

Guide to

Personal Income Tax Return 2015

(ภ.ง.ด. 91)

For taxpayers who received income from employment only

Bureau of Legal Affairs, Revenue Department, Bangkok

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Guide to Personal Income Tax Return 2015 (ภ.ง.ด.91)

This tax return is a general return for taxpayers who received income in the tax year 2015. However, if you had income from employment only, you must use ภ.ง.ด.91.

The ภ.ง.ด.91 is available for download at www.rd.go.th. You may file ภ.ง.ด.91 by postal mail or in person at your Area Revenue Branch Office. Alternatively, you can file ภ.ง.ด.91 electronically at www.rd.go.th and receive an eight-day automatic deadline extension.

WHAT'S NEW FOR TAX YEAR 2015?

1. Domestic tourism expense

A taxpayer may claim the amount actually paid but not exceeding 15,000 baht for service provided by a person/company carrying on a business of guided tour according to the law on guided tour or for accommodation according to the law on hotel and tourism against his/her taxable income subject to the rules, procedures and conditions stipulated by law.

2. Domestic purchase of goods or services expense

A taxpayer may claim the amount actually paid but not exceeding 15,000 baht for purchase of goods and services within Thailand from 25 December 2015 to 31 December 2015.

3. First time home buyer expense (new scheme)

On 13 October 2015, the cabinet approved tax benefit for a first time home buyer who purchases a residence for the first time during 13 October 2015 to 31 December 2016. A taxpayer may claim up to 20% of the purchase price against his/her taxable income subject to the rules, procedures and conditions stipulated by law.

This scheme is different from the previous one in 2012. Under previous scheme, taxpayer can set off against his/her tax liability (A. item 13.), whereas under the current scheme, taxpayer can claim in the same category as an expense (C. item 12.).

Noted that taxpayer can claim the tax benefit only from one scheme.

WHO HAS TO FILE ภ.ง.ด.91?

The following entities are subject to personal income tax in Thailand:

1. An individual
2. A non-registered ordinary partnership
3. A non-juristic body of persons
4. A deceased
5. An undivided estate
6. A Community Enterprise which is a non-registered ordinary partnership or a non-juristic body of persons registered and received a Certificate of Registration from the Department of Agricultural Extension

Additionally, taxpayers can be categorized as “residents of Thailand” and “non-residents of Thailand” for tax purposes as follows:

1. Residents of Thailand

If you stay in Thailand for the total of at least 180 days in 2015, you are considered a “resident of Thailand” for tax purposes. You have to file a return on the income that you received if you meet one of the following conditions:

- (1) Your total income exceeded 30,000 baht in 2015.
- (2) You were married and your income combined with that of your spouse exceeded 60,000 baht.
- (3) You are a Community Enterprise, which is non-registered ordinary partnership or a non-juristic body of persons registered and received a Certificate of Registration from the Department of Agricultural Extension, with the total income exceeding 1,800,000 baht in 2015.

2. Non-residents of Thailand

If you stayed in Thailand for less than 180 days in 2015, you were a non-resident of Thailand for tax purposes. If you derived any income from a Thai source, you are subject to Thai personal income tax. You have to file this form if you meet the conditions stated in 1.

Taxpayer's Details

- Your 13-digit Taxpayer Identification Number

- Your title and first name (in capital letters)

☐ Regular Filing
 ☐ Additional Filing
☐ Single
 ☐ Married
 ☐ Divorced/
 Widowed
 ☐ Deceased during this
 tax year

- Your surname (in capital letters)
- Your trade name/company name
- Your current mailing address
- Your business web address (if applicable)
- Check the 'Regular Filing' box if this form is your first filing in this tax year, or check the 'Additional Filing' box if this form is an adjustment or a supplement filing.

If you have a spouse, please provide your spouse's details in this part of the form:

- Spouse's 13-digit Taxpayer Identification Number

Taxpayer Identification No.

Date of Birth: ____/____/____ (DD/MM/YYYY)

First Name _____ Surname _____
(Please clearly specify title: Mr., Miss, Ms., or Others)

Marital status	Filing Status
<input type="checkbox"/> Marriage existed throughout tax year	<input type="checkbox"/> (1) Has income and files joint tax return
<input type="checkbox"/> Married during tax year	<input type="checkbox"/> (2) Has income and files separate tax return
<input type="checkbox"/> Divorced during tax year	<input type="checkbox"/> (3) Has no income
<input type="checkbox"/> Deceased during tax year	*In case of joint filing, fill in 0.0.0.91

In case spouse has no income and is a foreigner, please specify

Passport No. _____

Nationality Country

- Spouse's date of birth, title and first name (in capital letters)
- Spouse's surname (in capital letters)
- Check the box that is applicable to your spouse under 'Status'
- Check the box that is applicable to your spouse under 'Filing Status':
 1. If your spouse has income and is filing jointly, check box (1).
 2. If your spouse has income and is filing separately, check box (2).
 3. If your spouse has no income, check box (3).
- In the case that your spouse has no income and is a foreigner, please provide the followings:
 1. Spouse's passport number
 2. Spouse's nationality
 3. The country that issued the passport

*In case of joint filing, please fill in ภ.ง.ด. 91 Attachment-joint filing first. Then enter the sum in ภ.ง.ด. 91.

Taxpayer's Status

Check the box that applies to you during 2015.

☒ Status
 ☐ Single
 ☐ Married
 ☐ Divorced/
Widowed
 ☐ Deceased during this
tax year

Donation of Tax Payable to Political Party

If you have tax payable of at least 100 baht, you may make a donation to a Thai political party. Check "yes" if you wish to do so and enter the 3-digit party number on the right-hand side. The 3-digit party number can be found on page 33. If your spouse has income and is filing tax return jointly, and the combined tax payable is at least 200 baht, you and your spouse can both donate to a Thai political party.

