



# BAN TACS

National Accountants Group

## 2020 NEWS:

**PAYG Summaries and Health Insurance Statements** – We can now access this information through the ATO portal so most employers and health funds are not issuing paper versions. It may still be worth bringing in your last payslip as there is now less information available on the PAYG summaries.

**Bank Interest and Shares** – It can take a couple of months for this sort of information to arrive on the ATO portal so if you are coming in early it would be worth bringing this information with you.

**Letters from your Employer** – The ATO's latest trick is in every audit with any work related tax deductions, to require you to produce a letter from your employer verifying these expenses were necessary for you to carry out your job. Audits tend to happen a year or so after you lodge your tax return. By then you might not be on good terms with your employer or your supervisor may have left. It would be prudent to acquire this letter at the end of each financial year just in case your number comes up. We can help you with a draft when preparing your tax return. Alternatively a draft is available on our checklist page <https://www.bantacs.com.au/media-library/checklists/>

## PERSONAL DETAILS

Your Name: Mr. | Mrs. | Ms. | Miss \_\_\_\_\_ DOB: / /

Was this the name used on your last tax return? YES  NO  Details if No: \_\_\_\_\_

**Existing clients need only provide details of changes that have occurred since you lodged your last income tax return**

Tax File Number: \_\_\_\_\_ Occupation: \_\_\_\_\_

Residential Address: \_\_\_\_\_

Postal Address: \_\_\_\_\_

Has your postal address changed since lodging a tax return? YES  NO  E-mail Address: \_\_\_\_\_

Telephone: (W) \_\_\_\_\_ (H) \_\_\_\_\_ (M) \_\_\_\_\_

Are you a war veteran or widow/widower of a war veteran yet under the Aged Pension age? YES  NO

Do you operate under an ABN? YES  NO

If yes, please complete a Business Schedule which is available under the heading *Additional Forms* on the BAN TACS mail-ins page: <https://www.bantacs.com.au/media-library/checklists/>

**Family Details** **Note**, this includes same sex couples

Spouse's Name: Mr. | Mrs. | Ms. | Miss \_\_\_\_\_ DOB: / /

Was this their name used on your last tax return? YES  NO

E-mail Address: \_\_\_\_\_ Details if No: \_\_\_\_\_

Spouse's TFN: \_\_\_\_\_ Spouse's Occupation: \_\_\_\_\_

Spouses adjustable taxable income if we are not doing their tax return: \$ \_\_\_\_\_

If married / de facto in 2019/2020, what date did this occur: / /

~ If you share care for your own children, please advise the % of care allocated to you by the Family Assistance Office: \_\_\_\_\_ %

## TAX AGENT DETAILS

Please attach a copy of your previous return if you are a new client

Did an accountant prepare your last Income Tax Return?

YES  NO

If yes, please provide contact details of previous accountant:

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### Bank Account Details for Direct Deposit of Refunds

BSB:

ACCT NO.:

Acct Name:

## INCOME

Did you receive income from Salary or Wages

YES  NO

Did you receive any allowances, directors' fees, bonuses, cents per kilometre, reimbursements and tips etc.

YES  NO

DESCRIPTION OF ALLOWANCE:

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AMOUNT:

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Did you receive an Employment termination payment?

YES  NO

Did you receive an Aust Gov't allowances or payments e.g. Newstart, Youth Allowance, or Sickness Benefit?

YES  NO

Did you receive an Aust. Government pension or other similar benefits?

YES  NO

Did you receive income from Australian Annuities or Superannuation income streams?

YES  NO

Did you receive any Australian super lump sum payments?

YES  NO

Did you receive any Interest including bank or ATO from overpayments and pay any associated TFN tax?

YES  NO

ACCOUNT DETAILS:

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INTEREST AMOUNT:

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Did you receive any Dividend income?

YES  NO

Did you Participate in an employee share acquisition scheme?

YES  NO

Did you receive income from partnerships and/or trusts?

YES  NO

Did you receive any business income?

YES  NO

Did you receive any rental income?

YES  NO

If your business is sub-contracting, did you earn the majority of your income from one contract

YES  NO

Have you made deposits to or withdrawals from a farm managed deposit

YES  NO

Please attach any PAYG Summaries you have received. We can download the rest from the ATO portal. It may be useful to bring along your last payslip for June 2020

If amounts are not included on your payment summaries please provide details below.

Please attach **ETP Summary** if you received on We should be able to download this information from the ATO portal

We should be able to download this information from the ATO portal

Please attach, if you have received one, any **Payment Summary from Super Fund or Life Insurance company or friendly society.**

Please attach any paper work you received

Please provide details of Bank Accounts and Interest received.

