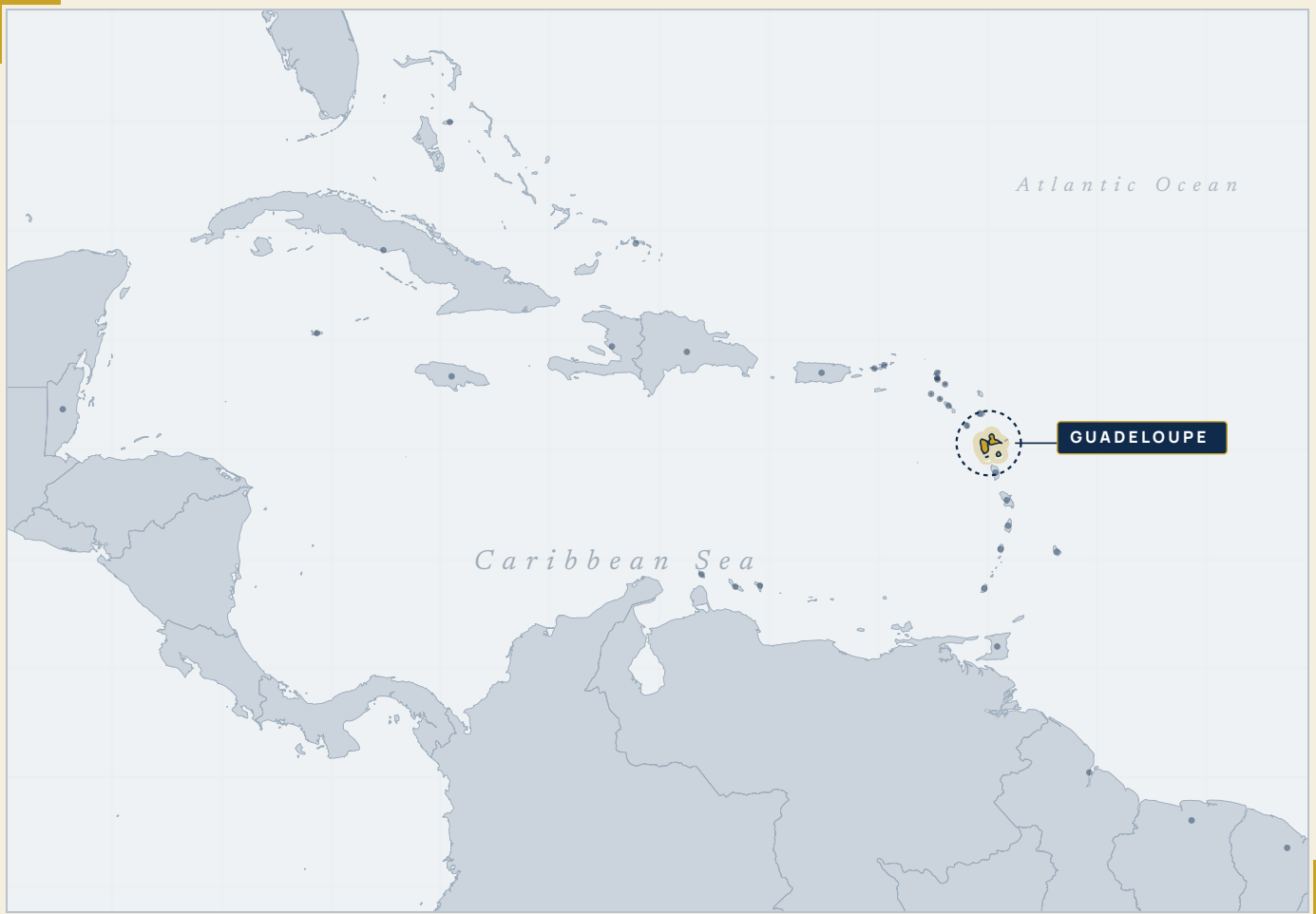




CARIBBEAN TAX SERVICE DESK · EASTERN CARIBBEAN

Guadeloupe

Tax Guide

A guide to corporate, personal and indirect taxes in Guadeloupe

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FOREWORD

Guadeloupe is part of France and of the European Union, so French tax law applies in full, with overseas adaptations that make the territory's tax position distinctive in the Caribbean.

