e-Invoice

The Inland Revenue Board of Malaysia (IRBM) has implemented electronic invoicing known as e-Invoice for all commercial transactions by phases starting 1 August 2024. e-Invoice is a digital representation of a transaction, which is sent electronically by the businesses to IRBM for recording and validation for tax administration management purposes.

In compliance with the e-Invoice implementation, kindly ensure the following information is accurate and/or update your record, if applicable, to facilitate a smooth e-Invoice issuance.

Individual Policyholder	Corporate/Entity Policyholder
Malaysian: • New NRIC / MyTentera identification number **Non-Malaysian:** • Latest passport number	**Malaysia Corporation:** • Tax Identification Number (TIN) • New 12-digits Company / Business Registration Number (BRN) • Sales and/or Service Tax (SST) Number (if applicable)

To update TIN and/or personal or corporate information, please submit:

GMBS-FRFPC (Request for Person Changes) form

To update NRIC, passport details or Company / Business Registration Number, please submit a copy of the relevant document.

Form and Document Submission Channels:

1. Servicing agent; or
2. Email to gmbsadmin@greateasternlife.com; or
3. Mail to Head Office; or
4. e-Connect User (Individual Policyholder):
   Log in to https://econnect-my.greateasternlife.com
   - ✓ To update TIN and information:
     i. Select "My Service Request" > "My Mailbox" and key-in OTP number
     ii. Click "Create New Query" and at "Subject" select "Form – Update Personal Details" from dropdown list
     iii. Click on the "Attachment(s)" and upload the completed form
   - ✓ To upload copy of NRIC or passport details:
     i. Select "My Form Submission" > "Update Person Changes"
     ii. Select policy(s) and click "Continue, Step 1.2: Policy Information"
     iii. Click "Continue, Step 2: Transaction Type"

iv. Select "Upload Copy NRIC/ID" and click "Continue, Step 3: Upload Documents"
v. Upload copy of NRIC or passport and complete "Step 4: Preview" and "Submit"

For e-Connect Registration/Login and usage guide, please refer to:
Customer Services >> Self Service Portal >> Digital Services >> e-Connect

Great Eastern Life Assurance (Malaysia) Berhad business information for e-Invoice purpose:

- ✓ Business Registration Number (BRN): 198201013982 or 93745-A
- ✓ Tax Identification Number (TIN): C2885638040
- ✓ Sales and Service Tax (SST) Registration Number: W10-1808-32001872
- ✓ Malaysia Standard Industrial Classification (MSIC) Code: 65111
- ✓ Business Activity: Life Insurance

For further information, please refer to the Frequently Asked Questions (FAQ) below.

Frequently Asked Questions (FAQ)

GENERAL – INTRODUCTION & E-INVOICE IMPLEMENTATION	
Q1	What is e-Invoice?
	An e-Invoice is a digital representation of a transaction between a supplier and a buyer for tax administration purpose. e-Invoice replaces paper or electronic documents such as invoices, credit notes, and debit notes. An e-Invoice contains the same essential information as the traditional document, for example, supplier's and buyer's details, item description, quantity, price excluding tax, tax, and total amount, which records transaction data for daily business operations.
Q2	What are the differences of e-Invoice and self-billed e-Invoice?
	e-Invoice Issued by the supplier to the buyer, and it recognize income/payment whenever a sale or other transaction is made. **Self-billed e-Invoice** A self-billed e-Invoice is generated by the buyer on behalf of the supplier for specific types of transactions, and it recognize expense/payout on purchases made from.
Q3	What is the timeline for e-Invoice implementation?
	Self-billed e-Invoice for Policy Benefits Payment is made available in August 2024. e-Invoice for premium is made available in July 2025 (for Corporate / Entity); and in Quarter 1 of the 2026 (for Individual).
Q4	Who can request for e-Invoice?
	All taxpayers such as individual policyholder and master policyholder can request for e-Invoice for transactions within the scope of e-Invoice (refer to Q5).
Q5	What is the purpose of e-Invoice?
	Taxpayers can use e-Invoice for tax deduction purpose or personal tax relief. e-Invoice will be issued according to the scenario below: a) Proof of income – e-Invoice is issued whenever a sale or other transaction is made to recognize it as an income of the taxpayers. b) Proof of expense – e-Invoice covers purchases made or other expenditure by the taxpayers.

