99102040010000, 99102040010000

Capital gains tax exemption

Modul	Sachverhalt
Leistungsschlüssel	99102040010000, 99102040010000
Leistungsbezeichnung I	Capital gains tax exemption
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Saarland
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	fachlich freigegeben (gold)
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Steuern (102)
Verrichtungskennung	Befreiung (010)
SDG-Informationsbereich	Sonstige Steuern: Zahlung, Sätze, Steuererklärungen
Lagen Portalverbund	Steuern und Abgaben für Betriebe (2040200), Einkommensteuer und Kirchensteuer (1060200)
Einheitlicher Ansprechpartner	Nein

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Fachlich freigegeben am	30.10.2024
Fachlich freigegen durch	Ministry of Finance and Science, Division B/2
Handlungsgrundlage	https://www.gesetze-im-internet.de/estg/__20.html https://www.gesetze-im-internet.de/estg/__32d.html https://www.gesetze-im-internet.de/estg/__43.html https://www.gesetze-im-internet.de/estg/__43a.html https://www.gesetze-im-internet.de/estg/__44.html http://www.gesetze-im-internet.de/estg/__44a.html https://www.gesetze-im-internet.de/estg/__44b.html https://www.gesetze-im-internet.de/estg/__20.html https://www.gesetze-im-internet.de/estg/__32d.html https://www.gesetze-im-internet.de/estg/__43.html https://www.gesetze-im-internet.de/estg/__43a.html https://www.gesetze-im-internet.de/estg/__44.html http://www.gesetze-im-internet.de/estg/__44a.html https://www.gesetze-im-internet.de/estg/__44b.html
Teaser	If you receive income from capital assets from a bank, the bank must generally withhold capital gains tax (so-called withholding tax). You can avoid this by submitting an exemption order or a non-assessment certificate.
Volltext	In certain cases, you can avoid the deduction of tax on investment income from the outset: **Exemption order:** If your taxable investment income does not exceed €1,000 (until 2022: €801) or €2,000 (until 2022:€1,602) for jointly assessed spouses/partners each year, an exemption order with your bank is sufficient to avoid the bank deducting tax on investment income. You can also distribute the saver's lump sum of €1,000/€2,000 among several banks. It is not permitted to limit the exemption order to individual accounts or custody accounts within a credit institution. **Non-assessment certificate (NV certificate):** If your income, including investment income, does not exceed the basic income tax exemption amount in the calendar year, you can apply for a non-assessment

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	certificate from your local tax office. The tax office will then send you the non-assessment certificate. Once you have submitted the non-assessment certificate to your bank, it can pay out the investment income without deducting tax. Please bear in mind that you will need one certificate for each bank where you receive investment income. A non-assessment certificate will not be issued if you are likely to be assessed for income tax or if you apply for one. Therefore, you will not receive a non-assessment certificate if, for example, the tax office has determined a remaining loss deduction for you. The non-assessment certificate is issued subject to revocation, is valid for a maximum of three years and must expire at the end of a calendar year.
Erforderliche Unterlagen	• Identification number (you must provide your identification number (of both spouses/partners, if applicable)). • Proof of the right of disposal • If legal representatives apply for a non-assessment certificate for a minor child, this application must be accompanied by proof that the child's capital assets are involved (e.g. the children's authorization to dispose of the accounts).
Voraussetzungen	
Kosten	
Verfahrensablauf	**Exemption order:** You apply for or issue exemption orders directly with your bank. **Non-assessment certificate:** You must apply for the non-assessment certificate from the tax office using the "Antrag auf Ausstellung einer Nichtveranlagungs-(NV-)Bescheinigung" (NV 1 A). You can obtain the form from the service center of your tax office. Please note: Do not forget to state your expected income in the first year of validity, otherwise the tax

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	office will not be able to issue a non-assessment certificate. Enter the number of non-assessment certificates required in line 25 of the application form. You will usually need one copy for each bank where you have invested capital assets. The tax office will normally issue the non-assessment certificate for three years. Note: The tax office issues the non-assessment certificate for married persons or persons in a registered civil partnership to the spouses or civil partners jointly. A non-assessment certificate issued to the spouses or civil partners is also valid if an account is only in the name of the spouse or civil partner. For underage children with their own income from capital assets, you must complete a separate form as the legal representative.
Bearbeitungsdauer	
Frist	
weiterführende Informationen	
Hinweise	
Rechtsbehelf	
Kurztext	
Ansprechpunkt	**Exemption order:** Your bank **Non-assessment certificate:** Your local tax office https://www.bzst.de/gemfa https://www.bzst.de/gemfa
Zuständige Stelle	
Formulare	

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Ursprungsportal	Kapitalertragsteuer Befreiung, Capital gains tax exemption