Form DE1 2026

Application to have deposit interest paid without deduction of DIRT where applicant and / or spouse or civil partner is aged 65 or over

Please read the explanatory notes overleaf before completing this form

Full Name of Applicant

PPSN | Date of Birth

Address (include Eircode)

Spouse or Civil Partner Details (where appropriate)

Full Name of Spouse or Civil Partner

PPSN | Date of Birth

Financial Institution

Name of Branch / Office

Address of Branch / Office (include Eircode)

Account Details

Account / Membership (Credit Union) Number

Name(s) of Account Holder(s)

Financial Institution
Date Received Stamp

BIC (Max. 11 characters)

IBAN (Max. 34 characters)

Declaration

I (we) declare that I am (we are) beneficially entitled to the interest in respect of the account above and that

- I am (my spouse or civil partner is, or both of us are) aged 65 years or over in the year 2026
- my (our) total annual income does not exceed the exemption limit for the year 2026 of

  €18,000 for Single People or Widowed Persons or Surviving Civil Partners

  €36,000 for Married Couples or Civil Partners (combined income).

  These limits are increased if you have dependent children - see overleaf for full details.
- I (we) undertake to advise the Financial Institution of any change in circumstance that may affect my (our) eligibility to have interest paid on my (our) account without deduction of DIRT.

Signature of Applicant (Account Holder)

Signature of Applicant (Account Holder)

Date

Please read the explanatory notes below before completing this form

You should complete this form if you wish to apply to have your deposit interest, on funds of which you are the beneficial owner, paid to you without deduction of Deposit Interest Retention Tax (DIRT).

You can claim an exemption if you (or your spouse or civil partner) satisfy both of these criteria:

- You (or your spouse or civil partner) are aged 65 or over during the year 2026
- Your (and your spouse or civil partner's) total income (this is your gross income from all sources, such as the State Pension and deposit interest) for the year 2026 does not exceed the following amounts

Single Person, Widowed Person or Surviving Civil Partner	€18,000
Married Couple or Civil Partners (combined income)	€36,000

These exemption limits are increased by €575 for each of the first two dependent children and by €830 for each subsequent dependent child. These amounts are liable to change and changes will be posted on our website **www.revenue.ie**.

If a third party (such as a relative) has authority to operate your bank account on your behalf you will still be entitled to the DIRT exemption, provided the beneficial ownership of your account is not affected.

To apply complete the form overleaf and **return it to your financial institution manager** (your bank, building society, credit union or post office savings bank manager).

Complete **a separate form for each account** you (and your spouse or civil partner) hold.

Joint accounts qualify for the exemption, only where the two account holders are a married couple or civil partners.

If your circumstances change, and you no longer qualify to have your interest paid without deduction of DIRT, you are obliged to **notify the local manager** of your bank, building society, credit union or post office savings bank.

This is a form authorised by the Revenue Commissioners. It may be subject to inspection by Revenue.

It is an offence to make a false declaration.

Single Euro Payments Area (SEPA)

International Bank Account Numbers (IBAN) and Bank Identifier Codes (BIC) are generally available on your bank account statements. Further information on SEPA can be found on **www.revenue.ie**.

It is not possible to make a refund directly to a foreign bank account that is not a member of SEPA.

Further Information

More information is available on **www.revenue.ie** If you require any clarification or assistance, please contact your local Revenue office, the number of which can be found through **Contact us** on **www.revenue.ie** (or in the telephone directory).

The information in this document is provided as a guide only and is not professional advice, including legal advice. It should not be assumed that the guidance is comprehensive or that it provides a definitive answer in every case.

The Revenue Commissioners collect taxes and duties and implement customs controls. Revenue requires customers to provide certain personal data for these purposes and certain other statutory functions as assigned by the Oireachtas. Your personal data may be exchanged with other Government Departments and agencies in certain circumstances where this is provided for by law. Full details of Revenue's data protection policy setting out how we will use your personal data as well as information regarding your rights as a data subject are available on our **Privacy** page on **www.revenue.ie**. Details of this policy are also available in hard copy upon request.

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Irish Tax and Customs