Please attach all dividend and investment Tax Statements.

Please include documents showing the discount you received.

If yes, we will need to discuss with you what additional information may be required.

If yes, please complete a **Business Schedule** available here <https://www.bantacs.com.au/media-library/checklists/>

If yes, please complete the **Rental Schedule** available on <https://www.bantacs.com.au/media-library/checklists/>

If yes, you will need to complete an additional Business Schedule available here <https://www.bantacs.com.au/media-library/checklists/>

Please attach bank statements for your Farm Management Account.

Did you sell a property during the year? YES  NO

Did you have any other Capital Gains or losses during the year? YES  NO

Did you receive any income from overseas sources? YES  NO

If your property was not completely covered by the main residence exemption, please fill out our Capital Gain Schedule available here <https://www.bantacs.com.au/media-library/checklists/>  
Please provide details below.

DESCRIPTION OF INCOME	AMOUNT
_____	_____
_____	_____

Did you receive any bonuses from life assurance or friendly society policies? YES  NO

Did you receive income from forestry managed investments? YES  NO

Do you work for an public hospital or benevolent Institution and Salary Sacrifice part or your wage YES  NO

Have you received any other income such as discounts or share rights through an employee share scheme, royalties, scholarships, jury duty etc. YES  NO

Please attach statements showing amounts received.  
Please attach paperwork.  
If yes please bring with you a document that explains what you have salary sacrificed so we can check that it does not include tax deductible items  
Please attach any supporting documents showing type of income & any tax paid. For employee share scheme, include the document that explains the discount received.

Description of Income	Amount
_____	_____
_____	_____

**DEDUCTIONS – Please see Substantiation notes at the end of this document to help with deductions**

Do you use your vehicle for work purposes? YES  NO

If yes, please provide car details below

Car 1 Make and Model \_\_\_\_\_

Car 2 Make and Model \_\_\_\_\_

Car 1 Number Plate \_\_\_\_\_

Car 2 Number Plate \_\_\_\_\_

If yes to previous question, do you keep a log book for your car? YES  NO

If yes, please enclose the log book and all the receipts for expenses.  
If no, use the kms method (see next).

**To use the kms method**, a detailed reasonable estimate of the kms travelled for work is required; e.g., a diary for one month which is representative of the whole year or, if spasmodic, a list for each trip. A car provided by your employer, even if salary sacrificed cannot be claimed here. A simple diary is available free at <http://www.bantacs.com.au/shop-2/diary-template/>.

Kilometers travelled in car 1 for work \_\_\_\_\_ kms      Kms travelled in car 2 for work \_\_\_\_\_ kms

Do you have any other work-related expenses for travel? YES  NO

If yes, please provide details below or as an attachment.  
If no, please skip the next questions.

DESCRIPTION (e.g., parking tolls or taxi/Uber fare)	AMOUNT
_____	_____
_____	_____

Do you have a travel diary/itinerary and accommodation receipts? YES  NO

If yes, please attach receipts or listing  
If no, please provide what you can below.

DESCRIPTION	AMOUNT
_____	_____
_____	_____
_____	_____

Do you have work related uniform and other clothing expenses YES  NO

If yes, please provide details below

DESCRIPTION	AMOUNT
Protective Clothing: _____	_____
Occupation Specific Clothing: _____	_____
Non- Compulsory Uniform: (Not normally tax deductible) _____	_____
Conventional Clothing: _____	_____
Dry Cleaning: _____	_____
Laundry (we need the number of loads per week) _____	Full loads _____ mixed loads _____

Education: Did you attend any:  
 Work related courses at an educational institution? YES  NO   
 Or any seminars and courses? YES  NO

If yes, please provide details below

DESCRIPTION	AMOUNT
Student Union Fees (only for educational institution): _____	_____
Course Fees (please make it clear whether the course is government subsidised)	_____
Text Books: _____	_____
Stationery: _____	_____
Parking: _____	_____
Other: _____	_____
Travel (see below)	_____

You can claim the travel from home to your place of education or from work to your place of education, but you cannot claim for the trip from the place of education to your home if you went to work first. So, if you travel from home to the place of education and back home again or for that matter anywhere other than work then you are entitled to claim both legs of the journey.

