Navigating taxation - 2026

Togo

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Table of contents

A brief profile of PwC

About us

Global overview

At PwC, we help clients build trust and reinvent so they can turn complexity into competitive advantage. We're a tech-forward, people-empowered network with more than 364,000 people in 136 countries. Across audit and assurance, tax and legal, deals and consulting we help clients build, accelerate and sustain momentum. Find out more at www.pwc.com.

Our global values

We are driven by our global values of Act with integrity, Make a difference, Care, Work together and Reimagine the possible. We strive to deliver what we promise, work together as a team, and become a more purpose-led and values-driven firm.

In Africa, PwC is the largest provider of professional services, with over 400 partners and over 10,000 people located in 14 countries. This enables us to provide clients with seamless and consistent service, wherever they are located on the continent.

PwC Ghana

We offer professional services to both the private and public sectors in the following industries:

- Consumer and Industrial Products and Services
- Energy, Utilities and Resources
- Financial Services
- Government and Public Sector (Including Donor Agencies and NGOs)

Audit and Assurance Services

Our audit approach is tailored to suit the size and nature of your organisation and draws upon our extensive industry knowledge. As leaders in the development of non-financial performance reporting, we help our clients respond to the need for greater transparency, improved corporate governance and business models based on the principle of sustainability. Every engagement is considered unique and is executed to ensure value creation. We assist shareholders and other stakeholders by providing an independent opinion and reports that add credibility to financial information. We assist audit committees in discharging their corporate governance and compliance responsibilities. We provide clearance to group auditors so that they are able to meet group reporting requirements. And we assist management by providing observation and advice on financial reporting and business issues.

Risk Assurance Services

Our risk assurance services consist of a portfolio of inter-related solutions developed around the themes of risk, controls and assurance. These services draw on skills and competencies that are fundamental to the delivery of a high-quality financial audit.

The risk assurance services we offer manage the following four areas of risk:

- Financial/Commercial
- Operational
- Organisational
- Compliance/Regulatory.

Tax and Legal services

PwC is the leading provider of tax services worldwide. We understand your business and economic environment and we combine this with specialist tax knowledge to help you navigate complexity. We provide services in the areas of direct tax, indirect taxes, transfer pricing, international tax and mergers and acquisitions, tax reporting and strategy, people and organisation and company secretarial and immigration services.

As regards accounting, we assist with preparing the monthly cash book and bank reconciliations, keeping other subsidiary ledgers, and creating financial summaries such as the trial balance, income statement, and balance sheet.

Consulting and Deals

We help organisations to work smarter and grow faster. We consult with our clients to build effective organisations, innovate and grow, reduce costs, manage risk and regulation and leverage talent. Our aim is to support you in designing, managing and executing lasting beneficial change. We offer services in the following areas:

Deals

- Transactions
- Business recovery

Consulting

- People and change
- Finance and accounting
- Strategy and operations
- Technology solutions
- Forensics and investigative Services

Sustainability and climate change services

Organisations today operate in a complex environment with growing pressures from many angles. These include the need for transparency from stakeholders; consumer pressure (licence to operate); growing and changing risks to business models and supply chains; and increased competition for efficiency and growth opportunities attained through access to new products and markets.

Our sustainability experts help our clients in defining their sustainability strategy, advising on policy, operational change, risk management, reporting, monitoring and assuring their progress – all through a sustainability lens. We help our clients integrate environmental, social and governance issues into their operations and embrace the challenges of today's business environment as opportunities for long-term and sustainable growth.

PwC Ghana Business School

For PwC, developing people and sharing knowledge are central to how we do business. We believe it is pivotal to the achievement of growth in our firm, our clients' businesses, industries and the broader economy.

PwC's Business School is not a traditional learning institution. Due to our deep experience and knowledge of our clients' businesses and the industries in which they operate, we are subject matter experts in a variety of areas. PwC's Business School is therefore focused on delivering relevant learning and development solutions based on this knowledge, as well as offering public courses on selected topics and a wide range of bespoke training solutions tailored to the needs of organisations.

For more information on the Business School please visit our website: https://www.pwc.com/gh/en/about-us/business-school.html.

