



Consolidated Version
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Unofficial translation of the

ONLINE FILING

AND PAYMENT REGULATION

2015/R-147

This Regulation was made pursuant to the authority granted to the Maldives Inland Revenue Authority by the Tax Administration Act (Law Number 3/2010), and was published in the Government Gazette on Tuesday the 23rd of June 2015 (6 Ramadan 1436).

<i>Regulation/Tax Ruling Number</i>	<i>Description</i>	<i>Date of Issue</i>	<i>Summary of Amendments</i>
<i>2015/R-147</i>	<i>Online Filing and Payment Regulation</i>	<i>23 June 2015</i>	<i>-</i>
<i>TR-2017/A14</i>	<i>First amendment to the Online Filing and Payment Regulation</i>	<i>16 Oct 2017</i>	<ul style="list-style-type: none"><i>Amends Section 15 (Relief of fines for persons making payments online or via MRTGS)</i>

DISCLAIMER OF LIABILITY

This is the unofficial translation of the original Regulation in Dhivehi. In the event of conflict between this translation and the Dhivehi version of this Regulation, the latter shall prevail. Therefore, it is advised that both the Dhivehi version of this Regulation and this translation be read concurrently.

TABLE OF CONTENTS

CHAPTER 1: INTRODUCTION	3
1. Introduction and Citation	3
2. Objective	3
CHAPTER 2: MIRACONNECT REGISTRATION	3
3. Requesting for a MIRAconnect account.....	3
4. MIRAconnect Primary Account.....	4
5. Tax Agent Account	4
6. Tax Accountant Account.....	4
7. Opening a MIRAconnect Account.....	4
8. Change in information.....	5
CHAPTER 3: FILING TAX RETURNS VIA MIRACONNECT	5
9. Tax returns that can be filed via MIRAconnect	5
10. General provisions with regard to filing of tax returns via MIRAconnect	5
CHAPTER 4: ONLINE PAYMENTS.....	6
11. Methods of online payments	6
12. Making payments through Vaaru Card.....	6
13. Making payments through debit cards and credit cards.....	6
CHAPTER 5: PAYMENTS VIA MRTGS.....	7
14. Payments through MRTGS.....	7
CHAPTER 6: GENERAL PROVISIONS	7
15. Relief of fines for persons making payments online or via MRTGS.....	7
16. Security of MIRAconnect accounts.....	8
17. Discretion to make it mandatory to use MIRAconnect.....	8
18. Cancelling a MIRAconnect account.....	8
19. Informing matters determined by MIRA.....	8
20. Regulation to be read together with taxation laws.....	9
21. Definitions	9
22. Commencement of this Regulation	9

ONLINE FILING AND PAYMENT REGULATION

CHAPTER 1: INTRODUCTION

1. Introduction and Citation

- (a) This Regulation was made pursuant to Section 20 of the Tax Administration Act (Law Number 3/2010).
- (b) This Regulation shall be cited as the “Online Filing and Payment Regulation”.

2. Objective

The objective of this Regulation is to establish the procedures to be followed by taxpayers when filing tax returns and making other submissions to MIRA online, and when making payments online or via MRTGS, and to establish the procedure that will be followed by MIRA in relation to such matters.

CHAPTER 2: MIRACONNECT REGISTRATION

3. Requesting for a MIRAconnect account

- (a) Persons requesting for a MIRAconnect account shall submit a completed MIRA 111 (MIRAconnect Account Request) form together with the information and documents specified therein, to MIRA. Any person who makes payments for revenue types for which payment can be made through MIRAconnect, may request for a MIRAconnect account.
- (b) The form referred to in subsection (a) may be submitted online through MIRA’s website www.mira.gov.mv.
- (c) Persons requesting for a MIRAconnect account may request for one of the following three types of accounts:
 - (1) “MIRAconnect Primary Account” issued to taxpayers; or
 - (2) “Tax Agent Account” issued to tax agents appointed by taxpayers in accordance with the Tax Agents Regulation (Regulation Number 2014/R-36); or
 - (3) “Tax Accountant Account” issued to persons who use the taxpayer’s MIRAconnect account, other than those specified in (1) and (2) of this subsection.

