



Taxpayer Self-Help Guide: Be Two-Pot Tax Savvy!

Before you apply to your retirement fund for your two-pot withdrawal, you must make sure that your tax affairs are in order with the South African Revenue Service (SARS).

First ask yourself:

- Do you have a tax reference number?
- Do you have any outstanding returns?
- Do you have any tax debt?

This guide will give you easy steps to check and correct your tax matters.

HOW TO CHECK IF YOU ARE REGISTERED FOR TAX

When you apply for a two-pot withdrawal at your retirement fund, you must have your tax number on hand. You can use SARS's online channels to check if you are registered for tax:

- SARS Online Query System ([SOQS](#))
- SARS MobiApp (you can use our app to register for tax or get your tax number)
- SARS WhatsApp: send a "Hi" or "Hello" to 0800 11 7277
- USSD: *134*7277#
- SMS: 47277. For a tax reference number, the SMS sent to 47277 must contain ***TRN <Space> ID number/Passport number/Asylum Seeker number.***

HOW DO I REGISTER FOR TAX?

If you are not registered for tax, visit www.sarsefiling.co.za to register.

HOW CAN I CHECK IF SARS HAS MY CORRECT CELL PHONE NUMBER?

You can use:

- SARS MobiApp
- SARS eFiling

HOW CAN I CHANGE MY CELL PHONE NUMBER WITH SARS?

You can use SARS eFiling to change your cell phone number.

HOW TO CHECK IF YOU HAVE OUTSTANDING RETURNS

To check if you have outstanding returns, use SARS eFiling; [SOQS](#), or dial *134*7277# and select option 3.

HOW TO SUBMIT OUTSTANDING RETURNS

You can use SARS eFiling or the SARS MobiApp to submit any outstanding returns.

You must submit any outstanding Income Tax returns to SARS to remain tax compliant. This is important because your two-pot tax directive could be rejected by SARS if you are non-compliant.

SARS urges taxpayers to submit outstanding returns before applying to your retirement fund for a two-pot withdrawal.

HOW TO CHECK IF YOU OWE SARS MONEY

If you have any tax debt, SARS will tell your retirement fund to deduct this debt from your two-pot savings withdrawal on behalf of SARS. This deduction will be made before your fund makes the final withdrawal payment to your bank account.

To ask for your balance or statement of account:

- Log on to SARS [eFiling](#) and ask for a statement of account.
- Log on to the SARS MobiApp and ask for a statement of account.
- Send an SMS to SARS on 47277 and ask for a balance statement or statement of account. You can use this service without data/airtime.
- Use the SARS USSD channel: dial *134*7277#.

PAYING SARS

You can pay your tax debt on SARS eFiling (www.sarsefiling.co.za), the SARS MobiApp, or the SARS Online Query System ([SOQS](#)).

WHAT IF I HAVE A PAYMENT ARRANGEMENT WITH SARS?

If you have payment arrangements with SARS, then the retirement fund will not deduct this debt from your two-pot withdrawal on behalf of SARS. This deduction will be made before your fund makes the final withdrawal payment to your bank account.

WHAT HAPPENS IF I HAD A PAYMENT ARRANGEMENT WITH SARS BUT I DEFAULTED?

Your payment arrangement no longer exists if you have defaulted. Your fund will deduct the debt from your two-pot withdrawal and pay it over to SARS. This deduction will be made before your fund makes the final withdrawal payment to your bank account.

HOW CAN I APPLY FOR A PAYMENT ARRANGEMENT WITH SARS?

Once you have checked if you have tax debt you can make a payment arrangement with SARS **before** you apply for your two-pot withdrawal. You can apply for a payment arrangement on SARS eFiling or on the SARS MobiApp.

HOW WILL IT WORK IF I HAVE A GARNISHEE ORDER IN PLACE?

A garnishee order does not automatically constitute a payment arrangement. This means that if there is no payment arrangement in place with SARS, the withdrawal will be set off against the remaining outstanding debt.

IF I EARN BELOW THE TAX THRESHOLD, WILL I STILL BE ABLE TO WITHDRAW WITHOUT TAX BEING DEDUCTED IF MY WITHDRAWAL DOES NOT TAKE MY TAXABLE INCOME OVER THE THRESHOLD?

While taxable income can only be determined accurately during the annual filing season, SARS will attempt to determine the amount of tax on the withdrawal as accurately as possible. Depending on the circumstances it is, therefore, possible for a R0 directive to be issued.

WHAT IF I CHANGE MY MIND ABOUT MY TWO-POT WITHDRAWAL AFTER MY FUND HAS REQUESTED A TAX DIRECTIVE FROM SARS?

Once your retirement fund sends your withdrawal tax directive application to SARS, you cannot change your mind or cancel your withdrawal.