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01

Direct taxation

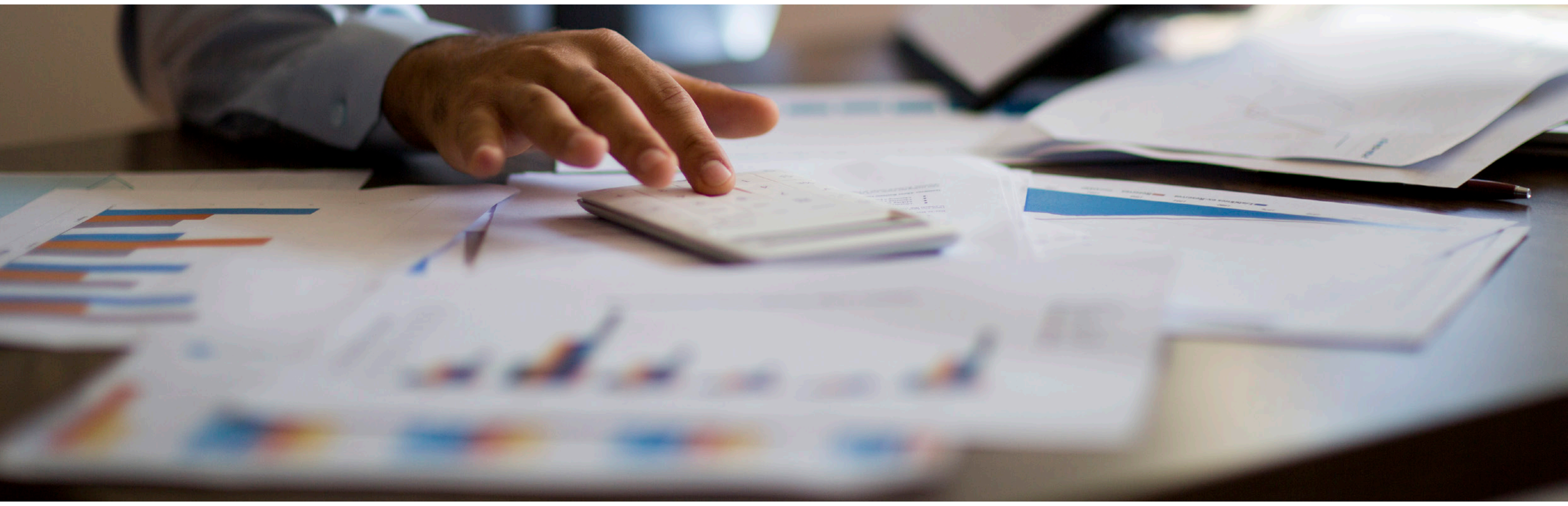
Income liable to tax

In Togo, income tax is payable by all persons who are tax domiciled in the country. Togolese nationals or foreign natural persons who are tax domiciled in Togo are taxed on their worldwide income while Togolese nationals or foreign natural persons who are not tax domiciled in Togo irrespective of their residency are taxed only on income sourced from Togo.

Resident individuals

An individual is considered as tax-domiciled in Togo if the individual:

- Has their home or principal place of residence in Togo;
- Engages in salaried or self-employed professional activities in Togo, unless they can demonstrate that such activities are ancillary;
- Has a centre of economic interest located in Togo; or
- Is a state official performing duties or missions abroad and is not subject to personal income tax on all their income in the foreign country.



Resident corporations

An entity as deemed resident in Togo if:

- Its registered office or place of effective management or the electronic platform is located in Togo; or
- The entity has a Permanent Establishment ("PE") in Togo.

Income sources

The chargeable income of a person for any assessment period is calculated as the total income earned during the year from business, employment and investment after all allowable expenses have been deducted.

Taxation of individuals

Individuals who are tax domiciled in Togo and earn income are liable to Personal Income Tax ("PIT") on their incomes or profits. The basis of the taxation is the total net income earned from the various categories of income types during a fiscal year. Individuals who are not tax domiciled in Togo are liable to PIT on income sourced in Togo only.

Annual tax rates

The gross tax amount for PIT is calculated by applying the progressive tax scale to the taxable salary based on the salary brackets. The taxable salary is the gross income less allowable expenses (including the reduction for family charges) and exemptions. The progressive tax scale is as follows:

Annual Income (XOF)	Tax rate
0 - 900,000	Exempt
900,001 – 3,000,000	3%
3,000,001 – 6,000,000	10%
6,000,001 – 9,000,000	15%
9,000,001 – 12,000,000	20%
12,000,001 – 15,000,000	25%
15,000,001 – 20,000,000	30%
More than 20,000,000	35%

Social security

Social security contributions total 21.5% of gross salary, shared between employers and employees. Employers contribute 17.5%, while employees contribute 4%. The employer's share is distributed across different branches: 3% for family allowances, 2% for occupational hazards (covering workplace injuries and occupational diseases), and 12.5% toward financing the old-age pension branch. The employee's contribution of 4% is dedicated entirely to the old-age pension branch. The contribution rate remains the same for voluntary retirement contributions by self-employed individuals.

