IAB SOUTH AFRICA · INFLUENCER MARKETING COMMITTEE

CREATOR TAX COMPLIANCE GUIDE

EDITION 2026

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"This document is provided for general educational purposes only and does not constitute tax, legal, accounting, or financial advice. Tax treatment depends on individual circumstances and SARS interpretation. Creators, brands, and agencies are encouraged to consult a registered tax practitioner or accountant for advice specific to their situation. Nothing in this document creates a client relationship or transfers tax responsibility."

IAB SA Influencer Marketing Committee

CREATOR TAX & COMPLIANCE FRAMEWORK

South Africa – 2026 Edition
This framework is designed to professionalise influencer marketing by clearly separating:

- **Creator tax responsibility**
- **Brand and agency governance responsibility**
- **Industry standard workflows**

This document does not constitute legal or tax advice. Parties should consult registered tax practitioners or legal professionals for specific circumstances.

SECTION ONE

Professional Standards for Independent Content Businesses

If a creator receives value in exchange for content or services, it is income for tax purposes.

SARS references

C.R.E.A.T.O.R. INCOME CAN BE:

- **C**ampaign fees
- **R**etainers
- **E**vent appearance fees
- **A**ffiliate income
- **T**rade exchanges
- **O**n-Platform income
- **R**ights & Usage fees

THE FINE PRINT ABOUT INCOME RECEIVED OR ACCRUED:

The fundamental concepts of received and accrued are outlined in section 1 of the Inc Tax Act, No.58 of 1962 (the Act) as well as in relevant SARS interpretation notes that discu the concept of 'gross income'. Succinctly put, income is said to have been 'received' by a content creator when that income is "for or on your behalf and for your benefit, as a conten creator". This has also been enshrined in case law. See Geldenhuys v CIR (1947 (3) SA 256 (C), 14 SATC 419 at 430) wherein this principle was aptly outlined by Steyn J.

Similarly, the term "accrued to" is also defined in the Act and in case law and has been interpreted through case law. In WH Lategan v CIR, Watermeyer J held that income "accrues to" a taxpayer when the taxpayer has become unconditionally entitled to it.

In technical terms, accrual does not depend on actual receipt of the funds (money in your bank). Rather, it arises when a taxpayer has performed in terms of an agreement and has obtained a legal right to claim payment. At that point, the amount is regarded as having accrued, even if payment is deferred or has not yet been physically received (for example, not yet deposited into a bank account). Accordingly, for a content creator, once you have satisfied your contractual obligations and are legally entitled to the agreed consideration, the income will be included in your gross income for tax purposes. The timing of payment is irrelevant if the right to the income has already vested.

This distinction is significant because failure to account for amounts that have accrued — but not yet been received — may result in the revenue authority issuing an estimated assessment and imposing additional tax, interest and potential administrative penalties.

SECTION TWO

Trade, Gifting and Barter

Non cash value received in exchange for services must be declared at fair market value.

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Trade includes:

Any non-cash value received in exchange for services, such as:

Products	Travel	Accommodation	Services	Experiences

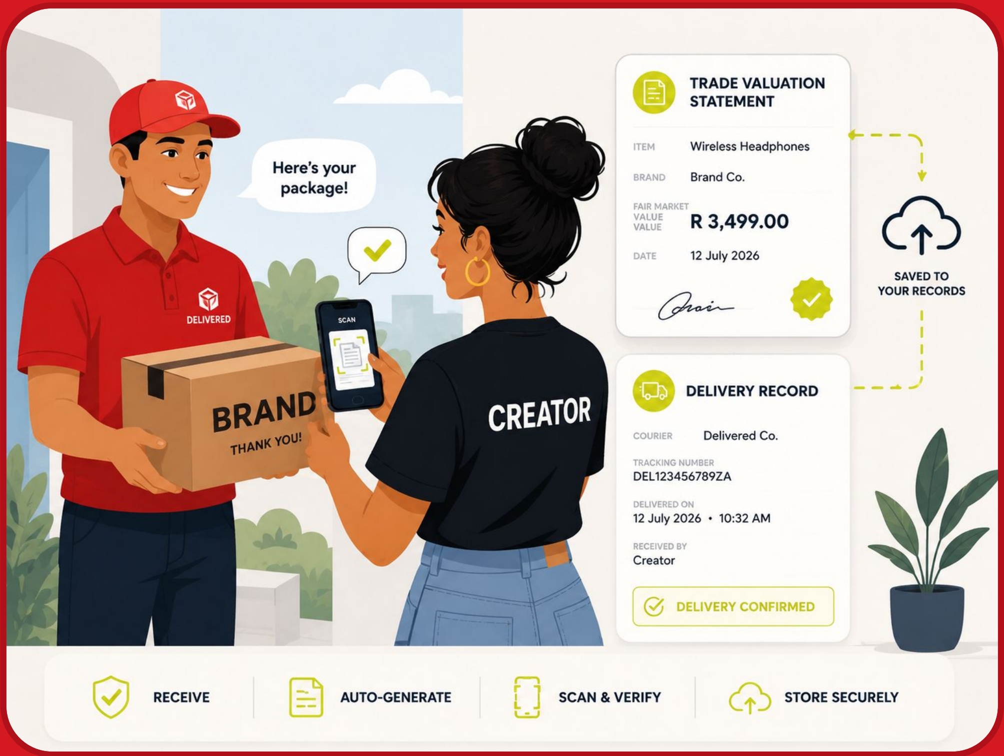
If deliverables are expected(and arise from your contractual agreement or from an amount agreed to by the person who is liable to pay you) , it is not "free."

Treat trade (money received, not money paid to your account) like cash (that you have received), yet you cannot spend.

Not cash. Still income.

Every gift has value. Declare it. Own it. Grow your brand the right way.

Build your brand. Build your business. Do it the right way.



CREATOR BEST PRACTICE

Maintain a trade register including:

- Description of item or service
- Retail value
- Date supplied
- Campaign reference
- Posting window

INDUSTRY BEST PRACTICE

If trade is supplied:

- Document in contract
- Issue Trade Valuation Statement at dispatch
- Record retail value at date of supply
- Store with campaign records

Avoid describing trade as “free” where deliverables exist.

Standard wording: “This package is supplied in exchange for agreed content deliverables. The total retail value at date of supply is R_____ for your records.”

SECTION THREE

Registration and Structure

Creators generally operate as:

- **Sole proprietors; or as**
- **Registered companies**

Most creators begin as sole proprietors.

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More than content.
It's a business.

Level up. Get recognised.
Build wealth. Pay your tax.

CREATOR

- Sharing your passion
- Growing your audience
- Earning opportunities

02 SOLE PROPRIETOR

INVOICE

R

- Formalise your hustle
- Get an EIN (Tax Number)
- Keep simple records
- Issue invoices

03 REGISTERED BUSINESS

Accounting Software

- Register with CIPC
- Open a business bank account
- Use accounting software
- Track income & expenses
- Stay compliant

04 VAT REGISTERED

TAX COMPLIANT BUSINESS

R

- Register for VAT
- Charge VAT
- Claim VAT back
- Grow with confidence
- Build business value

Professional from the start | Compliant every step | Stronger business | Bigger opportunities

VAT Registration

VAT registration

VAT registration becomes compulsory once taxable supplies exceed R2.3 million in any consecutive 12 month period.
Voluntary VAT registration may be possible from R120,000 under certain conditions. This comes into operation from 1 April 2026.

Invoice Requirements

Never charge VAT unless you are VAT registered. It is also best practice to determine the relevant details are correctly reflected on the tax invoice. This will ensure that, should you become a VAT vendor, you are able to account for VAT appropriately.

VAT de-registration

Should your taxable supplies not exceed the newly uplifted registration threshold, and you were already registered for VAT, you are encouraged to deregister for VAT where the value of taxable supplies will be less than the compulsory registration threshold of R2.3 million in any consecutive period of 12 months.

** Kindly note that the above webpages make reference to the previous threshold of R1 million. The content will be updated once the 2026 National Budget has been formally adopted by Parliament.*

SECTION FOUR

Record Keeping and Invoicing

Invoices are legal tax documents.