Businesses in Guadeloupe work within the French Tax Code: corporate tax, personal income tax, local business taxes and social contributions follow mainland rules, while TVA is charged at lower overseas rates, the octroi de mer applies to goods, and investment, profit and payroll reliefs reduce the cost of operating. Each Finance Law adjusts the detail, and the tax administration expects timely, electronic compliance.

This guide explains the main taxes on companies and individuals in plain language, current to October 2026 and reflecting the Finance Law for 2026. It is written for investors, finance teams and individuals with interests in Guadeloupe.

Tax matters are handled by Dawgen Global's Caribbean Tax Service Desk, managed from Kingston. We would be glad to help you plan, comply and resolve issues with confidence.

Dr. Dawkins Brown, Ph.D., MCMI, ACFE

Executive Chairman, Dawgen Global

How to use this guide

This guide summarises the main taxes that apply to companies and individuals in Guadeloupe. It is general information, current to October 2026, and is not a substitute for advice on your circumstances. Rates and rules change; speak to us before you act. Our companion Doing Business guide covers set-up, employment and regulation.

FOUNDATIONS

01 Investment basics

Guadeloupe uses the euro, has no exchange controls and applies French accounting and tax law. Taxes are administered by the Directorate-General of Public Finances (DGFIP).

CORPORATE INCOME TAX**25%**

15% on the first €42,500 of profit for qualifying SMEs

TVA (VAT)**8.5%**

Overseas standard rate; 2.1% reduced rate

PERSONAL INCOME TAX**0% to 45%**

Tax reduced by 30% for residents, capped at €2,450

INVESTMENT INCOME**31.4%**

Flat tax: 12.8% income tax plus 18.6% social levies

DIVIDEND WITHHOLDING**25% / 12.8%**

Non-resident companies / individuals; EU parents exempt

PAYROLL TAX**2.95%**

Employers largely outside TVA; LODEOM relief on social charges

Currency and foreign exchange

The euro is the currency. There are no exchange controls: profits, dividends and capital move freely, subject to anti-money laundering checks and declaration of cash of €10,000 or more when entering or leaving the EU.

Accounting and audit

Companies keep accounts under the French general chart of accounts (PCG); listed groups use IFRS for consolidated accounts. A statutory auditor is required above size thresholds. Accounts are approved within six months of the year-end and filed with the commercial court registry.

Principal business entities

SAS / SASU

SARL / EURL

SA

Branch (succursale)

SNC partnership

SCI property company

Entreprise individuelle

SAS, SARL and SA companies pay corporate tax. Partnerships and SCIs are usually transparent, with partners taxed on their share, unless they elect for corporate tax.

The tax system

The DGFIP administers income taxes, TVA, local business taxes and registration duties. Customs collects duties, the octroi de mer and excise. The CGSS collects social contributions.

BUSINESS TAX

02 Corporate taxation

French corporate tax is territorial: companies are taxed on profits from businesses carried on in France, including Guadeloupe, and not on profits of foreign branches.

Residence and basis

Companies registered in France are subject to corporate tax (IS). A foreign company is taxed on the profits of a branch or other business carried on in Guadeloupe, at the same rates.

Taxable income

- ◆ Accounting profit, adjusted under the Tax Code
- ◆ Expenses deductible if incurred in the interest of the business and properly documented
- ◆ Depreciation follows the accounts, generally straight-line or declining balance
- ◆ Not deductible: corporate tax, most fines and penalties, and excess interest
- ◆ Patent and software income may be taxed at 10% under the IP regime

Taxpayer	Rate
Standard rate	25%
SMEs with turnover under €10 million, capital fully paid and at least 75% held by individuals	15% on the first €42,500 of profit
Social contribution, companies with turnover of €7.63 million or more	3.3% of tax above €763,000
Net income from patents and similar IP	10%

Surtax on large groups

The Finance Law for 2026 extended the exceptional contribution on the largest companies to financial years ending from 31 December 2026, for groups with French turnover of €1.5 billion or more. The surtax is 20.6% of corporate tax (41.2% above €3 billion of turnover). There is no minimum tax on turnover; the C3S levy is covered on page 9.

