Part 1 · Personal details — confirm or correct

SARS rejects returns and holds up refunds on stale details more often than on figures. Check every line, even where nothing has changed.

1 · IDENTITY

Tick: ☐ unchanged from last year ☐ changed — corrected below

TITLE | FULL NAMES (AS PER ID) | SURNAME | IDENTITY / PASSPORT NUMBER

DATE OF BIRTH | OCCUPATION | COUNTRY OF ORIGIN (IF NOT SOUTH AFRICA)

2 · CONTACT & ADDRESSES

Tick: ☐ unchanged ☐ changed

CELL NUMBER | EMAIL ADDRESS

PHYSICAL (RESIDENTIAL) ADDRESS — SARS REQUIRES THE ADDRESS WHERE YOU ACTUALLY LIVE

POSTAL ADDRESS (WRITE "AS ABOVE" IF THE SAME)

3 · TAX REGISTRATION

Tick: ☐ unchanged ☐ changed

INCOME TAX REFERENCE NUMBER

REGISTERED AS A PROVISIONAL TAXPAYER?
☐ Yes ☐ No ☐ Unsure — please check for me

DID YOU CHANGE TAX PRACTITIONERS DURING THE YEAR?
☐ No ☐ Yes — previous practitioner:

ARE YOU A SOUTH AFRICAN TAX RESIDENT FOR THE FULL YEAR?
☐ Yes ☐ No — ceased / became resident on:

4 · MARITAL STATUS

Directly changes how income is taxed — please do not skip

STATUS AT YEAR END
☐ Single ☐ Married **in** community of property ☐ Married **out of** community of property ☐ Civil union / partnership ☐ Divorced ☐ Widowed

DATE STATUS CHANGED (IF THIS YEAR) | SPOUSE FULL NAMES | SPOUSE ID NUMBER | SPOUSE TAX NUMBER

Married in community of property? Interest, dividends, rental income and capital gains are split 50/50 between the two of you under s7(2A), whichever name the account or property is in. We need both spouses' details and, ideally, both returns — they have to agree with each other.

5 · BANKING DETAILS — WHERE A REFUND IS PAID

Tick: ☐ unchanged ☐ changed

ACCOUNT HOLDER NAME | BANK | BRANCH CODE | ACCOUNT TYPE | ACCOUNT NUMBER

The account must be in **your own name** — SARS will not pay a refund into a third party's account. If the account is new, we need a bank-stamped confirmation letter or stamped statement, and SARS may require you to verify it in person before the refund is released.

6 · DEPENDANTS & DISABILITY

MEDICAL SCHEME MEMBERS (INCL. YOURSELF)

DID THAT NUMBER CHANGE DURING THE YEAR?
☐ No ☐ Yes — months & numbers attached

DISABILITY — YOU, YOUR SPOUSE OR A QUALIFYING CHILD?
☐ No ☐ Yes — ITR-DD attached, dated:

7 · ANYTHING THAT CHANGED THIS YEAR

TICK ANYTHING THAT HAPPENED DURING THE YEAR — EACH ONE CHANGES THE RETURN

☐ Changed or left a job ☐ Started a business or side income ☐ Bought or sold property ☐ Bought or sold shares or crypto
☐ Started letting a property ☐ Retired or drew a lump sum ☐ Emigrated or worked abroad ☐ Inherited or received a large gift
☐ Opened an offshore account ☐ Set up or lent money to a trust ☐ Was audited or verified by SARS ☐ Received an auto-assessment

Part 2 · Document & information checklist

Everything needed to prepare and file an ITR12. Work through every category, including the ones you expect to be nil.

Mark **every** line. A blank line is not the same as N/A — it means nobody has asked the question yet, and that is where returns go wrong. Lines marked **in brown** are the ones that most often hold a return up.