Income determination

Personal gross income is made up of the following categories of income:

Employment income:

Employment income includes all amounts made available to the taxpayer during the tax year, whether paid or credited to the account, including salaries, wages, allowances, pensions, life annuities, bonuses, commissions, and benefits in kind. It also covers payments or benefits received from third parties by virtue of the individual's employment.

From gross employment income, taxpayers may deduct mandatory social and health insurance contributions, qualifying employee pension contributions (within statutory limits), and certain personal deductions such as interest on loans for a principal residence or approved life-insurance premiums. After these adjustments, the resulting net taxable income benefits from family-related reductions and is taxed under the progressive personal income tax scale applicable to wages and salaries.

Income from real estate

Income from real estate refers to earnings from properties not included in profits of industrial, commercial, craft, agricultural, or non-commercial profession. It covers income from undeveloped land and built properties such as houses, factories, shops, and offices, as well as related installations considered immovable under the Civil Code.

Exemptions apply to net income from properties used exclusively for agriculture and notional income from dwellings reserved for the owner's use. Deductible expenses include property expenses, with a flat 50% deduction for management, insurance and depreciation

Business Income

Business income earnings by natural persons from independent activities in commercial, industrial, artisanal, agricultural, financial, or non-commercial professions, whether paid in cash or in kind is taxable at the rate of 30%.

Housing tax

Housing tax is levied on the occupation or enjoyment of a dwelling in Togo. The tax is payable by occupants whether owners, tenants, or persons housed free of charge in a residential property as at 1 January of the tax year and it applies to both principal and secondary residences.

Type of dwelling	Annual rate (XOF)
Concession	4,000 per household
One-room apartment (studio)	2,000
Two-room apartment (02) rooms	6,000
Apartment with three (03) rooms and more	9,000
Villa or individual plot	30,000
One (01) level floor	40,000
Floor with two (02) levels	75,000
Floor with more than two (02) levels	100,000
Floor with an area of more than 600 square meters	100,000

Income from movable capital

Income from movable capital including earnings from financial investments such as dividends, interest, bonds, deposits, and other securities as well as distributed profits and certain advances or loans are also included in the determination of the personal income taxes.

Taxation of income from movable capital is largely carried out through withholding at source, which constitutes either a final tax or an advance payment, depending on the nature of the income and the status of the beneficiary.

The applicable withholding tax rates are:

- 13% on distributed variable and fixed-income products; and
- 3% of dividends received from listed entities on the approved stock exchange by the Regional Council for Public Savings and Financial Markets ("CREPMF") within the West African Economic and Monetary Union ("WAEMU").

Allowable deductions

PIT is assessed based on the total gross income less approved deductions available to the taxpayer. Some allowable income tax deductions are as follows:

- Compulsory social security contributions including pension, health insurance and family benefits;
- Voluntary pension contributions of up to 6% of net taxable income;
- Life insurance premiums of:

    - XOF 200,000; plus
    - XOF 30,000 per a dependent child up to a maximum of 6 children.
- Interest on loans contracted for:
    - Acquisition of a principal residence (within limits); and

Capital contributions to a business Exempt incomes

The following incomes are exempt from PIT:

- Remuneration paid to apprentices under approved apprenticeship contracts;
- Pensions and life annuities up to XOF 2,400,000 per year; and
- Scholarships, grants, and financial aid paid by the State or public institutions for education or training purposes.

Single business tax

The Single Business Tax is a simplified tax regime established to ease the tax burden and compliance obligations of small individual entrepreneurs carrying on commercial, industrial, craft, or liberal professional activities. The single business tax consists of a flat-rate and a declaratory regime.

Motor vehicle tax

The motor vehicle tax is a direct tax applicable to vehicles used or owned by individuals and businesses. The amount payable depends on criteria such as the type of vehicle, engine capacity, power, or category of use (private or professional), as determined by statutory schedules. Payment of the motor vehicle tax is evidenced by an annual tax sticker or receipt, which must be displayed or kept with the vehicle.

Individual tax administration

Taxable period

The taxable period is the calendar year, running from 1 January to 31 December.

Tax return

Under the Togolese tax system, individuals earning employment income are generally not required to file an annual income tax return. Instead, employers calculate and withhold this tax using a progressive rate scale, then remit the amounts directly to tax authorities. The annual tax summary return must be submitted by 15 February of the year following the year of assessment.