Note: Only an individual with Thai citizenship can donate to a political party.

Donation of tax payable to political party :		Political Party No. :
Taxpayer	<input type="checkbox"/> No <input type="checkbox"/> Yes, donate 100 baht to	<input type="text"/>
Spouse	<input type="checkbox"/> No <input type="checkbox"/> Yes, donate 100 baht to	<input type="text"/>

(The donor must be an individual with Thai citizenship)

Tax Payable

Tax payable is the amount you enter in A. item 16. (or A. item 22., if applicable).

Tax Overpaid

Overpaid tax is the amount you enter in A. item 16. (or A. item 22., if applicable).

Tax Payable	<input type="text"/>	baht	Tax Overpaid	<input type="text"/>	baht
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Statement of Certification

Enter the number of copy/copies of all attached documents in the first blank space. Sign and fill in the date in the space provided. If the tax return is prepared/filed by a representative (e.g. employer), please sign in the space for the representative and fill in the address.

Statement of Certification	
I hereby certify that all items declared are true and have attached supporting documents and attachment forms (if any). Total <input type="text"/> copy/copies	
Signature _____	Taxpayer
Signature _____	Representative
(_____)	
as _____	(relationship to taxpayer)
Address (of representative) _____	
Date _____	(DD/MM/YYYY)

Request for Tax Refund

If you wish to receive your tax refund, you shall sign in the space provided. The Revenue Department will send you Krung Thai Bank tax refund check with a statement of personal income tax refund to the address appear on this form via postal mail.

If you wish to receive your tax refund via Express Mail Service (EMS), please

check the box "Delivery by Express Mail Service (EMS)." If you wish to receive your tax refund by mail, please check the box "Delivery by non-Express Mail Service (non-EMS)." The cost of

Request for Tax Refund	
I hereby request a refund of the tax overpaid above in the amount of <input type="text"/> baht	
Signature _____	Taxpayer
Date _____	(DD/MM/YYYY)
<input type="checkbox"/> Delivery by non-Express Mail Service (Non-EMS)	
<input type="checkbox"/> Delivery by Express Mail Service (EMS)	
32 baht postal fee will be deducted from your requested tax refund.	

EMS is 32 baht per delivery, which will be deducted from your tax refund. Thus, the amount of tax refund must be no less than the EMS fee.

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PERSONAL INCOME TAX RATES for 2015

Net Income (baht)	Rate (%)	Amount of Tax
0 – 150,000	Exempt	-
150,001 – 300,000	5	5% of the amount over 150,000
300,001 – 500,000	10	7,500 + 10% of the amount over 300,000
500,001 – 750,000	15	27,500 + 15% of the amount over 500,000
750,001 – 1,000,000	20	65,000 + 20% of the amount over 750,000
1,000,001 – 2,000,000	25	115,000 + 25% of the amount over 1,000,000
2,000,001 – 4,000,000	30	365,000 + 30% of the amount over 2,000,000
Exceeding 4,000,000	35	965,000 + 35% of the amount over 4,000,000

A. Tax Computation

To arrive at your tax payable or tax refund, part A. will help you through the calculation in numerical order.

Computation of Net-Income

In computing tax liability by using the net income method, a taxpayer has to bring into account all assessable income arising in a tax year. The next step is to deduct from assessable income deductible expenses. Allowances are then to be deducted in accordance with the taxpayer's circumstances. The last step is to subtract any qualified charitable contribution within the limit specified by law. Then, the progressive tax rates will be applied to any income left from all deductions.

A. item 1. Salaries wages etc. (including exempted income under B. item 6.)

Enter the amount of your salaries and wages that you received in 2015.

A. item 2. Less exempted income (from B. item 7.)

Enter the amount from B. item 7..

A. item 3. Balance (item 1. minus item 2.)

Enter the result of item 1 minus item 2..

A. item 4. Less expense

Enter the result of 40% of item 3 or 60,000 baht whichever is lower.

A. item 5. Balance (item 3. minus item 4.)

Enter the result of item 3 minus item 4..

A. item 6. Less allowances (from C. Item 16)

Enter the amount of total allowances that you are entitled to claim in C. item 16..

A. item 7. Balance (item 5. minus item 6.)

Enter the result of item 5 minus item 6..

A. item 8. Less contribution to education (twice the amount of actual donation made but not exceeding 10% of item 7.)

If you have donated to support qualified educational projects, you may be entitled to a deduction. The qualified amount shall be filled in this line. A qualified donation to support educational projects is subject to the following conditions:

1. The donation must be used:

- (1) To obtain or construct a building, a land, or a building with land for an educational institution for educational purposes, or
- (2) To obtain educational equipment, textbooks, media, educational technology, and any other equipment as prescribed by the Minister of Finance, or
- (3) To recruit professors, teachers, academic experts, or
- (4) To provide an education scholarship, an invention scholarship, a development scholarship, or a research scholarship for school students, undergraduate students, or graduate students.

2. The donation must be made to:

- (1) Institutions under the royal projects, or
- (2) Institutions founded under the policy to enhance the quality of educational institutions, or
- (3) Institutions for underprivileged or disabled children, or
- (4) Educational institutions listed under the Notification of the Ministry of Education. Please contact your Area Revenue Office or Area Revenue Branch Office for more information.

A qualified amount of deduction is:

- (1) Twice the actual amount you donated, and
- (2) The maximum amount is 10% of item 7..

If you are claiming for this deduction, evidence from the educational institution(s) must be retained in order to prove your donation.

A. item 9. Balance (of item 7. minus item 8.)

Enter the result of item 7 minus item 8..

A. item 10. Less Charitable Donations (actual amount donated but not exceeding 10% of item 9)

If you have made a charitable donation, you may be entitled to a deduction.

