SARSeFiling or SARS MobiApp to review and verify completeness and accuracy.
- If satisfied with auto-assessment: don't have to do anything further.
- If missing or inaccurate information: submit tax return to SARS.

Make sure SARS has
the correct bank
details.

72 business hours equate
to 9 business days.

Pay on time to
avoid interest

Completeness and
accuracy remain the
taxpayer's responsibility.

Burden of proof
lies with taxpayer:
Section 102 of TAA

NB

2025 Tax Filing Season:
Important dates

**Definition of provisional taxpayer:
4th Schedule to the Income Tax Act**

Provisional individual
taxpayers & Trusts:

**21 July 2025 to
19 January 2026**

Non-provisional
individual taxpayers:

**21 July 2025 to
20 October 2025**

If not automatically
assessed, or if a taxpayer
has an auto-assessment
containing missing or
inaccurate information.

**Even if a provisional
taxpayer, but received
an auto-assessment**

<https://www.sars.gov.za/types-of-tax/provisional-tax/>

Who is a Provisional Taxpayer?

Any person who receives income (or to whom income accrues) other than remuneration, is a provisional taxpayer. Most salary earners are therefore not-provisional taxpayers, if they have no other sources of income. It is important to note that receiving exempt income, as follows, does not make you a provisional taxpayer:

- If you receive interest of less than R23 800 if you are under 65; or
- If you receive interest of less than R34 500 if you are 65 and older or;
- You receive exempt amount from a tax free savings account.

A provisional taxpayer is defined in paragraph 1 of the Fourth Schedule of the Income Tax Act, No.58 of 1962, as any –

- natural person who derives income, other than remuneration or an allowance or advance as mentioned in section 8(1) or who derives remuneration from an employer who is not registered for employees' tax (for example, an embassy is not obligated to register as an employer for employees' tax purposes)

*Natural person is **not** a provisional taxpayer if, did not derive income from*

- *carrying on of any business*
- *taxable income for year of assessment does not exceed the tax threshold*
- *taxable income derived from interest, dividends, foreign dividends, rental from the letting of fixed property and remuneration where PAYE not deducted, does not exceed R30 000.*

2025 Tax Filing Season: Important dates

Avoid administrative non-compliance penalties by ensuring **TIMELY** submission of complete and accurate information
(Chapter 15 of the Tax Administration Act)

