Stay and Spend Tax Credit

Part 15-01-47

This document should be read in conjunction with section 478A of the TCA 1997

Document reviewed August 2024

Table of Contents

1 Introduction

Section 7 of Financial Provisions (Covid-19) (No. 2) Act 2020 inserted a new section, section 478A into the Taxes Consolidation Act 1997. This section provides for the Stay and Spend tax credit.

The credit is available to taxpayers who incurred qualifying expenditure from 1 October 2020 to 30 April 2021, subject to certain limits and conditions being met.

The maximum tax credit available under the scheme is €125 per person, or €250 in the case of a person who is married or in a civil partnership and is jointly assessed to tax on that basis.

This manual sets out how the Stay and Spend tax credit operates for taxpayers.

Examples used throughout this manual are for illustrative purposes only.

2 Who is entitled to claim the credit?

Any taxpayer who incurred “qualifying expenditure” of at least €25, in a single transaction, in the period from **1 October 2020 to 30 April 2021** may claim the Stay and Spend tax credit.

The tax credit is offset against the taxpayer’s liability to income tax and Universal Social Charge (USC) in the relevant year of assessment. The taxpayer’s combined liabilities to income tax and USC for that year must therefore be higher than the tax credit to which he or she is entitled under the Stay and Spend scheme to ensure that the full credit can be utilised. See paragraph 6.2 for further details.

There is no requirement for taxpayers to be on a ‘staycation’ to avail of the scheme. Expenditure incurred in a taxpayer’s local area may be included in a claim for the Stay and Spend tax credit if it meets the definition of qualifying expenditure.

Qualifying expenditure is defined in paragraph 3.

3 What is Qualifying Expenditure?

Qualifying expenditure means expenditure on a "qualifying service". Qualifying services are defined in paragraph 4, and broadly mean the provision of holiday accommodation and "eat-in" food and drink.

The qualifying service must be provided by a qualifying service provider. This means that the service provider must be qualifying at the time the service is provided. Any expenditure incurred on a qualifying service that is provided by someone other than a qualifying service provider, or prior to a service providers successful completion of Revenue's registration system cannot be included in a claim under the Stay and Spend scheme.

Qualifying expenditure specifically excludes expenditure on alcohol.

3.1 Minimum Spend Requirement

There is a minimum spend requirement for the Stay and Spend tax credit.

Expenditure of less than €25 in any single transaction will not be qualifying expenditure for the purposes of the scheme. This is the case even if the expenditure incurred relates to qualifying services.

3.2 Receipt for Qualifying Expenditure

Taxpayers are required to submit a copy of a receipt for any qualifying expenditure incurred when making a claim for the Stay and Spend tax credit.

Taxpayers are also required to provide details of the qualifying expenditure incurred, such as the name of the service provider, the type of service(s) received, the total amount of expenditure incurred and how much of that expenditure is not qualifying expenditure for the purposes of the Stay and Spend scheme (i.e. expenditure on alcohol, which is not regarded as qualifying expenditure).

Detailed guidance on how to submit receipts to Revenue using the Revenue Receipts Tracker service and how to make an electronic claim for the Stay and Spend tax credit are set out in paragraph 7.1.

Where a bill is split between two or more customers, each customer should have received an individual receipt for the share of the services they have paid for.

In line with the minimum spend threshold, each taxpayer must have incurred expenditure of at least €25 in each individual transaction in order to include it in his or her claim. As such, if the total bill is €80 and it is split equally between four customers, none of them will be able to include this cost in their claim for the Stay and Spend tax credit as they will not have incurred expenditure of at least €25 each in relation to that transaction.

4 What are Qualifying Services?

Qualifying services include the provision of holiday accommodation and food and drink by a “qualifying service provider”.

Qualifying service providers are defined in paragraph 5.

4.1 Holiday Accommodation

Holiday accommodation is defined as:

- a premises registered in a register kept by the National Tourism Development Authority under Part III of the Tourist Traffic Act 1939; or
- a premises listed in a list published or caused to be published by the National Tourism Development Authority under section 9 of the Tourist Traffic Act 1957.

This means that the holiday accommodation premises must be registered or listed with Fáilte Ireland.

Certain holiday accommodation providers are legally required to register with Fáilte Ireland. This includes hotels, guest houses, holiday hostels, youth hostels, caravan and camping parks and self-catering properties (which are described using a “prescribed term” as outline in the Tourist Traffic Acts 1939-2016). A list of prescribed terms can be found on Fáilte Ireland’s website, available here.