Car 1 Make and Model \_\_\_\_\_

Car 2 Make and Model \_\_\_\_\_

Car 1 Number Plate \_\_\_\_\_

Car 2 Number Plate \_\_\_\_\_

**To use the kms method**, a detailed reasonable estimate of the kms travelled for work is required; e.g., a diary for one month which is representative of the whole year or, if spasmodic, a list for each trip. Please provide the total kms for the year here. A car provided by your employer, even if salary sacrificed cannot be claimed here. A simple free diary is available at <http://www.bantacs.com.au/shop-2/diary-template/>.

Kilometers travelled in car 1 for work education \_\_\_\_\_ kms

Kms travelled in car 2 for work education \_\_\_\_\_ kms

Did you incur any expenses in order to work from your home? YES  NO

If yes, please complete the following using the information in the Substantiation section to help you.

A simple free diary is available at <http://www.bantacs.com.au/shop-2/diary-template/>. If you do not Receive a itemized list of your phone calls with your bill, then do a screen shot of 1 months recent calls

BUSINESS USE	AMOUNT
Electricity - can be recorded on an hourly basis: _____	% \$ _____
Internet access - apportioned: _____	% \$ _____
Stationery: _____	% \$ _____
Telephone calls for work: _____	% \$ _____
Printer cartridges: _____	% \$ _____
Computer depreciation: _____	% \$ _____

Did you purchase and tools and equipment for work? YES  NO

If yes, please provide details below. Please attach copy of the invoice

DESCRIPTION (please see substantiation notes)	AMOUNT
_____	_____
_____	_____

Did you have assets allocated to a low value pool (LVP) in the current or previous years? YES  NO

If yes, please provide details below or attach copy of your schedule

DESCRIPTION	AMOUNT
_____	_____
_____	_____

Subscriptions, union fees or professional body fees

YES  NO

If yes, please provide details below

DESCRIPTION

AMOUNT

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Journals/periodicals

YES  NO

If yes, please provide details below

DESCRIPTION

AMOUNT

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

AMOUNT

Sun protection

YES  NO

Any other work deductions

YES  NO

If yes, please provide details below

DESCRIPTION

AMOUNT

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Expenses related to dividend and interest income

YES  NO

If yes, please provide details below

DESCRIPTION (i.e. interest on a loan to purchase shares)

AMOUNT

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Gifts and donations

YES  NO

If yes, please provide details below. **Please attach copy of tax receipt for donations over \$2.**

NAME OF DONATION RECIPIENT

AMOUNT

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

AMOUNT

Cost of managing tax affairs (e.g. tax agent fees): \_\_\_\_\_

Number of kms travelled to have tax return completed last year: \_\_\_\_\_

\_\_\_\_\_ KMS

Which car did you use when you saw your accountant? \_\_\_\_\_

Make/Model: \_\_\_\_\_

Do you have any losses carried forward from previous years?

YES  NO

IF YES, PLEASE PROVIDE DETAILS BELOW

Non-Primary Production carried forward losses: \_\_\_\_\_

AMOUNT

Primary Production carried forward losses: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Have you made any personal superannuation contributions to a complying fund or retirement savings account during the year?

(For example, to qualify for the Co-Contribution)

YES  NO

If yes, please provide details below. If you are considering claiming a tax deduction for the contribution please bring with you the form to notify the superannuation fund you will be claiming a tax deduction.

How/When were contributions made: \_\_\_\_\_

Name of Fund : \_\_\_\_\_

Amount (if not on PAYG Summary)

Policy Number: \_\_\_\_\_

\_\_\_\_\_

Did you make any Superannuation contributions on behalf of spouse YES  NO

If yes, please provide details below.

How/When were contributions made: \_\_\_\_\_

Amount \_\_\_\_\_

Name of Fund & Policy Number: \_\_\_\_\_

Do you have a Forestry Management Investment Scheme Deduction YES  NO

If yes, please attach the statement from the manager and details of any interest expense.

YES  NO

If yes, please provide details below. Note if the income insurance premiums are paid through your superannuation then you can't claim them here.

Do you have Income Protection Insurance?

Name of Fund & Policy Number: \_\_\_\_\_

Amount \_\_\_\_\_

## TAX OFFSETS

Did you maintain a person over 16 who is caring for an invalid YES  NO

Note since 1 July 2014 the tax offsets (rebates) for dependents, including spouses, have been removed. An offset is only available if you maintain someone who is caring for an invalid.

If yes, we will contact you for more information so don't hesitate to tick yes if you are unsure.

