

## Frequently Asked Questions

General e-Invoice		
No	Questions	Answers
1	What is an e-Invoice?	e-Invoice implementation is a nationwide initiative by the Government of Malaysia to enhance the efficiency of tax administration management. An e-Invoice is a digital document which records transactions between AGROBANK and customers that is validated by Inland Revenue Board of Malaysia (IRBM).
2	Is e-Invoice applicable only to transactions in Malaysia?	No, the issuance of e-Invoice is not limited to only transactions within Malaysia. It is also applicable for cross-border transactions.
3	What is the key difference between an e-Invoice and normal banking product statement?	There will be no changes to your normal banking product statements. e-Invoice is a new additional document sent to you, and include only certain transactions (e.g., your existing fees, charges, interest, etc) that AGROBANK is required to report to IRBM. Each e-Invoice contains a reference number assigned by IRBM, representing a unique identification of the e-Invoice in the form of a QR code and indicating that the document has been validated by IRBM.
4	What is the difference between an e-Invoice and a self-billed e-Invoice?	e-Invoices are issued by AGROBANK for e-Invoice impacted fees, charges, interest, or payments made by customers to AGROBANK. Self-billed e-Invoices are issued by AGROBANK for certain payments made by AGROBANK to customers, e.g., interest payments or profit distribution.
5	When will I start receiving my e-Invoices?	IRBM validated e-Invoices from AGROBANK will be issued from 1 July 2025 onwards for all e-Invoice impacted bank charges, fees, and interest or profit paid to AGROBANK in accordance with your current statement or documentation cycle. Do note that AGROBANK will only issue e-Invoice(s) if you have provided accurate and complete e-Invoice required information to AGROBANK.
6	For joint accounts or accounts with more than one party as account holders, to whom will the e-Invoice be issued?	AGROBANK will issue the e-Invoice only to the principal or primary account holder. Secondary account holders will not receive an e-Invoice.
7	Can I still claim tax deductions or personal tax relief without an e-Invoice(s)?	Yes, you may continue to claim tax deductions or personal tax relief using existing documentation, such as statements provided by AGROBANK to substantiate your expenses, until such time the tax legislation has been amended.
8	Where can I find more information on IRBM e-Invoicing?	For more information on IRBM e-Invoicing, please visit the <a href="#">IRBM e-Invoice</a> website.

9	How can I opt-in for e-invoicing?	<p>i. <b>Individual Customers:</b> Please visit the nearest Agrobank Branch to complete the e-invoice opt-in process.  <b>Note:</b> Individual customers are required to visit the nearest branch in person to complete the necessary Know Your Customer (KYC) verification. This process is conducted to ensure that the registration is performed by the rightful account holder.</p> <p>ii. <b>Corporate Customers:</b> You are required to provide the necessary information via the following link:  <a href="https://forms.office.com/r/1AYF47iWzb">https://forms.office.com/r/1AYF47iWzb</a></p>
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#### Service Request Form - Individual Customers

No	Questions	Answers
1	Why do I need to provide additional personal information to AGROBANK?	AGROBANK requires certain customer personal information for e-Invoice issuance, of which, AGROBANK currently does not collect as part of our onboarding process. To ensure you receive your e-Invoices, AGROBANK advice customer to update customer information by visit the nearest branch.
2	What additional information is collected for the purpose of e-Invoice issuance?	<ul style="list-style-type: none"> <li>• Tax Identification Number (TIN)</li> <li>• SST Registration Number (if applicable)</li> </ul>
3	Who is required to provide information for the Service Request Form?	All customers who require e-Invoice must updated their additional information by visit the nearest branch.
4	Is it necessary to provide my personal details for e-Invoice issuance?	<p>Yes, AGROBANK will issue e-Invoice only to customers who have provided the necessary details to AGROBANK.</p> <p>Customers must ensure that the details submitted are accurate and complete.</p>
5	How can I provide my e-Invoicing information?	<p>Customer can provide their e-invoice information by visit nearest AGROBANK Branch.</p> <p>You can still provide your information after 1 July 2025. However, you will not receive e-Invoice(s) for transactions completed before you provide your information to AGROBANK.</p>
6	What happens if I submit my e-Invoicing information after 1 July 2025?	<ul style="list-style-type: none"> <li>• If you provide the information before the product statement cycle, you will receive e-Invoice for the cycle.</li> <li>• If you provide the information after the product statement cycle, you will receive your e-Invoice(s) starting from the next cycle onwards.</li> <li>• You will not be able to request for e-Invoice(s) for a product statement cycle if AGROBANK received your correct and accurate information via the Service Request Form only after the product statement cycle once your account statement has been issued.</li> </ul>