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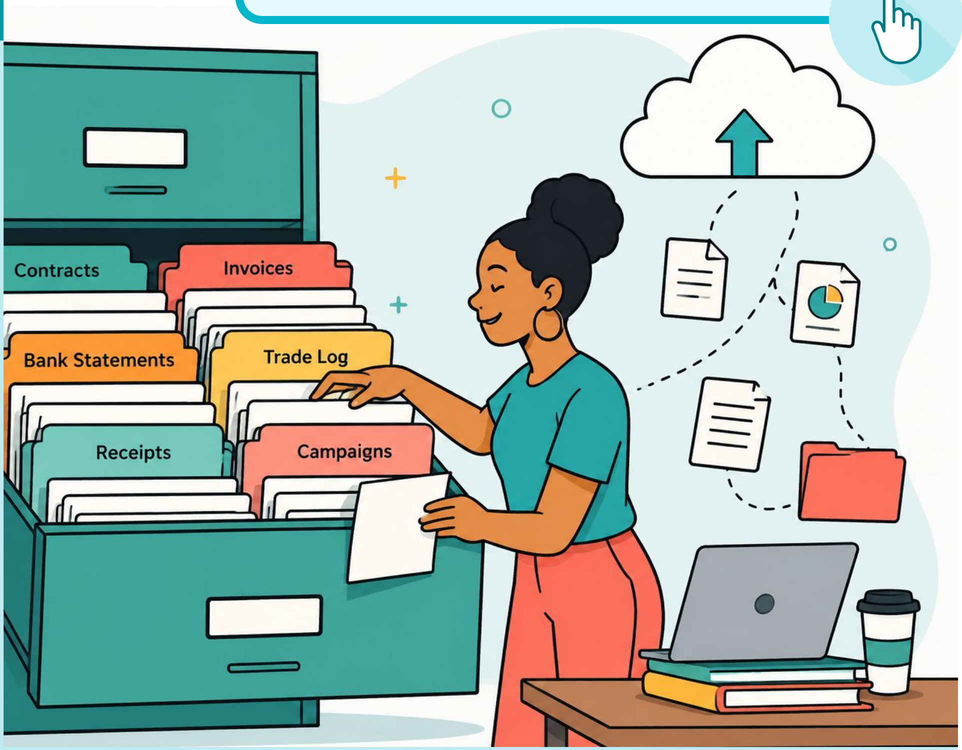
MAINTAIN:

- Contracts with deliverables
- Invoices issued
- Trade value received: dated evaluations
- Income received: receipts
- Bank statements
- Proof of posting linked to campaigns

SARS reference



Only expenses that are directly incurred in the production of income and that relate to your trade (as a content creator) are deductible for tax purposes.

Please note that, in certain circumstances, deductible expenses may be limited, and there is therefore no automatic or unlimited deduction. Kindly refer to section 11(a), read together with section 23(g), of the Act.

Avoid claiming personal expenditure as business costs. If you use trade-related tools or equipment for personal purposes, it is recommended to clearly separate business and personal use. Only the business-related portion should be claimed as a deduction to ensure compliance with SARS requirements.

SECTION FIVE

Creator Onboarding

Starting out with intention and alignment.

Industry Best Practice:

Creators are generally considered to be independent contractors unless proven otherwise. Creators remain responsible for their own tax obligations. Agencies provide process and documentation, not personal tax advice.

Brands or agencies should collect and store securely:

- **Legal name and ID**
- **Tax reference number or declaration**
- **VAT status confirmation**
- **VAT number if applicable**
- **Signed tax responsibility declaration**
- **Banking Details**

Pay creators what was promised, according to contractual agreement and agreed-upon payment terms.

Do not:

- **Advise on registration**
- **Estimate tax**
- **Recommend VAT strategy**

Creator Onboarding Objective:

- **Collect compliance data without giving advice.**
- **Verify completeness only.**

SECTION SIX

Provisional Tax

Building a Tax Reserve Discipline.