There are other holiday accommodation providers who are not legally required to register with Fáilte Ireland but may choose to be voluntarily listed. This includes B&Bs and self-catering properties which are not described using a prescribed term.

The Stay and Spend scheme was introduced to encourage people to support the domestic tourism sector, and it is vital that this was done in a manner which promoted continued adherence to social distancing and safety protocols in line with Government public health advice. Opening the scheme only to those holiday accommodation providers who were registered or listed with Fáilte Ireland ensured minimum standards were adhered to with regard to the relevant health and safety standards and protocols and other best practice and governance matters.

4.2 Food and Drink

The provision of food and drink is a qualifying service for the purpose of the Stay and Spend scheme if:

- the food is provided in a form suitable for human consumption without further preparation;
- the food and drink are supplied in premises such as, or similar to, a hotel, restaurant, café or licensed premises; and
- the food and drink are consumed on the business premises in which they are served.

Food may have been served with or without non-alcoholic drink, but where drink (either alcoholic or non-alcoholic) was served without food, it is not a qualifying service.

Food and drink provided on a “take-away” basis is not a qualifying service. Therefore, if a “sit-in” meal is provided, and either no drinks or only alcoholic drinks are provided with the meal, the cost of the meal is the only element which will be qualifying expenditure. This is subject to the cost of the meal on its own meeting the minimum spend requirement of €25.

If a non-alcoholic drink is provided with the meal, both the non-alcoholic drink and the meal will be qualifying expenditure, subject to the combined cost meeting the minimum spend requirement of €25.

If non-alcoholic drinks are provided on a “sit-in” basis without any food, for example a number of hot drinks, the cost will not be qualifying expenditure regardless of whether or not the minimum spend requirement of €25 is met. If food is provided with the hot drinks, both the hot drinks and the food will be qualifying expenditure, subject to the combined cost meeting the minimum spend requirement of €25.

5 Who is a Qualifying Service Provider?

A service provider is a qualifying service provider for the purpose of the Stay and Spend scheme if the service provider completed Revenue's simple Stay and Spend registration process, and received confirmation from Revenue confirming the service provider's status as a qualifying service provider.

As the credit is available for qualifying expenditure incurred between 1 October 2020 and 30 April 2021, this registration process is now closed. For information on how the process worked, please refer to older versions of this manual.

5.1 Identifying Qualifying Service Providers

Once a service provider completed the registration process with Revenue, the service provider received a real time notification from Revenue specifying that the service provider had, or had not, been approved as a qualifying service provider. Those service providers who were approved as qualifying were then able to participate in the Stay and Spend scheme.

A list of all qualifying service providers who participated in the scheme is available on Revenue's website here. Taxpayers can filter this list and search by service type, premises type and county as required.

Service providers were also provided with some marketing and promotional material which they could display in their premises and online. This material was provided by Fáilte Ireland and participating businesses (i.e. approved by Revenue as a qualifying service provider) were able to display the following logo to demonstrate their participation:

Figure 1: Stay and Spend logo

6 How does the Stay and Spend tax credit work?

6.1 What is the value of the tax credit?

The Stay and Spend tax credit is equal to the lesser of:

- 20% of the qualifying expenditure incurred between 1 October 2020 and 30 April 2021; and
- €125 per person or, in the case of married persons or civil partners who are jointly assessed to tax, €250.

This means that qualifying expenditure over the life of the Stay and Spend scheme is capped at €625 per person or, in the case of married persons or civil partners who are jointly assessed to tax on that basis, €1,250.

Where a taxpayer is assessed to tax as a 'single' person in either the 2020 or 2021 tax year and is jointly assessed to tax as a married person or civil partner in the other year, the taxpayer cannot get the benefit of the tax credit twice.

For example, if a taxpayer is assessed to tax as a single person in 2020 and then as a married person or civil partner in 2021, he or she cannot claim €125 as a single assessed person in 2020 and then €250 as a jointly assessed person in 2021. In such circumstances, the maximum credit the taxpayer is entitled to under the scheme is be €250.

6.2 How will the relief be given?

The Stay and Spend tax credit is off set against the taxpayer's income tax liability in the relevant year of assessment and is applied after all other allowances, deductions or reliefs have been given to the taxpayer.

If the credit available to a taxpayer is higher than their income tax liability in the year of assessment, any excess credit may be off set against their liability to USC in that same year.