		<ul style="list-style-type: none"> <li>For example, if your statement date is 31 Jul 2025, you will be able to receive the e-Invoice for the July statement cycle if you submit your e-Invoicing information before 31 Jul 2025. However, if you submit your e-Invoicing information after 31 Jul 2025, you will only receive your e-Invoice(s) from the subsequent month (Aug 2025) onwards.</li> </ul>
7	Can I continue using my old NRIC for e-Invoicing?	AGROBANK does not accept old NRICs from customers for e-Invoicing issuance. Therefore, if you have not updated your old NRIC to the new NRIC, visit nearest AGROBANK Branch. Please also ensure that you have updated your new NRIC with IRBM. IRBM will validate the ID and TIN based on what is registered in their system. As such, any mismatch of ID registered between AGROBANK and IRBM (e.g., new NRIC registered with IRBM vs old NRIC registered with AGROBANK) will result in rejection by IRBM. If rejected by IRBM, AGROBANK will be not able to issue standalone e-Invoices to you.
8	Why do I need to update my ID with IRBM?	
9	Will non-Malaysians have an IRBM TIN?	Yes, non-Malaysians will also be assigned with a TIN if they are registered taxpayers with IRBM.
10	How can I retrieve my Malaysian Tax Identification Number (TIN)?	You can check the Tax Identification Number (TIN) allocated by IRBM on the front page of your individual tax return or through MyTaxPortal main page or under “e-Daftar” menu.
11	What is the correct format for Individual TIN?	For Individual TIN (with prefix IG): The numeric character within the TIN remains the same (at a maximum of 14 characters including prefix), e.g., IG56003500070, IG4040080091, IG115002000
12	How can I retrieve my Sales & Service Tax (SST) Registration Number?	You can retrieve the Sales & Service Tax (SST) registration number allocated by the Royal Malaysian Customs Department on the Customs MySST Portal. For more detailed explanation on how retrieve your Sales & Service Tax (SST) registration number.  Customer can check their information by visit nearest AGROBANK Branch.  TIN is validated against your latest ID registered with IRBM. The “Invalid” status can be due to mismatch of ID registered with AGROBANK and IRBM (e.g., new NRIC registered with IRBM vs old NRIC registered with AGROBANK).  Customers are fully responsible to ensure that all details submitted to AGROBANK are complete and accurate to receive e-Invoices from AGROBANK. AGROBANK will not be able to issue e-Invoice(s) to you if the information provided is incorrect or incomplete.
13	How can I check if my submitted TIN is valid?	
14	Why is my TIN validation status showing as “Invalid” even though I provided the correct TIN?	
15	What happens if I provide incorrect information to AGROBANK?	Do note that you will not be able to request for e-Invoice(s) for a product statement cycle if AGROBANK received your correct and accurate information via the Service Request Form only after the product statement cycle once your account statement has been issued.