MANDATORY INFORMATION REQUIRED FROM INDIVIDUAL POLICYHOLDERS AND MASTER POLICYHOLDERS FOR ISSUANCE OF E-INVOICE	
Q6	For individual policyholder, what are the **mandatory information** required for the issuance of e-Invoice?
	<u>For Malaysian individuals to provide either:</u> i. Tax Identification Number (TIN) with prefix of "IG"; or ii. MyKad/ MyTentera identification number; or iii. Both TIN and MyKad/ MyTentera identification number. **<u>For non-Malaysian individuals to provide either:</u>** i. Tax Identification Number (TIN) with prefix of "IG"; or ii. Both TIN and latest passport number/ MyPR/ MyKAS identification number.
Q7	For master policyholder, what are the **mandatory information** required for the issuance of e-Invoice?
	<u>For Malaysian Businesses</u> i. Tax Identification Number (TIN) ii. Business Registration Number iii. Sales & Service Tax (SST) Number iv. Tourism Tax Registration Number v. Proof of Tax Exemption Certificate Number *vi.* Malaysia Standard Industrial Classification (MSIC) Code and description; *please refer to the website https://phl.hasil.gov.my/pdf/pdfam/NewBusinessCodes_MSIC2008_2.pdf* *vii.* Company / entity's email address All above information; where applicable, is mandatory for the issuance of e-Invoice as supporting documents for tax deduction. Please also update the below details if there are any changes to the existing information: i. Email Address ii. Contact Number iii. Address **Note:** Notification letter has been issued to all Scheme's Master Policyholders requesting for the above information on 1 April 2024. Kindly complete the attached document in the letter if you have not replied to us.
Q8	What is SST number?
	The SST number is a unique identifier assigned to businesses in Malaysia once they registered as taxpayers after meeting the required registration threshold by Royal Malaysian Customs Department.

Q9	How to find SST number?
	To check the SST number registered for your business, please follow steps below. **Step 1:** Visit the official website https://mysst.customs.gov.my/ and click on the "Registration Status" tab. **Step 2:** Click "please select" button, followed by "Name of Business". **Step 3:** Provide the name of your business and hit the submit button.
Q10	How to provide the required **mandatory information to the Company**?
	Individual Policyholder (Member) Submit GMBS-FRFPC (Request for Person Changes) form and copy of NRIC/Passport to update ID number. TIN number can be pen down at the "Others" column. **Master Policyholder** Submit GMBS-FRFPC (Request for Person Changes) form together with copy of Business Registration Number and proof of Tax Exemption Certificate Number, if any, to update ID number. TIN number, SST Registration Number, Tourism Tax Registration Number, MSIC Code and description, where applicable, by completing the information at the "Others" column.
Q11	What are the channels to submit the completed GMBS-FRFPC (Request for Person Changes) form to the Company?
	e-Connect user / individual member 1. To submit via My Mailbox **Non-e-Connect user / Corporate / Entity** 1. To submit via email to gmbsadmin@greateasternlife.com; or 2. Hardcopy submission to Head Office / Branches' counter
Q12	What happens if the **mandatory information** is not submitted for e-Invoice?
	If the mandatory information is not submitted or inaccurate, the Company is unable to issue the e-Invoice or IRBM may reject the e-Invoice.
Q13	In what scenario the e-Invoice will not be available?
	If the e-Invoice is rejected by IRBM, it will not be available. **Note:** To minimize the rejection, please ensure the **mandatory information** as explained above (Q6-7) is submitted and they are accurate.

OTHERS	
Q14	How to contact IRBM to obtain info on e-Invoice?
	You may refer to https://www.hasil.gov.my for more info. Alternatively, taxpayers may reach out to the e-Invoice HASIL Helpdesk Line at 03-8682 8000, available 24/7 or chat via the MyInvois Live Chat at http://www.hasil.gov.my/en/e-invoice/contact-us
Q15	How to retrieve the TIN number?
	TIN registered with IRBM can be retrieved through one of the following methods: i. Check from e-Daftar menu (without log in to MyTax Portal) https://mytax.hasil.gov.my/ezHasil?data=e-Daftar&id=ezHasil%20sebelum ii. Log in to MyTax Portal https://mytax.hasil.gov.my/ iii. Contact the HASIL Contact Centre (03-8911 1000) iv. Visit the nearest IRBM offices
Q16	I received an email notification from IRBM MyInvois Portal (noreply@myinvois.hasil.gov.my) stating that a document was received. What is the purpose of this notification?
	This email is an automated notification from the IRBM MyInvois system informing the taxpayer that an e-Invoice has been submitted to IRBM, along with the validation status of the document. It is part of IRBM's standard process to keep taxpayers informed.