This credit can be used to reduce a taxpayer's liability to income tax and USC in the year of assessment to nil. Therefore, where the tax credit available to the taxpayer is higher than the taxpayer's combined liabilities to income tax and USC in the year of assessment, the taxpayer will be unable to fully utilise the credit due to them.

7 Claiming the Stay and Spend tax credit

Taxpayers must make a claim for the Stay and Spend tax credit. This can be done electronically and is a very simple and quick process.

A claim for the Stay and Spend tax credit may be made in respect of qualifying expenditure incurred in the period from 1 October 2020 to 30 April 2021. Although the period for incurring qualifying expenditure has now ended, taxpayers may still make a claim for expenditure incurred between these dates.

It does not matter to whom the expenditure relates; however, the taxpayer must have actually incurred the qualifying expenditure himself or herself in order to include it in the claim.

Where a bill for qualifying expenditure is split between two or more people, the taxpayer should only include in his or her claim the share of any such bill which he or she actually paid.

Where the taxpayer is married or in a civil partnership and is jointly assessed to tax on that basis, the assessable spouse or civil partner may make a claim based on qualifying expenditure incurred by him or her or by his or her spouse or civil partner.

7.1 How to make a claim

Taxpayers will be required to submit details of the expenditure incurred when making a claim for the Stay and Spend credit, together with a copy of their receipt.

The quickest and easiest way for taxpayers to submit their receipt and details of expenditure incurred will be through the Revenue Receipts Tracker service which is available through myAccount. See here for details on how to access myAccount.

Once taxpayers have signed in to myAccount, they should click on 'Stay and Spend' in the 'Other Services' card. Taxpayers must then click on the 'Claims' tab to input details of the qualifying expenditure incurred.

The details required will include the trading name of the service provider from whom the service was received, the type of service(s) received, the total amount of expenditure incurred and the portion of that expenditure which is not qualifying expenditure for the purpose of the Stay and Spend scheme.

To ensure that taxpayers can submit details of expenditure incurred quickly and easily, service providers were requested to issue receipts which clearly show the name of the business that provided the service(s) and an itemised breakdown of those service(s).

The itemised breakdown of the services received should be sufficiently clear to enable taxpayers to easily identify what share of the total bill relates to qualifying and non-qualifying expenditure.

Where a bill is split between two or more customers, service providers should issue an individual receipt to each customer for the services they have paid for, wherever possible.

Where a taxpayer files a paper tax return, he or she will be required to submit receipts for any qualifying expenditure incurred to make a claim for the Stay and Spend tax credit when submitting their annual tax return.

7.2 When to make a claim

Taxpayers will be required to submit a claim for the Stay and Spend tax credit on their annual income tax return, as set out below. Details of expenditure that were stored in the Receipts Tracker service will be available to the taxpayer when completing his or her annual income tax return (i.e., the amount will be used to prepopulate the income tax return).

Details of claims for qualifying expenditure incurred in the period from 1 October 2020 to 31 December 2020 should therefore be included on the taxpayer's 2020 income tax return, which can be submitted from 1 January 2021.. Claims for qualifying expenditure from 1 January 2021 to 30 April 2021 should be included on the taxpayer's 2021 income tax return, which can be submitted from 1 January 2022.

All claims must be made within 4 years from the end of the tax year in which qualifying expenditure is incurred.

Taxpayers will receive any credit due to them shortly after they have submitted a claim.

7.2.1 Submitting an annual income tax return

PAYE Taxpayers

Taxpayers in receipt of PAYE income only are required to submit a Form 12 Income Tax Return to claim the Stay and Spend tax credit. This is the same in respect of claims for medical expenses, employment expenses, etc. Taxpayers can file and submit their Income Tax Return via myAccount.

Existing myAccount users can access the service here. New users, who have not accessed myAccount before, can register to use the service here.

Once taxpayers have signed into myAccount they should click on 'Review your Tax' and choose the relevant year and follow the instructions on the screen. For the Stay and Spend scheme this will be either 2020 or 2021. Once they are in this screen taxpayers should click on 'request' and scroll down to 'complete your Income Tax Return'.

If taxpayers opted to sync their receipts with Revenue when they use the Revenue Receipts Tracker service, the stored details of expenditure incurred will be available when the taxpayer is completing his or her annual income tax return.

Further guidance on how to register for and access myAccount, and how to submit a tax return through myAccount, can be found on Revenue's website, available here. If additional assistance is required, taxpayers should contact the PAYE helpdesk, contact details for which can be found here.

