

Public Bank Bhd (“PBB”)

Frequently Asked Questions (“FAQ”) on e-Invoicing for Customers and Agents / Dealers / Distributors of PBB

(A). General Information on E-Invoicing

	Category	Questions	Answers	
1	Introduction	What is e-Invoice ?	• E-Invoice is a digital representation of a transaction between a supplier and a buyer that replaces paper or electronic documents such as invoices, credit notes and debit notes. • Each e-Invoice is to be submitted to Inland Revenue Board Malaysia (“IRBM”) for validation.	
2	Effective Date	When will PBB begin issuance of e-Invoice to individual customer ?	• As required by IRBM, the issuance of e-Invoice to customers by all Financial Institutions shall take effect from 1 July 2025.	
3	Applicability	Who will be receiving e-Invoice from PBB ? What type of transactions will be included in the e-Invoice issued by PBB ?	• E-Invoice will only be generated for customers who request for it. • PBB is required to issue e-Invoice for charges imposed on customers, regardless whether it is a domestic or cross-border transaction.	

	Category	Questions	Answers	
4	Relevance of e-Invoice	Is it mandatory for customers to request for e-Invoice from PBB ?	• It is not mandatory for customers to request for e-Invoice. • E-Invoice will be relevant to persons who carry on business as it serves as a proof of expenses to the customers for income tax deduction purpose.	
5	Requirement for issuance of e-Invoice	Why e-Invoice will only be generated upon request by customers ? Why it is not automatically generated for all customers ?	• The generation of e-Invoice is subject to the validation by IRBM. • The validation of e-Invoice by IRBM depends on the availability of accurate personal information of the customers. • E-Invoice can only be generated with the complete information. If the required information is inaccurate, e-Invoice cannot be generated.	
6	Information Required	What kind of information is required for issuance of e-Invoice ?	• In addition to the basic personal details such as name, residential address, identification number / business registration number and email address, customers who are carrying on business are also required to provide Tax Identification Number and Sales and Service Tax Number. • Customers who are carrying on business and wish to receive e-Invoice are required to provide Tax Identification Number and Sales and Service Tax Number to PBB in view that such information has never been requested during account opening stage prior to introduction of e-Invoicing.	

	Category	Questions	Answers
7	Approach to provide required information for issuance of e-Invoice	How to provide Tax Identification Number and Sales and Service Tax Number to PBB for issuance of e-Invoice ?	- The Tax Identification Number and Sales and Service Tax Number are to be provided via PBe / PB enterprise at www.pbepbank.com / www.pbenterprise.com or at any PBB branches. - Customers are advised to provide accurate and correct information to PBB for issuance of e-Invoice, failing which the e-Invoice will not be validated by IRBM and no e-Invoice can be generated.
8	Timing	Will the e-Invoice be issued to customers immediately after the required information is provided to PBB ? Can I request e-Invoice for previous transactions ?	- The e-Invoice will be made available to customers in the subsequent statement cycle following the provision of the required information to PBB. - E-Invoice can be generated for transactions that take place immediately after the request for e-Invoice.

(B). Required Information for Issuance of E-Invoice

	Category	Questions	Answers
1	Tax Identification Number	What is Tax Identification Number ?	• Tax Identification Number is the Income Tax filing number assigned by IRBM to tax payers who file the Income Tax Return.
		How to obtain the Tax Identification Number ?	• You may refer to your Income Tax Return (Form B / Form BE / Form C etc.) for the Tax Identification Number. • For example : Tax Identification Number for Individual : IG1234567891 and Tax Identification Number for company : C1234567891.
		I did not file any Income Tax Return with IRBM as my income is minimal and is below the taxable range. Can I still request for e-Invoice from PBB ?	• Tax Identification Number is required for generation of e-Invoice for any person who is carrying on business. • If you are not doing business and you wish to receive the e-Invoice, you can still request for e-Invoice without the Tax Identification Number, by using Identification Number.
2	Sales and Service Tax Number	What is Sales and Service Tax Number ?	• Sales and Service Tax Number is available for persons who registered as a Sales and Service Tax person for collection of Sales and Service Tax from its customers / consumers. It is assigned to Sales and Service Tax person for filing Sales and Service Tax Return.