A qualified charitable donation must be made to one of the following institutions:

1. Temples,
2. Thai Red Cross Society,
3. Public hospitals,
4. Educational institutions (public or private),
5. Government agencies (for the donation to the nation's natural disaster victims),
6. Charitable institutions, government employee welfare, or funds, etc. as prescribed by the Ministry of Finance.

The qualified amount is:

1. The actual amount you donated, and

2. The maximum amount is 10 % of item 9..

A. item 11. Net income (item 9. minus item 10.)

Enter the result of item 9 minus item 10.. This is your “net income”. The progressive tax rate will be applied to the net income to determine your income tax.

A. item 12. Tax computed from net income from item 11.

Enter the result of your tax after the computation of tax on net income.

A. item 13. Less tax exemption for first time home buyer (old scheme)

If you have never owned a residence and you bought either a house with land or a condominium for the first time in 2012, you are entitled to a tax exemption subject to following conditions:

1. The price of the first residence you bought is not more than 5,000,000 baht.
2. You paid for the residence and the residence is transferred during 2012.
3. Your maximum amount of tax exemption is equal to 10% of the purchase price.
4. You have to claim this tax exemption within 5 taxable years from the date of transfer. Additionally, the tax exemption must be divided by 5 and you have to claim the exemption for 5 years.
5. You have never owned a residence before.
6. You must own the residence for at least 5 years counting from the date of transfer.
7. The residence has never been transferred (wholly or partly) to anyone.
8. You have never claimed for:
 - (1) A deduction for residence mortgage interest in C. item 11.
 - (2) An exemption for income from sale of a residence for the purpose of buying a new residence according to Ministerial Regulation No. 241 (B.E.2546).
 - (3) An exemption for income paid for a residence according to Ministerial Regulation No. 271 (B.E.2552).

Example: You bought a new condominium worth 3,000,000 baht as your first residence on 1 December 2012. Your entitlement is 300,000 baht (10% of 3,000,000 baht). You can claim a tax exemption of 60,000 baht for 5 years. You can choose to start claiming for your tax exemption in your tax return for the year 2012 – 2016. If you choose to start claiming for your tax exemption in 2013, the tax exemption of 60,000 baht must be

A. item 20. Additional tax payable or overpaid tax

Check the box that applies to you and enter the amount of additional tax payable or overpaid tax.

A. item 21. Add surcharge (if any)

Enter the amount of surcharge that you are liable to pay (if any).

A. item 22. Total additional tax payable or overpaid tax

Check the box that applies to you and enter the amount of additional tax payable or overpaid tax.

You are now at the final step of tax computation. The amount filled in this line is the actual amount of tax you have to pay or the actual amount of refund you may request.

B. Exempted income

B. item 1. Contributions to provident fund

Enter the amount of contributions made to provident fund only in the amount that exceeds 10,000 baht. Leave blank if the amount contributed is less than 10,000 baht. Enter the contributed amount not exceeding 10,000 baht in C. item 8..

B. item 2. Total contribution to Government Pension Fund

Enter the amount of contributions made to Government Pension Fund, up to 500,000 baht.

B. item 3. Total contribution to private teacher aid fund

Enter the amount of contributions made to private teacher aid fund, up to 500,000 baht.

B. item 4. Total contribution to National Savings Fund

Enter the amount of contributions made to National Savings Fund, up to 500,000 baht.

B. item 5. A taxpayer's entitlement of 190,000 baht

Check the box that applies to you.

Line 1. Check the box if you were a disabled person aged not exceeding 65 years.

Line 2. Check the box if you were an elderly taxpayer aged above 65 years (including disabled person).

B. item 5. A spouse's entitlement of 190,000 baht

Check the appropriate box whether your spouse is entitled to:

Line 1. Check the box if your spouse was a disabled person aged not exceeding 65 years.

Line 2. Check the box if your spouse was an elderly taxpayer aged above 65 years (including disabled person).

B. item 6. Severance pay (only if you have included this amount in Section 40(1) income)

Enter the amount of severance pay you received in 2015 only if you opt to include in this computation.

B. item 7. Total (sum of item 1. to item 6.) to be filled in A. item 2.

Enter the sum of item 1. to item 6..

C. Allowance(s) and exemption(s) (after deducting expenses)

C. item 1. Personal allowance

Each individual taxpayer is entitled to a personal allowance of 30,000 baht. Enter 30,000 on this line.

C. item 2. Spouse allowance

You are entitled to an allowance of 30,000 baht for your spouse if he/she has no income in 2015 or you and your spouse are filing jointly. Enter 30,000 on this line.

C. item 3. Child allowance

If you have children, you may be entitled to child allowance when the following conditions are met:

1. Status of the child: The child must be

(1) your or your spouse's legitimate child, or

(2) your adopted child

2. Age of the child: At the end of the year, the child was:

(1) an adjudged incompetent/quasi-incompetent person, or

(2) age under 20 years old and was not married, or

(3) age under 25 years old and was studying in a university level (or any equivalent educational institution).

3. Other conditions:

(1) The child must be under your care and financial support, and

(2) The child had assessable income under 15,000 baht in 2015.

4. You are entitled to the maximum allowance of 3 children

Note: If you have a child born before B.E. 2523 (1980) or adopted since B.E. 2522 (1979), and the child is adjudged incompetent or quasi-incompetent person, the limitation does not apply.

To arrive at the number of qualified children, you only have to count living children in their birth order. The number shall also **include children who are not qualified**.

If you have determined that you are entitled to child allowance, please fill in the following boxes applicable:

For each qualified child you are claiming, please enter the child's Personal Identification Number and the amount of the allowance in the provided boxes.

Line 1 (15,000 baht per child): Enter the number of qualified children who were not studying or were studying abroad in 2015.

If you and your spouse both have income, each of you can claim 15,000 baht per child.

Line 2 (17,000 baht per child): Enter the number of qualified children who were studying in Thailand in 2015.

If you and your spouse both have income, each of you can claim 17,000 baht per child.