4. MIRAconnect Primary Account

- (a) When requesting for a MIRAconnect Primary Account, a declaration by the Board of Directors or a power of attorney specifying that the taxpayer appoints the individual as the holder of his MIRAconnect Primary Account must be submitted.
- (b) Notwithstanding subsection (a), where a request for MIRAconnect Primary Account is made by an individual and the individual directly maintains his MIRAconnect Primary Account, he shall not be required to submit a power of attorney.

5. Tax Agent Account

A request for a Tax Agent Account may only be made by persons to whom a license has been issued by MIRA in accordance with the Tax Agents Regulation (Regulation Number 2014/R-36). The taxpayer's transactions relating to tax shall only be carried out through MIRAconnect by the tax agent if the taxpayer declares on the MIRA 114 (Appointment of Tax Agents) form submitted by the parties that he does not object to the tax agent carrying out his transactions relating to tax through MIRAconnect.

6. Tax Accountant Account

- (a) Where a person requests for a Tax Accountant Account, a document issued by the taxpayer indicating that the taxpayer has appointed the person as a holder of the taxpayer's Tax Accountant Account must be submitted.
- (b) More than 1 (one) Tax Accountant Account may be opened in a taxpayer's name in a manner determined by MIRA. A separate MIRA 111 form must be submitted for each Tax Accountant Account request.

7. Opening a MIRAconnect Account

- (a) When a MIRAconnect account has been opened following the receipt of a request pursuant to Section 3 of this Regulation, the taxpayer shall be informed as such via email along with the relevant instructions. This email shall be sent to the email address specified in the form submitted by the taxpayer.
- (b) The account holder must change the password of the MIRAconnect account upon initial login to the account.

8. Change in information

- (a) Where there is a change in the information provided in the form submitted pursuant to Section 3 of this Regulation, the account holder must inform MIRA of the change in writing within 15 (fifteen) days from the date the change occurred.
- (b) The responsibilities of the taxpayer specified in Section 6 of the Tax Administration Regulation shall be considered to be fulfilled if the taxpayer informs MIRA of the information specified in that section via MIRAconnect.

CHAPTER 3: FILING TAX RETURNS VIA MIRACONNECT

9. Tax returns that can be filed via MIRAconnect

Only selected tax returns determined by MIRA can be filed via MIRAconnect at a given time.

10. General provisions with regard to filing of tax returns via MIRAconnect

- (a) Of the attachments related to tax returns filed via MIRAconnect, the attachments which are required to be signed by the taxpayer shall be signed by an authorised signatory registered with MIRA.
- (b) The filing date of a tax return filed via MIRAconnect shall be the date specified in the voucher issued upon submission of the tax return. However, where a document required to be submitted with the tax return is not filed with the return, the tax return shall not be considered as having been filed on that date. And where MIRA notifies a taxpayer to amend a tax return or an attachment related to a tax return, and the taxpayer does not amend the return or attachment within the period specified by MIRA, the tax return shall not be considered as having been filed on that date.
- (c) Where a tax return is filed via MIRAconnect, an email shall be sent to the email address of the MIRAconnect account holder to notify that the return has been received by MIRA.

CHAPTER 4: ONLINE PAYMENTS

11. Methods of online payments

Taxes, fees, rent, royalties and other payments that may be made through MIRAconnect can be paid through:

- (a) Vaaru Card;
- (b) Debit card or credit card; or
- (c) other online means as determined by MIRA.

12. Making payments through Vaaru Card

- (a) Vaaru Card may be used in making payments for all revenue types for which payment can be made via MIRAconnect.
- (b) The date that the payment is made through Vaaru Card shall be the date specified in the payment confirmation issued upon payment.
- (c) The taxpayer shall not be charged any additional charges for making payments through Vaaru Card.
- (d) Payments by Vaaru Card shall be made in the currency of the account linked to the card.

13. Making payments through debit cards and credit cards

- (a) Debit cards and credit cards issued by the Bank of Maldives may be used in making payments for all revenue types for which payment can be made via MIRAconnect.
- (b) The date that the payment is made through debit cards and credits card shall be the date specified in the payment confirmation issued upon payment.
- (c) Even though a payment confirmation is received upon making payment through debit cards or credit cards, where the payment is rejected by the bank for any reason, the payment shall not be considered as valid.
- (d) The taxpayer shall not be charged any additional charges for making payments through debit cards or credit cards.