Table: Amount of Administrative Non-Compliance Penalty

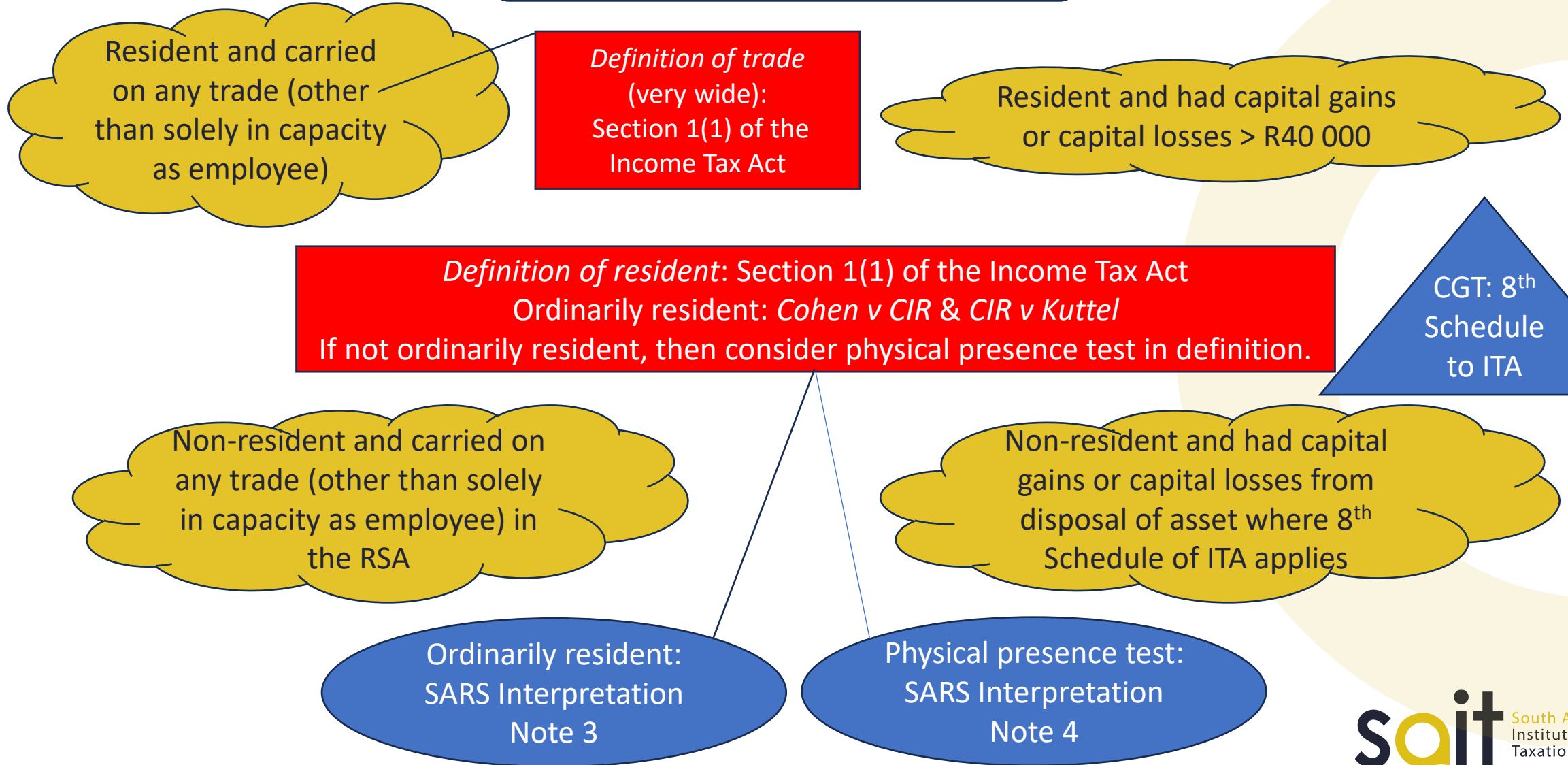
1 Item	2 Assessed loss or taxable income for 'preceding year'	3 'Penalty'
(i)	Assessed loss	R250
(ii)	R0 – R250 000	R250
(iii)	R250 001 – R500 000	R500
(iv)	R500 001 – R1 000 000	R1 000
(v)	R1 000 001 – R5 000 000	R2 000
(vi)	R5 000 001 – R10 000 000	R4 000
(vii)	R10 000 001 – R50 000 000	R8 000
(viii)	Above R50 000 000	R16 000

Monthly fixed amount penalty for non-compliance (not submitting the return on time)
(Section 211 of the Tax Administration Act)

2025 Year of Assessment:
1 March 2024 to 28 February 2025

2025 Tax Filing Season:
Natural persons
Who must submit an income tax return?

Government Gazette 52712
Notice 6217 dated 23 May 2025



2025 Tax Filing Season:
Natural persons
Who must submit an income tax return?

Resident and held forex or foreign assets with total value > R250 000 at any stage during 2025 year of assessment

Resident and foreign income or foreign capital gains

Resident and had a taxable turnover

Definition of gross income: Section 1(1) of the Income Tax Act

Resident and held participation rights as per *section 72A of ITA* in CFC (controlled foreign company)

Every representative taxpayer

Non-resident with gross income that included interest from RSA where *section 10(1)(h) of ITA* not applicable

Definition of controlled foreign company: Section 9D of the Income Tax Act

Exemption of local interest income due to > 183 days out of RSA and not from connection to permanent establishment in RSA

2025 Tax Filing Season:
Natural persons
Who must submit an income tax return?

Received taxable benefit as
per paragraph 7 of the 7th
Schedule to the Income Tax
Act.

Received any amount or to
whom any amount accrued
for foreign services rendered.

Received taxable
allowance or advance

SARS Interpretation
Note 14

*Refer to section 8(1)
of the Income Tax Act*

2025 Tax Filing Season:
Natural persons
Who must submit an income tax return?

*Unless specified as not required to
submit an income tax return*

Younger than 65 years and
gross income > R95 750

65 years and older, but
younger than 75 years and
gross income > R148 217

75 years and older and
gross income > R165 689

*In line with tax thresholds after considering
primary, secondary and tertiary rebates as
per section 6(2) of Income Tax Act*

Estate of a deceased person
that had gross income

2025 Tax Filing Season:
Natural persons
Who must submit an income tax return?

Every person who is requested by the Commissioner in writing to furnish a return, irrespective of the amount of income or nature of receipts or accruals of the person.