C. item 4. Parental Care

If you and your spouse (who has no income) support dependent parents, you may be entitled to parental care allowance of 30,000 baht for each qualified parent under the following conditions:

1. You or your spouse is a legitimate child (not an adopted child) of the parent.

claim the parental care allowance. The parents' Personal Identification Numbers must be filled in the ณ.ย.03.

If you are a non-resident, you may still claim a parental care allowance if the qualified parent is a resident.

C. item 5. Disabled person or incompetent person support

If you and your spouse who has income and is filing jointly take care of a disabled or an incompetent person, you and your spouse may be entitled to an allowance of 60,000 baht per each qualified disabled/incompetent person.

An allowance for a qualified disabled/incompetent person is under the following conditions:

1. A qualified disabled/incompetent person must be:
 - your spouse, or
 - your parent, or
 - your spouse's parent, or
 - your legitimate child, or
 - your spouse's legitimate child, or
 - your adopted child, and/or
 - any additional dependent disabled/incompetent person (limited to 1 person)
2. A qualified disabled person must have a disabled person ID card issued under the law governing disabled persons' life quality promotion and development. You are entitled to the allowance only if your name is specified as a guardian in the disabled person ID card. If there is more than one guardian on the ID card in 2015, all the guardians have to make a written agreement on who will be entitled to the allowance.
3. If there is a change of the guardian on the disabled person ID card during 2015, the last guardian is entitled to the allowance.
4. If your spouse who has no income is the only guardian on your child's disabled person ID card, you are entitled to the allowance.

5. If the person you support is a qualified disabled person and also a qualified incompetent person, you are entitled to an allowance of only 60,000 baht for dependent disabled person care.
6. A qualified disabled/incompetent person must not have assessable income exceeding 30,000 baht in 2015. This amount of assessable income does not include exempted income.
7. If you are a non-resident in 2015, the qualified disabled/incompetent person must be a resident of Thailand.

If you have determined that you are eligible for a dependent disabled/incompetent care allowance, you must attach a Disabled or Incompetent Person Care Allowance Certificate (ฎ.ย.04) with ภ.ง.ด.91.

In addition to the ฎ.ย.04, if you are claiming for a disabled person care allowance, you must provide a photocopy of a disabled person ID card of the qualified disabled person issued under the law governing disabled persons' life quality promotion and development to the Revenue Department.

On the other hand, if you have determined that you are eligible for a dependent incompetent person care allowance, you must also provide the following documents in addition to the ฎ.ย.04:

1. A medical certificate (issued in 2015) issued by a licensed medical doctor stating that the person has limited capacity or inability to engage in normal daily activities due to health problems or illness. Additionally, the medical certificate must also state that the person had either health problems/illness or incompetency for at least 180 days.

If, in addition to you, there is any other person having such medical certificate, you must present a letter of consent which was signed by all of the persons who have such medical certificates to the Revenue Department.

2. An Incompetent Person Care Certificate (ฎ.ย.04-1) certifies that the qualified incompetent person is under your care and financial support. It must be signed in 2015. The person who signs the form must be at least 20 years old and must be:

- (1) A spouse, a legitimate child, an adopted child, a grandchild, a parent, a sibling, a grandparent, an uncle, or an aunt of the qualified incompetent person's; or
- (2) A sub-district head, a village head, or a member of a local administration where the qualified incompetent person lives.

Please note that the person signing the form must not sign the form for more than one guardian of the same qualified incompetent person.

C. item 6. Health Insurance Premium for Parent(s)

If you paid health insurance premium for your parents or your spouse's parents, you may be eligible for a health insurance premium allowance. The eligible amount is the amount you actually paid but not exceeding 15,000 baht in total.

An allowance for health insurance premium for parents is subject to the following conditions:

1. The insured must be:
 - (1) Your father/mother, or
 - (2) Your spouse's father/mother.
2. The parent must not have assessable income exceeding 30,000 baht in 2015.
3. You or your spouse is a legitimate child (not an adopted child) of the parent in order to be entitled to the allowance.
4. The qualified parent must have a Personal Identification Number. Please fill in the number of the qualified parent in the boxes as applicable.
5. If you are a non-resident, a qualified parent must be a resident of Thailand.

The eligible amount of insurance premium deduction is:

1. The amount you actually paid but not exceeding 15,000 baht in total.
2. If more than one child of a qualified parent paid for a health insurance policy together, all of the children are entitled to the deduction pro rata to the total amount

paid (but the total amount of deduction must not exceed 15,000 baht per a qualified parent).

If you are single or you are married with spouse who has no income in 2015, you can deduct as an allowance the qualified amount of insurance premium paid for your qualified parents and your spouse's qualified parents.

If you are married with a person who has earned income in 2015, you and your spouse can each claim an allowance equal to the insurance premium paid, but not exceeding 15,000 baht, regardless of whether you and your spouse are filing separately or not. Enter such qualified amount in the provided box.

If you are claiming the allowance, you are required to present to the Revenue Department a receipt or a letter of certification issued by the insurance company carrying on business in Thailand.

C. item 7. Life Insurance Premium Paid & Pension Insurance Premium Paid

1. C. item 7. Line 1. Life Insurance Premium Paid

If you have a life insurance, the premium that you pay may be deducted from your assessable income. A qualified life insurance policy starting 1 January 2009 is subject to the following conditions:

- (1) The insurance policy is issued by an insurer who carries on insurance business in Thailand.
- (2) Life and Family Secure Insurance Policies of the Government Savings Bank are also a qualified life insurance policy.
- (3) The duration of the insurance policy is at least 10 years.
- (4) If the coverage of your insurance policy includes coverage in addition to life, the amount paid for such additional coverage is not a qualified amount.

In the case of life insurance policies that return money or other benefits to insured person during the duration of the insurance policy, additional requirements are as follows:

- If you received the money/benefit annually, the amount you received must not exceed 20 percent of the annual premium paid for the life insurance.

