

FULFIL YOUR ZAKAT STRENGTHEN THE COMMUNITY

"And those saved from the covetousness (greed) of their own souls, they are the ones that achieve prosperity." (Surah Al-Hasyr: 9)

Zakat means cleanse and growth with a purpose of cleansing the soul of the rich from frugality and greed as well as to purify the feeling of envy of the poor and needy against those who are well to-do.

Simultaneously, Zakat will be able to narrow the gap between the poor and needy and the rich and hence achieve social harmony which Islam propagates.

The types of Zakat on wealth are:-

- ✓ Zakat on CPF
- ✓ Zakat on Gold
- ✓ Zakat on Investment, Insurance & Shares
- ✓ Zakat on Business
- ✓ Zakat on Savings

Your Zakat contribution will be disbursed to the 8 asnaf as follows:-

Fakir:

One who has neither material possession nor means of livelihood; one who suffers, and has no means to sustain his/her daily needs.

Miskin:

One with insufficient means of livelihood to meet his/her basic needs.

Amil:

One who is appointed to collect Zakat and the expenses incurred in the administration of Zakat.

Muallaf:

One who recently embraced Islam.

Riqab:

One who wants to free himself from the bondage or shackles of slavery. In Singapore, this category of recipients is spent to those who need help to pursue their education.

Gharimin:

One who is in debt but needs assistance to meet his/her basic needs.

Fisabillah:

Those who strive in the cause of Allah for the betterment of the community.

Ibnissabil:

Stranded travellers on a permissible journey.

ZAKAT COLLECTION CENTRES

MUIS		BISHAN		BASED ON AREAS
Tel: 6359 1145 6359 1146 6359 1147 6359 1148		Masjid An-Nahdhah Tel: 6354 3138		
CITY AREA		GEYLANG/EUNOS		
Masjid Al-Falah Tel: 6235 3172		Masjid Darul Aman Tel: 6744 5544		
Masjid Sultan Tel: 6293 4405		Persatuan Pemudi Islam Singapura 1 Eunus Crescent # 01-2509 Tel: 6744 0258		
DPPMS		PALMER ROAD		
72A, Bussorah Street Tel: 6297 9296		Masjid Hj Muhd Salleh Tel: 6220 9257		
ST&T Pte Ltd		QUEENSTOWN		
30 Golden Landmark Tel: 6396 0880		Masjid Mujahidin Tel: 6473 7400		
MARINE PARADE		TOA PAYOH		
Masjid Kg Siglap Tel: 6243 7060/2		Masjid Muhajirin Tel: 6256 1166		
TELOK BLANGAH		TAMPINES		
Masjid Al-Amin Tel: 6272 5309		Masjid Darul Ghufuran Tel: 6786 5545		
		PASIR RIS		
		Masjid Al-Istighfar Tel: 6583 8711		
CHOA CHU KANG		SEMBAWANG		
Masjid Al-Khair Tel: 6760 1139		Masjid Ahmad Ibrahim Tel: 6454 0848		
CLEMENTI		ANG MO KIO		
Masjid Darussalam Tel: 6777 0028		Masjid Al-Muttaqin Tel: 6454 7472		
TEBAN GARDENS		HOUGANG		
Masjid Hasanah Tel: 6561 7990		Masjid En-Naeem Tel: 6287 9225		
JURONG		SERANGOON		
Masjid Al-Mukminin Tel: 6567 7777		Masjid Haji Yusoff Tel: 6284 5459		
Masjid Assyakirin Tel: 6268 1846		WOODLANDS		
BUKIT BATOK		Masjid An-Nur Tel: 6363 1383		
Masjid Ar-Raudhah Tel: 6899 5840		TIONG BAHRU		
BUKIT PANJANG		Masjid Jamiyah Ar-Rabitah Tel: 6273 3848		
Masjid Al-Iman Tel: 6769 0770				

Why Queue?

Pay your Zakat at www.muis.gov.sg through eNets
You can also use the AXS machine
Alternatively, you can pay Zakat in advanced monthly installment via Giro.



Majlis Ugama Islam Singapura
(Islamic Religious Council of Singapore)
No.1 Lorong 6, Toa Payoh Singapore 319376
Tel: 63591145/146/147/148

Zakat on CPF Savings

Surah At-Taubah: 103

"Of their goods (wealth) like alms (Zakat) that so thou mightest purify (from sins) and sanctify them (from being wrong-doer)."