Overseas profit allowance (ZFANG)

SMEs in eligible sectors operating in Guadeloupe may deduct 50% of taxable profit, up to €150,000 a year. Higher rates apply to priority sectors and areas, such as the outer islands. See page 5.

BUSINESS TAX

03 Corporate taxation (continued)

Dividends

Dividends received are taxable at the normal rate, unless the parent-subsidiary regime applies: with a holding of at least 5% kept for two years, 95% of the dividend is exempt (99% within a tax group or from a qualifying EU company).

Capital gains

Gains are taxed as ordinary profit. Gains on qualifying participations held for two years are largely exempt, with 12% of the net gain taxed. Shares in property-rich companies are excluded.

Losses

Losses carry forward without time limit, but the offset each year is limited to €1 million plus 50% of profit above that amount. A company may instead carry back up to €1 million against the previous year's profit, creating a tax credit.

Foreign tax credit

Foreign tax on passive income is credited only under a tax treaty, up to the French tax on that income. Without a treaty it is generally deductible as an expense.

Holding companies and groups

There is no special holding company regime beyond the participation rules. A parent holding at least 95% may elect for tax consolidation, combining profits and losses. From 2026, family holding companies pay a 20% tax on certain luxury assets.

Tax incentives in brief

Incentive	Main benefit
ZFANG	Allowances on profits, CFE and property tax for SMEs in eligible sectors
Girardin schemes	Tax reductions for investors financing productive assets and housing, to 2029
Overseas investment credits	Tax credit or deduction for companies investing locally; leasing option restored for 2026
LODEOM	Employer social charge exemptions
Research tax credit	Credit on qualifying R&D spending
Octroi de mer differentials	Lower rates on locally produced goods

CROSS-BORDER PAYMENTS

04 Withholding taxes and tax treaties

Withholding tax is deducted by the payer and paid to the tax office. Treaty rates apply at source only when residence is proven before payment.

Payment	Resident	Non-resident company	Non-resident individual	Treaty / EU relief
Dividends	Individuals: 12.8% advance tax plus 18.6% social levies	25%	12.8%	Usually 0% to 15%; EU parents with 10%+ exempt
Interest	Individuals: 12.8% advance tax plus social levies	None	None	—
Royalties	None	25%	25%	Usually reduced; EU directive may exempt
Service fees used in France	None	25%	25%	Usually nil without a permanent establishment
Branch profits	—	25% on profits deemed distributed; EU and EEA companies exempt		Often reduced or removed
Payments to non-cooperative states	—	75% on dividends, interest, royalties and fees		—

Payments to states on France's list of non-cooperative jurisdictions bear 75%; check the list in force before paying.

Tax treaties

France's 120-plus treaties cover Guadeloupe as part of France, including those with Jamaica, Trinidad and Tobago, the United States, Canada, the United Kingdom and all EU states. Saint Barthélemy and Saint Martin have separate agreements with the State.

CARICOM and the region

France is not party to the CARICOM double taxation agreement, and OECS associate membership has no treaty effect. France exchanges tax information with many Caribbean jurisdictions.

Claiming treaty rates

The recipient gives the payer a residence certificate stamped by its own tax authority (form 5000) before payment; otherwise the domestic rate applies and a refund is claimed. Beneficial ownership is required.

INTERNATIONAL RULES

05 Anti-avoidance and international rules

French and EU anti-avoidance rules apply in Guadeloupe in full, including the OECD global minimum tax.

Transfer pricing

Transactions with related foreign companies must be at arm's length, following OECD guidelines. Companies with turnover or gross assets of €150 million or more, or in such groups, keep full documentation; the minimum penalty for missing it is €50,000. Advance pricing agreements are available.

Interest limits

Net financial charges are deductible up to the higher of €3 million or 30% of tax EBITDA, with tighter limits for thinly capitalised companies. Interest on loans from related companies is deductible only up to a market rate.

CFC rules

Profits of foreign entities more than 50% held and subject to a privileged tax regime may be taxed in France, with exceptions for genuine EU activity.

General anti-avoidance

The tax authority may disregard arrangements that are artificial or mainly tax-driven (*abus de droit*), with penalties of up to 80%. An EU general anti-abuse rule also applies to corporate tax.