	Category	Questions	Answers	
		How to obtain the Sales and Service Tax Number ?	•	You may refer to your Sales and Service Tax Return for the Sales and Service Tax Number.
		I have Tax Identification Number but I am not a Sales and Service Tax registered person. Can I still request for e-Invoice from PBB ?	•	Yes, you can request for e-Invoice without Sales and Service Tax Number if you are not a registered Sales and Service Tax person.
3	Business Registration Number	Can I provide the alphanumeric Business Registration Number for issuance of e-Invoice ?	•	You are advised to provide the new 12 digit Business Registration Number for issuance of e-Invoice where applicable.
		I did not register with Companies Commission of Malaysia, what information shall I provide for Business Registration Number?	•	For example the new 12 digit Business Registration Number for PBB is 196501000672.
			•	For taxpayers who are registered with other authority / body, the taxpayers are required to input the relevant registration number.

(C). Customers – Loans / Hire Purchase/ Deposit / Credit Card Customers

	Category	Questions	Answers
1	Frequency	How often will the e-Invoice be generated ?	Generally, the e-Invoice issued will be in line with the bank statement cycle. In cases where the transactions are not captured in the bank statement, e-Invoice will be issued when the charges are imposed.
2	Period coverage	Credit card statement is issued on monthly basis. Will fee charged prior to 1 July 2025 be reflected in the e-Invoice generated in July 2025 ?	- Fee charged within the billing month will be reflected in the e-Invoice generated in July 2025. - For example, if the statement start date and end date is 10 June 2025 and 9 July 2025 respectively, fee charged from 10 June 2025 to 9 July 2025 will be captured in the e-Invoice issued in July 2025.
3	E-Invoice vs Existing Bank Statement	What is the difference between e-Invoice and Bank Statement ?	E-Invoice is generated electronically via the MyInvois Portal at IRBM website after validation by IRBM based on the specific requirements set by IRBM whereas existing Bank Statement is generated internally using format set by the respective Financial Institutions. Existing Bank Statements are not transmitted / kept in IRBM website.
4	Dispute	If there is a dispute on the fee charge, how would the amended amount be reflected in the e-Invoice ?	Both the reversal of the disputed amount and the newly agreed amount will be reflected in the subsequent e-Invoice upon resolution of the dispute.

	Category	Questions	Answers	
5	Availability of e-Invoice	How to obtain the e-Invoice ?	•	Upon successful validation by IRBM, PBB and the individual customers will be notified via the MyInvois Portal.
			•	E-Invoice will be made available at the MyInvois Portal and individual customer is to access his / her own MyInvois Portal for the e-Invoice generated.

(D). Agents / Dealers / Distributors

	Category	Questions	Answers	
1	Self-Billed e-Invoice	What is Self-Billed e-Invoice ?	•	Self-Billed e-Invoice is a unique type of invoice created by the buyer instead of the supplier under certain scenarios specified by IRBM.
2	Who is the e-Invoice issuer for payment made to Agents / Dealers / Distributors ?	I am the car dealer and I have been receiving handling fee from PBB. Am I to issue e-Invoice to PBB or will PBB issue the e-Invoice to me ?	•	As required by IRBM, Self-Billed E-Invoice is to be issued for payment made to Agents / Dealers / Distributors. PBB will issue to itself for the payment made to Agents / Dealers / Distributors.
3	Mandatory requirement	Being the Agent of PBB, can I opt not to provide personal details to PBB for issuance of individual Self-Billed e-Invoice ?	•	No. It is a mandatory requirement for Agents / Dealers / Distributors to provide their personal details to PBB for issuance of individual Self-Billed E-Invoice.
4	Frequency	How frequent will the Self-Billed e-Invoice be generated ?	•	Self-Billed e-Invoice will be generated on monthly basis for each calendar month.

	Category	Questions	Answers	
5	Availability of Self-Billed e-Invoice	How to obtain the Self-Billed e-Invoice ?	•	Upon successful validation by IRBM, PBB and the individual customers will be notified via the MyInvois Portal.
			•	Self-Billed e-Invoice will be made available at the MyInvois Portal and individual customer is to access his / her own MyInvois Portal for the Self-Billed e-Invoice generated.

For more information on IRBM requirement, please visit IRBM website at www.hasil.gov.my/en/e-invoice/.