☐ **R** — Received ☐ **O** — Outstanding / requested ☐ **N/A** — Does not apply this year Reference column: certificate number, issuer, or where the document is file

Document / information required	R	O	N/A	Reference / note
A · ADMINISTRATIVE				Every client, every year
Identity document or passport Certified copy where we have not acted for you before	☐	☐	☐	
Proof of bank account Bank-stamped letter or statement — required whenever the account is new or has changed	☐	☐	☐	
Proof of residential address Municipal account or similar, under three months old	☐	☐	☐	
Prior year ITA34 (assessment) Carries forward assessed loss, excess retirement contributions, excess donations and capital loss	☐	☐	☐	
Prior year return and working papers Where the previous year was prepared elsewhere	☐	☐	☐	
All SARS correspondence received during the year Auto-assessment notice, verification or audit letters, penalty notices, statement of account	☐	☐	☐	
Estate / date-of-death documentation Deceased and deceased-estate returns only	☐	☐	☐	
B · EMPLOYMENT INCOME				One per employer — including any you left during the year
IRP5 / IT3(a) from every employer Including part-year, second and former employers	☐	☐	☐	
Directors' remuneration certificate	☐	☐	☐	
Lump sum, severance or retrenchment — IRP5 **and the SARS tax directive** Plus details of every prior lump sum ever taken — the tables are cumulative over a lifetime	☐	☐	☐	
Restraint of trade or share-incentive payments and scheme documents	☐	☐	☐	
Foreign employment contract and payslips Full year, showing workdays inside and outside South Africa	☐	☐	☐	
Travel diary AND passport stamps — every exit from and entry into SA The s10(1)(o)(ii) exemption turns on the >183-day and >60-continuous-day tests. No day count, no exemption	☐	☐	☐	
Proof of foreign tax withheld or paid on employment income For the s6quat credit	☐	☐	☐	
C · TRAVEL, VEHICLES & ALLOWANCES				
Travel logbook for the FULL year Opening and closing odometer, then date, destination, reason and business kilometres per trip. Without it the entire code 3701 allowance is taxed in full	☐	☐	☐	
Vehicle purchase agreement or invoice — each vehicle used for business Cost including VAT, and the date acquired	☐	☐	☐	
Employer-provided vehicle — determined value, months used, maintenance plan Codes 3802 / 3816	☐	☐	☐	
Reimbursive travel — kilometres claimed and the rate paid Codes 3702 / 3703	☐	☐	☐	
Subsistence allowance — trip register Dates, country, nights away, and whether meals were provided. Codes 3704 / 3715	☐	☐	☐	
D · INVESTMENT INCOME				From EVERY institution — even where you believe there was none
IT3(b) from every bank, platform and broker Local interest, dividends and REIT distributions. One per institution, including dormant, joint and children's accounts	☐	☐	☐	
IT3(c) — capital-gains disposals Unit trusts and share platforms. Switching between funds is a disposal, even though no cash reached you	☐	☐	☐	
Foreign interest and foreign dividend statements	☐	☐	☐	
Offshore platform and foreign broker statements Foreign platforms issue no IT3. Nothing reaches SARS automatically and nothing prepopulates	☐	☐	☐	
Foreign tax-paid certificate s6quat credit	☐	☐	☐	
Tax-free investment certificate — each institution s12T. Needed to test the annual and lifetime contribution caps, not to tax the income	☐	☐	☐	
Interest on money you lent to your own company, a trust or a third party Private companies rarely issue an IT3(b). It is still fully taxable in your hands	☐	☐	☐	
E · RETIREMENT FUNDING				
Pension fund certificate Codes 4001 / 3817	☐	☐	☐	
Provident fund certificate Codes 4003 / 3825	☐	☐	☐	

