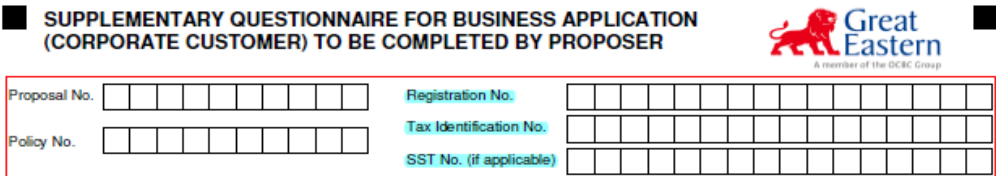


Frequently Asked Questions

GENERAL – INTRODUCTION & E-INVOICE FOR INDIVIDUAL AND CORPORATE / ENTITY POLICYHOLDER IMPLEMENTATION	
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>Phase 1: Self-billed e-Invoice for Policy Benefits Payout will be available on 1 August 2024</p> <p>Phase 2: 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 @ https://www.hasil.gov.my/en/e-invoice/myinvois-portal/.</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"> 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 purchase made or other expenditure by taxpayers.

E-INVOICE FOR PAYOUT TRANSACTION (CLAIMS & POLICY BENEFITS)	
Q5.	What are types of e-Invoices issued for Policy Benefits Payout Transactions?
	<ul style="list-style-type: none"> a) Self- Billed e-Invoice b) Self-Billed Credit Note c) Self-Billed Refund Notes
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 are the 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"> a) Claim b) Maturity c) Campaign Rewards d) Bonus (Cash Bonus, Survival Benefit, Guaranteed Cash Payment, etc.) e) Freelook payout f) Surrender/Partial Surrender payout g) Full/Partial Withdrawal payout h) Payout from CS transaction (Reduce/downgrade benefit/policy loan/ETA, etc.) i) APA account – withdrawal

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 mandatory information required for the issuance of e-Invoice?
	<p>1. <u>For Malaysian individuals to provide either:</u></p> <ul style="list-style-type: none"> a) TIN with prefix of "IG" b) MyKad/ MyTentera identification number; or c) Both TIN and MyKad/ MyTentera identification number. <p>2. <u>For non-Malaysian individuals to provide either:</u></p> <ul style="list-style-type: none"> a) TIN with prefix of "IG" b) Both TIN and latest passport number/ MyPR/ MyKAS identification number.
Q12.	For corporate / entity policy, what are the mandatory information required for the issuance of e-Invoice?
	<p><u>For Malaysian Businesses</u></p> <ul style="list-style-type: none"> a) TIN (Tax Identification Number) b) Business Registration Number c) Sales & Service Tax (SST) Number <p>All above information is mandatory to issue an e-Invoice for your supporting document for tax deduction.</p> <p>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>Please also update the below details if any changes:</p> <ul style="list-style-type: none"> a) Email Address, b) Contact Number c) Address

Q13.	Which email address is required for corporate / entity policy?
	The company / entity's email address is required.
Q14.	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.
Q15.	How to find SST number?
	The processing of checking whether your business is registered with the SST is quite simple. Step 1: Visit the official website https://mysst.customs.gov.my/ , 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.
Q16.	How to provide the required mandatory information ?
	<u>Individual Policyholder</u> 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 "others" column. <u>Corporate / Entity Policy</u> To submit PSF01A (Request for Person Changes) form with TIN number, Business Registration Number and SST Number penned down at the "Others" column.
Q17.	How to submit the completed PSF01A (Request for Person Changes) form?
	<u>e-Connect user</u> a) To submit via My Mailbox <u>Non-e-Connect user & Corporate / Entity Policy</u> a) To submit via email (wecare-my@greateasternlife.com) or; b) Through your respective Servicing agents c) Hardcopy submission to Head Office / Branches' counter
Q18.	Is there a deadline to submit the mandatory information ?
	The mandatory information is required to be submitted by 1 July 2025 as guided by IRB, as the e-Invoice will be fully implemented on this date. However, you are strongly advised to submit latest by 31 December 2024 to the company.
Q19.	What happens if the mandatory information 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.

Q20.	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 Inland Revenue Board of Malaysia (IRBM) may reject the e-Invoice.
VIEWING E-INVOICE	
Q21.	How will I receive the e-Invoice?
	<p><u>Individual Policyholder</u> All e-Invoice will be available in eConnect. Please follow the steps below to obtain the e-Invoice:</p> <p>Step 1: Login eConnect > Click “My Document” > Select “e-Invoice” Step 2: e-Invoice: To select e-Invoice Type</p> <p>Options: -</p> <ul style="list-style-type: none"> • Self-Billed e-Invoice (Payout) • Self-Billed Credit Note (Payout) • Self-Billed Refund Note (Payout) <p><u>Corporate / Entity Policy</u> Kindly reach out to your respective Servicing agents or alternatively, to download from MyInvois Portal @ https://www.hasil.gov.my/en/e-invoice/myinvois-portal/</p>
Q22.	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.
Q23.	e-Invoice will be made available in e-Connect for how many years?
	5 years
Q24.	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.
Q25.	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).

Q26.	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>Note: To minimize the rejection, please ensure the mandatory information as explained above (Q11-12) is submitted and they are accurate.</p>
Q27.	What is required if there is discrepancy of my personal or contact details?
	<p>Individual Policyholder</p> <ul style="list-style-type: none"> a) To update contact details via e-Connect > Select “My Service Request” > Select “Update Personal Details”. b) To update personal details such as NRIC/Passport, submit PSF01A (Request for Person Changes) form and certified true copy of NRIC/Passport. <p>Corporate / Entity Policy</p> <ul style="list-style-type: none"> a) To fill up PSF01A (Request for Person Changes) form to update the details.
OTHERS	
Q28.	Can I call Inland Revenue Board of Malaysia (IRBM) to obtain info on e-Invoice?
	<p>You may refer to https://www.hasil.gov.my 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 http://www.hasil.gov.my/en/e-invoice/contact-us</p>
Q29.	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"> i. Check from e-Daftar menu (without login to MyTax Portal) https://mytax.hasil.gov.my/ezHasil?data=e-Daftar&id=ezHasil%20sebelum ii. Login to MyTax Portal https://mytax.hasil.gov.my/ iii. Contact the HASIL Contact Centre (03-8911 1000) iv. Visit the nearest LHDNM offices.