



KAUPAN LIITTO

# How to request a payment arrangement

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VEROASiantuntija

# Agenda

- The benefits of a payment arrangement
- Payment arrangement with eased terms (from 25 March on)
- What does a payment arrangement require?
- How to request a payment arrangement – step by step

# Payment Arrangement


- Payment arrangement gives company more time for paying taxes
- Company can't postpone tax payments without a payment arrangement
- Payment arrangement covers all the tax types
- Payment arrangement is not a new tool. However, the eased terms are in force as of 25 March

# When the company has requested the eased payment arrangement

- The Tax Administration will not:
  - Send the taxes included in the arrangement to the enforcement authorities for recovery
  - Remove business from the prepayment register
  - Have tax debts published on the tax debt register or on the protest list

# Payment Arrangement With Eased Terms from 25 March on

- If payment arrangement is granted the first instalment will not be due in 3 months. E.g. if payment arrangement is granted in May -> the first instalment will be due in August
  - If a payment arrangement is requested before 25 March the first instalment will be due in 1 month
- The Tax Administration will automatically include in the arrangement any new tax debts that form after the requested payment arrangement, until 31 May 2020
- The rate of late-payment interest on taxes included in the payment arrangement is lowered from 7 % to 4 %. The lowered interest rate will only apply to taxes that are included in the payment arrangement and that fall due after 1 March 2020.

 Eased terms apply only to payment arrangements requested between 25 March and 31 May

# Requirements for a payment arrangement

- A company can only get a payment arrangement if:
  - No taxes are in recovery by enforcement
  - All required tax returns and reports to the Incomes Register (salary payment reports and employer's separate reports) have been filed
  - All taxes that were included in the previous payment arrangement with the Tax Administration are paid on time
- A Company doesn't need to present any account of its financial difficulties to the Tax Administration when making the request

# How to request a payment arrangement

Tax Administration's MyTax –service

- <https://www.vero.fi/en/e-file/mytax/>
- A Company can see the response to its request as soon as it has been processed
- It is estimated that the first requests are processed on the first half of May
  - ➔ The recovery proceedings of taxes that are included in the payment arrangement request will be cancelled

