Tax Options for Earning Wives in Coretax

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Tax regulations by default position a family as a single economic unit, with tax obligations paid in the husband's name. However, married women have the option to file their own taxes (on their income), either jointly with their husband's or separately. The DGT's Coretax system accommodates these options for joint or separate tax management. Each option impacts the Taxpayer Identification Number (NPWP) and the method of filing the Annual Tax Return (SPT).

Income (or loss) for a married woman is considered to be her husband's income (or loss) with the following exceptions (Law 36 of 2008 concerning Income Tax Article 8 Paragraph (1)):

1. The income is solely received or obtained from one employer from which Article 21 Income Tax has been deducted,
2. The work is not related to the business or freelance work of the husband or other family members.

A. Separate Tax Imposition (Wife's *NPWP* remains active)

Husband and wife are taxed separately (Law 36 of 2008 concerning Income Tax Article 8 Paragraphs (2) and (3)):

1. If living separately based on a judge's decision
The calculation of taxable income and imposition of tax are carried out separately.

2. If a husband and wife make an agreement to separate assets, or if the wife chooses to exercise her tax rights and obligations herself
The tax calculation shall be based on the combined Net Income of the husband and wife and the tax amount payable respectively by the husband and wife is proportional to the Net Income.

<u>Sample case</u>

If the wife chooses to exercise her own tax rights and obligations:

Taxpayer "A" earns an income of Rp200,000,000.00 and has a wife who works as an employee with an income of Rp100,000,000.00 (the wife's income is only from one employer)

If wife "A" chooses to exercise her own tax rights and obligations, the husband and wife's net incomes are combined. The amount of tax each spouse must pay is determined proportionally based on their respective net incomes.

Tax deductions on the wife's income are non-final and can be credited in the Annual Income Tax Return.

It is known as follows:

Husband's Income:	Rp200,000,000
Wife's Income:	Rp100,000,000
Total Income:	Rp300,000,000
PTKP Status:	K/1/0
👉 *PTKP* =	Rp112,500,000

Husband's Income	Rp200,000,000
Wife's Income	Rp100,000,000
Total Income	Rp300,000,000
PTKP (K/1/0)	Rp112,500,000
Taxable income	Rp187,500,000
Income Tax Payable	Rp22,125,000

The income tax imposed respectively on the husband and wife is calculated as follows:
Husband's Income Tax = (200,000,000 / 300,000,000) × 22,125,000 = Rp14,750,000.00
Wife's Income Tax = (100,000,000 / 300,000,000) × 22,125,000 = Rp7,375,000.00

If the wife's *NPWP* is combined with the husband's *NPWP*:

Taxpayer "A" earns an income of Rp200,000,000.00 and has a wife who works as an employee with an income of Rp100,000,000.00. Not combined with the income of taxpayer "A" and is final if:

a. The income is obtained from one employer and has been subjected to deduction for Article 21 Income Tax; and
b. The work is not related to the business or freelance work of the husband or other family members.

If wife "A" chooses to exercise her tax rights and obligations jointly with her husband, then the tax deduction from one employer on the wife's income shall be final.

It is known as follows:

Husband's Income:	Rp200,000,000
Wife's Income:	Rp100,000,000
Total Income:	Rp300,000,000
PTKP Status:	K/0
👉 *PTKP* =	Rp58,500,000

Husband's Income	Rp200,000,000
*Wife's Income	Rp0
Total Income	Rp200,000,000
PTKP (K/0)	Rp58,500,000
Taxable income	Rp141,500,000

Income Tax Payable	Rp16,225,000
Income tax has been deducted (A1)	Rp16,225,000
Underpaid (*KB*) / Overpaid (*LB*)	Rp0 (ZERO)

*The wife's income of Rp100,000,000 is final and is reported in the husband's tax return (SPT) in attachment II

B. Combined Tax Imposition (Wife's *NPWP* is deactivated)

Criteria for Taxpayers who can be designated as inactive among others include individual taxpayers who:

1. No longer carry out business or freelance work and no longer fulfill the objective requirements due to stopping the business/freelance work.
2. Have no income or have income which is below the non-taxable income.
3. Are Indonesian citizens who intend to become foreign tax subjects but do not yet meet the requirements for foreign tax subjects.
4. Are married women who choose to carry out their tax obligations jointly with their husbands.
5. Are Indonesian citizens with the status of residents who no longer fulfill the subjective and objective requirements because they have become foreign tax subjects.
6. Other criteria determined by the Director General of Taxes.

1. Application for Inactive Status

A wife who already has her own *NPWP* and wishes to combine her tax obligations with her husband as a single family unit can apply for deactivation of *NPWP* and ensure that her NIK is registered in the Family Tax Unit (FTU) on her husband's Coretax DJP account. Once these two steps are completed, the husband's annual tax return will automatically include his wife's income data. Submission of an application for deactivation of the wife's *NPWP* can be done through the following steps by selecting the reason 'Married female individual taxpayer who was previously active (*OP*, *HB*, *PH*, *MT*) who then chose to combine tax calculations with her husband.