Payment of tax

The taxes payable by the employee is withheld at source by the employer, who is responsible for payment to the tax authorities. PIT is paid by the 15th day of the month following the payment of wages/salaries.

A payroll tax regularisation, covering personal income tax and other payroll-related taxes, must be declared and paid when filing the annual tax summary return.

Corporate Tax

Corporate income tax ("CIT") in Togo is payable only on profits earned by companies operating in Togo or considered resident in Togo. A company is regarded as resident if it is incorporated in Togo or if its place of effective management is located in Togo. In addition, companies operating an electronic platform in Togo and non-resident companies with a Permanent Establishment ("PE") in Togo are also subject to corporate income tax. The CIT rate in Togo is 27% of net taxable profit.

Minimum Flat Tax

The minimum flat rate tax applies to legal entities subject to corporate income tax. This tax is payable when the CIT due for a fiscal year is less than the minimum flat-rate amount of XOF 20,000 or where the company incurs a loss. The tax rate is 1% and this rate shall be increased to 2% in respect of the importation of second-hand vehicles for the purpose of resale by taxpayers subject to income tax or corporation tax.

Exempted entities include newly established companies in their first financial year (except companies resulting from the transformation of another legal person) and companies approved under the provisions of the investment code.

Allowable deductions

Examples of allowable expenses are as follows:

- Operating and management expenses;
- Interest on loans contracted for business purposes, within statutory limits;
- Depreciation of fixed assets used in the business, calculated in accordance with tax rules;
- Provisions for clearly identified risks and charges, provided they are justified and probable;
- Losses made during a financial year are considered to be a charge of the following year and deductible within the limit of 50% of the profit made during said year. The balance of the loss is carried forward to the following years with no time limit, on the conditions set out in the previous paragraph.
- Donations to approved public-interest organisations, within the legal limit (generally capped as a percentage of turnover or profit); and
- Royalties, patents, and technical assistance fees, within statutory ceilings.

Non-allowable deductions

The following expenses are expressly disallowed and must be reintegrated into taxable profit:

- CIT and penalties, fines, and tax surcharges of any kind;
- Personal or non-business expenses;
- General or unspecified provisions;
- Capital repayments on loans (only interest may be deductible); and

Life insurance premiums for directors and staff Income from movable capital

Taxation of income from movable capital is largely carried out through withholding at source, which constitutes either a final tax or an advance payment, depending on the nature of the income and the status of the beneficiary.

The applicable withholding tax rates are:

- 13% of the distributed income;
- 7% of the amount of dividends by listed companies approved by the CREMPMF;
- 0% on income from bonds issued by public authorities when the maturity is over ten years;
- 3% for income from bonds issued by public authorities when the maturity is between five and ten years; and
- 6% for lots paid to creditors, income from bonds and any other income.

Property tax

Property tax is a direct annual tax levied on the ownership or leaseholding of immovable property, whether built or undeveloped, situated within Togo. The tax applies to both individuals and legal entities, regardless of whether the property is occupied, rented out, or unused. The taxable base for built properties is on the rental value, while for undeveloped land, it is based on the market value as appraised by cadastral services. Payments are made in two installments of equal amount no later than May 31 and October 31 of the tax year. The tax rates are follows:

- 7.5% on the net rental value for built properties; and
- 0.5% of market value for undeveloped properties.

Newly constructed or reconstructed buildings benefit from a two-year exemption if used for commercial or professional purposes and a five-year exemption if used for residential purposes.

Tax on Telecommunications and Information and Communication Technology Companies

The Finance Law for 2025 introduced the Tax on Telecommunications and Information and Communication Technology Companies (“TETTIC”) applicable to any company with a license to establish and operate a telecommunications network open to the public. TETTIC is 5% of annual turnover excluding VAT, and the amount paid is deductible from the taxable base for income tax purposes.

02

Corporate tax administration

Tax period

The tax year in Togo is the calendar year (i.e., 1 January to 31 December).

Tax Return

Companies and other entities subject to corporation tax must declare their taxable profit for the financial year ended on 31 December of the previous year no later than 30 April each year. For insurance and reinsurance companies, the deadline is 31 May. If it is impossible to determine the profit accurately within this period, taxpayers may file a provisional declaration by the same deadline, which must be regularised within three months of the due date.

New companies created before 30 June must close their first accounting year on 31 December of the same year, while those created after 30 June may close on 31 December of the following year, provided they notify the tax authorities at least 15 days before the legal filing date.

Payment of tax

CIT is paid in four quarterly instalments, each equal to one quarter of the CIT assessed for the previous financial year, due on 31 January, 31 May, 31 July, and 31 October.