		<p>• For example, if your statement date is 31 Jul 2025, you will be able to receive the e-Invoice for the July statement cycle if you submit your e-Invoicing information before 31 Jul 2025. However, if you submit your e-Invoicing information after 31 Jul 2025, you will only receive your e-Invoice(s) from the subsequent month (Aug 2025) onwards.</p> <p>No, you will only need to provide your correct and accurate information as registered with IRBM in the Service Request Form once. Therefore, we urge all customers to diligently check the TIN validation status to ensure that the status is shown as "Valid" prior to the product statement cycle in which you would like to receive the standalone e-invoices.</p>
16	I have multiple AGROBANK accounts. Do I need to update my information multiple times?	
17	Can I update my e-Invoicing details after submission?	Customer can provide their e-invoice information by visit nearest AGROBANK Branch.
18	Can customer update their email address?	If customer wish to update the email address or other details with your AGROBANK account, customer can provide their e-invoice information by visit nearest AGROBANK Branch.
19	Can I provide multiple emails for different AGROBANK products?	No. Only one (1) email address per customer for e-Invoice purposes. All e-invoices for your AGROBANK products will be sent to this single email address.
20	Can I still proceed with product applications if I did not provide my e-Invoicing information to AGROBANK?	Yes, product applications can still proceed as usual.  Not submitting the e-invoicing information will not impact your ability to apply for AGROBANK products.

#### Service Request Form - Non-Individual Customers

No	Questions	Answers
1	Why do I need to provide additional information to AGROBANK?	AGROBANK requires certain customer personal information for e-Invoice issuance, of which, AGROBANK currently does not collect as part of our onboarding process. To ensure you receive your e-Invoices, AGROBANK is conducting an exercise to collect the required additional data from all customers through Service Request Form.
2	What additional information is collected for the purpose of e-Invoice issuance?	<ul style="list-style-type: none"> <li>• Tax Identification Number (TIN)</li> <li>• SST Registration Number (if applicable)</li> <li>• Tourism Tax Registration Number (if applicable)</li> <li>• IRBM MSIC Code</li> </ul>
3	Who is required to provide information for the Service Request Form?	All customers who require e-Invoice must submit their additional information via the Service Request Form.  Customers are responsible to ensure all information submitted is accurate and complete.
4	Is it mandatory to provide my details for e-Invoice issuance?	Yes, AGROBANK will issue e-Invoice only to customers who have provided the necessary details to AGROBANK via the Service Request Form.  Customers must ensure that the details submitted are accurate and complete.

		Rest assured your personal details will only be collected, recorded, held, used, disclosed and stored (i.e. "process") in accordance with AGROBANK <a href="#">Privacy Notice</a> as well as existing terms and conditions of any account, products, services, facility or agreement that you may have with the relevant AGROBANK entities.
5	How can I provide my e-Invoicing information?	Customer can provide their e-invoice information by visit nearest AGROBANK Branch.
6	What happens if I submit my e-Invoicing information after 1 July 2025?	<p>You can still provide your information after 1 July 2025. However, you will not receive e-Invoice(s) for transactions completed before you provide your information to AGROBANK</p> <ul style="list-style-type: none"> <li>• If you provide the information before the product statement cycle, you will receive e-Invoice for the cycle.</li> <li>• If you provide the information after the product statement cycle, you will receive your e-Invoice(s) starting from the next cycle onwards.</li> <li>• You will not be able to request for e-Invoice(s) for a product statement cycle if AGROBANK received your correct and accurate information via the Service Request Form only after the product statement cycle once your account statement has been issued.</li> <li>• For example, if your statement date is 31 Jul 2025, you will be able to receive the e-Invoice for the July statement cycle if you submit your e-Invoicing information before 31 Jul 2025. However, if you submit your e-Invoicing information after 31 Jul 2025, you will only receive your e-Invoice(s) from the subsequent month (Aug 2025) onwards.</li> </ul>
7	Can I submit my company's old BRN for e-Invoicing?	Yes, AGROBANK will continue to accept the old BRN until such time the legislation has been amended. However, please ensure the old BRN submitted to AGROBANK must match the BRN registered with IRBM.
8	Why do I need to update my ID with IRBM?	IRBM will validate the ID and TIN based on what is registered in their system. As such, any mismatch of ID registered between AGROBANK and IRBM (e.g., New BRN registered with IRBM vs Old BRN registered with AGROBANK, etc.) will result in rejection by IRBM. If rejected by IRBM, AGROBANK will be not able to issue standalone e-Invoices to you.
9	Will non-Malaysians have an IRBM TIN?	Yes, non-Malaysians will also be assigned with a TIN if they are registered taxpayers with IRBM.
10	How can I retrieve my Malaysian Tax Identification Number (TIN)?	<p>You can check the Tax Identification Number (TIN) allocated by IRBM on the front page of your individual tax return or through MyTaxPortal main page or under "e-Daftar" menu.</p> <p>Otherwise, you may access our Customers Guide to Retrieve Malaysian Tax Identification Number for more information on Tax Identification Number (TIN).</p>