Economic substance

There is no separate substance regime, but treaty and directive benefits require beneficial ownership and genuine activity. EU anti-hybrid rules apply.

Pillar Two

French law applies the 15% global minimum tax to groups with revenue of €750 million or more, including a domestic top-up tax. Entities in Guadeloupe are within its scope. The first information return was due by 30 June 2026.

Information exchange

- ◆ **FATCA and CRS:** Model 1 agreement with the United States; CRS exchange
- ◆ **Country-by-country:** groups with revenue of €750 million or more
- ◆ **DAC6:** reporting of cross-border arrangements
- ◆ **Beneficial ownership:** filed in the RBE register

CORPORATE COMPLIANCE

06 Compliance for corporations

Companies self-assess and file and pay online through their professional space on impots.gouv.fr.

Tax year and returns

Tax follows the financial year, usually 12 months. Each company files its own return unless it belongs to a tax group, where the parent files for the group.

1

Quarterly instalments

Due where last year's tax exceeded €3,000.

15 MAR, JUN, SEP,
DEC

2

Annual return

Second working day after 1 May for a December year-end; otherwise within three months.

EARLY MAY

3

Balance

Fifteenth day of the fourth month after year-end.

15 MAY

Penalties and interest

Late payment interest runs at 0.20% a month. Late filing adds 10%, rising to 40% after formal notice. Deliberate failures attract 40% and fraud 80%.

Audits, records and rulings

The authority can generally reassess until the end of the third year after the tax year, longer in some cases. Keep tax records for six years and accounting records for ten. Formal rulings (rescrits) bind the authority, which normally replies within three months.

Objections and appeals

File a claim with the tax office, generally by 31 December of the second year after the tax was assessed or paid. Unresolved disputes go to the Administrative Court of Guadeloupe, then the Administrative Court of Appeal and the Conseil d'État. Registration duty disputes go to the civil courts.

Practical points

Review instalments before each date, since a company may reduce them if it expects lower tax. Reconcile TVA, payroll and octroi de mer filings to the accounts before the annual return. Answer the tax office in writing within the time stated.

BEYOND CORPORATE TAX

07 Other taxes on corporations

Tax	Rate and base	Who pays
Social contributions	Employer contributions for health, pensions, family, unemployment and accidents; substantial relief under LODEOM	Employers, plus employee shares
Payroll tax	2.95% of gross pay in Guadeloupe	Employers not liable to TVA on at least 90% of turnover
Training levies	Apprenticeship tax 0.68%; training contribution 0.55% or 1% of payroll	Employers
CFE	Local tax on the rental value of business premises, at rates set by each commune; ZFANG allowance	Businesses
CVAE	Up to 0.28% of value added in 2026 and 2027; being phased out by 2030	Businesses with turnover above €500,000
C3S	0.16% of turnover above €19 million	Larger companies
Property tax	Taxe foncière on cadastral rental value, rates set locally	Owners
Transfer duties on property	About 5.8%, including Guadeloupe's 4.5% departmental rate	Buyer
Duties on share transfers	0.1% for SA and SAS shares; 3% for SARL units after an allowance; 5% for property companies	Buyer
Capital duty	None; fixed fees only on formation and capital increases	—
Insurance tax	Tax on insurance contracts, rate by type of cover	Policyholder, collected by insurer
Octroi de mer	On imports and on local production above €550,000 turnover	Importers, producers

Local taxes, social contributions and most duties are deductible for corporate tax. Financial and insurance services are generally exempt from TVA.

INDIVIDUALS

08 Personal taxation

Residents of France, including Guadeloupe, pay income tax on worldwide income; non-residents pay on French-source income.

Basis of taxation

- ◆ **Resident:** worldwide income, with treaty relief for foreign tax
- ◆ **Non-resident:** French-source income only, with a minimum rate of 20% on earned income unless the actual average rate is lower
- ◆ There is no remittance basis or domicile test

Residence tests

An individual is resident if their home or principal place of stay is in France, if their main professional activity is there, or if their centre of economic interests is there. Any one test is enough; treaties settle dual residence.

Filing status

Married and PACS partners are taxed jointly as a household. The family quotient divides income by a number of shares reflecting the household, with a capped benefit for children.

