


## Frequently Asked Questions

GENERAL – INTRODUCTION AND IMPLEMENTATION OF E-INVOICE FOR INDIVIDUAL AND CORPORATE / ENTITY POLICYHOLDERS	
Q1.	What is e-Invoice?
	<p>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.</p> <p>An e-Invoice contains the same essential information as 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.</p>
Q2.	When will Great Eastern begin the issuance of e-Invoice?
	<p>Issuance of e-Invoice will be implemented in phases to ensure smooth transition:</p> <p><b>Phase 1:</b> Self-billed e-Invoice for Policy Benefits Payout will be available on 1 August 2024</p> <p><b>Phase 2:</b> e-Invoice for premium and policy-related payment will be advised at a later stage.</p>
Q3.	Who can request for e-Invoice?
	<p>Both individual and corporate/entity policyholder can request for e-Invoice for transaction within the scope of e-Invoice (refer to Q4). e-Invoice will be published in eConnect for individual policyholder, whereas for corporate/entity policy may reach out to your respective servicing agent to obtain a copy of the e-Invoice.</p> <p>Alternatively, e-Invoice can be obtained from MyInvois Portal @ <a href="https://www.hasil.gov.my/en/e-invoice/myinvois-portal/">https://www.hasil.gov.my/en/e-invoice/myinvois-portal/</a>.</p>
Q4.	What is the purpose of e-Invoice?
	<p>Taxpayers can use e-Invoice to claim for tax deductions or personal tax relief.</p> <p>e-Invoice will be issued according to the scenario below:</p> <ol style="list-style-type: none"> <li>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.</li> <li>b) Proof of expense – e-Invoice covers purchase made or other expenditure by taxpayers.</li> </ol>

<b>E-INVOICE FOR PAYOUT TRANSACTION (CLAIMS &amp; POLICY BENEFITS)</b>	
Q5.	What are types of e-Invoices issued for Policy Benefits Payout Transactions?
	<ul style="list-style-type: none"> <li>a) Self-Billed e-Invoice</li> <li>b) Self-Billed Credit Note</li> <li>c) Self-Billed Refund Notes</li> </ul>
Q6.	What is Self-Billed e-Invoice?
	<p>A self-billed e-Invoice is generated by the buyer on behalf of the supplier, for specific types of transactions.</p> <p>Self-billed e-Invoice will be issued for bonus paid or distribution of surplus payment / investment profit to participants, in accordance with the e-Invoice treatment as mentioned under Section 11 of the e-Invoice Specific Guideline released by LHDN.</p>
Q7.	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 with the purpose of reducing the value of the original Self-Billed e-Invoice.
Q8.	What is Self-Billed Refund Note?
	Self-Billed Refund Note is the document issued by buyers to confirm the refund of the buyer's payment. This is used in situations where there is a return of monies to the buyer.
Q9.	What is the type of transactions that will trigger the issuance of Self-Billed e-Invoice?
	<p>All payout transaction including but not limited to:</p> <ul style="list-style-type: none"> <li>a) Claim</li> <li>b) Maturity</li> <li>c) Campaign Rewards</li> <li>d) Bonus (Cash Bonus, Survival Benefit, Guaranteed Cash Payment, etc.)</li> <li>e) Freelook payout</li> <li>f) Surrender/Partial Surrender payout</li> <li>g) Full/Partial Withdrawal payout</li> <li>h) Payout from CS transaction (Reduce/downgrade benefit/policy loan/ETA, etc.)</li> <li>i) APA account – withdrawal</li> </ul>