2025 Tax Filing Season:

Natural persons

Persons **not required** to submit an income tax return

Exempt local interest
as per *section 10(1)(i)*
of the Income Tax Act

Gross income of the person during the 2025 year of assessment consisted **solely** of:

Remuneration from a **single employer**, not exceeding **R500 000** and **PAYE** was deducted.

Interest (excluding from tax free investment) from **RSA source** not exceeding:

- R23 800 for natural person younger than 65 years at end of year of assessment
- R34 500 for natural person 65 years or older at end of year of assessment
- R23 800 in the case of estate of a deceased person.

Dividends exempt from normal tax **and** the natural person was a **non-resident** for whole 2025 year of assessment.

Amounts received or accrued from a **tax-free investment**.

Single lump sum benefit received from pension fund, provident fund, pension preservation fund, provident preservation fund or retirement annuity fund and **tax was deducted** as per **tax directive** from SARS.

If notified of **auto-assessment**
AND

gross income, exemptions, deductions
and rebates **complete and correct**

2025 Tax Filing Season:
Ceasing South African tax residency

<https://www.sars.gov.za/individuals/cease-to-be-a-resident/>

- Review the factors to consider as detailed in SARS Interpretation Note 3 (ordinarily resident) and SARS Interpretation Note 4 (physical presence test)
- If the taxpayer ceases to be a South African tax resident, this needs to be updated in the taxpayer's registered details (registration, amendments, and verification – RAV01). This can be done on SARSeFiling.
- Once the taxpayer's status has been updated, SARS will issue a letter detailing the supporting documentation to be submitted. The SARS website provides further guidance, along with the declaration form required.

Remember about the deemed disposals for capital gains tax purposes.

2025 Tax Filing Season: Practical tips for taxpayers

Make use of the SARS website (<https://www.sars.gov.za/individuals/>) to help with:

- “How do I register for tax” - if you are not yet registered for personal income tax
- “I need my tax number” - if you do not know what your personal income tax number is
- “Maintain personal details on eFiling vs Branch” – to update your details with SARS

Make sure that you have all your tax certificates and any other documentation ready to ensure smooth process during Tax Filing Season. Remember to keep your documentation:

<https://www.sars.gov.za/client-segments/record-keeping/>

SARS TV on YouTube: <https://www.youtube.com/@sarstax>

How to Update Your Information

To Update Your Security Contact Details (Required to receive OTPs)

1. Log in to eFiling (sarsefiling.co.za).
2. Click on “My Profile” in the menu on the left-hand side of the screen.
3. Select “Profile and Preference Setup” and scroll to the “Security Contact Details” section. Here, you can update your email address or cell phone number.
4. Verify with OTP: choose your preferred method of communication (email or SMS) to receive an OTP. Enter the OTP to confirm the changes.
5. Save changes: once the OTP is verified, your updated contact details will be saved.


To Update Your Banking Details Quickly

1. Log in to eFiling.
2. Click the express-access option: “Update My Personal Income Tax Bank Account”.
3. The Banking Details Update screen will be displayed.
4. Click “Maintain SARS Registered Details”.
5. Click the drop-down menu to select the bank name.
6. Fill in the branch code/branch name, account number, account type and account-holder name.
7. Click “Update Banking Details”.
8. Confirm the banking-details change with the OTP sent to your preferred method of communication.

Note: if both your email address and cell phone number have changed and you cannot follow the steps above, you will need to call the SARS Contact Centre (0800 00 7277) or visit a SARS branch to verify your identity. To avoid long queues, remember to [book an appointment](#).

Make use of the services of a **registered tax practitioner** for professional tax advice

<https://www.sars.gov.za/individuals/>



South African Revenue Service

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Individuals

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2025 Tax Filing Season: Practical tips for tax practitioners

Keep your taxpayer clients informed with relevant information regarding the 2025 Tax Filing Season

- Ensure that you have an engagement letter in place, detailing the responsibilities of the taxpayer and of the tax practitioner.
- Ensure that you have an updated SARS power of attorney, properly signed by the taxpayer and with two witnesses.
- Obtain a recent certified copy of the taxpayer's ID, not older than 3 months.
- Make sure that you confirm the personal information of the taxpayer (including any changes to physical address, email address, contact numbers, banking details).
- Make sure that you have sufficient information that will enable you to accurately complete the Form Wizard (Standard Questions as well as Comprehensive Questions): For each YES, make sure that you have all the supporting documentation.