Income per share (2025 income)	Rate
Up to €11,600	0%
€11,601 to €29,579	11%
€29,580 to €84,577	30%
€84,578 to €181,917	41%
Above €181,917	45%

Residents of Guadeloupe reduce their tax by 30%, capped at €2,450. High incomes also pay a surtax of 3% or 4% above €250,000 (single) or €500,000 (couples), and a minimum average tax of 20% at those levels.

Taxable income

Salaries, pensions, business and professional profits, rents and investment income. Investment income and securities gains bear the 31.4% flat tax unless the household elects for the scale.

Allowances

Employees deduct 10% for expenses, within limits, or actual costs. Pensions have a similar 10% allowance.

INDIVIDUALS

09 Personal taxation (continued)

Capital gains

Gains on securities bear the 31.4% flat tax. Gains on property are taxed at 19% plus social levies, with relief for length of ownership and full exemption for the main home. A surtax applies to large property gains.

Deductions and reliefs

- ◆ Contributions to retirement savings plans (PER), within ceilings
- ◆ Girardin overseas investment reductions
- ◆ Credits for home help and childcare
- ◆ Reductions for donations to approved charities
- ◆ An overall cap limits most reductions each year

Employment benefits

Benefits in kind, such as a car or housing, are taxable at scale or actual values. Staff recruited from abroad may qualify for the impatriate regime, which exempts certain bonuses for up to eight years.

Tax	Position for individuals
Social contributions (employee)	Pension, health and supplementary pension contributions, deducted from pay
CSG and CRDS	9.7% on most earnings; 18.6% social levies on most investment income
Registration duties	About 5.8% on purchases of existing property
Property tax	Taxe foncière; housing tax on second homes
Inheritance and gift tax	5% to 45% for children after a €100,000 allowance per parent; higher rates for others; spouses exempt on death
Net wealth tax	IFI on net real estate above €1.3 million, 0.5% to 1.5%
Capital acquisitions tax	None separately; gifts bear gift duties

The self-employed pay social contributions on their own profits through URSSAF and the CGSS.

INDIVIDUAL COMPLIANCE

10 Compliance for individuals

Income tax is collected at source on salaries and pensions, and every household files an annual return online.

Withholding at source

The tax year is the calendar year. Employers withhold income tax each month at a rate set by the tax authority and declare it through the DSN with social contributions. The self-employed and landlords pay monthly or quarterly instalments taken from their bank accounts.

Annual return and balance

When	What
April to early June	Online return for the previous year; deadlines vary by department
Late July to August	Tax notice; refunds paid
September to December	Any balance due, by instalments if large

Late filing adds 10%, and late payment interest runs at 0.20% a month.

Non-residents and expatriates

- ◆ The 30% overseas reduction depends on the household's address at 31 December
- ◆ Non-residents file with the non-residents' tax service for French income
- ◆ Pay for work done in Guadeloupe is generally taxable in France, subject to treaties
- ◆ New arrivals file a return for their first year to set their withholding rate
- ◆ Foreign bank accounts, life policies and trusts must be declared
- ◆ Non-EU staff need a work authorisation and residence permit

Moving between Guadeloupe and the mainland

A move within France does not change tax residence, but it changes the overseas reduction and the property costs. Exit tax may apply on substantial shareholdings when leaving France.

INDIRECT TAXES

11 TVA, octroi de mer and customs

Guadeloupe is in the EU customs territory but outside the EU VAT area. TVA applies at overseas rates, and the octroi de mer is charged on goods.

Rate	Applies to
8.5% standard	Most goods, services and imports
2.1% reduced	Foodstuffs and other items listed in the Tax Code
1.75% and 1.05%	Certain live animals for butchery; first performances of certain shows and certain press
Zero / export	Supplies to mainland France, the EU and other countries
Exempt	Financial, insurance, medical and education services; most energy products; listed raw materials

Registration and returns

Small businesses below turnover thresholds set by the Finance Law may use the franchise and charge no TVA. Returns are monthly under the normal regime, or annual with instalments under the simplified regime.

E-invoicing from 1 September 2026

All TVA-registered businesses must be able to receive e-invoices through an approved platform. Large and mid-sized businesses issue them now; small businesses from 1 September 2027.

