



↘ **LEGAL BULLETIN**

**Newsletter  
Tax – February 2026  
Resolution Nro. NAC-  
DGERCGC26-00000009**

ECUADOR | [WWW.BUSTAMANTEFABARA.COM](http://WWW.BUSTAMANTEFABARA.COM)



## Newsletter - Tax – February 2026 Resolution Nro. NAC-DGERCGC26-00000009

The SRI Updates Income Tax Withholding Rates at Source

Publication Date: February 27, 2026

This Resolution shall enter into force upon its publication in the Official Gazette and shall be applicable as of March 1, 2026.

The Internal Revenue Service (Servicio de Rentas Internas – SRI) issued Resolution NAC-DGERCGC26-00000009, which establishes the new Income Tax withholding rates at source applicable to payments or account credits constituting taxable income for their beneficiaries. Consequently, Resolution NAC-DGERCGC24-00000008, published in Official Gazette Supplement No. 508 of February 29, 2024, is expressly repealed.

Initially, the regulation establishes a differentiated rate structure ranging from 0% to 10%, depending on the nature of the payment made.

### INCOME TAX WITHHOLDING RATES TABLE

Zero percent (0%) withholding	<p>Interest paid to banks and other entities supervised by the Superintendence of Banks and the Superintendence of Popular and Solidarity Economy. Withholding agents shall not issue a withholding certificate for this concept.</p> <p>Transactions carried out through purchase settlements of goods and services for economic activities performed by persons deprived of liberty participating in labor and economic reintegration programs of the National Social Rehabilitation System.</p> <p>Purchases of goods and services from taxpayers subject to the RIMPE Simplified Regime categorized as “popular businesses,” for economic activities covered by such regime, provided that a pre-printed sales receipt has been issued.</p>
One percent (1%) withholding:	<p>Public and private passenger and cargo transportation services. Direct purchases from producers of agricultural goods and other agricultural activities.</p>



<p>One point seventy-five percent (1.75%) withholding:</p>	<p>Acquisition of agricultural, poultry, livestock, apiculture, cuniculture, bio-aquatic, forestry products and meat, when such transactions are conducted with traders who are not producers.</p>
<p>Two percent (2%) withholding:</p>	<p>Electricity.</p> <p>Payment and settlement operations (cards, auxiliary systems, aggregators, and online marketplaces).</p> <p>Insurance and reinsurance.</p> <p>Transfer of unlisted rights/shares linked to exploitation or concession activities.</p> <p>Non-returnable PET.</p> <p>Acquisition of mineral substances within national territory.</p> <p>Financial leasing.</p> <p>Payments related to construction of real estate works.</p> <p>Purchase of tangible movable property.</p> <p>Interest, commissions, and financial returns between entities.</p> <p>Payments or credits made by auxiliary systems to third parties and/or affiliated merchants.</p>
<p>Three percent (3%) withholding:</p>	<p>Labor services provided by individuals where manual labor prevails over intellectual services.</p> <p>Interest recognized by public sector entities.</p> <p>Invoicing by media outlets and advertising agencies.</p> <p>Financial returns from loans, deposits, certificates, policies, and equivalent documents issued in Ecuador.</p> <p>Interest and commissions on credit sales.</p> <p>Payments through purchase settlements to individuals without a Taxpayer ID (RUC) or with a suspended RUC.</p>



Five percent (5%) withholding:	Professional services rendered by companies resident in Ecuador and permanent establishments in the country, understood as services requiring the involvement of professionals holding accredited degrees. Commissions paid to resident companies and permanent establishments in Ecuador.
Ten percent (10%) withholding:	Fees paid to individuals where intellectual work prevails over manual labor: Teaching services, leasing of real estate property, royalties and payments for intellectual property and activities carried out by artists, athletes, and influencers

With respect to payments abroad, it is established that amounts paid to non-resident individuals or entities for services occasionally rendered in Ecuador shall be subject to withholding at the general 25% corporate Income Tax rate. When beneficiaries are located in tax havens or lower-tax jurisdictions, the maximum rate applicable to individuals (37%) shall apply.

The regulation also introduces relevant operational clarifications. First, it establishes that when a single sales receipt includes goods or services subject to different withholding rates and the corresponding amounts are not itemized, the highest applicable rate must be applied. Likewise, it provides that withholding at source must be carried out at the time payment is made or the amount is credited to the account, whichever occurs first.

Finally, for the application of benefits provided under double taxation treaties, the withholding agent must previously verify the tax residence of the income recipient, without prejudice to compliance with the other requirements set forth in the respective international instrument.

As a transitional provision, it is established that withholdings made between March 1 and March 15, 2026, may be documented through certificates issued until March 31, 2026, in order to allow taxpayers to adjust their systems accordingly.

If you require additional information, please contact:

- Diego Pino: [dpino@bustamantefabara.com](mailto:dpino@bustamantefabara.com)
- Sofía Gordillo: [sgordillo@bustamantefabara.com](mailto:sgordillo@bustamantefabara.com)
- Liliana Utreras: [lutreras@bustamantefabara.com](mailto:lutreras@bustamantefabara.com)

Prepared by: Attorney Sofía Gordillo and Attorney Liliana Utreras