Do you have Private Health Insurance? YES  NO

We can now download these details from the ATO portal

Does your private health insurance cover all children including ones living with you that are not yours and your children who do not live with you? YES  NO

Do you owe any money to any government department (e.g. Child Support, HELP, Family Tax Benefit debts)? YES  NO

To Whom: \_\_\_\_\_

If you paid child support this financial year, please list the amount here: NO  \$ \_\_\_\_\_

During the financial year did you live in a remote zone or have you served overseas with the Defence Force? YES  NO

See the map at the bottom of this BANTACS website page to see the area covered by a zone: [bantacs.com.au/travelling\\_workers.php](http://bantacs.com.au/travelling_workers.php)

LOCATION, INCLUDE POSTCODE IF IN AUSTRALIA

NUMBER OF DAYS IF LESS THAN 183

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If total days above is less than 183, did you claim a zone rebate last year? YES  NO

If No, please list zones for last year as well

Note: If you lived in a zone for more than 183 days, please list the names and dates of birth of your children and whether they were in full time education:

Name \_\_\_\_\_ DOB \_\_\_\_\_ YES  NO

\_\_\_\_\_ YES  NO

## OTHER

Are you aware of an entitlement to the Medicare exemption/reduction? For example, because you were covered by the Defence Force or you received notification from Centrelink that your benefit included an exemption from Medicare.

YES  NO

For example, temporary residents on a 457 visa.

Residency Status Resident  Non-resident  Temporary resident

Note, non-residents and temporary residents are taxed only on income sourced in Australia or subject to CGT on assets that are classified as taxable in Australia.

Did you become a tax resident of Australia during the financial year? YES  NO

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Did you stop being a tax resident of Australia during the financial year? YES  NO  Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Has the ATO notified you that you have been selected for an audit or other type of review? YES  NO  If yes, please provide a copy of ATO correspondence

Did you receive any capital returns on any listed company shares? YES  NO  If yes, please provide details

DESCRIPTION	AMOUNT
_____	_____
_____	_____

Did you participate in any share buyback scheme? YES  NO  If yes, please provide details

DESCRIPTION	AMOUNT
_____	_____
_____	_____

**NOW THINKING ABOUT THE YEAR AHEAD**

Have you sufficient insurance to protect yourself and your family? Maybe you are thinking that it is time to start a plan to secure your retirement? Or maybe it is as simple as you have various superannuation and insurance policies and would like someone to help you work out how best to rationalise them. If so did you realise that BAN TACS now has a Financial Planning arm?

Would you like to discuss your circumstances with a BAN TACS Financial Planner? YES  NO

While we are on this train of thought, please consider whether your will and enduring power of attorney are up to date. Are you thinking of buying or selling an investment property? If so it is crucial that you speak with your Accountant first. This can be done while preparing your income tax return.

Please tick here to alert us that you need an investment property nagging YES  NO

**SUBSTANTIATION**

Usually a receipt is required showing the item purchased, the amount, the date and the name of the supplier is required to claim a tax deduction for a work-related expense. Private use may need to be apportioned. For more information refer to our wage earners booklet in the Freebies section of the BAN TACS web site: [www.bantacs.com.au/booklets/Wage\\_Earners\\_Booklet.pdf](http://www.bantacs.com.au/booklets/Wage_Earners_Booklet.pdf). Many of the following expenses require a one-month diary or similar record. You can download a free spreadsheet to help you keep these records at <http://www.bantacs.com.au/shop-2/diary-template/>.

**ATO Bullying** – The ATO are making all sorts of demands now to try and deny tax deductions. Despite there being no basis of law for these extra requirements we all know how difficult it can be to fight them so we strongly recommend you obtain a letter from your employer listing the work related expenses you are claiming with your employer verifying they were necessary for your job. Better to get one now in case your supervisor has left by the time the ATO start asking questions.

**Laundry** – You can claim 50 cents per mixed load and \$1 per full load of qualifying uniforms or protective clothing, up to \$150 per year. Simply take your average loads per week and multiply it by the number of weeks you worked.

**Less Than \$300** – If you claim less than \$300 in work related expenses such as self-education, tools, uniforms, protective items, stationery, union fees, etc. you do not need to substantiate your claim with receipts. Any claim you make for motor vehicle expenses or travel costs (includes tolls and parking) is not counted towards the \$300 limit.

**Less Than \$10** – If each individual expense is less than \$10 and the total of all such expenses does not exceed \$200 you do not need to keep a receipt but must have a diary entry showing the name of the supplier, date, amount and a description of the purchase. This also applies when you can't get a receipt such as parking meters.