Creators earning non-salary income may be classified as provisional taxpayers. Provisional tax is not a separate tax from income tax. It is a method of paying the income tax liability in advance, to ensure that you do not have a large tax debt on assessment. This means:

1. **Submitting estimated returns twice per year (with an optional third payment - often referred to as a 'top up' payment)**
2. **Making advance payments**
3. **Provisional tax is not a penalty. It is a payment schedule.**
4. **Many creators reserve between 25% and 35% of income for tax.**

Provisional Tax

Submit Your Return

ITR12 guide

Tax Rates

Tax Calculator

SECTION SEVEN

Contractor vs Employee Clarification & Risk

Tax treatment depends on a creator’s status.

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If a brand controls:

- Your working hours
- Exclusivity
- Workflow
- Supervision

Your tax treatment may change. You may be classified as an employee, which carries more stringent withholding requirements, and you may no longer qualify as an independent contractor. Currently, tax is withheld at a rate of 25% for independent contractors and may be significantly higher if you are classified as an employee. Clarify status before entering long term arrangements.

Misclassification creates PAYE exposure. Assess:

- **Degree of control**
- **Supervision**
- **Exclusivity**
- **Duration**
- **Operational integration**

Escalation triggers:

- Fixed hours
- Long term exclusivity
- Direct daily supervision
- Operational control

If two or more apply, escalate to legal or HR before proceeding.

SARS interpretation


INDEPENDENT CONTRACTOR
Build your freedom
FLEXIBLE SCHEDULE
CHOOSE YOUR CLIENTS
WORK ANYWHERE
UNLIMITED POTENTIAL
BUILD YOUR OWN BRAND
You choose. You grow.
INDEPENDENT CONTRACTOR
EMPLOYEE
EMPLOYEE
Trade freedom for security
FIXED SCHEDULE
REPORT TO A MANAGER
WORK IN AN OFFICE
FIXED SALARY
LIMITED FLEXIBILITY
Security today, limits tomorrow.

SECTION EIGHT

Professional Support

Working with registered tax practitioners.

Use only registered tax practitioners, if you wish to interpret the law in relation to your specific circumstances. You are also encouraged to contact SARS directly for guidance.

Tax practitioner verification tool

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Understand your tax responsibilities. You are responsible for your taxes, though you can seek assistance if needed.

Compliance builds leverage.
Professional systems reduce risk.
Structure creates long term freedom.


CREATOR BUSINESS
PLAN • RECORD • GROW
CONTENT PLAN
INVOICES
FINANCES
TAX CALENDAR
FOCUS
PLAN
CREATE
REPEAT
FOCUS
CONTENT CREATOR
128GB
64GB
RECEIPT
STUDIO RENTAL R1,200
EQUIPMENT R3,450
SOFTWARE R650
TRAVEL R1,150
TOTAL R6,450
THANK YOU!
REMINDER
TAX DEADLINES
• 25 JUNE
• 31 OCTOBER
INVOICE
Invoice #1047
Date: 10 May 2025
To: Brand Collaborations
DESCRIPTION AMOUNT
Content Creation R15,000
Usage Rights R5,000
Deliverables R3,000
TOTAL R23,000
Thank you!
TAX RETURN
SARS
South African Revenue Service
ITR12 – INDIVIDUAL
INCOME
Total Income R 450,000
DEDUCTIONS
Expenses R 120,000
TAX PAYABLE R 73,500
SUBMIT
73500
MC MR M+ M-
TODAY:
SCRIPT
SHOOT
EDIT
POST
TAX DATES
25 JUNE
PROVISIONAL TAX
31 OCTOBER
ANNUAL TAX SUBMISSION

SECTION NINE

Declaring tax status as a creator

Required before first payment or trade with any new agency or brand.

Creator Tax Status Declaration.

Required before first payment or trade:

- Legal name
- Trading name
- ID number
- Tax reference number (if registered)
- VAT status and VAT number if applicable
- Banking details
- Signed declaration:

Declaration draft wording:

"I acknowledge that I am responsible for my own tax obligations arising from creator work, including income tax, provisional tax, VAT where applicable, and tax on non cash trade."

Pre Campaign Governance.

Before contracting:

Assess creator classification

Define scope of work

Define and price usage rights separately

Issue compliance onboarding pack

Creator Classification to prevent PAYE exposure for industry:

- Assess control over output and schedule.
- Assess exclusivity requirements.
- Assess integration into operations.
- Assess supervision level.
- Assess duration of relationship.