Form Wizard
INFORMATION TO CREATE YOUR PERSONAL INCOME TAX RETURN

This page allows you to personalize your ITR12 return in order to accommodate your individual tax requirements.

Standard Questions

Comprehensive Questions

2025 Tax Filing Season:
Typical documentation

The list below is not exhaustive, but it contains the most common tax certificates and other information typically required to accurately complete a personal income tax return:

- **IRP5 or IT3(a)** certificate(s) from employers: Details remuneration (salary, benefits, allowances, etc.), contributions to retirement fund and medical aid scheme through employer, as well as PAYE deducted.
- **IT3(b)** from financial institution: Details interest income (local and foreign), dividend income (local and foreign), REIT income and other investment income.
- **IT3(c)** from financial institution: Details capital gains and capital losses.
- **Medical scheme** certificate: Details contributions and number of members on scheme per month, as well as expenses claimed but not covered by the medical scheme.
- **IT3(f)** from financial institution: Details contributions to retirement annuity fund. Note: contributions to pension or provident fund would show on IRP5 or IT3(a) certificate from employer.
- **IT3(s)** from financial institution: Details relating to movement on Tax Free Investment(s).
- **Section 18A receipts (IT3(d))**: Details donations made to approved public benefit organisations.

The information from most of the above certificates should be pre-populated on the taxpayer's income tax return; however, it should be verified against the actual certificates to confirm that the return contains complete and accurate information before submission.

2025 Tax Filing Season: Other documentation

Apart from the tax certificates, the following might also be relevant:

- If taxpayer received a taxable travel allowance, it will be necessary to have a detailed logbook of all business travel.
- A travel logbook is also of use in the case of a company car, to reduce the taxable portion of the fringe benefit.
- It is important to note that travel between home and work is considered private.
- SARS Interpretation Note 14 provides details of what needs to be provided and the general treatment from SARS (practice generally prevailing in accordance with section 5 of the Tax Administration Act)
- If taxpayer earns rental income, it will be necessary to provide details of rental income. Expenses incurred relating to the rental income may be considered as deductible.
- <https://www.sars.gov.za/types-of-tax/personal-income-tax/tax-on-rental-income/>
- If taxpayer is required to work from home, home office expenses might be deductible. Be aware of capital gains tax implications for primary residence owned. Note that interest on a mortgage bond may no longer be claimed as a deduction on home office, effective 2023 year of assessment and onwards.
- <https://www.sars.gov.za/types-of-tax/personal-income-tax/filing-season/home-office-expenses/>
- Certain medical expenses may be considered for the determination of tax payable.
- Greater relief is available where the taxpayer, spouse or child is a person with a disability.
- <https://www.sars.gov.za/types-of-tax/personal-income-tax/additional-medical-expenses-tax-credit/>

2025 Tax Filing Season:
After submission – verification or audit

Once the taxpayer's return has been submitted, SARS may select the return for verification or audit.

<https://www.sars.gov.za/individuals/what-if-i-do-not-agree/being-audited-or-selected-for-verification/>

- This process involves reviewing the information submitted to SARS to ensure no mistakes were made and that all information is complete and accurate.
- If errors found, request a correction to update the return with the correct information.
- If no errors were found, no need to request a correction.
- After reviewing the submitted information and correcting any errors (if any), the taxpayer's supporting documentation needs to be uploaded to SARS.
- Important to note what SARS is specifically requesting on the notification issued.
- Important to note the due date by which SARS require the documentation.
- Documentation can be uploaded via the link on SARSeFiling (will require logging into SARSeFiling) or on the SARS Online Query System (<https://tools.sars.gov.za/SOQS/?queryType=5?>)

Any refund will only be paid upon completion of the verification or audit. Therefore, the sooner the documentation are uploaded to SARS, the sooner the process can start and be completed.

If the taxpayer disagrees with the assessment after the verification or audit, an objection may be filed:

<https://www.sars.gov.za/individuals/what-if-i-do-not-agree/objections/>



Thank you and happy filing

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