

Frequently Asked Questions (FAQ) on e-Invoice

As part of our compliance with the Inland Revenue Board of Malaysia (IRBM) guidelines, we are transitioning to an e-invoice system. This document is designed to provide you with essential information about e-invoicing, including its purpose, process, and requirements involved.

The e-invoice system brings numerous benefits, such as increased transparency and efficiency in financial transactions. This FAQ addresses common questions to help you navigate the transition smoothly, covering topics like how e-Invoices work, the information needed, and how to access them. For additional inquiries or support, please contact our Customer Service team at 03-2719 9112 or 1-300-13-2323, or via email at MYCARE@manulife.com. Our representatives are ready to assist you with any further information you may need about e-invoicing.

Frequently Asked Questions (FAQs)

1. What is an e-Invoice?

An e-Invoice is a digital representation of a transaction between a supplier and a buyer, as defined by IRBM. It replaces traditional paper or electronic documents such as invoices, credit notes and debit notes. An e-invoice contains the same essential information as traditional documents, including the supplier's and buyer's details, item description, quantity, price excluding tax, tax and total amount. This structured, machine-readable format ensures seamless integration with digital systems, facilitating efficient transaction recording for daily business operations.

2. What is the purpose of an e-Invoice?

It enables taxpayers to claim tax deductions or personal tax relief while providing a clear record of income and expenses. e-Invoices are issued in the following scenarios:

- **Proof of Income:** Issued when a sale or transaction occurs, recognizing it as income for the taxpayer.
- **Proof of Expense:** Covers purchases or other expenditures by taxpayers.

3. When did Manulife begin issuing e-Invoices?

Manulife's e-Invoice rollout occurred in three phases, following the guidelines set by the IRBM. These phases are designed to ensure a smooth transition and compliance with regulatory requirements:

- **Phase 1:** Consolidated self-billed e-Invoices for Policy Benefits/Claims Payout and consolidated e-Invoice for premium were available from 1 August 2024 to 31 March 2025.
- **Phase 2:** Itemized self-billed e-Invoices for Policy Benefits/Claims Payout have been available since 1 April 2025.
- **Phase 3:** Itemized e-Invoices for premium and policy-related payments will be available starting 1 March 2026.

4. What is a Self-Billed e-Invoice?

Self-Billed e-Invoice offers a unique approach where the buyer generates the invoice on behalf of the supplier. This method is particularly relevant for specific transactions like insurance claims and benefit payments to policyholder / beneficiary. The issuance follows the guidelines outlined in Section 11 of the e-Invoice Specific Guideline issued by the IRBM.

5. What transactions lead to the issuance of a Self-Billed e-Invoice?

Self-Billed e-Invoices are generated for a variety of payout transactions, providing you with clear documentation for your financial records. These include, but are not limited to:

- **Benefit Payout:** Documentation of benefits you have received.
- **Maturity:** Documentation of payout related to the maturity of your policies.
- **Future Premium Deposit Interest:** Interest earned on future premium deposits.
- **Surrender:** Transactions related to policy surrender.
- **Partial Withdrawal:** Documentation for any partial withdrawals made.
- **Claim:** Documentation issued for claims processed.

6. What transactions lead to the issuance of an e-Invoice?

e-Invoices are generated for transactions that represent income for the service provider. These include, but are not limited to:

- **Premium Payments:** This covers all premium-related payments, including single and regular top-ups, as well as renewal premium.
- **Interest Charges:** Invoices for interest related to policy loans, automatic premium loans, and reinstatements.
- **Service Fees:** Charges for additional services, such as request for additional copy of policy document.

7. What mandatory information is required from individual policyholders for e-Invoice issuance?

To ensure accurate and efficient issuance of e-Invoices, we require the following information from our policyholders:

For Malaysian Individual Policyholders:

- **Name:** As per your NRIC.
- **Tax Identification Number (TIN):** With the prefix 'IG', if applicable.
- **Identification Number:** MyKad or MyTentera.
- **Contact Number:** Your current phone number.
- **Mailing/Correspondence Address:** Where you receive correspondence.
- **Email Address:** Your active email address for notifications.

For Non-Malaysian Individual Policyholders:

- **Name:** As per your Passport, MyPR, or MyKAS.
- **Tax Identification Number (TIN):** With the prefix 'IG', if applicable.

- **Identification Number:** Passport, MyPR, or MyKAS.
- **Contact Number:** Your current phone number.
- **Mailing/Correspondence Address:** Where you receive correspondence.
- **Email Address:** Your active email address for notifications.

If you are a corporate or entity policyholder, please provide the following information to facilitate the issuance of e-Invoices:

For Malaysian Businesses:

- **Tax Identification Number (TIN):** Your business's registered tax number.
- **Business Registration Number:** The official registration number of your business.
- **Sales & Service Tax (SST) Number:** If applicable, your SST registration number.
- **Contact Number:** The phone number for business inquiries.
- **Mailing/Correspondence Address:** The address where your business receives correspondence.
- **Email Address:** The email address for official business communications and notifications.

You can easily access your e-Invoices through our customer portal, Manulife Online. Here is how you can download them:

- **For Individual Policyholders:** All your e-Invoices are conveniently available on Manulife Online. Follow these simple steps to download them:
 1. **Login** to your Manulife Online (MO) account.
 2. Navigate to the **"Portfolio"** section.
 3. Tap on **"Policy documents."**
 4. Select the policy you wish to view.
 5. Choose the e-Invoice document and click **download**.
- **For Corporate/Entity Policyholders and Individual Policyholders without Manulife Online access:** If you do not have access to Manulife Online, please reach out to your respective servicing agents or our Customer Service officers for assistance **Contact Manulife Customer Service:** You can call us at 03-2719 9112 or 1300 13 2323, or send an email to MYCARE@manulife.com for assistance. They will help you obtain your e-Invoices. Alternatively, you can download the e-Invoice from MyInvois Portal.