03

General matters

Income Attributable to a Permanent Establishment

In Togo, income attributable to a permanent establishment of a foreign entity is taxed similarly to income earned by resident companies. The PE is subject to CIT on its Togo-source income. The standard CIT rate is 27%. The PE must maintain separate accounts to determine the income attributable to its operations in Togo. If separate accounts are not maintained, the tax authorities may estimate the taxable income based on turnover or other indicators.

Transfer pricing

Transfer pricing rules are applicable to transactions between resident Togolese companies and their resident and or non-resident related parties to ensure that the arm's length principle is adhered to and profits are not shifted. If the tax authorities detect indirect transfers of profits through pricing manipulation, they can adjust taxable income accordingly.

Documentation obligations apply based on thresholds:

- A simplified annual declaration is required for companies with turnover or gross assets exceeding XOF 500 million, or those controlling or controlled by such entities.
- Comprehensive transfer pricing documentation must be available at the start of an audit for companies with turnover or gross assets above XOF 1 billion.

Additionally, Country-by-Country Reporting ("CbCR") is mandatory for multinational groups with consolidated turnover of XOF 492 billion or more, or under certain ownership conditions.

The law also limits deductibility of certain related-party expenses:

- Technical assistance and headquarters costs cannot exceed 25% of taxable profit before deduction.
- Royalties are capped at 5% of turnover and must be justified.

- Interest paid to related parties is deductible only within the legal interest rate plus three points, and
- Total interest cannot exceed 30% of gross operating surplus.

The tax authority may request details on related-party transactions, pricing methods, and tax treatment, with strict deadlines for compliance. Failure to provide documentation or respond accurately can lead to penalties.

Relief from Double Taxation

Togo has signed tax agreements with France and the WAEMU countries including Burkina Faso, Côte d'Ivoire, Guinea-Bissau, Mali, Niger and Senegal to avoid double taxation. Some treaty rates are as follows:

Income	Dividends	Interest	Royalties
Domestic rates:			
Companies	7/131	0/3/6	20
Individuals	3/10	3/13	20
Treaty countries:			
WAEMU	7/13	0/3/6[2]	15
France	15	15	20

Notes

1. Dividends paid to non-resident companies are subject to a 13% final withholding tax on the gross amount, subject to the application of a double tax treaty. A reduced 7% withholding tax rate applies to dividends distributed by companies listed on a stock exchange within the WAEMU approved by the CREPMF.
2. 0% on government bonds with maturity exceeding 10 years, 3% on government bonds with maturity of between five and 10 years, and 6% on other bonds and other interest.

Withholding tax (WHT) under domestic tax laws

Some transactions are subjected to withholding tax at source.

Transaction	Dividends (%)
Dividends	13% 7% (if listed on WAEMU stock exchange)
Interest (on bonds)	6% 3% (bonds 5 – 10 yrs) 0% (bonds >10 yrs)
Capital gains on:	
Sale of shares	7%
Sale of bonds	3%
Property sales	7%
Mining titles	15%
Non-resident services	20%

Indirect transfers

An indirect transfer arises where there is no direct sale or disposal of an asset located in Togo, but a transaction nonetheless results in a change of ownership or control over that asset. For the purposes of capital gains taxation, such transactions are legally treated in the same manner as direct transfers, ensuring that the tax consequences follow the economic reality rather than the legal form of the transaction. Accordingly, an indirect transfer is deemed to occur where shares or other equity interests are transferred in a company that owns immovable property situated in Togo or holds mining titles or operating licences issued in Togo, and the transaction results in a change in the effective ownership of those underlying assets.

In particular, any acquisition, disposal, or exchange of shares or company interests that directly or indirectly results in the transfer of at least 10% of the share capital or voting rights in such a company qualifies as an indirect transfer. This rule applies irrespective of the legal mechanism used to effect the transaction and covers transfers carried out for consideration or free of charge, including those arising from mergers, demergers, corporate reorganisations, or partial contributions of assets. The scope of

the provision is therefore intentionally broad and designed to capture all transactions that economically transfer control over taxable assets located in Togo.

For indirect transfers, the taxable capital gain is generally determined as the difference between the transfer value of the shares or equity interests and their acquisition value, subject to any valuation adjustments required under the applicable tax rules. Where the indirect transfer relates to immovable property or real estate rights, the capital gain is taxed in accordance with the regime applicable to real estate transfers. By contrast, where the transaction concerns mining titles or operating licences, the gain is subject to a distinct and typically higher tax rate, reflecting the strategic and economic importance of extractive resources.