Chargeable Persons

Chargeable persons (i.e., self-employed taxpayers, proprietary directors, taxpayers in receipt of income not subject to deduction under the PAYE system, for example rental income) must include details of any claim for the Stay and Spend tax credit in their annual Form 11, which can be filed and submitted via ROS.

Existing ROS users can access the facility here. New users, who have not accessed ROS before, can register to use the facility here.

Once taxpayers have opened ROS they should open the 'My Services' screen. Once in the My Services screen taxpayers must click on 'File Return'. This will give the taxpayer a dropdown menu of all the taxes for which they are registered. Taxpayers should select 'Income Tax' to access their tax return, after which they will be required to select the tax year for which they wish to file a return.

If taxpayers opted to sync their receipts with Revenue when they use the Revenue Receipts Tracker service, the stored details of expenditure incurred will be available when the taxpayer is completing his or her annual income tax return.

Further detailed guidance, including video guides, on how to register for and access ROS, and complete a tax return through ROS, can be found on Revenue's website, available here.

If additional assistance is required taxpayers, should contact the ROS helpdesk at roshelp@revenue.ie or via telephone on 01 738 3699.

Appendix 1 – Worked Examples

Example 1

Lauren meets up with her friend for lunch at a local qualifying café in Dublin in October 2020. The cost of the lunch is €32, which includes €6 for two soft drinks. Lauren pays for the lunch.

Lauren has already signed up for myAccount. Lauren quickly uploads a photo of her receipt to the Receipt Tracker service and inputs details of the expenditure incurred. Details of this expenditure will be stored by Revenue and will be available to Lauren when she completes her annual income tax return (i.e. her return will be prepopulated in respect of same). As such, Lauren does not need to keep a paper copy of her receipt.

This is qualifying expenditure and Lauren is entitled to claim the Stay and Spend tax credit in respect of this expenditure.

Lauren can submit a claim for the credit from 1 January 2021. The tax credit due to Lauren in respect of this expenditure is €6.40 (€32 x 20%).

Lauren’s income tax liability in 2020 is higher than the tax credit to which she is entitled, therefore the credit will be off set against her income tax liability for the 2020 year of assessment.

Example 2

If Lauren and her friend split the cost of the lunch between them, they pay €16 each.

This is not qualifying expenditure as neither Lauren, nor her friend, have incurred the minimum expenditure of €25.

Example 3

If the café iss not a qualifying service provider, neither Lauren nor her friend would be entitled to claim a credit for any of the expenditure incurred, even if the €25 minimum spend threshold was met.

Example 4

Later in the year Lauren and her friend go Christmas shopping in Kildare and have a meal at a qualifying restaurant.

The total cost of the meal is €70, which includes €18 for two alcoholic cocktails. Lauren and her friend split the cost equally and pay €35 each. Lauren and her friend ask the service provider for individual receipts, which show that each of them paid €26 towards the meal and €9 for a cocktail.

As Lauren has already used the Receipts Tracker service, she simply adds details of this new expenditure and uploads a photo of her individual receipt. Lauren does not need to keep a paper copy of her receipt.

Lauren's friend has never used the Receipts Tracker service before, so she quickly signs up for myAccount and uploads her receipts.

The cost of the meal is qualifying expenditure for the purpose of the Stay and Spend scheme, but the cost of the cocktails is not.

Lauren and her friend therefore both incur qualifying expenditure of €26 each and are entitled to claim the Stay and Spend tax credit on this amount, as it is over the minimum spend threshold of €25.
Lauren and her friend may submit a claim for the credit from 1 January 2021. The tax credit available to Lauren and her friend in respect of this expenditure is €5.20 (€26 x 20%) each.

As Lauren opted to sync her receipts to her annual income tax return, the details of this expenditure was added to those already stored by Revenue and the total amount of qualifying expenditure she incurred will be available to Lauren when she completes her annual tax return.

Lauren and her friend's income tax liabilities in 2020 are higher than the tax credit to which they are entitled. The credit will therefore be off set against Lauren and her friend's income tax liabilities for the 2020 year of assessment.

Example 5

Cathal and two of his friends go to the 'curry club' at their local pub once a month and order a curry and soft drink for €12.50 each. They usually order a beer each with their meal as well, which costs €5. Cathal and his friends take turns at paying.

It is Cathal's turn to pay in September 2020, however as the Stay and Spend scheme does not apply to expenditure incurred before 1 October 2020, he cannot claim a credit for the expenditure he incurred in September 2020.