- If you received money/benefit in accordance to terms of the policy (but not annually) e.g. every 2 years, every 3 years, or every 5 years, the amount you receive must not exceed 20 percent of the accumulated amount of premium paid for the life insurance during the period.
- If you received money/benefit otherwise stated, the accumulated amount of return/benefit received from the first year to the year it is received again must not exceed 20 percent of the premium paid for the life insurance during the period.

Note: The term “money/benefit” above does not include a dividend according to your life insurance policy, money or benefit that you received in the tax year which you do not have to pay an insurance premium, even if the coverage period continues, and money/benefit received at the end of the life insurance policy.

The qualified premium is the amount you paid but not exceeding 100,000 baht. Additional amount may be deducted if the insurance policy is a qualified pension insurance policy.

If your spouse has income and is filing tax return jointly with you, he/she can also claim the qualified life insurance premium paid, under the same conditions above.

If you are claiming a life insurance premium allowance, you must present the following documents to the Revenue Department:

- Evidence issued by your insurer proving that the life insurance premium is paid.
- If the coverage of your insurance policy includes coverage in addition to life, the premium for such additional coverage must be stated explicitly and separately from the premium for life insurance.
- If you received money/benefits from your life insurance policy during the coverage of the policy, the evidence must provide adequate information to prove that the life insurance policy is qualified.

Note: If you claim the allowance, and later the life insurance policy is not qualified, the allowance is void. You will have to recalculate your income tax for the years that you

claimed the allowance and file an additional tax return. You have to pay tax retroactively plus a surcharge of 1.5% per month (fraction of a month equals a month).

2. C. item 7. Line 2. Pension Insurance Premium Paid

If you paid an insurance premium and the policy is a “pension insurance”, you are entitled to an additional deduction. The eligible deduction for pension insurance premium paid is the following amount:

1. The actual amount you paid.
2. This amount must not exceed 15% of your assessable income.
3. The maximum amount is 200,000 baht.
4. When you add up this deduction with the following items, the amount must not exceed 500,000 baht:
 - (1) Provident fund contribution, government pension fund contribution, or private teacher aid fund contribution; and
 - (2) The amount paid for investment units in Retirement Mutual Fund (RMF); and
 - (3) The amount of premium paid for pension insurance policy.

If your spouse has income and is filing tax return jointly with you, he/she can also claim the qualified pension insurance premium paid, under the same conditions above.

C. item 8. Provident Fund Contribution

If you made a provident fund contribution during the tax year, you can deduct from your assessable income the first 10,000 baht that you paid. The part exceeding 10,000 baht must be filled on B. item 1..

If your spouse has income, he/she can also claim the amount of provident fund contribution if he/she is filing jointly with you.

C. item 9. Retirement Mutual Fund (RMF)

If you purchased investment units in RMF, you may be entitled to an allowance. However, you must meet the following requirements:

You must purchase an investment unit (in each RMF) every calendar year (with a period of no more than 1 year between your previous purchase and the current purchase), and

1. The total combined amount paid for the unit (in each RMF) in a calendar year must be at least 3% of your assessable income or 5,000 baht.
2. Counting from your first purchase of the investment unit (in each RMF) to the redemption, the holding period must be at least 5 years.
3. You must not redeem the investment unit (in each RMF) when your age is under 55 years old (except redemption due to incompetence or death). The definition of incompetence can be found in C. item 5.. This rule is only applicable to RMF investment units purchased on 1 March 2008 or later.
4. You must not receive any dividend or money of any kind from the RMF during your holding period. You can only receive benefits or return from the RMF upon redemption of the investment units.
5. You must not take out a loan or withdraw money of any kind from the RMF.

Note: If you purchase more than one RMF(s), you must comply with all of the above requirements for each RMF.

If you are an incompetent person (definition of incompetence can be found in C. item 5.) **OR** you are 55 years old and the holding period is at least 5 years, you are exempted from some of the requirements above. You may:

1. Stop purchasing RMF investment units temporarily or permanently
2. Continue to purchase RMF investment units without subjecting to the minimum purchase value (3% of assessable income or 5,000 baht).

Investment units in an RMF can be transferred to another RMF. If you transfer all/some of your investment units to other RMF(s), the transfer must be done within 5 business days counting from the day following the date the underlying RMF received your transfer order.

It is required that the RMF that received your transfer order prepares documentary evidence of the transfer. The new RMF(s) must retain the evidence for an inspection by the assessment officer.

If you have made a qualified purchase of RMF investment units, you are entitled to an allowance. The qualified amount of allowance is as follows:

1. The actual amount you paid.
2. This amount must not exceed 15% of your taxable income.
3. The maximum amount is 500,000 baht.

When you add up this allowance with provident fund contribution, Government Pension Fund contribution, or private teacher aid fund contribution, the amount must not exceed 500,000 baht. You must have evidence from the RMF to prove the amount of RMF investment unit purchase.

If you have claimed for an RMF unit purchase allowance in a tax return and afterwards fail to comply with the above requirements, you are required to file an additional tax return to recalculate your tax burden for the year(s) you claimed such allowance and pay an additional amount of tax. You are also required to pay a surcharge of 1.5% per month (fraction of a month equals a month) of the total tax due. However, if you file the additional tax return within 31 March of the year following the year of non-compliance, you are exempted from the surcharge.

If you have filed an additional return while you hold the RMF units, and then you once again continue to purchase qualified investment RMF units, the counting of the holding period will continue from the date you first claimed for an allowance.