E-INVOICE FOR PREMIUM PAYMENT	
Q17	What are the types of e-Invoices issued for Premium / Policy-Related Payment?
	1. e-Invoice 2. Credit Note (if applicable)
Q18	What is Credit Note?
	A credit note is issued by Suppliers to correct errors, apply discounts, or account for returns in a previously issued e-Invoice with the purpose of reducing the value of the original e-Invoice. This is used in situations where the reduction of the original e-Invoice does not involve return of monies to the Buyer.
Q19	What are the changes to the Premium Paid Statement with the implementation of e-Invoice?
	The 2025 Premium Paid Statement issued in Y2026 will incorporate e-Invoice information. As a result, the layout will differ from previous years' Premium Paid Statements.

Q20	What happens if the e-Invoice submission by Great Eastern is rejected by the Inland Revenue Board of Malaysia (IRBM)? Can individual policyholders still receive the Premium Paid Statement cum e-Invoice?
	If the e-Invoice submission for a policy is rejected by IRBM, individual policyholders will still receive the Premium Paid Statement without e-Invoice information according to the previous statement layout. Policyholders can still use the Premium Paid Statement for income tax submission as usual.
Q21	How will policyholder receive the e-Invoice?
	For submission accepted by Inland Revenue Board of Malaysia (IRBM), e-Invoice information for individual policyholder will be incorporated in Premium Paid Statement (PPS). The Premium Paid Statement cum e-Invoice will continue to be issued annually, consistent with the existing issuance frequency and will be made available in e-Connect during the Quarter 1 of the year. Please note that QR code provided at the bottom right of the PPS can be scanned to view the e-Invoice info. Alternatively, e-Invoice can be obtained from MyInvois Portal at https://myinvois.hasil.gov.my/ For submission rejected by Inland Revenue Board of Malaysia (IRBM), Premium Paid Statement (PPS) will be issued without e-Invoice information and QR code, but the PPS will be available in e-Connect during the Quarter 1 of the year. Steps to obtain the e-Invoice / Premium Paid Statement: Step 1: Login eConnect > Select "My Document" > Click "Statement" Step 2: Select Document Type: Premium Paid Statement/e-Invoice (Group) To register as an eConnect user, please refer guide at: *Customer Services >> Self Service Portal >> Digital Services >> e-Connect* Policyholder who is an eConnect user with registered email address will receive email notification once the statement is available in e-Connect.

E-INVOICE FOR POLICY BENEFITS PAYMENT	
Q22	What are the types of e-Invoices issued for policy benefits payments?
	1. Self-Billed e-Invoice 2. Self-Billed Credit Note (if applicable) 3. Self-Billed Refund Note (if applicable)
Q23	What is Self-Billed Credit Note?
	Self-Billed Credit Note is issued by Buyers to correct errors, apply discounts, or account for returns in a previously issued Self-Billed e-Invoice to reduce the value of the original Self-Billed e-Invoice. This is used in situations where the reduction of the original Self-Billed e-Invoice does not involve return of monies to the Supplier.
Q24	What is Self-Billed Refund Note?
	Self-Billed Refund Note is a document issued by Buyers to confirm the refund of the Supplier's payment. This is used in situations where there is a return of monies to the Supplier.
Q25	What are the transactions that will trigger the issuance of Self-Billed e-Invoice?
	All payment transaction including but not limited to: a) Full Surrender b) Partial Surrender c) Early Maturity d) Maturity However, e-Invoice will not be issued for refund of payment from scheme and contract suspense account.
Q26	How many Self-Billed e-Invoices will be issued if there's multiple policy benefits payments for the same payee, e.g. 1 surrender payment for member's policy and 1 surrender payment for dependent's policy?
	e-Invoice will be issued for <u>each</u> payment transaction.
Q27	How will policyholder receive the Self-Billed e-Invoice?
	Servicing agent and master policyholder may download and distribute the e-Invoice to the individual policyholders. Please note that QR code provided at the bottom right of the e-Invoice can be scanned to view the e-Invoice info. Alternatively, e-Invoice can be obtained from MyInvois Portal at https://myinvois.hasil.gov.my/