Document / information required	R	O	N/A	Reference / note
Retirement annuity certificate — every fund Code 4006. Include RAs you pay privately by debit order; your employer never sees those	☐	☐	☐	
Fund withdrawal or transfer — IRP5, tax directive and **recognition of transfer** New for 2026: SARS rejects a return where a fund transfer has no matching ROT from the receiving fund	☐	☐	☐	
Two-pot savings withdrawal — directive and certificate	☐	☐	☐	
Living or life annuity — IT3(a) / IRP5 from the insurer	☐	☐	☐	
Latest annual benefit statement — every fund Fund value, contributions and the underlying portfolios. Needed for the retirement-funding review	☐	☐	☐	
EAC — Effective Annual Cost disclosure, per fund Your provider must give you this on request, on the ASISA standard: investment, advice, administration and other charges, over 1, 3, 5 years and to age 55. Optional for the return — but it is the only way to see what the fund actually costs you	☐	☐	☐	
F · MEDICAL				
Medical-aid tax certificate — each scheme, each period s6A. If the scheme changed mid-year we need both, with the months and number of beneficiaries on each	☐	☐	☐	
Scheme claims summary for the year Shows what the scheme did not pay — the starting point for the s6B additional credit	☐	☐	☐	
Out-of-pocket receipts never submitted to the scheme Doctors, dentists, optometrists, pharmacy, therapy. They count only if you can produce them	☐	☐	☐	
ITR-DD — Confirmation of Diagnosis of Disability You, your spouse or a qualifying child. Valid 10 years if permanent, 1 year if temporary — check the date on it	☐	☐	☐	
Qualifying disability expense receipts Remedial or special-needs school fees, therapies, aids, travel to treatment	☐	☐	☐	
Medical costs paid for a dependant not on your scheme Claimable only by the person who actually bore the cost	☐	☐	☐	
G · RENTAL PROPERTY				Per property
Property address, date first let, and your **ownership share** Jointly held property is split in the ownership ratio — or 50/50 where married in community	☐	☐	☐	
Lease agreement and **rent received per month** Include municipal recoveries billed to the tenant	☐	☐	☐	
Bond statement showing interest paid The annual interest figure, not the instalment. Capital repayments are not deductible	☐	☐	☐	
Rates, taxes, electricity and water · **levies** · **insurance**	☐	☐	☐	
Repairs and maintenance invoices Keep these separate from improvements — an improvement is capital, and goes to base cost rather than this year's deduction	☐	☐	☐	
Agent and letting fees · **accounting fees** · **bank charges** · **advertising**	☐	☐	☐	
Periods the property stood empty, and any private use Drives the apportionment. A holiday home let for part of the year is not fully deductible	☐	☐	☐	
H · BUSINESS, TRADE, PROFESSIONAL OR COMMISSION INCOME				
Annual financial statements, or a full income and expense summary Turnover, cost of sales, opening and closing stock, expenses by category	☐	☐	☐	
Bank statements for every business account, full year	☐	☐	☐	
Fixed asset register — cost, date acquired and use For wear-and-tear allowances	☐	☐	☐	
Commission earners — expense schedule with invoices Deductible where more than half your remuneration is commission. Code 3606	☐	☐	☐	
Home office — floor area of the office and of the whole home, plus rent or bond interest, rates, electricity and repairs The room must be used exclusively and regularly for work, and be specifically equipped for it	☐	☐	☐	
Prior year assessed loss brought forward Per the ITA34. Section 20A ring-fencing may apply	☐	☐	☐	
I · CAPITAL GAINS				Every asset disposed of during the year
Sale agreement — proceeds and date of disposal	☐	☐	☐	
Original purchase agreement — the base cost The single most common reason a capital-gains calculation stalls. Without the cost the gain cannot be computed	☐	☐	☐	
Improvement costs with invoices, and **selling costs** Agent commission, conveyancing and transfer costs all add to base cost	☐	☐	☐	
Primary residence? Period lived in it, and any period let or used for business	☐	☐	☐	
Assets held before 1 October 2001 — valuation or time-apportionment detail	☐	☐	☐	
Prior year assessed capital loss brought forward	☐	☐	☐	
J · CRYPTO ASSETS				Exchanges begin reporting to SARS from 1 March 2026 under the CARF
Full transaction history — every wallet and every exchange CSV export for the whole year. Every disposal is a taxable event, including crypto-to-crypto swaps and paying for goods	☐	☐	☐	
Holdings at year end — asset, quantity, cost and market value	☐	☐	☐	
Airdrops, staking rewards, mining and interest earned in crypto	☐	☐	☐	
Fees — trading, transfer, margin and loan fees	☐	☐	☐	