C. item 10. Long-Term Equity Fund (LTF)

If you purchased investment units in LTF under the law governing Securities and Exchange, you may be entitled to an allowance. However, you must meet the following requirements:

1. You must be an individual (a non-registered ordinary partnership, a non-juristic body of persons or an undivided estate of the deceased cannot claim this allowance).
2. The holding period between your first purchase and redemption of the LTF units must be at least 5 calendar years (except redemption due to incompetency or death). The definition of incompetency can be found in C. item 5.. If you are

an incompetent person, please acquire a medical certificate issued by a government-approved medical doctor. The certificate must state that you are incompetent that you can never engage in a working activity (which will enable you to purchase more LTF investment units).

Note: If you purchase more than one LTF(s), you must comply with all of the above requirements for each LTF.

LTF investment units can be transferred to another LTF. The counting of your holding period will continue if you transfer all/some of your investment units to other LTF(s) within 5 business days from the day following the date the underlying LTF received your transfer order.

It is required that the LTF that received your transfer order prepares documentary evidence of the transfer and delivers to the new LTF(s). The new LTF(s) must retain the evidence for an inspection by the assessment officer.

If you have made a qualified purchase of LTF investment units, you are entitled to an allowance. The qualified amount of allowance is as follows:

1. The actual amount you paid.
2. This amount must not exceed 15% of your taxable income.
3. The maximum amount is 500,000 baht.

You must have evidence from the LTF to prove the amount of LTF investment unit purchase.

If you have claimed for an LTF unit purchase allowance in a tax return and afterwards fail to comply with the above requirements, you are required to file an additional tax return to recalculate your tax burden for the year(s) you claimed such allowance and pay an additional amount of tax. You are also required to pay a surcharge of 1.5% per month (fraction of a month equals a month) of the total tax due.

C. item 11. Interest paid on mortgage loan for purchase, hire-purchase, or construction of residence

If you have paid residence mortgage loan interest, you may be entitled to a deduction. In order to be eligible for the deduction, the following requirements must be met:

1. The interest on loan that is taken out from any of the following institutions:

- Banks which carry on business in Thailand
- Companies, under the law governing the undertaking of finance/securities business and credit foncier business, which carry on business in Thailand,
- Insurance companies which carry on business in Thailand
- Cooperatives under Thai law
- Employers, having regulations related to funds allocated as welfare for employees, who carry on business in Thailand
- The Secondary Mortgage Corporations, under the law governing the Secondary Mortgage Corporation, which carry on business in Thailand
- Property fund for resolving financial institution problems, under the law governing securities and exchange
- Mutual fund for resolving financial Institution problems, under the law governing securities and exchange
- Government Pension Fund, under the law governing government pension fund

2. According to your mortgage loan agreement, the purpose of the mortgage loan is:

- To purchase or hire-purchase a building, a building with land or a condominium, or
- To build a residential building on your own land or on a land that you have a possessory right, or
- To refinance a residential loan which was made for the purpose of purchasing, hire-purchasing or constructing a residential building/condominium. The interest shall be deductible only on the amount of the refinancing loan which does not exceed the outstanding debt.

3. The mortgage loan must be a secured debt. You must put your building/building with land/condominium up as collateral for the whole term of your mortgage loan.

4. The residence mortgage loan interests must be paid for a qualified residence. A qualified residence is a building/a condominium that you use as a residence in the calendar year in which you claim the deduction. You may have more than one

qualified residence. Your building/condominium is still a qualified residence even if you do not use it as a residence if the following cases apply:

- You are an employee and you are commanded to perform your employer's work in another locality on a regular basis, or
- The building/condominium cannot be used as a residence because it has suffered from fire, natural disaster or peril arising from any other cause. You must not be the person who has caused such incident.

If you have paid for qualified residence mortgage loan interests, you are entitled to a deduction. The eligible amount of deduction is as follows:

1. The total combined amount you paid for qualified residence mortgage loan interests.
2. The maximum amount is 100,000 baht.
3. If you, along with other persons, jointly take out a loan, each person is entitled to a deduction equally. Please divide the amount paid as qualified residence mortgage loan interests by number of persons. The total combined amount allowed as a deduction is 100,000 baht. If the loan is transferred to a new creditor according to a loan novation agreement, you are still entitled to a deduction.

You must provide evidence from the creditor to prove that interest has been paid for such loan.

If you are married, the following rules apply:

- If you have taken out the loan but your spouse does not have assessable income in the tax year, you are only entitled for the interests you paid up to 100,000 baht.
- If, before your marriage, you and your spouse are already entitled to deduction, after you get married, each of you and your spouse is still entitled for the same amount of deduction up to 100,000 baht per person.
- If, during your marriage, you and your spouse separately took out the loan and both of you have assessable income, each of you and your spouse is entitled for the actual interests paid up to 100,000 baht per person.
- If you and your spouse have jointly taken out the loan but your spouse does not have assessable income in the tax year, the person who has assessable income shall deduct the combined amount of interests paid up to 100,000 baht.

- If you and your spouse have jointly taken out the loan and both of you have assessable income, you and your spouse shall divide the qualified amount equally. However, the combined amount must not exceed 100,000 baht.

C. item 12. First time home buyer expense (new scheme)

1. A payment made by a person who purchases a residence for the first time may be deductible up to 20% of the purchase price, subject to the following conditions:
 - The purchaser must not have owned any residence before claiming this allowance.
 - A qualified residence must be a premise attached to land or a condominium only. It may be a new residence (first hand) or have been owned by another person (second hand).
2. The purchase price must not exceed 3,000,000 baht.
3. The transfer of ownership and payment must be completed from 13 October 2015 to 31 December 2016.
4. The deductible amount must be used for 5 consecutive years, starting from the year in which the transfer of ownership to the purchaser is completed.

Example: You made a qualified purchase of a condominium for the price of 3,000,000 baht on 20 October 2015. You are entitled to claim 120,000 baht $((3,000,000 \times 20\%)/5)$ from your assessable income for the tax year 2015, 2016, 2017, 2018, and 2019.

