

Ecuador	RSUs
When will I be taxed in relation to my plan benefits?	<p>Grant: No income tax. No social security.</p> <p>Vesting: Income tax. Social security.</p> <p>Transfer to participant: No income tax. No social security.</p> <p>Sale by participant: Capital gains tax on increase in value since vesting. No social security.</p>
What is the maximum rate of income tax payable in relation to my plan benefits?	37% (2025). Any change in tax rates usually takes effect from 1 January.
Income tax rates	Tax rates are progressive from 0% (on income up to USD12,081) to 37% (on income over USD108,810) in 2025.
Will my employer withhold income tax in relation to my plan benefits?	Employer withholding will apply if there is a recharge.
Are my plan benefits subject to social security contributions?	Yes, if cash payments are paid through payroll, the payments may be considered as part of the employee's salary and social security withholding may apply.
Employee social security	<p>Employee social security (max rate): 9.45% of monthly salary (flat rate). Special rates apply to employees in certain sectors.</p> <p>Employee social security (cap): social security is assessed on the minimum monthly taxable wage rate, which is assessed annually.</p>
What is the maximum rate of capital gains tax?	<p>37%</p> <p>Capital gains are taxed as ordinary income.</p>
What is the maximum tax rate payable on dividends?	<p>37%</p> <p>Dividends are taxed as ordinary income.</p>

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<p>Do I have to report any income in relation to the plan to my local tax authority?</p>	<p>Yes, if the individual receives taxable income which has not already been taxed at source.</p> <p>Report name: Annual Tax Return.</p> <p>Tax period: 1 January to 31 December.</p> <p>Reporting deadline: between 10 March and 28 March, depending on the ninth digit of the individual's tax identification number.</p> <p>Payment of tax: at time of filing.</p>

This summary assumes that you only pay tax in one place. Different rules may apply if you pay tax in different places.

This summary is only a guide. It is limited to a general description of national tax laws and does not address various issues which may impact the tax result, including: local, city, regional, state or other provincial taxes; retention and holding periods; restrictions on the shares; clawback terms and periods; and your own individual circumstances. We do not guarantee any particular tax result. Therefore, we recommend that you consult your own tax advisor regularly to determine your tax position.

The information provided is understood to be correct as of 26 November 2025. Changes in legislation or practice after this date may affect the tax treatment.

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