CHAPTER 5: PAYMENTS VIA MRTGS

14. Payments through MRTGS

- (a) Payments can be made via MRTGS for tax returns filed via MIRAconnect and for other revenue types determined by MIRA.
- (b) Persons who wish to make payments to MIRA via MRTGS shall complete the MIRA 906 (MRTGS Remittance Request) form by including the payment obligation number provided in the MIRAconnect account, and submit the form to the bank where the account from which the taxpayer wishes to make payment is open.
- (c) It is the responsibility of the taxpayer to ensure that there are sufficient funds in his bank account when making a submission to make payments via MRTGS. And where the transaction fails during the "MRTGS run", the payment obligation shall not be considered as fulfilled.
- (d) Except under the circumstance referred to in subsection (c), the date the payment is made via MRTGS shall be the date the funds are transferred via MRTGS to the Public Bank Account.
- (e) Payments can be made via MRTGS only through a bank account that is denominated in the currency of the liability.
- (f) Where the bank charges a fee for making payments via MRTGS, it is the responsibility of the taxpayer to pay that fee to the bank.

CHAPTER 6: GENERAL PROVISIONS

15. Relief of fines for persons making payments online or via MRTGS

- (a) Where a person who makes payments online or via MRTGS, makes a payment within 2 (two) days from the payment deadline, and a fine has arisen due to late payment, that fine shall be remitted.
- (b) Subsection (a) shall not apply to taxpayers for whom it is made mandatory under Section 17 of this Regulation to make payments online or via MRTGS.

16. Security of MIRAconnect accounts

- (a) All transactions made through a MIRAconnect account shall be considered as transactions made with the consent of the taxpayer. MIRA shall not be held responsible for any damages to a taxpayer or any other person resulting from a transaction made via a MIRAconnect account.
- (b) The user ID and password issued for a MIRAconnect account shall not be shared with any other person by the account holder. The user ID and password shall not be used by any person other than the account holder.

17. Discretion to make it mandatory to use MIRAconnect

The Commissioner General shall have the discretion to make it mandatory for taxpayers who meet the conditions determined by MIRA to file their tax returns via MIRAconnect and to make payments online or via MRTGS, pursuant to a notice issued by the Commissioner General.

18. Cancelling a MIRAconnect account

- (a) Where a taxpayer wishes to cancel his MIRAconnect account, he shall request as such to MIRA in writing. The MIRAconnect account shall be considered as cancelled when the taxpayer is informed of the cancellation by MIRA in writing.
- (b) Notwithstanding subsection (a), where a taxpayer ceases all his business activities and submits the "Deregistration" form (MIRA 106) to MIRA, or deregisters from MIRA's registry for any other reason, the Commissioner General shall have the discretion to cancel the taxpayer's and the tax accountants' MIRAconnect accounts.

19. Informing matters determined by MIRA

The matters specified in this Regulation that shall be determined by MIRA (for example, the tax returns that can be submitted via MIRAconnect, the revenue types for which payments can be made through MIRAconnect) and the changes brought to such matters, shall be informed through a tax ruling, circular or an announcement.

20. Regulation to be read together with taxation laws

- (a) This Regulation shall be read together with the Tax Administration Act (Law Number 3/2010) and other tax laws and regulations made pursuant to those laws. Any word or expression not defined in this Regulation, unless the context otherwise requires, shall have the same meaning such word or expression has in those laws and regulations.
- (b) In the event of a conflict between Chapter 2 (Electronic Media) of the Tax Administration Regulation and any provision of this Regulation, this Regulation shall prevail.

21. Definitions

Unless and otherwise specified in this Regulation:

- (a) "MIRA" refers to the Maldives Inland Revenue Authority established pursuant to the Tax Administration Act (Law Number 3/2010).
- (b) "Act" refers to the Tax Administration Act (Law Number 3/2010).
- (c) "MIRAconnect" refers to the online portal created by MIRA for filing of tax returns and making payments online.
- (d) "Vaaru Card" refers to the card issued to taxpayers by the Bank of Maldives plc for making payments only to MIRA.
- (e) "MRTGS" refers to the "Maldives Real Time Gross Settlement" facility established between the Maldives Monetary Authority and the commercial banks in Maldives.

22. Commencement of this Regulation

This Regulation shall commence upon its publication in the Government Gazette of the Maldives.