SECTION TEN

Communication Standards

Communicating tax compliance and regulations professionally and compliantly.

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These scripts help creators communicate professionally without creating legal exposure.

Creator Script Library

1. **Creator to Accountant – Full Disclosure Script** "I earn income from content creation, including campaign fees, affiliate income, usage fees, and non cash trade linked to deliverables. I would like to ensure that all income is declared correctly and that my provisional tax obligations are properly planned."

2. **Creator Trade Acknowledgement** "Thank you. I confirm receipt of the items supplied in exchange for agreed deliverables and have logged the retail value for my tax records."

3. **VAT Status Declaration to Brand** "I confirm that I am [VAT registered / not VAT registered]. If applicable, my VAT number is ________. I understand that VAT may only be charged if properly registered."

4. **Independent Contractor Clarification** "For clarity, I understand this engagement is structured as an independent contractor relationship and not employment."

5. **Professional Boundary Script** "For tax registration or strategy advice, I will consult a registered tax practitioner to ensure compliance."

Industry Script Library

1. **Brief Stage Tax Notice** "Please note that any cash or trade supplied under this campaign may constitute taxable income. Creators remain responsible for their own tax compliance."

2. **Trade Dispatch Script** "This package is supplied in exchange for agreed content deliverables under the [Campaign Name] agreement. The total retail value at date of supply is R____ for your records."

3. **Independent Contractor Confirmation** "This engagement is structured as an independent contractor relationship. The creator remains responsible for all tax obligations."

4. **VAT Confirmation Request** "Before processing payment, please confirm your VAT registration status and include your VAT number if applicable."

5. **Invoice Rejection Script** "We are unable to process this invoice as it does not meet minimum tax requirements. Please resend with the required information completed."

6. **Employment Risk Escalation (Internal Use)** "This engagement presents employee classification indicators. Escalation to legal and HR review is required before proceeding."

7. **No Advice Boundary Script** "We are unable to advise on tax registration or strategy. Please consult a registered tax practitioner or official SARS resources."

Communicating Messaging Ethically and Compliantly

APPROVED MESSAGING

COMPLIANT, CLEAR & TRANSPARENT

- This post is sponsored by [Brand].
- I received this product as a gift from [Brand].
- I earn a commission from the links I share.
- These are my honest opinions and experiences.

BEST PRACTICE

Be upfront. Be honest. Build trust.