E-INVOICE FOR PREMIUM / POLICY-RELATED PAYMENT	
Q10.	Is there any e-Invoice issued for premium or policy-related payment?
	The e-Invoice for premium and policy-related payment will be implemented in the next phase and will be communicated in the subsequent communication.
MANDATORY INFORMATION REQUIRED FROM POLICYHOLDERS FOR ISSUANCE OF E-INVOICE	
Q11.	For Individual policyholder, what are the <b>mandatory information</b> required for the issuance of e-Invoice?
	<p><b>1. <u>For Malaysian individuals to provide either:</u></b></p> <ul style="list-style-type: none"> <li>a) TIN with prefix of “IG”</li> <li>b) MyKad/ MyTentera identification number; or</li> <li>c) Both TIN and MyKad/ MyTentera identification number.</li> </ul> <p><b>2. <u>For non-Malaysian individuals to provide either:</u></b></p> <ul style="list-style-type: none"> <li>a) TIN with prefix of “IG”</li> <li>b) Both TIN and latest passport number/ MyPR/ MyKAS identification number.</li> </ul>
Q12.	For Corporate / Entity policy, what are the <b>mandatory information</b> required for the issuance of e-Invoice?
	<p><b><u>For Malaysian Businesses</u></b></p> <ul style="list-style-type: none"> <li>a) TIN (Tax Identification Number)</li> <li>b) Business Registration Number</li> <li>c) Sales &amp; Service Tax (SST) Number</li> </ul> <p>All above information is mandatory to issue an e-Invoice for tax deduction. For New Business application, it is compulsory to provide the required information in the “Supplementary Questionnaire for Business Application (Corporate Customer) To Be Completed by Proposer (NBZ-QAPCA-V02-082024)” Form. Kindly ensure to submit the complete form (image below) to avoid any rejection or resubmission.</p> <div style="text-align: center;">  </div> <p>For Inforce policy application, kindly provide the required information in the “Request of Person Changes (CSD-PSF01A-V06-092024)” form. Please ensure completeness of the form (image below) before submission to avoid any rejection or resubmission.</p>

**REQUEST FOR PERSON CHANGES**  
**PERMOHONAN BAGI PERUBAHAN BUTIRAN DIRI (PSF01A)**

Policy No. <i>No. Polisi</i>	<input type="text"/>	New NRIC No. <i>No. Kad Pengenalan Baru</i>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Old NRIC/Birth Certificate/Passport No. <i>No. Kad Pengenalan Lama/Sijil Kelahiran/No. Pasport</i>		<input type="text"/>	
Name of Life Assured <i>Nama Hayat yang Diasuranskan</i>			

B(i). UPDATE PERSON DETAILS PERUBAHAN BUTIR DIRI				
Particulars <i>Butiran</i>	<input type="checkbox"/> Assured <i>Asured</i>	<input type="checkbox"/> Life Assured <i>Hayat yang Diasuranskan</i>	<input type="checkbox"/> Nominee/Trustee/Assignee <i>Penama/Pemegang Amanah/ Pemegang Serah Hak</i>	
<input type="checkbox"/> Name <i>Nama</i>				
<input type="checkbox"/> Date of Birth <i>Tarikh Lahir</i>				
<input type="checkbox"/> NRIC/BC/Passport No./Business Registration No. <i>No. KP/Surat Beranak/Pasport/No. Pendaftaran Perniagaan</i>				
<input type="checkbox"/> Sex <i>Jantina</i>				
<input type="checkbox"/> Title <i>Gelaran</i>				
<input type="checkbox"/> Country of Birth <i>Negara Kelahiran</i>				
<input type="checkbox"/> Nationality <i>Warganegara</i>				

B(ii). UPDATE PERSON DETAILS PERUBAHAN BUTIR DIRI	
Tax Identification No. (TIN) <i>No. Pengenalan Cukai (TIN)</i>	SST Registration No. <i>No. Pendaftaran SST</i>
<input type="text"/>	<input type="text"/>

Kindly ensure the "Signature of Policy Owner" is to be signed by the appointed Authorised Person and witness by an impartial party.