Exempt Income

The following types of income are exempt from tax:

- Interest on savings account up to a limit;
- Capital gains reinvested within 12 months;
- Interest on Togolese government bonds with a maturity exceeding 10 years;

Thin Capitalisation/ Interest Limitation

Interest paid to associated or affiliated companies is deductible only if the company's capital is fully paid up and the total deductible interest does not exceed 30% of the gross operating surplus.

Incentive Schemes

Some incentive schemes are available in Togo for qualifying persons in Togo. These incentives apply only to taxpayers with complete and regular accounts and cannot be combined with other preferential regimes. Some of these incentives include:

Small and Medium-Sized Enterprises ("SME")

SMEs investing in Togo may, subject to prior approval under the SME incentive regime or the Investment Code, benefit from temporary exemptions from CIT, exemption from the minimum tax during the approved period, and customs duty and VAT exemptions on eligible imported machinery and equipment, particularly for industrial, agricultural, forestry, and renewable energy projects.

The deduction can reach up to 75% of the investment amount, capped at 50% of net taxable profits for the year. Investments must be at least XOF 10 million and completed within three years. These benefits are time-bound, usually granted for a defined number of years, and subject to compliance with declared investment levels and job creation commitments. Non-compliance, such as selling assets before the depreciation period or shares before five years, results in forfeiture of benefits.

Special Provisions for Taxpayers Affiliated to Approved Management Centres ("CGA")

The special provisions applicable to taxpayers registered under the CGAs constitute a compliance-based preferential regime for individuals including traders, industrialists, craftsmen, and farmers. CGAs are approved professional bodies that assist small and medium taxpayers particularly sole proprietors and SMEs with accounting, tax filing, and financial management. Eligibility is generally limited to taxpayers whose annual turnover does not exceed XOF 100 million.

Taxpayers affiliated to a CGA benefit from a 40% reduction in the amount of tax payable (either personal income tax or synthetic tax) a maximum period of four (4) consecutive years from the date of affiliation.

04

Indirect Taxes

Value-added tax (VAT)

Value-added tax (“VAT”) in Togo is a consumption-based tax applied to the supply of goods and services, as well as imports. It is levied on both natural persons and legal entities that carry out taxable transactions, whether regularly or occasionally. The VAT system operates on the principle of taxing the value added at each stage of production and distribution, with a deduction mechanism allowing businesses to recover VAT paid on inputs used for taxable activities.

The standard VAT rate is 18%. However, accommodation, catering and all other services provided by approved hotels, restaurants and similar bodies, and services provided by approved tourist tour operators, are subject to VAT at a reduced rate of 10%.

Certain goods and services benefit from exemptions or zero-rating. For example, exports are zero-rated, enabling exporters to reclaim input VAT without charging VAT on their sales. Exemptions apply to specific sectors and products, including agricultural, livestock, and fishing activities, medical services, educational services, and some essential goods such as medicines and school materials.

Registration Threshold

In Togo, VAT registration is mandatory for businesses whose annual turnover exceeds XOF 60,000,000. This threshold applies to both natural persons and legal entities engaged in taxable transactions. Once this limit is reached, VAT liability begins from the first day of the month in which the condition is met.

Businesses below the threshold may opt for voluntary registration. This option, which must be exercised before 30 November, is valid for five years and allows the taxpayer to charge VAT and claim input tax deductions.

E-commerce platforms must register with the tax authorities and declare VAT. The VAT shall be collected and remitted by intermediaries on behalf of the suppliers. Failure to comply with these obligations may result in suspension of access to the platform from within Togo.

Input VAT Deductions

The Togolese VAT system allows businesses to deduct input VAT paid on goods and services used for taxable transactions. Deductible items include VAT on raw materials, imports, and capital goods recorded on the balance sheet, as well as services directly related to taxable operations. However, certain expenses are excluded from the right to deduct, such as passenger vehicles (except for specific uses like leasing or public transport), accommodation and entertainment costs, furniture and accommodation equipment, and fuel for vehicles. Deductions must be proportionate when businesses carry out both taxable and exempt activities, calculated using a pro-rata method based on turnover.

VAT Returns and Filing

VAT returns in Togo are generally filed monthly, and the due date for submission and payment is no later than the 15th day of the month following the taxable period. Returns must include all taxable transactions, allowable deductions, and any adjustments. VAT becomes chargeable upon delivery of goods, performance of services, or importation at the customs cordon. Taxpayers authorised to pay VAT on a debit basis must indicate this on invoices. Failure to file on time or provide accurate information attracts penalties.