Inactive taxpayers are not required to file tax return as from the tax year in which they are designated as inactive. The term "inactive" replaces the previously known term "non-effective" (NE).

<u>Steps to apply for Inactive Status</u>:

a. Log in to the taxpayer account on Coretax DJP.
b. Access the My Portal menu > Status Update > Taxpayer Status Inactivation.
c. Complete the application form and upload the supporting documents. For example, if a wife chooses to combine with her husband's *NPWP*, upload the husband's ID card, the wife's ID card, and the family card.
d. Read and tick the statement section.
e. Click the Submit button to submit the request.

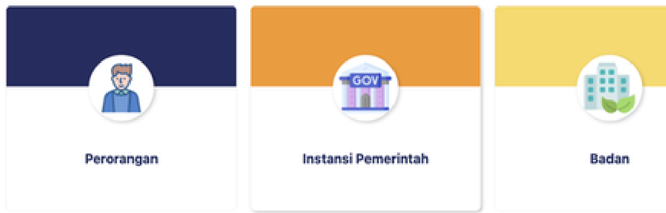
Once the application is submitted, its status can be monitored through the My Portal > My Cases menu. Ensure that the "Workflow Step" tab displays that the case is in progress and no action can be taken at the time.

The maximum period for completing this application is five working days after the complete application is received.

2. Wife Joins *NPWP* with Husband

To add your wife's *NIK* to your husband's account, you can follow these steps:

a. On your husband's Coretax *DJP* account, open the My Profile menu.
b. Click General Information.
c. Click Edit in the top right corner.
d. In the family tax unit section, add your wife's *NIK* data.
e. Complete the form.
f. Make sure the wife's status is "*Tanggungan*" (Dependent).
g. Check the statement.
h. Click Submit.



3. "*Hanya Registrasi*" (Registration Only) Menu

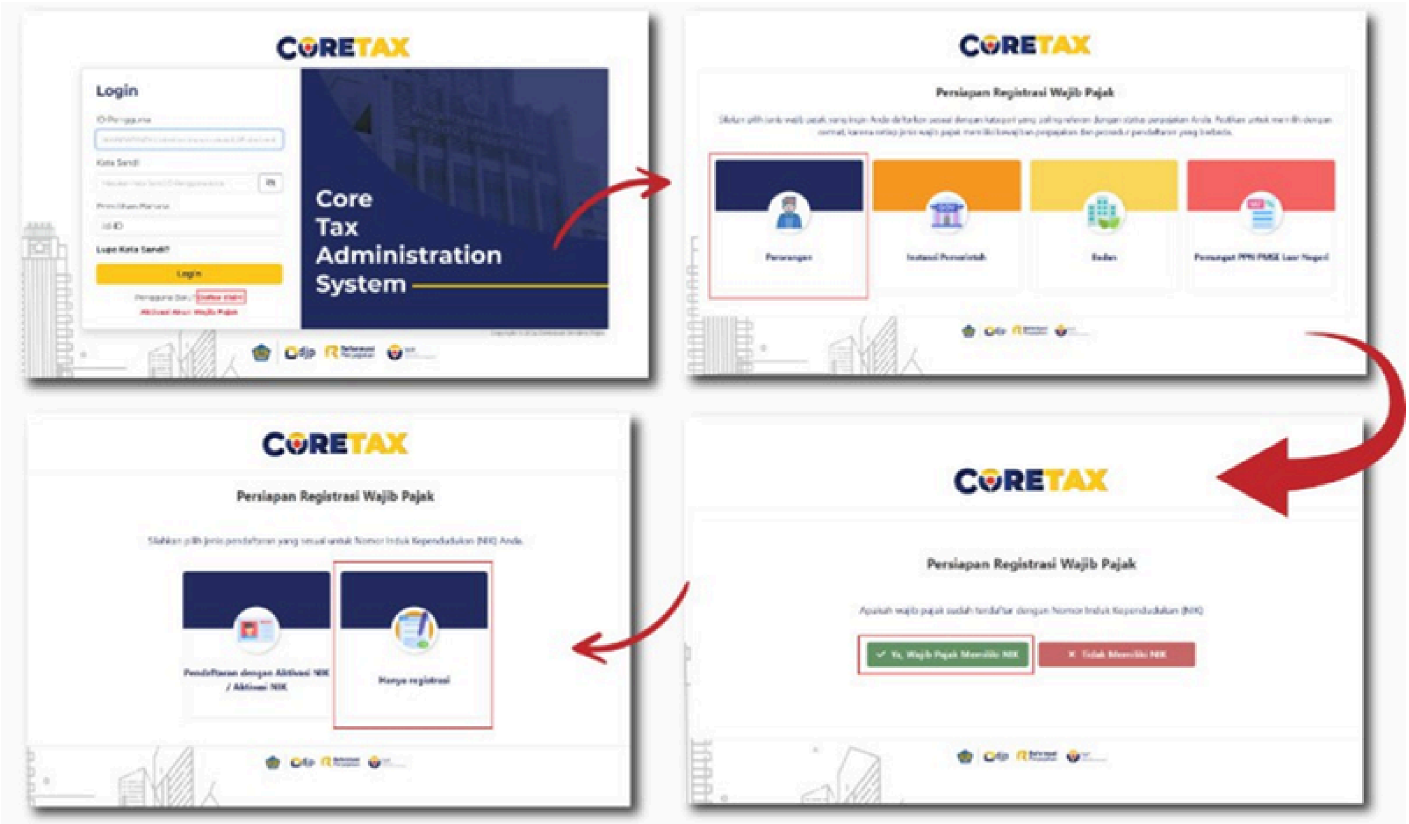
You can register via the *Hanya Registrasi* menu to access the Coretax DJP application without needing to be registered first as an active taxpayer. Criteria:

a. You do not yet meet the requirements to be registered as a taxpayer, but have an obligation to make tax payments such as final income tax on the transfer of rights to land and buildings.
b. You are a wife with tax obligations who joins with your husband's *NPWP*, and is appointed as a drafter or signer for corporate taxpayers or government agencies.

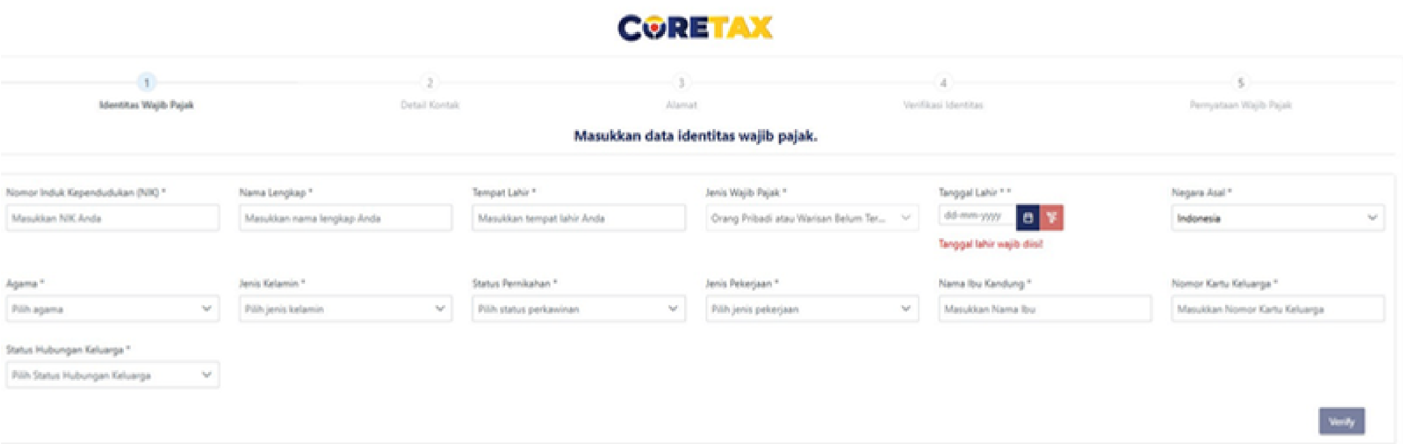
After registering through the *Hanya Registrasi* menu, you can access Coretax *DJP* and carry out tax administration that constitutes your obligation, such as paying taxes or acting as a representative/authorized taxpayer.

<u>*"Hanya Registrasi"* Menu Steps</u>

If you are not yet required to register as a taxpayer but are required to pay certain taxes, such as final income tax on transfer of land and building rights, or you are appointed as the person responsible for the taxpayer, thus you need access to Coretax DJP, you can use the Daftar Disini (Register Here) > Perorangan (Individual) > Memiliki NIK (Have NIK) > Hanya Registrasi menu according to the flow in the illustration below.



Next, the taxpayers must fill in their taxpayer identification data in the *Identitas Wajib Pajak* (Taxpayer Identity) menu completely and correctly, including their Single Identity Number (*NIK*), full name, place and date of birth, taxpayer type, country of origin, religion, gender, marital status, type of employment, mother's name, Family Card number, and family relationship status. The data entered must match the population documents to ensure the verification process runs smoothly.



Aspect	Excess (If the wife's NPWP is combined with the husband's NPWP)	Lack (If the wife's NPWP is not combined with the husband's NPWP)
Basic usage	The wife works without a separation of assets agreement and chooses to file taxes jointly with her husband.	There is a separation of assets agreement or the wife chooses to carry out her own tax obligations (for example due to company requirements)
Wife's NPWP status	Wife's NPWP is deactivated	Wife's NPWP remains active
Annual Tax Return Reporting	1 SPT in the name of husband	Each person reports their own SPT
Tax calculation mechanism	PTKP is calculated according to the husband's A1 withholding tax certificate	Joint PKP→progressive tariff Article 17→taxes are divided proportionally
Wife's income from 1 employer	Treated as final income→does not increase husband's taxes	Husband and wife's net income is combined to calculate PKP
Coretax Administration (FTU	The wife's NIK is recorded as a dependent in the husband's FTU Coretax	The wife's NIK is registered as Head of Other Family Unit (MT) in the husband's FTU Coretax

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