5. The title/ownership of the residence must vest in the purchaser for at least 5 years from the year that he/she purchases the residence. That means he/she must not sell or transfer the ownership to another person within 5 years from the date of purchase.
6. In case that the purchaser fails to comply with the above requirements or sells the residence before the end of the restricted period (fifth year) in which the title/ownership must be held, he must submit an additional tax return to adjust his

tax payable from the tax year that he claims the expense onward, plus paying a surcharge of 1.5% per month (fraction of a month equals a month) of the total tax due.

C. item 13. Social Security Fund Contribution

If you have made a contribution to Social Security Fund under the law on social security, you are entitled to an allowance. The qualified amount is equal to the actual amount of contribution, but not exceeding the amount specified by the law on social security. A person who has made contributions to social security of his/her spouse may also deduct such contribution from his/her assessable income.

C. item 14. Domestic tourism expense

A payment made for service provided by a person/company carrying on a business of guided tour according to the law on guided tour or for accommodation according to the law on hotel and tourism is deductible up to the amount actually paid but not exceeding 15,000 baht, subject to the following conditions:

1. The qualified amount must be paid from 1 January to 31 December 2015.
2. The service must be completed from 1 January to 31 December 2015.

The person claiming for this allowance must provide proof of payment (i.e. tax invoice) which indicates necessary information to support the claim.

Note: Not every guided tour company or hotel is qualified under this benefit. Please consult relevant law or the Revenue Department website for the qualifications and a list of certified business providers.

C. item 15. Domestic purchase of goods or services expense

Purchase of goods or services within Thailand may be deductible up to 15,000 baht if the purchase is made from 25 December 2015 to 31 December 2015, subject to the following conditions:

1. The goods and services must be purchased for domestic consumption. The qualified items exclude alcohol, beer, wine, tobacco, gasoline, gas for vehicle, car, motorcycle and boat.
2. Service must be purchased and used from 25 to 31 December 2015.

The person claiming for this expense must provide proof of payment (i.e. unabridged tax invoice issued under section 86/4 of the Revenue Code) which indicates necessary information for the claim.

C. Item 16. Total amount of C. item 1.- 15. to be filled in A. Item 6.

WHEN, WHERE & HOW TO FILE & PAY TAX DUE?

(A) WHEN TO FILE?

For income received in 2015, you must file ภ.พ.ร.91 and pay tax (if any) during 1 January – 31 March 2016, during the official office hours.

(B) WHERE TO FILE?

You may file ภ.พ.ร.91 according to one of the following methods:

1. File the return at an Area Revenue Branch Office.
2. If you are a resident of Bangkok, you can file a tax return by registered mail attaching a bank check (type b, c or d which will be described below) or money order for the amount of total tax payable. The registered mail should be addressed to

**“Bureau of Finance and Revenue Management, the Revenue Department
Revenue Department Building 90 Soi Phaholyothin 7
Phaholyothin Road, Phayathai, Bangkok 10400”**

Tax returns shall be mailed during 1 January – 31 March 2016 only. The filing date is the date stamped by postal office. The Revenue Department will mail back a receipt to taxpayers via registered mail.

(C) HOW TO PAY TAX DUE?

1. Cash
2. Electronic card: only at the following Area Revenue Branch Office in Bangkok:
 - (1) Area Revenue Branch Office in Bangkok
 - (2) Area Revenue Branch Office in Chon Buri Province which are Mueng Chon Buri
1 Area Revenue Branch Office, Phan Thong Area Revenue Branch Office, Si

Racha 1 Area Revenue Branch Office, Si Racha 2 Area Revenue Branch Office, Bang Lamung 1 Area Revenue Branch Office, and Bang Lamung 2 Area Revenue Branch Office

(3) Area Revenue Branch Office in Samut Prakan Province which are Samut Prakan 1 Area Revenue Branch Office, Samut Prakan 2 Area Revenue Branch Office, Phra Pradaeng 1 Area Revenue Branch Office, Phra Pradaeng 2 Area Revenue Branch Office, and Phra Samut Chedi Area Revenue Branch Office

(4) Area Revenue Branch Office in Chachoengsao which are Muang Chachengsao Area Revenue Branch Office and Bang Pakong Area Revenue Branch Office

(5) Area Revenue Branch Office in Rayong which are Muang Rayong 2 Area Revenue Branch Office and Pluak Daeng Area Revenue Branch Office

(6) Area Revenue Branch Office in Nonthaburi which are Nonthaburi 1 Area Revenue Branch Office, Nonthaburi 2 Area Revenue Branch Office, Pak Kret 1 Area Revenue Branch Office, Pak Kret 2 Area Revenue Branch Office, Bang Kruai Area Revenue Branch Office and Bang Bua Thong Area Revenue Branch Office

(7) Area Revenue Branch Office in Pathum Thani which are Muang Pathum Thani Area Revenue Branch Office, Khlong Luang 1 Area Revenue Branch Office, Khlong Luang 2 Area Revenue Branch Office, Thanyaburi Area Revenue Branch Office, and Lam Luk Ka Area Revenue Branch Office

(8) Area Revenue Branch Office in Ayutthaya which are Bang Pa-in Area Revenue Branch Office, Wang Noi Area Revenue Branch Office, and Uthai Area Revenue Branch Office

(9) Area Revenue Branch Office in Saraburi which are Kaeng Khoi Area Revenue Branch Office and Nong Khae Area Revenue Branch Office

2.1 Credit Card, Tax Smart Card, and Debit Card of Krungthai Card PCL. (KTC), Krung Thai Bank (KTB) is usable at Area Revenue Branch Office in (1)-(9) of 2.

2.2 Credit Card and Tax Smart Card of Kasikorn Bank (KBANK) and Bangkok Bank (BBL) is usable at Area Revenue Branch Office in (1)-(5) of 2.

2.3 Credit Card of Siam Commercial Bank (SCB) is usable at Area Revenue Branch Office in (1)-(5) of 2.

Note: The cardholder is obliged to pay the fee.