8. Will I receive a notification when my e-Invoice is available on Manulife Online?

For Individual Policyholders:

Yes, you will. e-Invoice will be available on Manulife Online upon issuance of the annual premium statement. Additionally, LHDN will send an email notification to the email address you have registered with us. This ensures you are always informed and can access your documents promptly.

If you do not have an email address or have not registered with Manulife Online, please contact **Manulife Customer Service**: You can call us at 03-2719 9112 or 1300 13 2323, or send an email to MYCARE@manulife.com for assistance.

To update your email information and complete your registration for Manulife Online. This will enable you to access your e-Invoices conveniently. Alternatively, you will receive a notification from the IRBM to view your e-Invoices on the MyInvois Portal once they become available.

For Corporate / Entity Policyholders:

No, e-Invoices will be sent to the registered email with Manulife by the end of the subsequent month following the date of transaction.

If you do not have an email address or have not registered with Manulife. Visit the link provided below to submit the mandatory e-Invoice information as required by IRBM.

Link: [E-Invoice Implementation by Inland Revenue Board of Malaysia \("IRBM"\)](#)

9. For how long will e-Invoices be available in Manulife Online?

e-Invoices will be stored in Manulife Online for seven (7) years, ensuring you have ample time to manage and refer to your records.

10. If a policy has multiple payout transactions, such as a benefit payout and a claim payout, how many self-billed e-Invoices will be issued?

Each payout transaction will receive its own self-billed e-Invoice.

11. Under what circumstances would an e-Invoice not be available?

An e-Invoice may not be available if it fails to pass the validation process by the IRBM due to inaccurate or incomplete information. In such cases, the invoice will be submitted as a consolidated e-Invoice under "general public" for individual policyholders not conducting business.

Note: To reduce the likelihood of validation issues, please ensure that all mandatory information, as outlined in questions 7 and 8, is accurately provided.

12. What should I do if I notice a discrepancy on the e-Invoice issued by Manulife?

If you find any discrepancies on your e-Invoice, you have a couple of options:

1. **Contact Manulife Customer Service:** You can call us at 03-2719 9112 or 1300 13 2323, or send an email to MYCARE@manulife.com for assistance.
2. **Reject via MyInvois Portal:** You can also reject the e-Invoice directly through the MyInvois Portal at <https://mytax.hasil.gov.my/>. Please note that the rejection must be made within 72 hours after the e-invoice is issued.

13. I want to know more about the e-invoice. Where can I find additional information about the e-invoice??

You can find more information about e-Invoices by visiting [IRBM's e-Invoice webpage](#).

Alternatively, taxpayers can reach out to the e-Invoice HASIL Helpdesk Line at 03-8682 8000, which is available 24/7. You can also chat via the MyInvois Live Chat for assistance by visiting [this contact page](#).

14. How can I retrieve the TIN number?

Retrieving your Tax Identification Number (TIN) is a straightforward process, with multiple options available to ensure you can access this important information easily. You can retrieve your TIN registered with IRBM via:

- e-Daftar menu without logging into MyTax Portal: [e-Daftar](#)
- Login to MyTax Portal: [MyTax Portal](#)
- Contact HASIL Contact Centre at 03-8911 1000
- Visit the nearest IRBM office.

If the mandatory information requested is not provided or is inaccurate, you may not receive the e-invoice. Kindly ensure your information is up-to-date and accurate for IRBM to validate your e-invoice.

15. What happens if I do not require the e-invoice? Do I still need to provide information to Manulife?

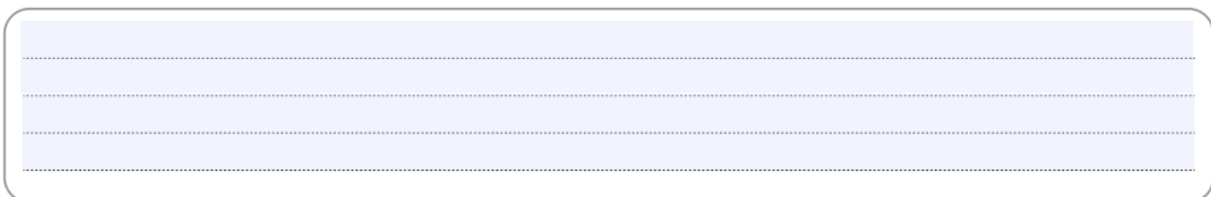
According to the IRBM guidelines, you are required to provide the mandatory information to the service provider if you are not an individual conducting business. However, if a particular transaction exceeds RM10,000, you must provide the necessary information for the issuance of an e-invoice, regardless of whether you require it.

16. How can I provide the mandatory e-Invoice information?

For Individual Policyholders:

- 1: Visit Manulife Website
- 2: Navigate to Services > Form Library > Personal Information Update Forms
- 3: Download the: **Request for Change of Customer Details and Payment Method (LF5188) – Change Personal Information Form**
- 4: Complete the mandatory information in section E – Others.

E OTHERS / LAIN-LAIN



- 5: Email the completed form to MYCARE@manulife.com

For Corporate / Entity Policyholders:

Visit the link provided below to submit the mandatory e-Invoice information as required by IRBM. Link: [E-Invoice Implementation by Inland Revenue Board of Malaysia \("IRBM"\)](#)