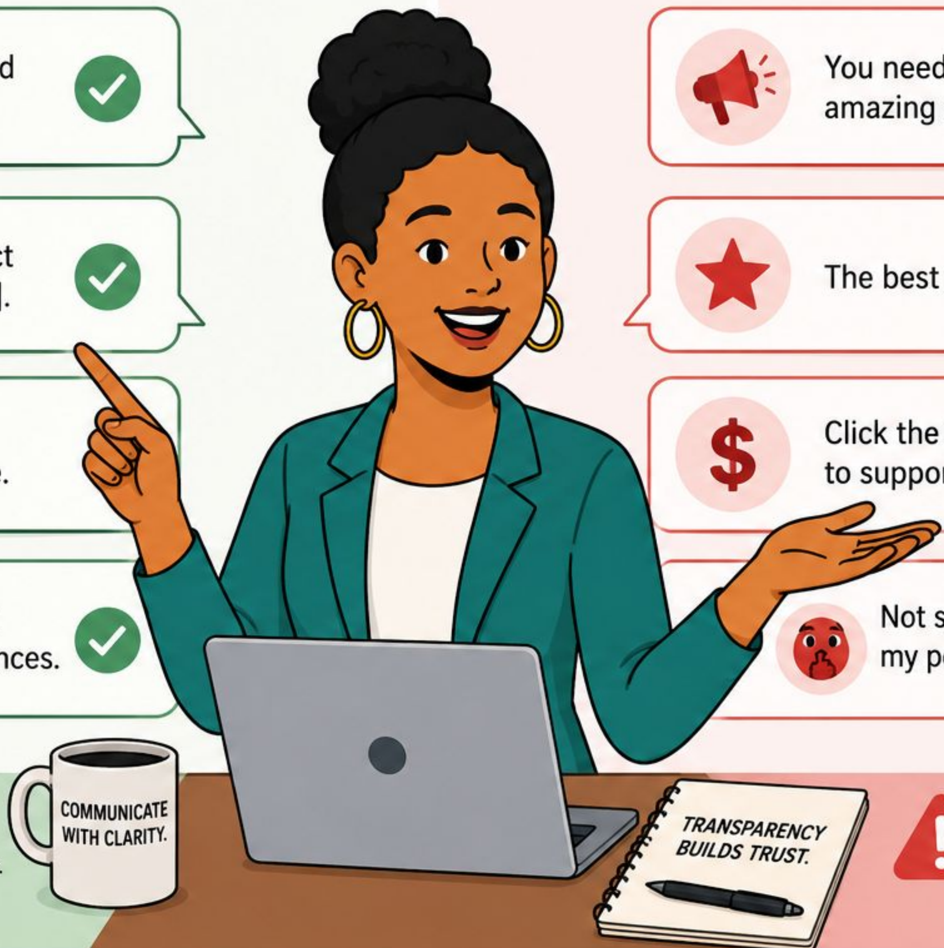
RISKY STATEMENTS

MISLEADING, VAGUE & NON-COMPLIANT

- You need to try this amazing product!
- The best product ever!!!
- Click the link in my bio to support me.
- Not sponsored, just my personal opinion 😉

HIGH RISK

Can mislead your audience and breach advertising regulations.



OUR GOAL Empower your audience with honesty. Protect your reputation. Comply with the rules.

SECTION ELEVEN

Invoice Requirements & Controls

Ensure accurate documentation.

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CREATOR BEST PRACTICE

Ensure every invoice includes:

- Legal name
- Tax reference number
- Invoice number and date
- Client name
- Description of services
- Period covered
- Amount charged
- VAT details if applicable

INDUSTRY BEST PRACTICE

Ensure SARS compliant processing.

Validate:

- Legal name matches onboarding
- Invoice number present
- Description clear
- VAT status confirmed
- VAT calculated correctly if applicable

Reject non compliant invoices using standard script.
Store proof of payment.

VAT invoice must additionally include:

- VAT number
- VAT rate
- VAT amount
- Total including VAT

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SECTION TWELVE

Visibility and Reporting Risk

Receiving money and/or gifts in exchange for deliverables can be seen in multiples places and declaration is always the right route.

Payments and trade may be visible through:

- Banking records
- Third party reporting

Third party data reporting

Brands should assume creators must declare value received.
Industry can remind creators to declare value received.

SECTION THIRTEEN

Closing out Campaigns & FYs

Each campaign and financial year must be declared and closed out correctly.

CREATOR BEST PRACTICE

Archive:

- Signed contract
- Compliance onboarding pack
- Trade valuation statement where applicable
- Validated invoice
- Proof of payment
- Proof of posting
- Usage rights log

Maintain records for statutory minimum retention period.

INDUSTRY BEST PRACTICE

Maintain audit-ready files.

Archive:

- Signed contract
- Onboarding pack
- Trade valuation statement
- Validated invoice
- Proof of payment
- Proof of posting
- Usage log

Store securely for statutory minimum period.

CLOSING OUT CAMPAIGNS

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CLOSING OUT FINANCIAL YEAR REPORTS

CREATOR BEST PRACTICE

Annually:

- Review VAT threshold exposure
- Review provisional tax obligations
- Confirm practitioner registration status
- Archive prior year records securely

INDUSTRY BEST PRACTICE

Maintain governance integrity.

Annually:

- Audit campaign files
- Review classification decisions
- Update scripts if legislation changes
- Report findings to executive lead

TEMPLATE

IN CLOSING

INDUSTRY ALIGNMENT

This framework supports:

- Transparency in value exchange
- Independent creator status
- Reduced PAYE risk exposure
- Ethical influencer marketing practice
- IAB aligned accountability principles

For creators:

Professional structure builds sustainable careers.

For brands and agencies:

Clear governance protects growth.

For the industry:

Consistency strengthens credibility.

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STRONGER TOGETHER.

BUILDING A STRONGER CREATOR ECONOMY.