Fulfil Your Zakat
Strengthen The Community

Together, we strengthen the socio-economy of the Islamic community of excellence.

Zakat On CPF

PAYMENT FORM

Name : _____
 Address : _____

 Postal Code : _____ NRIC No.: _____
 Telephone : (r) _____ (hp) _____
 E-mail : _____

Cheque must be crossed and made payable to:
Majlis Ugama Islam Singapura or Muis

Send your cheque to:
 Zakat & Wakaf Strategic Unit
 Islamic Religious Council of Singapore (Muis)
 No. 1, Lorong 6, Toa Payoh
 Singapore 319376

Please indicate (x) on your Zakat Type.

CPF Savings () S\$ _____
 Savings () S\$ _____
 Gold () S\$ _____
 Business () S\$ _____
 Investment/Shares/Insurance () S\$ _____

Under Section 14(1)(g) of the Income Tax Act, Zakat contribution is an allowable expense which is deductible against the contributor's income.

Do you wish to declare Zakat payment via the IRAS auto-inclusion scheme?

Yes No

If yes, please indicate (x) to declare your source of income.

Employment () Trade () Dividend ()
 Rental () Others ()

Zakat Intent:
 This amount S\$ _____ as my fulfillment of Zakat on wealth,
 which is obligatory on me for the year ended _____ for Allah
 Ta'ala.

*"Oh, Allah please make my Zakat a rewarded deed
 and make it not as a deficiency."
 (Doa for Zakat blessing)*

Fulfil Your Zakat Strengthen The Community

A Muslim who is obligated (*wajib*) to pay Zakat CPF is allowed to choose between the latest Fatwa regarding Zakat on CPF savings which is as follows:-

- Fatwa 1st ruling on CPF:** If a person who receives CPF monies is living comfortably and has no difficulty in paying Zakat every year, he/she is obligated to pay Zakat from the year nisab is reached until withdrawal of CPF monies.
- Fatwa 2nd ruling on CPF:** If a person still has financial commitment and will incur great hardship if he/she pays in arrears, Fatwa rules that the person pays Zakat based on 2.5% of the amount received from his/her CPF savings when he/she reaches 55 years old.

Medisave Account

Medisave Account is not accountable for Zakat because its use is restricted to what has been determined by the CPF Board; that is for medical expenses only. It is therefore an incomplete possession and can only be withdrawn when one has passed away.

Special Account

Special Account is also not accountable for Zakat because it is an incomplete possession. The savings can be withdrawn as a retirement fund only.

Ordinary Account

Fatwa Committee has decided that Ordinary Account in one's CPF is considered as a complete possession. The Ordinary Account can be used for investment, purchasing of house, insurance, etc which is permissible by the CPF Board. This means that Zakat is obligatory to be paid when nisab is reached and haul is completed, although the money is still in the CPF Fund.

Please get in touch with Muis or Zakat Officer at our Zakat Collection Centres to find out more about the definition of "hardship"

COMPUTATION METHOD

Zakat on CPF Savings

Example:

Mr Ali, aged 55 years old, had worked for 15 years before withdrawing his CPF savings. His CPF can be withdrawn in 2005 and he wishes to pay his Zakat on CPF savings.

First Approach

Year	Ordinary Account (A) S\$	Accumulated Previous Years' Zakat (B) S\$	Total (A - B) S\$	Zakat Payable S\$
1990	6,500	0	6,500	162.50
1991	10,275	162.50	10,112.50	252.81
1992	13,236	415.31	12,820.69	320.52
1993	17,856	735.83	17,120.17	428.00
1994	16,786	1,163.83	15,622.17	390.55
1995	20,743	1,554.38	19,188.62	479.72
1996	23,892	2,034.10	21,857.90	546.45
1997	27,432	2,580.55	24,851.45	621.29
1998	32,749	3,201.84	29,547.16	738.68
1999	37,598	3,940.52	33,657.48	841.44
2000	40,008	4,781.96	35,226.04	880.65
2001	45,643	5,662.61	39,980.39	999.51
2002	49,970	6,662.12	43,307.88	1,082.70
2003	53,452	7,744.82	45,707.18	1,142.68
2004	58,961	8,887.50	50,073.50	1,251.84

**The obligatory Zakat payable after CPF withdrawal is
 S\$ 10,139.34**

Second Approach

Amount of CPF Savings withdrawn in 2005
 = S\$ 58,961.00

Amount of Zakat payable
 = 2.5% x S\$ 58,961.00
 = S\$ 1,474.03