VAT adjustments and refunds

VAT adjustments in Togo occur when there is a change in the use of goods or services that initially gave rise to a deduction such as cessation of business, destruction or disappearance of assets and transfer of assets for non-taxable activities.

VAT refunds are available to specific categories of taxpayers, including exporters whose exports represent more than half of their annual turnover, businesses acquiring capital goods worth over XOF 40,000,000 and businesses ceasing operations. Refund requests must be supported with appropriate documentation.

VAT withholding regime

Designated withholding agents who buy or receive services are required to withhold the VAT and remit it directly to the tax authority. The VAT withheld under this regime is deductible, provided that it has been properly declared and paid in accordance with the rules of the General Tax Code and the Book of Tax Procedures.

Tax on Financial Activities ("TAF")

The "TAF" in Togo is a special levy applied to transactions related to banking, financial operations, and the trade of securities and money. It targets activities carried out by banks, financial institutions, stockbrokers, money changers, and similar entities. The taxable base is the gross amount of profits earned on these transactions, excluding the tax itself. The standard rate for TAF is 10%, and the tax becomes chargeable upon receipt of the price or remuneration for the taxable transaction.

TAF is declared and paid according to the procedures outlined in the tax code, typically on a monthly basis, with payment due by the 15th day of the month following the taxable period.

Insurance agreement tax

The Insurance Agreement Tax in Togo is an annual tax levied on all insurance and life annuity contracts concluded with insurers, whether Togolese or foreign. The taxable base includes premiums, endorsements, termination indemnities, and any accessories benefiting the insurer. The tax rates vary by type of insurance:

Income	Rate
Maritime and inland waterway Insurance	5%
Air navigation risks	5%
Fire insurance	25% (reduced to 20% for industrial and commercial property)
Life insurance	3%
Other insurance types	6%
Export credit insurance	0.20%

The tax becomes chargeable when premiums or contributions are due and payable upon collection by the insurer. Payment and reporting obligations follow the procedures in the tax code, typically requiring insurers to file and remit the tax monthly by the 15th day of the following month.

Gambling tax

The Tax on Gambling Products in Togo applies to gross proceeds generated by gaming activities such as lotteries, casinos, gaming houses, and clubs offering games of chance. The taxable base is the gross revenue or turnover from all games made available to the public, with a special provision for fixed-odds betting where the base is the gross margin. The tax rate is 5% for both pari-mutuel betting and other games, as well as for fixed-odds betting products.

