



Understand your tax. Keep more of it.

Stance Finance is an AI-powered tax-intelligence platform for South African individuals, focused on personal income tax. It is built for everyday taxpayers — salaried employees, freelancers, and first-time filers — who want to understand their tax and prepare an accurate individual return (ITR12), but find SARS confusing.

How it works

Accuracy through separation: AI interprets your questions in plain language, while deterministic engines built on verified SARS tables perform every calculation. Figures like refunds and effective tax rates are traceable to source — not guessed by a language model.

What you can do

- **Prepare your return**

A guided ITR12 organised by SARS source code — employment, freelance, rental, retirement, medical and more. You file it yourself on eFiling; Stance prepares, it does not submit.

- **Ask the AI advisor**

Plain-language answers to your tax questions, drawn from and cited to the actual text of the Income Tax, VAT and Tax Administration Acts.

- **Run the numbers**

Refund estimator, tax-saving optimiser, medical and provisional tax tools, and a personal dashboard — all from your own figures.

Simple, honest pricing

Core tools and a limited number of advisor questions are free — no card needed. Professional Plus unlocks unlimited questions and additional tools for R149 a month, and you can cancel anytime. That is less than a single session with a tax practitioner.

Built with privacy in mind and aligned to POPIA: your data is access-controlled, is never sold, and is never used to train AI models.