**Allowances** – Each year the ATO produces a list of what it considers reasonable travel allowances. If your employer pays you an allowance and you do not claim more than the amount listed by the ATO as reasonable you do not have to substantiate with receipts the amount you incurred but in reality that is probably the simplest answer. You still have to prove that you did incur the expense. A diary entry of your food expenses is a start, bank statements and menus help. If you are away from home for more than 5 nights you will need to keep a travel diary of what you did each day. You can still claim up to the ATO reasonable amount

even if your employer paid you less as long as it was a bona fide allowance (i.e. not just \$5 per night but sufficient to live off). The ATO have up the anti on this and changed the wording of their 2018 ruling. We strongly advise you to keep all receipts and pay for them on credit or debit card.

The ATO also releases what it considers a reasonable overtime meal allowance each year. Again, you can claim up to this amount even if your employer pays you less but you must be paid the allowance under an award. You still need to be able to prove in some fashion that you did incur a meal expense and the meal was consumed while you were actually working overtime.

**Electricity** - The ATO allows you 52 cents per hour for every hour you are working at home up until March 2020, when due to COVID a second option was introduced of 80 cents an hour but this method does not permit you to claim depreciation on your laptop etc. We will work out which method gives you the best outcome. The problem for 2019/2020 is that you will need a pre March 2020 diary and a post March 2020 diary, both for 1 month. For a free diary spreadsheet go to <https://www.bantacs.com.au/shop-2/diary-template/>

**Motor Vehicle** – By keeping a diary for one month each year you can claim up to 5,000 kilometers per vehicle you own. If you own a car together with another person and it is only their name on the registration papers they can complete a declaration of joint ownership so you can claim it. You are also considered to be the owner of a car even if it is registered in the name of another family member but you are the one who pays all the expenses relating to it.

**Telephone** – To claim calls from your home phone, go through one month's itemised account, and work out the numbers that are work related. This percentage of work related calls can be applied to the mobile and STD calls in the other months. Local calls can be apportioned by keeping a diary for one month noting the ratio of private to work related local calls. Line rental can also be apportioned.

**Mobile Phones** – Analyse one month's statement and apply its ratio of work to private calls to the rest of the year. If your statement is not detailed print a month's calls off your phone from the recent calls section.

**Commissioner's Discretion** – If you have sufficient evidence that you have incurred the expense and would be have been entitled to a deduction if you had a receipt then the ATO must still allow you the deduction but it needs to be beyond doubt that you incurred the expense.

**Work related Travel** – Wage earners can claim their motor vehicle expenses when they meet the substantiation requirements and they travel as follows:

1) Bulky Equipment – Home to work travel is claimable if there is no safe storage at work and as a result you transport bulky equipment between home and work. Safe storage is defined as similar to your own personal locker. Therefore, a container on a building site to which all and sundry has a key is not safe storage. Case S29 prescribed more than 20kg was bulky. Tax pack gives the example of a ladder and drum kit not because they weigh more than 20kg but because they fulfill the difficulty to carry side of bulky.

2) Abnormal workplace, this is defined in Tax pack as:

*From your normal workplace to an alternative workplace – for example, a client's premises – while still on duty and back to your normal workplace or directly home. From your home to an alternative workplace for work purposes and then to your normal workplace or directly home.*

This includes being sent to another branch or shop to relieve providing you were not employed predominantly to relieve. It covers seminars and visits to customers. It also includes work related tasks performed on the way home or to work but, note MT 2027, the task cannot be insignificant such as dropping off the mail. But if you have to travel out of your way to drop off the mail you can claim for this extra distance. For more refer TD 96/42 & TD 96/43.

3) Between Jobs – note this includes travel from home when home is the base of operations or work begins there. Home can be considered a base of employment if employment related duties have begun before leaving there, providing those employment related duties did not begin merely for the convenience of the taxpayer.

4) Itinerant work – Your job involves travelling to more than one place of work before returning home.

5) For more information on claiming travel to multiple workplaces refer TR 2019/D7 though note it is only a draft ruling <https://www.ato.gov.au/law/view/document?DocID=DTR/TR2019D7/NAT/ATO/00001&PiT=99991231235958>

For more information refer our Claiming a Motor Vehicle Booklet which is in the Freebies section of the BAN TACS web site, [www.bantacs.com.au/booklets/Claiming\\_A\\_Motor\\_Vehicle\\_Booklet.pdf](http://www.bantacs.com.au/booklets/Claiming_A_Motor_Vehicle_Booklet.pdf).

## Next Step

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Use Our Mail In Service

<https://www.bantacs.com.au/topics/mail-in-tax-returns/>

Use Our Virtual Tax Return Service via Zoom

<https://www.bantacs.com.au/virtual-tax-returns/centralcoast-office/>