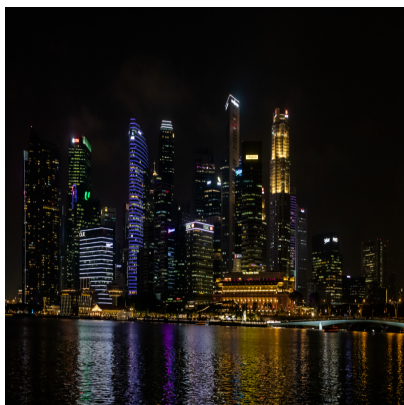




Estimated Chargeable Income: Deadline, Waiver and GIRO Options

Description

Most companies should determine and file ECI within three months after the financial year ends. A company can skip ECI only when both waiver conditions are met: annual revenue is S\$5 million or less and ECI is nil before deducting exempt amounts. Early e-filing can also secure more GIRO instalments, so a nil-or-late assumption can cost cash-flow flexibility.

This guide is for a singapore company director, finance manager or tax administrator. It resolves one practical task: decide whether eci must be filed, calculate the deadline and preserve any giro instalment benefit. It is desk-reported from the two cited primary sources and does not claim a field visit or professional advice.

Use this decision table first

Fact pattern	Practical result
Revenue above S\$5 million	Waiver unavailable even if estimated income is nil
Revenue S\$5 million or less and ECI nil	Both waiver conditions may be met
Year end 31 December	General deadline is 31 March
E-file within one month after year end	Up to 10 GIRO instalments under the published table
E-file in month two	Up to eight instalments
E-file in month three	Up to six instalments

Calculate from the financial year end

The trigger is the company's own financial year end, not the calendar assessment-year label. A 30 June year end points to 30 September; a 31 December year end points to 31 March. Record the date as soon as the accounts timetable is approved. The controlling reference is [IRAS ECI filing guidance](#).

The waiver has an AND test

Revenue of S\$5 million or less is not enough. ECI must also be nil. Conversely, a loss-making company with revenue above S\$5 million does not meet the published waiver. Document both inputs so a skipped filing is a reasoned decision, not an oversight.

Estimate before exemptions

IRAS defines ECI as an estimate of taxable profits for the year. The waiver test refers to ECI being nil before deducting exempt amounts under partial or start-up exemptions. Do not turn a positive estimate into nil simply by applying an anticipated exemption.

Early filing has a cash-flow value

For qualifying GIRO users, e-filing by the 26th of the first, second or third month after year end can provide up to 10, eight or six instalments respectively. Compare that benefit with the cost of accelerating the close rather than defaulting to the legal last date. Cross-check the operational detail against [IRAS basic corporate income-tax guide](#).

A reasonable estimate needs a reconciliation trail

Start from management accounts, adjust obvious non-deductible and non-taxable items, and record uncertainties. Later differences do not necessarily mean the estimate was careless, but an unexplained figure weakens governance. Keep the worksheet with the filed acknowledgement.

ECI does not replace the annual return

The company still has to file its Form C-S, Form C-S Lite or Form C as applicable. Build two separate tasks in the tax calendar, because satisfying the three-month estimate does not complete the annual corporate income-tax filing.

A worked decision

A company closes on 31 December, has S\$4.8 million of revenue and expects S\$40,000 of ECI before exemptions. Its deadline is 31 March and it cannot use the waiver because the ECI limb is not nil. Filing by 26 January may offer up to 10 GIRO instalments; waiting until March may reduce that to six.

Complete these checks in order

1. Confirm the exact financial year-end date.
2. Close enough of the accounts to estimate taxable profit.
3. Test revenue and pre-exemption ECI separately.
4. If filing, compare the 10, eight and six-instalment cut-offs.

5. Submit through myTax Portal and save the acknowledgement.
6. Reconcile the estimate to the final tax computation.
7. Keep the annual return as a separate calendar task.

For adjacent company administration, use our [ACRA annual-return deadline guide](#) and [GST InvoiceNow implementation guide](#). Those pages answer distinct downstream questions and do not replace the authority rules cited here.

Common mistakes to avoid

- Calculating three months from the assessment year
- Using only the revenue limb of the waiver
- Applying exemptions before deciding that ECI is nil
- Waiting until month three without pricing the lost instalments
- Assuming ECI submission completes the annual return

Keep a dated file containing the source pages, submitted forms, approvals, signed agreement and calculations. Rules, service interfaces and temporary concessions can change. Recheck the authority page immediately before acting, especially when the transaction will occur after a published end date or involves an unusual use, payment or occupier.

Make the decision easy to revisit

Before acting, write down the date, the fact that determines the outcome and the source page used. For this question, the decision is whether to decide whether eci must be filed, calculate the deadline and preserve any giro instalment benefit. The two practical tools above—a two-condition waiver matrix that prevents one-limb errors and a worked s\$4.8 million example pricing the difference between january and march filing—are intended to make that reasoning visible. Save the result with receipts, confirmations or screenshots generated by the official service. If a deadline, amount, status, traveller, employee, property or health circumstance changes, rerun the decision from the beginning instead of editing the old answer from memory. Where a professional adviser, agency officer or service provider gives a different answer, ask which current rule and which facts produce the difference. That short record is valuable when two family members, colleagues or counterparties otherwise remember the same conversation differently.

Questions readers ask

Is ECI due when the company made a loss?

Possibly not if both waiver conditions are met; revenue must also be S\$5 million or less.

Does a 31 December year end mean a 31 March deadline?

Yes, under the general three-month rule.

Why file earlier than required?

Eligible GIRO taxpayers may obtain more instalments under IRAS's timing table.

Primary references and limits

[IRAS ECI filing guidance](#) and [IRAS basic corporate income-tax guide](#) were checked on 17 July 2026. The article applies their published general rules to the examples above. It does not determine an individual application, resolve a contractual dispute or replace legal, tax or regulated advice.

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Author

rachelng

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