H. DECLARATION AND AUTHORISATION BY POLICY OWNER <i>PENYATAAN PENGISYTIHARAN OLEH PEMILIK POLISI</i>	
Dated at _____ / _____ / _____ <i>Ditandatangani pada</i> Day / Month / Year <i>Hari / Bulan / Tahun</i>	
<input type="text"/>	<input type="text"/>
Signature of Policy Owner <i>Tandatangan Pemilik Polisi</i>	Signature of Witness* <i>Tandatangan Saksi*</i>
Name : _____	Name : _____
NRIC No. : _____	NRIC No. : _____
Tel No. : _____	Tel No. : _____

Please also update the below details if there are any changes:

- Email Address
- Contact Number
- Address

Q13.	For Corporate / Entity policy, what are the <b>mandatory documents</b> required to update TIN number, Business Registration Number and SST Number and who should sign on the PSF01A (Request for Person Changes) form?
	<p>PSF01A (Request for Person Changes) form should be completed with information on TIN number, Business Registration Number and SST Number and signed by Authorised person appointed by the Company/entity.</p> <p>In the event there is a change on the Authorised person, please furnish below documents to update the latest Authorised person details:</p> <ol style="list-style-type: none"> <li>1. Form 8 for Certificate for Incorporation of Public Company or</li> <li>2. Form 9 for Certificate for Incorporation of Private Company</li> <li>3. Form 24 – Return of Allotment of Shares (Latest)</li> <li>4. Form 49 – Return giving particulars in Register Directors, Managers and Secretaries and changes of particulars (Latest)</li> <li>5. Authorization letter from Company or resolution from Board of Directors for the appointed Authorized Person.</li> <li>6. Supplementary Questionnaire for Business Application (Corporate Customer) to be completed by the Authorized Person on his/her personal particulars, submission of Company’s latest legal forms, and whether there is any existing Beneficial Owner(s)</li> <li>7. Copy of NRIC/ID/Passport of Authorized Person</li> <li>8. Tax Residency Self Certification form – Entity (PSF44) to be completed by Authorized Person.</li> <li>9. Tax Residency Self Certification form (PSF 44)– Entity (Controlling Person) to be completed by each of the Controlling Person, if any.</li> </ol> <p><b>**Important Notes:</b></p> <ul style="list-style-type: none"> <li>• If there is a change in Company’s name / Business Registration Number, to furnish a Certified True Copy of Form 13</li> <li>• Items 1 – 4, to be certified by Company Secretary</li> <li>• Please ensure all documents / forms signed date are of the same date.</li> </ul>
Q14.	Which email address is required for Corporate / Entity policy?
	The Company / Entity’s email address is required.

Q15.	What is SST number?
	The SST number is a unique identifier assigned to businesses in Malaysia once they register as taxpayers after meeting the required registration threshold by Royal Malaysian Customs Department.
Q16.	How to find SST number?
	The processing of checking whether your business is registered with the SST us quite simple.  Step 1: Visit the official website <a href="https://mysst.customs.gov.my/">https://mysst.customs.gov.my/</a> , 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 submit button.
Q17.	How to provide the required <b>mandatory information</b> ?
	<b><u>Individual Policyholder</u></b> To submit PSF01A (Request for Person Changes) form and certified true copy of NRIC/Passport for updating of ID number. TIN number can be penned down at the “B(ii)” column.  <b><u>Corporate / Entity Policy</u></b> To submit PSF01A (Request for Person Changes) form with TIN number, Business Registration Number and SST Number penned down at the “ B(i) & B(ii)” column.
Q18.	How to submit the completed PSF01A (Request for Person Changes) form?
	<b><u>e-Connect user</u></b> a) To submit via My Mailbox  <b><u>Non-e-Connect user &amp; Corporate / Entity Policy</u></b> a) To submit via email ( <a href="mailto:wecare-my@greateasternlife.com">wecare-my@greateasternlife.com</a> ) or; b) Through your respective Servicing agents c) Hardcopy submission to Head Office / Branches’ counter
Q19.	Is there a deadline to submit the <b>mandatory information</b> ?
	The mandatory information is required to be submitted by <b>1 July 2025</b> as guided by IRB, as the e-Invoice will be fully implemented on this date. However, you are strongly advised to submit latest by <b>31 December 2024</b> to the company.
Q20.	What happens if the <b>mandatory information</b> is submitted <u>after</u> 1 July 2025?
	If the information is submitted after 1 July 2025, the Company will not be able to issue an e-Invoice for transaction prior to the submission. e-Invoice will only be made available in the next invoice statement, once the mandatory information is updated.