Call to Tax Administration's service number

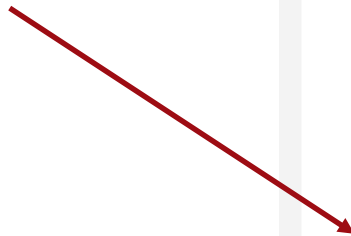
- Service number +358 29 497 028



# How to request a payment arrangement - MyTax



Log in to  
MyTax



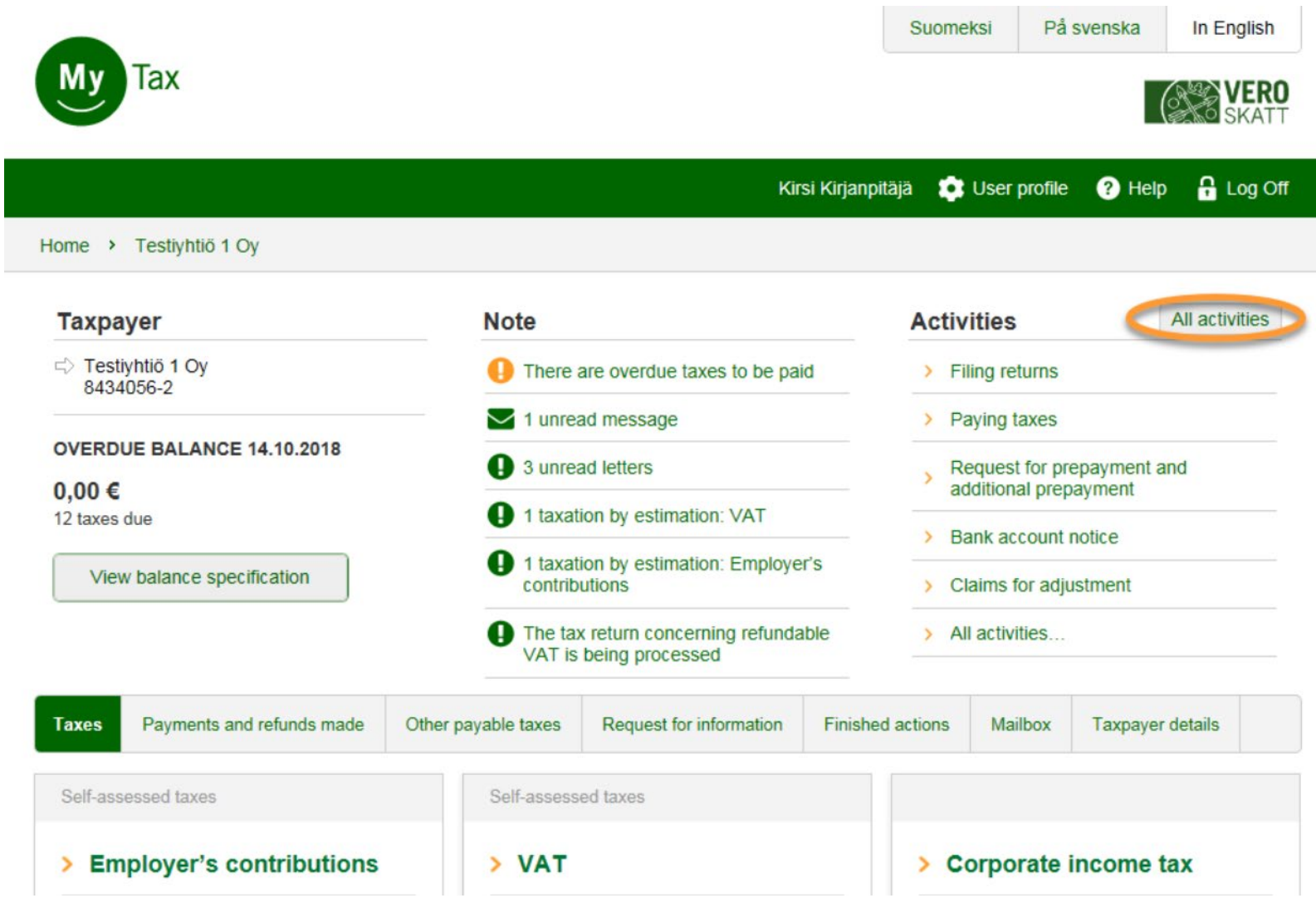
## MyTax

MyTax is the Tax Administration's e-service for most of your tax matters. You can log in with your online banking codes, a mobile certificate, or a Katso ID. If you wish to act on behalf of someone else, you will need [authorisation](#).

Sign in >

# How to request a payment arrangement - MyTax

Select 'All activities'



**My Tax** Suomeksi På svenska In English **VERO SKATT**

Kirsi Kirjanpitäjä ⚙️ User profile ? Help 🔒 Log Off

Home > Testiyhtiö 1 Oy

**Taxpayer**  
⇒ Testiyhtiö 1 Oy  
8434056-2

**OVERDUE BALANCE 14.10.2018**  
**0,00 €**  
12 taxes due

[View balance specification](#)

**Note**

- ⚠️ There are overdue taxes to be paid
- ✉️ 1 unread message
- ⚠️ 3 unread letters
- ⚠️ 1 taxation by estimation: VAT
- ⚠️ 1 taxation by estimation: Employer's contributions
- ⚠️ The tax return concerning refundable VAT is being processed

**Activities** All activities

- > Filing returns
- > Paying taxes
- > Request for prepayment and additional prepayment
- > Bank account notice
- > Claims for adjustment
- > All activities...

