



Capital Acquisitions Tax (CAT) thresholds, rates and aggregation rules

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CAT groups and group thresholds

Note

Gifts and inheritances taken by a [Spouse or Civil Partner](#) are exempt from CAT.

If you are a widow, widower or a surviving civil partner, [Surviving Spouse or Surviving Civil Partner Relief](#) may apply to you. This relief may affect which threshold applies to you.

You do not pay tax on a gift or inheritance if its taxable value is below a particular threshold. The threshold you use depends on your relationship to the disponent. You must pay tax on any remaining value above that threshold.

There are three groups with different thresholds that apply from 7 December 2011.

Note

A 'child' includes a son, daughter, stepchild and [certain foster children](#).

Group A

The Group A threshold applies where you, the beneficiary, on the date of the gift or inheritance are:

- a child of the:
 - disponent
 - disponent's spouse or civil partner (commonly known as a stepchild)
- a minor child, under 18 years of age, of a deceased child of the:
 - disponent (commonly known as a grandchild)
 - disponent's spouse or civil partner (commonly known as a step-grandchild)
- a minor child of the spouse or civil partner of a deceased child of the:
 - disponent

- disponent's spouse or civil partner
- a parent of the disponent and you take an absolute interest (that is, not a limited interest) of an inheritance on the death of your child.

Note

An Estate may consist of several different properties. It is not necessary for a parent to inherit the whole of an Estate in order to take an absolute interest. A person inherits an absolute interest in a property if the deceased has not attached any conditions or restrictions in relation to that property.

Example 1

Michael dies and, in his will, leaves:

- a house to his mother, Catherine
- a bank account to his father, Adam
- shares to his sister, Susan.

As both parents are receiving an absolute inheritance, with no conditions attached, Group A threshold applies to Catherine's and Adam's benefit from Michael.

Example 2

Carmel dies and, in her will, leaves:

- shares to her sister, Claire
- the income from the shares to her mother, Ann, for her lifetime
- a dwelling house to Claire
- a life interest in that dwelling house to Ann
- a bank account to Ann.

In this instance, two group thresholds will apply to Ann's inheritance.

Group A threshold applies to the bank account, as this is an absolute interest.

Group B threshold applies to the income from the shares and the life interest in the dwelling house, as these are limited interests.

Group B

The Group B threshold applies where you, the beneficiary, on the date of the gift or inheritance are:

- a parent of the disponent, where you take a gift or a limited interest
- a brother or sister of the disponent
- a child of a brother or sister of the disponent (Favourite Nephew or Niece Relief may apply)
- a child of the civil partner of a brother or sister of the disponent
- a grandparent of the disponent
- a grandchild of the disponent
- a lineal ancestor or a lineal descendant of the disponent.

Group C

The Group C threshold applies where you, the beneficiary, on the date of the gift or inheritance have a relationship to the disponent not already covered in Groups A or B.

Group thresholds

Each group has a tax-free threshold amount that apply from 7 December 2011.

The threshold is cumulative and applies to the total taxable benefits you have received in that group. (You must include the taxable value of any previous gifts and inheritances received since 5 December 1991 in the same group.)

You only pay tax on the value of a gift or inheritance above the tax-free group threshold amount.

Tax-free thresholds

	Group A	Group B	Group C
On or after 9 October 2019	€335,000	€32,500	€16,250
10 October 2018 - 08 October 2019	€320,000	€32,500	€16,250
12 October 2016 - 09 October 2018	€310,000	€32,500	€16,250
14 October 2015 - 11 October 2016	€280,000	€30,150	€15,075
06 December 2012 - 13 October 2015	€225,000	€30,150	€15,075
07 December 2011 - 05 December 2012	€250,000	€33,500	€16,750