Input tax recovery

Registered businesses deduct TVA on business purchases and imports, with limits for items such as passenger cars.

Imported and digital services

Business customers self-account for TVA on most services bought from abroad. Foreign suppliers of digital services to consumers should confirm their position with the tax authority.

Customs and octroi de mer

Goods from outside the EU pay the EU common customs tariff. All imports, including from mainland France, bear the octroi de mer and regional octroi de mer, at rates set by the Region, plus TVA. Local producers above €550,000 turnover pay it, often at lower rates. Excise applies to alcohol, tobacco and fuel.

ADMINISTRATION

12 Tax calendar and administration

Main tax laws

General Tax Code (CGI); Book of Tax Procedures (LPF); Customs Code; Social Security Code; the 2009 overseas economic development law (LODEOM); the octroi de mer law of 2004; and each year's Finance Law and Social Security Finance Law.

Authorities

The DGFIP, through its regional directorate in Guadeloupe, administers domestic taxes. Customs collects duties and octroi de mer, and the CGSS social contributions. Appeals go to the Administrative Court of Guadeloupe.

Recent and upcoming changes

- ◆ **Finance Law 2026 (19 February 2026)**: rates kept; large-group surtax extended; 20% holding company tax; income tax scale indexed; 2026 leasing option for overseas investment
- ◆ **Social levies**: raised to 18.6%, giving a 31.4% flat tax from 2026
- ◆ **Ahead**: the draft Finance Law for 2027, tabled on 1 October 2026, is before Parliament; e-invoicing for SMEs (September 2027); a proposal to extend the octroi de mer beyond 2027 awaits EU approval

When	What
5th or 15th monthly	DSN payroll declaration, social contributions and income tax withheld
Mid-month, monthly	TVA return and payment (normal regime), date set by the tax office
15 March	First corporate tax instalment
Early May	Corporate tax, CVAE and simplified TVA returns
15 May	Corporate tax and CVAE balances
April to early June	Individual income tax returns
15 June	Corporate tax instalment; CVAE and CFE instalments where due
15 September	Corporate tax and CVAE instalments
15 October	Property tax
15 December	Corporate tax instalment; CFE balance

Dates assume a December year-end. Online filing usually allows a short extension, announced each year.

YOUR PARTNER

13 How Dawgen Global helps

Our Caribbean Tax Service Desk, managed from Kingston, supports companies and individuals with French tax in Guadeloupe, from registration to dispute.

Tax compliance

Corporate and personal returns, instalments, CFE and CVAE.

Corporate tax advisory

Structuring, losses, tax groups, dividends and transactions.

International tax and transfer pricing

Treaty claims, withholding tax, documentation and Pillar Two.

Indirect taxes (TVA and customs)

TVA registration and returns, octroi de mer, customs and e-invoicing readiness.

Payroll and employment taxes

DSN, withholding at source, payroll tax and LODEOM relief.

Tax disputes and authority engagement

Tax audits, claims, rulings and appeals.

Incentives and investment planning

ZFANG, Girardin schemes and overseas investment credits.

Private client and expatriate tax

Residence, the overseas reduction, property, IFI, estates and assignees.

Tax technology and reporting

Tax calendars, provisions, data and reporting processes.

Start with a conversation

Tell us about your plans or your tax question in Guadeloupe, and we will set out the steps and timeline for your situation. Some regulated services are performed by affiliated firms; we will advise you of the arrangements when you make a request. Fees are tailored to each client's circumstances and set out in an engagement letter. Email guadeloupe@dawgen.com or info@dawgen.global, or call (876) 926-5210.

Talk to the Caribbean Tax Service Desk about Guadeloupe

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Key official sources

- Direction générale des Finances publiques (impots.gouv.fr)
- Bulletin officiel des Finances publiques (bofip.impots.gouv.fr)
- Légifrance (legifrance.gouv.fr)
- Direction générale des douanes et droits indirects (douane.gouv.fr)
- URSSAF and CGSS de la Guadeloupe (urssaf.fr)
- Ministry of the Economy and Finance (economie.gouv.fr)
- Région Guadeloupe (regionguadeloupe.fr)
- Préfecture de la Guadeloupe (guadeloupe.gouv.fr)