Q21.	What happens if the <b>mandatory information</b> 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 Inland Revenue Board of Malaysia (IRBM) may reject the e-Invoice.
<b>VIEWING E-INVOICE</b>	
Q22.	How will I receive the e-Invoice?
	<p><b><u>Individual Policyholder</u></b> All e-Invoice will be available in eConnect. Please follow the steps below to obtain the e-Invoice:</p> <p>Step 1: Login eConnect &gt; Click “My Document” &gt; Select “e-Invoice” Step 2: e-Invoice: To select e-Invoice Type</p> <p>Options: -</p> <ul style="list-style-type: none"> <li>• Self-Billed e-Invoice (Payout)</li> <li>• Self-Billed Credit Note (Payout)</li> <li>• Self-Billed Refund Note (Payout)</li> </ul> <p><b><u>Corporate / Entity Policy</u></b> Kindly reach out to your respective Servicing agents or alternatively, to download from MyInvois Portal @ <a href="https://www.hasil.gov.my/en/e-invoice/myinvois-portal/">https://www.hasil.gov.my/en/e-invoice/myinvois-portal/</a></p>
Q23.	Will there be any notification sent to policyholders when the e-Invoice is made available on eConnect?
	Email notification will be triggered to the policyholder following the registered email address in the policy.
Q24.	e-Invoice will be made available in e-Connect for how many years?
	5 years
Q25.	How many e-Invoices will be issued if there’s multiple payouts in a policy, e.g. 1 payout on cash bonus and 1 payout on claim?
	e-Invoice will be issued for each payout transaction.
Q26.	For Corporate / Entity policy, can the e-Invoice be issued to the Life Assured (employee’s name) instead of Proposer (Company’s name)?
	e-Invoice will be issued to the payee (payouts) / payor (premium / policy-related payment).

Q27.	In what scenario the e-Invoice will not be available?
	<p>If the e-Invoice is rejected by IRBM, it will not be available.</p> <p><b>Note:</b> To minimize the rejection, please ensure the <b>mandatory information</b> as explained above (Q11-12) is submitted and they are accurate.</p>
Q28.	What is required if there is discrepancy of my personal or contact details?
	<p><b>Individual Policyholder</b></p> <ul style="list-style-type: none"> <li>a) To update contact details via e-Connect &gt; Select “My Service Request” &gt; Select “Update Personal Details”.</li> <li>b) To update personal details such as NRIC/Passport, submit PSF01A (Request for Person Changes) form and certified true copy of NRIC/Passport.</li> </ul> <p><b>Corporate / Entity Policy</b></p> <ul style="list-style-type: none"> <li>a) To fill up PSF01A (Request for Person Changes) form to update the details.</li> </ul>
<b>OTHERS</b>	
Q29.	Can I call Inland Revenue Board of Malaysia (IRBM) to obtain info on e-Invoice?
	<p>You may refer to <a href="https://www.hasil.gov.my">https://www.hasil.gov.my</a> for more info.</p> <p>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 <a href="http://www.hasil.gov.my/en/e-invoice/contact-us">http://www.hasil.gov.my/en/e-invoice/contact-us</a></p>
Q30.	How to retrieve the TIN number?
	<p>TIN registered with LHDN can be retrieved through one of the following methods:</p> <ul style="list-style-type: none"> <li>i. Check from e-Daftar menu (without login to MyTax Portal) <a href="https://mytax.hasil.gov.my/ezHasil?data=e-Daftar&amp;id=ezHasil%20sebelum">https://mytax.hasil.gov.my/ezHasil?data=e-Daftar&amp;id=ezHasil%20sebelum</a></li> <li>ii. Login to MyTax Portal <a href="https://mytax.hasil.gov.my/">https://mytax.hasil.gov.my/</a></li> <li>iii. Contact the HASIL Contact Centre (03-8911 1000)</li> <li>iv. Visit the nearest LHDNM offices.</li> </ul>