Document / information required	R	O	N/A	Reference / note
Your intention — long-term holding or active trading Determines capital versus revenue treatment. We record the rationale on file	☐	☐	☐	
K · COMPANY, TRUST & LOAN ACCOUNTS				None of this reaches SARS automatically
Loan account owed TO you by your company or trust — balance and interest charged	☐	☐	☐	
Loan account you owe TO your company — balance and movements Under s64E(4) an interest-free or low-interest debit loan creates a deemed dividend, and the company carries dividends tax at 20%	☐	☐	☐	
Loan to a trust — balance, interest rate and terms Section 7C treats the shortfall against the official rate as a deemed donation. Donations tax at 20%, on its own return	☐	☐	☐	
Dividends from your own company — amount, date and dividends tax withheld	☐	☐	☐	
Trust, partnership or estate distributions — the distribution statement Income may be attributed back to you under s7 or the attribution paragraphs	☐	☐	☐	
Donations made or received above the annual exemption Donations tax is the donor's liability, declared on form IT144	☐	☐	☐	
L · OTHER INCOME & DEDUCTIONS				
Section 18A donation receipts Must be a valid s18A certificate — an ordinary receipt is not deductible	☐	☐	☐	
Foreign rental or foreign trade income — net, with supporting records	☐	☐	☐	
Foreign pension or annuity received	☐	☐	☐	
Maintenance or alimony received or paid	☐	☐	☐	
Any other income not listed above Prize money, royalties, once-off consulting, online sales, a hobby that became a business	☐	☐	☐	
M · TAX ALREADY PAID				
IRP6 provisional tax — first, second and third payment receipts	☐	☐	☐	
SARS statement of account Confirms what has actually been allocated, including penalties and interest	☐	☐	☐	
N · ASSETS & LIABILITIES				Give us BOTH cost and market value — see the note under this table
Fixed property and improvements — per property **Cost** (purchase price + improvements, per the ITR12) **and market value** (current municipal valuation or a recent valuation)	☐	☐	☐	
Shares in a private company or member's interest in a CC Cost, and your estimate of what the interest is worth today	☐	☐	☐	
Listed shares and financial instruments Cost, and the portfolio valuation at year end — most platforms show both on one statement	☐	☐	☐	
Crypto holdings Cost and market value at year end, per asset	☐	☐	☐	
Year-end balance of every bank and investment account	☐	☐	☐	
Retirement fund values — RA, pension, provident, preservation, living annuity Value at year end per the benefit statement. Not on the ITR12, but the largest asset most people own	☐	☐	☐	
Business net capital · equipment · vehicles · debtors · stock · livestock Cost, and market value where it differs materially — a vehicle in particular	☐	☐	☐	
Personal possessions — jewellery, art, furniture Cost, and an updated valuation if it has changed or is insured for a different figure	☐	☐	☐	
Year-end balance of every bond, loan and overdraft, and amounts owed to creditors	☐	☐	☐	
Foreign assets and liabilities register Description, country, currency, year acquired, cost in rand at the year-end rate of the year of acquisition, **and** market value at this year end	☐	☐	☐	

Part 3 · What you get back

The return is the obligation. These are the reasons to send more than the minimum.

WHY WE ASK FOR COST *AND* MARKET VALUE

They answer two different questions. **Cost** is what SARS asks for on page 15 of the ITR12, and it is what sets the base cost when you eventually sell — get it wrong and you overpay capital gains tax years from now. **Market value** is what the asset is actually worth today, which SARS does not ask for and which is the only figure that tells you where you stand. Give us both and the same set of documents produces your tax return *and* a proper statement of assets and liabilities. Give us cost only and we can file the return, but we cannot show you a net-worth position worth reading.

The more you send, the more we can give back	What it produces
IRP5s and your tax certificates The minimum	Your tax return, filed correctly, with a detailed computation showing how every rand of tax was worked out.
+ asset cost and market values	**Statement of assets & liabilities** — what you own, what you owe, at cost and at value, with the unrealised gain shown separately. Repeat it yearly and you get a net-worth trend.
+ fund benefit statements and EAC disclosures	**Retirement-funding review** — whether you are using your full deductible contribution, and what each fund's disclosed cost works out to in rands over the years you have left.
+ per-property and per-business detail	**Rental and business income statements** — each property and each trade on its own page, so you can see which one actually makes money.
+ prior year assessments	**Multi-year income and tax summary** — your position over up to five years side by side, which is where trends and errors become visible.

The additional reports are prepared from the documents you send; none of them require anything you would not already be gathering for the return. Cost analysis is arithmetic on the provider's own disclosure — it is not financial advice and we do not recommend, rank or sell any product.

SENDING IT BACK

Complete this on screen and email it to **info@accountingconnect.ai** with your documents attached — one email is easier for both of us than several. Scans or clear phone photographs are both fine, and there is no need to print anything. If a document is outstanding, send what you have and mark the rest; we would rather start than wait.

CLIENT DECLARATION

I confirm that the personal details in Part 1 are **correct and current**, that the documents and information provided are **complete**, that all income from every source — local and foreign — has been disclosed, and that I hold the supporting records for every deduction claimed. I understand that SARS may call for them.

Signature ____________________ Date ____________________

Section references are to the Income Tax Act 58 of 1962. This checklist is a working document for the preparation of an ITR12 and is not a tax opinion.