**Taxes** | Payments and refunds made | Other payable taxes | Request for information | Finished actions | Mailbox | Taxpayer details

Self-assessed taxes

- > **Employer's contributions**
- > **VAT**
- > **Corporate income tax**

# Maksujärjestelyn hakeminen OmaVero

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## Activities

- > [Your tax types](#) View the tax types that you have filed before.
- > [Certificate of VAT liability](#) Order a written certificate of VAT liability.
- > [Tax debt certificate](#) Order a tax debt certificate or a certificate of paid taxes.
- > [Additional prepayments calculator](#) Calculate the amount of additional prepayment and late-payment interest with relief up until the due date of your choice.
- > [Credit calculator for foreign tax at source](#) Calculate the amount that you request credit for if you are claiming elimination of double taxation.
- > [Notice on distribution of dividends](#) Report details on dividend distribution separately if the tax return has already been filed.
- > [Send a message](#) Send the Tax Administration a message about gift tax or about being an employer.
- > [Transaction search](#) Search transactions during a given time period or tax period.

## Filing returns

- > [Self-assessed taxes](#) File a self-assessed tax return (e.g. VAT return, return for employer's contributions).
- > [Corporate income tax](#) File a corporate income tax return.
- > [Gift tax](#) File a tax return for a gift you have received.

## Making payments

- > [Paying taxes](#) Pay taxes as an online payment or check the payment details if you are paying taxes in another way.
- > [Request for payment arrangement](#) Request a payment arrangement for paying taxes in instalments.
- > [Requesting refunds, self-assessed taxes](#) Request refunding of such payments and refunds of self-assessed taxes that have not been used for payment of taxes. You can also change the refund time or set a refund limit.

Select 'Request for payment arrangement'



3.4.2020

# Maksujärjestelyn hakeminen OmaVero

## Request for payment arrangement

Select the number of instalments. Max. 21 instalments. Each instalment equals to 1 month. E.g. if number of instalments is 5 -> the taxes are paid in five months. The due date for the first instalment of the payment arrangement is in 3 months from the day when the arrangement was approved

**i** Due to the exceptional circumstances caused by the coronavirus, the Tax Administration will ease the terms of payment arrangements for the time being. You can use this application to request a payment arrangement with eased terms.

All overdue taxes are automatically included in the request for payment arrangement. If you make the request before 31 May 2020, the Tax Administration will also add all taxes that fall due before that to the payment arrangement. The due date for the first instalment of the payment arrangement is 3 months from the day when the payment arrangement was approved. The taxes included in the payment arrangement can be divided into no more than 21 instalments.

The payment arrangement enters into force when the Tax Administration has accepted your request. Taxes included in a payment arrangement request that is being processed will not be sent to the enforcement authorities and the company's tax debts will not be published in the tax debt register or the protest list.

Please note that it may take longer than usual to process your request during this exceptional procedure.

[Read more \(tax.fi\)](#)

### Payment arrangement details

Number of instalments	<input type="text" value="Required"/>	Required
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### Contact information of person who can provide further information

**Your contact information from user profile**  
If you have saved your contact details in your MyTax user profile, they are displayed here automatically. You can change your contact details in your user profile.

**Other contact information**  
Give other contact information if someone else provides further information on this matter on your behalf, or if you want to use other contact details than those saved in your user profile.

Name	<input type="text" value="Required"/>
Phone number	<input type="text" value="Required"/>

Fill in contact information or select your own contact information

# Payment Arrangement

- When sending payments, company must use the bank reference number that is received when the payment arrangement was formed. This will make sure that the payments are correctly allocated to the taxes included in the arrangement.
- Company should continue paying other taxes not included in the arrangement normally, following the instructions that are on company's tax decision or in MyTax
- The payment arrangement does not affect to the amount of late-payment interest. Even if the tax's payment date is postponed due to payment arrangement, the late-payment interest is still imposed on the tax from the day after the original due date until the date when the tax is paid. The late-payment interest is 4 %.

# Payment Arrangement

- Payment arrangement will lapse if:
  - Company does not follow the schedule of the payment plan
  - Company leaves other taxes unpaid
  - Company does not file tax returns, such as tax returns on your self-assessed taxes or income taxes
- After the arrangement has lapsed, the Tax Administration sends the unpaid taxes to the enforcement authorities for recovery.
- If payment arrangement lapses The Tax Administration will not grant a new payment arrangement for taxes included in the lapsed arrangement.