Example 6

It is Cathal's turn to pay for 'curry club' again in December 2020 and he incurs qualifying expenditure of €37.50, being the cost of the meal and soft drinks for himself and his two friends. The cost of the beers is not qualifying expenditure.
Cathal may submit a claim for the credit from 1 January 2021. The tax credit to which Cathal is entitled to is €7.50 (€37.50 x 20%).
Cathal sees the Stay and Spend logo on the window of the local pub and it reminds him that he can claim the Stay and Spent tax credit. Cathal quickly log into

myAccount and opt to sync his receipts to his annual income tax return. Cathal quickly uploads a photo of his receipt to the Receipts Tracker service and inputs details of the expenditure incurred. Cathal does not need to keep a paper copy of his receipt.

Cathal is a student and works part time at a local shop earning minimum wage. Cathal does not have a liability to income tax in 2020, but he has a small liability to USC.

Details of qualifying expenditure incurred by Cathal has been stored by Revenue and is available to him when he is submitting his annual income tax return (i.e., it will prepopulate his return). Cathal is therefore able to very quickly submit his claim for the Stay and Spend tax credit, which will be off set against his USC liability for the 2020 year of assessment.

Example 7

Maisey and her fiancé, who live in Wicklow, take a weekend break to Wexford in November 2020. She searched the list of qualifying service providers on Revenue’s website to find participating businesses in Wexford.

Maisey and her fiancé stay two nights in a qualifying hotel that costs a total of €280. Shortly after they arrive at the hotel Maisey and her fiancé have a meal at the bar costing €90, which includes €20 for a bottle of wine and €4 for a cappuccino.
The next day Maisey and her fiancé do some sightseeing and stop for lunch in a qualifying sandwich bar. The lunch costs €36. Later that night Maisey and her fiancé eat out at a qualifying restaurant near the hotel. This meal costs a total of €72, which includes €16.50 for a glass of wine and a beer.

Maisey pays all costs.

Maisey can avail of the Stay and Spend tax credit on all transactions of €25 or more but must deduct the cost of any alcoholic beverages as this is not qualifying expenditure.

The total qualifying expenditure incurred by Maisey is therefore €441.50, being €280 for the hotel, €70 for dinner on the night of arrival, €36 for lunch the next day and €55.50 for dinner on the second night.

Maisey can submit a claim for the credit from 1 January 2021. The total credit which Maisey can claim on this expenditure is €88.30 (€441.50 x 20%).

Maisey has a number of receipts from the expenditure she incurred over the weekend and is worried that she may lose some of them, so shortly after she arrives home she adds details of the expenditure she has incurred and uploads copies of all her receipts to the Receipts Tracker service. Maisey can review all the receipts she has uploaded in the Receipts Tracker service summary page to make sure she hasn't missed any.

Maisey's income tax liability in 2020 is €75 and her liability to USC is €15. The credit will be off-set against Maisey's income tax liability for the 2020 year of assessment in the first instance, with the remaining €13.30 being off-set against her USC liabilities for the 2020 year of assessment.

As Maisey opted to sync her receipts to her annual income tax return the details of the qualifying expenditure she incurred has been stored by Revenue. When she is filing her annual income tax return Maisey will not need to input these details again.

Example 8

The following year, in March 2021, Maisey takes her mum to Carlow for her birthday.

Maisey and her mum stay one night in a qualifying hotel which costs €150. Maisey and her mum have a meal and a few drinks in a nearby qualifying pub that night which costs €62, including €8 for a glass of wine. The next day Maisey and her mum have lunch in the hotel restaurant which costs €42.

Again, Maisey pays all costs and uploads photos of her receipts and details of the amount she spends to the Receipts Tracker service. Maisey does not need to keep paper copies of her receipts.

The total qualifying expenditure incurred by Maisey in this instance is €246, being €150 for the hotel, €54 for their meal at the pub and €42 for lunch the next day. The total qualifying expenditure in respect of the Stay and Spend tax credit is capped at €625.

As Maisey already made a claim for qualifying expenditure of €441.50 in 2020, the maximum qualifying expenditure in respect of which she can claim the credit in 2021 is €183.50.

As the credit can only be claimed by the person who incurred the expenditure it is not possible for anyone else to claim a credit in respect of the excess qualifying expenditure incurred by Maisey.