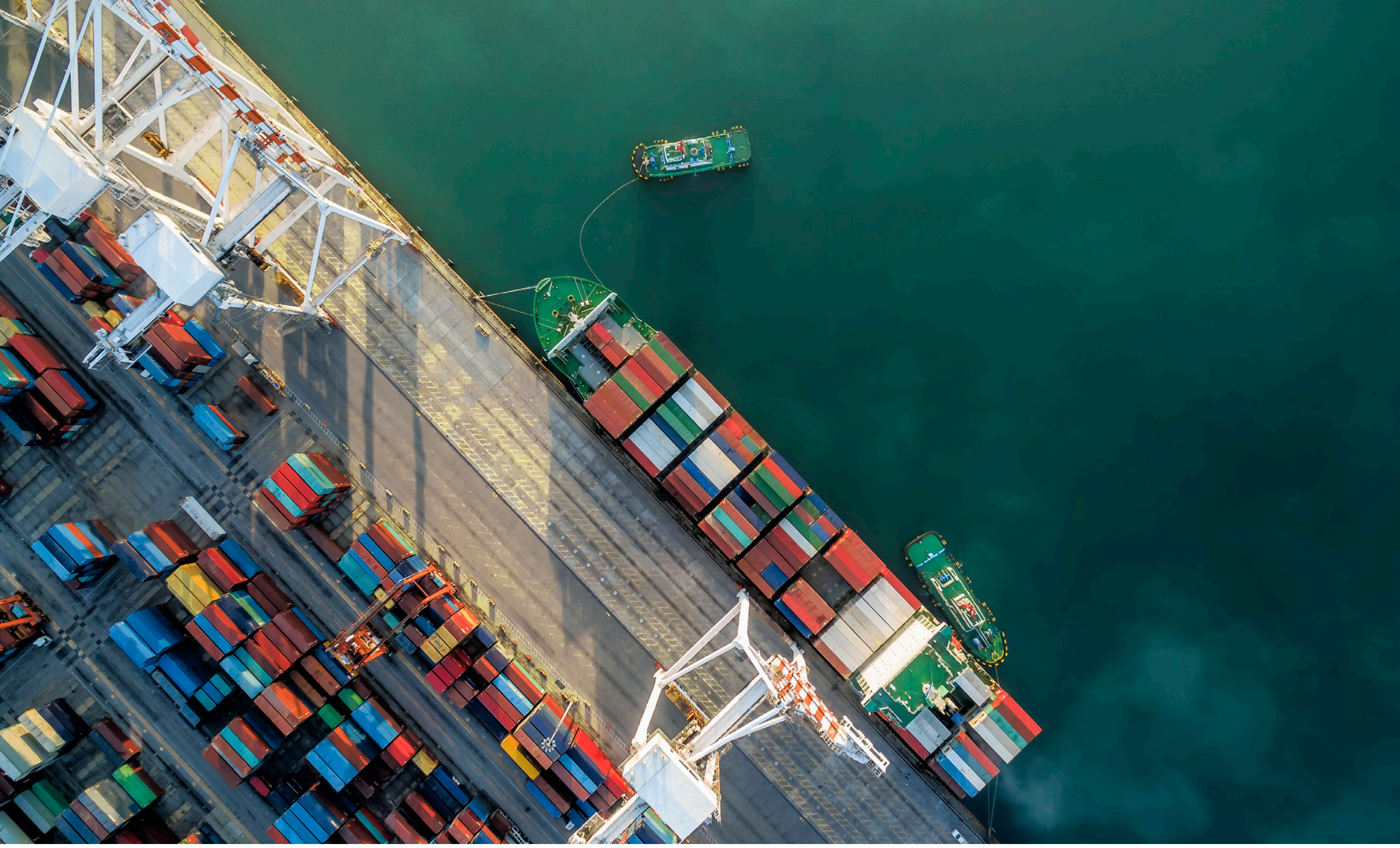
Excise duty

Excise duty in Togo is a specific tax levied on certain goods, primarily petroleum products and selected consumer items. For petroleum products, the duty is applied on the first delivery within the national territory, with rates such as XOF 57.76 per liter for premium unleaded fuel, XOF 48.06 for diesel, and XOF 59.99 for aviation gasoline. Other goods subject to excise duty include:

Income	Rate %
Non-alcoholic beverages excluding water	
Carbonated, energy and energy drinks	10
Sweetened soft drinks	10
Other non-alcoholic beverages except water	5
Tobacco	50
Alcoholic beverages:	
Beers	20
Other alcoholic beverages	60
Wheat flour	1
Edible oils and fats	1
Perfumery and cosmetics	15
Coffee	10
Tea	10
Passenger vehicles with a power of 13 horsepower or more	5
Food broth	15
Plastic bags	5
Precious stones and metals	15

Certain products and situations are exempt from excise duty to support social and economic objectives:

- Kerosene for domestic use
- Liquefied petroleum gas (butane)
- Biofuel



Stamp duty

Registration, stamp, and land conservation duties in Togo apply to a wide range of legal acts, including property transfers, leases, company formations, marriage contracts, and judicial decisions. Duties may be fixed, proportional, or progressive.

Customs duty

Togo applies three levies at customs: the AUP, TLP, and PNS, all based on the customs value of goods. The AUP applies to imports from non-Union countries at 0.2%, while the PNS applies to goods from outside ECOWAS at 0.5%. Donations, aid, and diplomatic imports are exempt under both.

The TLP targets foreign-registered vehicles entering Togo: XOF 7,000 for a 30-day single entry and XOF 20,000 for multiple entry for passenger vehicles, and a fixed fee for goods-transport vehicles. Diplomatic and consular vehicles are exempt.

Under the 2026 Finance Law, Togo expanded exemptions for electric vehicles, transport vehicles under five years old, construction machinery, and agricultural equipment, including customs-value allowances (up to 100% for EVs) and exemptions from VAT, PNS, and certain income-tax-related levies.

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Administrative procedures

Furnishing of returns of income

In Togo, both individuals and companies are required to file income tax returns under the General Tax Code. Taxpayers can submit returns either manually or through the electronic platform provided by the tax administration.

Statement of estimated tax payable

Togo's tax system includes provisions for advance tax payments . For companies, four instalments are required per year, each equal to a quarter of the previous year's tax due by the last day of the third, sixth, ninth and twelfth months of the basis period where the accounting period is a twelve-month period.

Withholding tax is due 15 days after the end of each calendar month that a tax is withheld.

In any other case, tax is due on the date stated in a notice of assessment.

Offences and penalties

Penalties and interests apply for non-compliance, and in some cases, criminal sanctions exist for the income tax offences.

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Togo

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