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*Stay tax-smart this season by maximising deductions like medical expenses, travel deductions and retirement contributions. Ensure that you stay alert for phishing scams and protect your personal data.*

# 2025 TAX SEASON: REMINDERS BEFORE YOU FILE

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The 2025 tax season opens this month. While your inbox fills with investment certificates and IRP5s, it is time to dust off those slips and summaries and give your finances a quick health check. Below is a checklist of important planning tips, allowable deductions and key deadlines to help you prepare.

## PROACTIVE STEPS TO TAKE

### UPDATE SARS DETAILS

Ensure that you can access your SARS eFiling profile and that your contact and banking details are correct.

### GET ORGANISED EARLY

Collect all supporting documentation and maintain a clear paper trail. Being prepared in case of a SARS audit brings peace of mind.

### REVIEW ANY LEGISLATIVE CHANGES

Stay informed about recent tax amendments that may affect your filing. Where in doubt, seek professional guidance.

### CHECK PAST SUBMISSIONS

Review your prior tax returns for any retirement or capital loss carry-forwards that may be claimed this year.

### AVOID LAST-MINUTE STRESS

Deadlines and SARS correspondence should not be ignored. Rushed filings often result in errors or missed deductions.

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## BE ALERT TO SCAMS

Each tax season sees a spike in phishing attempts that mimic SARS communication. Always verify messages – SARS has a list of the latest scams on their website.

## MAXIMISE TAX DEDUCTIONS

### MEDICAL EXPENSES

Compile invoices and proof of payment for all qualifying out-of-pocket medical expenses.

### DONATIONS TO PUBLIC BENEFIT ORGANISATIONS

If you made donations to registered public benefit organisations, ensure that you have valid Section 18A certificates to support the claim.

### TRAVEL DEDUCTIONS

For those claiming business travel, a SARS-compliant logbook that distinguishes business from personal mileage is essential.

### HOME OFFICE DEDUCTIONS

If you work primarily from home in a dedicated space, ensure that your setup meets SARS criteria and that your records are up to date.

### WEAR AND TEAR ALLOWANCES

In certain circumstances, you may claim wear and tear on personal devices used for business purposes. Ensure that you have substantiating documentation.

### TAX RETURN FEES

These fees may be claimed as a deduction if you are a freelancer, sole proprietor, or earn additional income such as commission (where it comprises more than 50% of your remuneration) or rental income. Ensure that you are claiming the expense in the correct tax year.

### OTHER BUSINESS EXPENSES

If you receive rental, freelance, or commission income, or operate as a sole proprietor, ensure that all allowable business expenses are accurately captured, appropriately apportioned between business and personal use, and backed by supporting documents.

### TAX-FREE SAVINGS ACCOUNT (TFSA)

Continue to utilise your TFSA allowance. Contributions are limited to R36,000 per year (up to a R500,000 lifetime cap), with tax-free growth and withdrawals.

### RETIREMENT CONTRIBUTIONS

Contributions to pension, provident and retirement annuity funds are deductible up to 27.5% of taxable income (capped at R350,000 per year). If you did not maximise this in the 2025 tax year, it is too late to claim it. However, now is the time to plan ahead and maximise deductions for the current tax year before February 2026.

**FILING YOUR TAX RETURN  
DOES NOT NEED TO BE  
OVERWHELMING**



## KEY DEADLINES

### 7 JULY – 20 JULY 2025

If SARS issues an auto-assessment, it is still your responsibility to ensure that the assessment is correct. Review it carefully and make any necessary corrections. Note that SARS is identifying eligible provisional taxpayers who can also be included in the auto assessment process.

### 30 SEPTEMBER 2025

The third provisional tax top-up payment is due. If your earlier estimates were too low, this is your opportunity to make an additional top-up. This top-up can help limit interest charges on assessment.

### 20 OCTOBER 2025

Filing deadline for non-provisional taxpayers.

### 19 JANUARY 2026

Filing deadline for provisional taxpayers.

## FINAL THOUGHTS

Whether you are retired, a salaried employee, self-employed, or managing more complex financial structures involving trusts, investments, or rental income, filing your tax return does not need to be overwhelming. By taking a few proactive steps, you can file accurately, avoid penalties and interest, and reduce the risk of queries from SARS.

If you require assistance or prefer a stress-free process, consult a tax professional.



### **KIM DOOLAN | TAX PRACTITIONER, BRENTHURST WEALTH PAARL**

Kim Doolan recently joined Brenthurst Wealth as tax practitioner in the Val de Vie Office. With a proven track record of success in both the public and private sectors, which includes eight years at the South African Revenue Service, she has experience in ensuring compliance across all tax types, as well as mitigating risks associated with tax obligations. Kim obtained her Master of Commerce in Taxation from Rhodes University and is currently studying to achieve a Professional Certificate in Principles of International Taxation.

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