The tax credit available to Maisey in respect of this expenditure is €36.70 (€183.50 x 20%). The details of the expenditure incurred by Maisey will be stored by Revenue and Maisey will not have to input the details again when she is filing her annual income tax return.

Maisey's income tax liability in 2021 is higher than the tax credit to which she is entitled. The credit will therefore be off set against her liability to income tax in the 2021 year of assessment.

Example 9

Assume that Maisey and her fiancé got married on 1 January 2021. Maisey and her new spouse are jointly assessed to tax in the 2021 year of assessment, with Maisey being the assessable spouse.

The total tax credit to which Maisey would be entitled under the Stay and Spend scheme in this case would be €250, rather than €125 if she was assessed to tax as a 'single' person for both the 2020 and 2021 years of assessment.

In this case Maisey can claim a credit in respect of the full expenditure incurred during her trip in March 2021, being €246. Maisey would therefore be entitled to claim a credit of €49.20 in respect of same.

There would be a remaining credit of €112.50 available to Maisey if either her or her spouse incurred further qualifying expenditure of €562.50 during 2021. If neither Maisey or her spouse incur this additional qualifying expenditure between 1 January 2021 and 30 April 2021 the remaining credit would be unutilised.

Example 10

Dermot and his husband take a 3-night mid-week break in a qualifying hotel in Donegal in October 2020. The cost of the hotel room is €450.

Dermot and his husband order room service on the night that they arrive and have dinner in the hotel restaurant on the other two nights. They did not have any alcoholic drinks.

During the day Dermot and his husband go hiking and buy sandwiches and other lunch items from a local convenience store to have a picnic.

The cost of their meals at the hotel over the 3 nights totals €180. The cost of sandwiches and other lunch items cost them a total of €48 over the course of their break.

In November 2020 Dermot and his husband take another trip and travel through counties Cork and Kerry, staying half board at 3 different qualifying guest houses and B&Bs. The cost of their accommodation on this trip totals €510.

Again, Dermot and his husband bought their lunches and hot drinks from a local convenience store each day, which they ate whilst sitting outside, enjoying the views of the coastline. The cost of their lunches on this trip totalled €57.

Dermot and his husband are jointly assessed to tax and Dermot is the assessable spouse. Some costs were paid from a joint account held by Dermot and his husband, and other costs were paid from their respective personal accounts.

As a married couple who are jointly assessed to tax, the qualifying expenditure in respect of which they can claim the Stay and Spend tax credit is capped at €1,250. All expenditure incurred by either Dermot or his husband are included in this. The maximum credit which Dermot can claim is €250.

During their trip in October 2020 Dermot and his husband incur qualifying expenditure of €630, being €450 on accommodation costs and €180 on meals at their hotel. The cost of lunch items purchased and eaten on their daily hikes are not qualifying expenditure. Dermot did not upload a copy of his receipts to the Receipts Tracker service and therefore needs to keep paper copies of his receipts.

During their trip in November 2020 Dermot and his husband incur further qualifying expenditure. Again, the cost of lunch items purchased and eaten off the business premises is not qualifying expenditure. Again, Dermot did not upload a copy of his receipts to the Receipts Tracker service and therefore needs to keep paper copies of his receipts.

Dermot will be entitled to claim a tax credit of €228 in the 2020 year of assessment. This claim can be submitted from 1 January 2021 and Dermot plans to submit his claim for the Stay and Spend credit as soon as he can.

On 1 January 2021 Dermot logs into MyAccount to submit his claim for the Stay and Spend tax credit and realises that he needs copies of his receipts in order to do this.

Dermot cannot remember where his receipts are, but after searching for a while he finally finds most of them, but he cannot find a receipt for two of the evening dinners he and his husband had during their first trip. The qualifying expenditure Dermot and his husband incurred for these meals was €120.

Therefore, although Dermot is entitled to claim a tax credit of €228 in respect of the 2020 year of assessment (based on qualifying expenditure of €1,140), he can only submit a claim for €204 (based on qualifying expenditure of €1,020 in respect of which he has a receipt). If Dermot had uploaded a copy of his receipts to the Receipts Tracker service and synced the photos of his receipts to his annual income tax return, he would not have needed to retain a paper copy of his receipts, and would have been able to submit a claim for the full amount of qualifying expenditure he incurred.

Dermot can claim a further tax credit of €46 if either he or his husband incur further qualifying expenditure of €230 before 30 April 2021. If they do not incur any further qualifying expenditure before this date Dermot will not be able to claim the remaining tax credit of €46.