11	What is the correct format for Non-Individual TIN?	<p>For Non-Individual TIN (with prefix other than IG):</p> <ul style="list-style-type: none"> <li>For TIN obtained after 1 January 2023, please do not include the additional zero "0" at the back of the TIN (with C96000000XX)</li> <li>For TIN obtained before 1 January 2023, please include the additional zero "0" at the back of the TIN number (e.g., C96000000XX0)</li> <li>Please note that Non-Individual TIN always ends with zero "0"</li> </ul>
12	How can I retrieve my Sales & Service Tax (SST) Registration Number?	You can retrieve the Sales & Service Tax (SST) registration number allocated by the Royal Malaysian Customs Department on the Customs MySST Portal. For more detailed explanation on how retrieve your Sales & Service Tax (SST) registration number.
13	How can I check if my submitted TIN is valid?	Customer can check their e-invoice information by visit nearest AGROBANK Branch.
14	Why is my TIN validation status showing as "Invalid" even though I provided the correct TIN?	TIN is validated against your latest ID registered with IRBM. The "Invalid" status can be due to mismatch of ID registered with AGROBANK and IRBM (e.g., new BRN registered with IRBM vs old BRN registered with AGROBANK).
15	What happens if I provide incorrect information to AGROBANK?	<p>Customers are fully responsible to ensure that all details submitted to AGROBANK are complete and accurate to receive e-Invoices from AGROBANK. AGROBANK will not be able to issue e-Invoice(s) to you if the information provided is incorrect or incomplete.</p> <p>Do note that you will not be able to request for e-Invoice(s) for a product statement cycle if AGROBANK received your correct and accurate information via the Service Request Form only after the product statement cycle once your account statement has been issued.</p> <ul style="list-style-type: none"> <li>For example, if your statement date is 31 Jul 2025, you will be able to receive the e-Invoice for the July statement cycle if you submit your e-Invoicing information before 31 Jul 2025. However, if you submit your e-Invoicing information after 31 Jul 2025, you will only receive your e-Invoice(s) from the subsequent month (Aug 2025) onwards.</li> </ul>
16	I have multiple AGROBANK accounts. Do I need to update my information multiple times?	No, you will only need to provide your correct and accurate information as registered with IRBM in the Service Request Form once. Therefore, we urge all customers to diligently check the TIN validation status to ensure that the status is shown as "Valid" prior to the product statement cycle in which you would like to receive the standalone e-invoices.
17	Can I update my e-Invoicing details after submission?	Customer can provide their e-invoice information by visit nearest AGROBANK Branch.
18	Can customer update their email address?	Customer can provide their e-invoice information by visit nearest AGROBANK Branch.

19	Can I provide multiple emails for different AGROBANK products?	No. Only one (1) email address per customer for e-Invoice purposes. All e-invoices for your AGROBANK products will be sent to this single email address.
20	Can I still proceed with product applications if I did not provide my e-Invoicing information to AGROBANK?	Yes, product applications can still proceed as usual.  Not submitting the e-invoicing information will not impact your ability to apply for AGROBANK products.