3. Check or draft

3.1 Check paid must be one of the following types:

- (1) Check issued by Bank of Thailand (type a.)
- (2) Check secured by banks (type b.)
- (3) Check signed by banks (type c.)
- (4) Check signed by taxpayers (type d.). Type d. check must be issued by the following banks:

- a) For tax payment in Bangkok, Nonthaburi, Patumthani, Samutprakarn, Samutsakorn (Mueng and Kratumban district only), Nakornpatom (Sampran district only) and Pranakorn Sri Ayudhya (Bangpa-in district only), the check must be issued by a bank or a branch of a bank situated in such province/district.
- b) For the tax payment besides a), a check is only allowed if you have a deposit account with the bank or the branch of the bank situated in the area of your residence.

3.2 The check/draft must be crossed and paid to

- In Bangkok: If you are filing a return at an Area Revenue Branch Office or banks, the check/draft must be paid to “the Revenue Department” crossing out “or bearer”.
- Other than Bangkok: If you are filing a return at an Area Revenue Branch Office with the check/draft type d., the check/draft must be paid to “the Revenue Department”. For other types of check/draft, please contact an Area Revenue Branch Office.

Notes about check/draft usage:

- (1) Checks for filing at Area Revenue Branch Offices shall be dated the filing date or no more than 15 days (for check type a. b. or c. or draft) or 7 days (for check type d.) prior to the filing date.
- (2) Checks for filing via banks or postal offices shall be dated the filing date or no more than 7 days prior to the filing date.
- (3) A post-dated check is not acceptable.
- (4) Negotiated check/draft is not acceptable.

(5) Check/draft in the amount exceeding tax payable is not acceptable.

(6) Tax payment is completed when the Revenue Department receives the total amount due from check/draft.

4. Money order

If you are a resident of Bangkok and you are filing by registered mail. Please attach with the return a money order for the amount equal to the amount of tax payable. You cannot deduct any fees from the amount of tax payable. The money order shall be sent to:

**“Bureau of Finance and Revenue Management, the Revenue Department
P.O. Box Ministry of Finance”**

Paying tax in installments

If the amount of tax payable is at least 3,000 baht, you may request to pay tax in 3 equal installments:

Installments	Due date	Requirements
1 st	31 March (or the next business day)	1/3 amount of tax + ณ.ร.ร 91 tax return
2 nd	30 April	1/3 amount of tax
3 rd	31 May	1/3 amount of tax

If you fail to pay any installment in time, you are deprived of the right to pay tax in installments. Then you are required to pay the total amount due along with surcharge.

If you are paying tax in installments at an Area Revenue Branch Office, the officer will provide you with ณ.ร.ร.35.

CAUTION:

If tax payable is not paid within 31 March 2016, a surcharge of 1.5% per month (fraction of a month equals a month) of the total tax due will be charged. A criminal fine up to 2,000 baht may also be charged.

List of Thai Political Party No.

	Political Party	Political Party No.		Political Party	Political Party No.
1	Democrat Party	001	24	Thai Rumpalung Party	077
2	Thais citizen Party	002	25	Sport Party	082
3	Social Action Party	003	26	Liberal Party	088
4	Mahachon Party	004	27	Rak Thailand Party	089
5	Khonkhopoodnee Party (prev. Thai Pen Thai Party)	005	28	Harmony People Party	091
6	Kasikornthai Party	006	29	Thai Maharat Pattana Party	096
7	For heaven and earth Party	010	30	Pheu Thum Party	098
8	New Aspiration Party	013	31	New Democracy Party	109
9	Pracharaj Party	017	32	Rak Santi Party	110
10	The Farmer Network of Thailand Party	022	33	The Party For Thai People	111
11	Chart Samuccee Party	027	34	Phalang Chon Party	112
12	Pheu Thai Party	034	35	Sang Thai Party	115
13	Puea Pandin Party	041	36	Thai Rubber Party	116
14	Chart Pattana Party	045	37	Thai Teacher For People Party	118
15	Thaen Khun Phaendin Party	053	38	Cooperative Power Party	122
16	Chartthaipattana Party	055	39	Thong Thin Thai Party	124
17	Thailand's Future Party	056	40	People Power Network Party	127
18	The Good Governance Society Party	059	41	Thinkakhao Party	129
19	Matubhum Party	062	42	Tuang Kuen Puen Pah Prathed Thai Party	133
20	Bhumjaithai Party	063	43	Phalang Udon Party	134
21	Civil Peace Party	068	44	Chad Prachatippatai Gaonah Party	141
22	Prachatham Party	073	45	Pheu Santi Party	142
23	New Politics Party	076	46	Phalang Prathed Thai Party	143

	Political Party	Political Party No.		Political Party	Political Party No.
47	Thai Ruk Thum Party	144	71	Thai Independent Party	168
48	Thai Liberal Party	145	72	Democracy for People Party	169
49	Arsasamuk Thai Party	146			
50	Ruk Thum Party	147			
51	Ruam Phalang Thai Party	148			
52	Pheu Chad Party	149			
53	Pheu Anakod Party	150			
54	Phalang Thai Kruekai Party	151			
55	Chad Thai Samukkee Party	152			
56	Democratic Force Party	153			
57	Paradonphab Party	154			
58	Phalung Thai Ruk Chad Party	155			
59	Muag Thai Khong Rao Party	156			
60	Pheu Shiwit Mai Party	157			
61	People Salary Party	158			
62	Khon Thai Party	159			
63	Thai Reform Party	160			
64	Commoner Party of Thailand	161			
65	Rak Thongthin Thai Party	162			
66	Phalang Kaseattakhon Thai Party	163			
67	Ruam Pattana Chart Thai Party	164			
68	Mahaprachachon Party	165			
69	Citizen Power Party	166			
70	Phua Saha Gon Thai Party	167			