Q4 Will I get a receipt for my Zakat contribution through GIRO?

No receipt will be issued, instead we will send a Statement of Account at year end.

Q5 Can Zakat through GIRO contribution be in the IRAS Auto-Inclusion Scheme?

The Zakat contributed by individuals will be automatically sent to IRAS for tax deduction, if you opt for IRAS Auto-Inclusion Scheme.

For non-individuals, please declare your Zakat contribution through submission of Income Tax Return.

Q6 What are the benefits of fulfilling my Zakat by GIRO?

1. It is cashless and convenient.
2. You can better manage and plan your long-term assets.
3. Paying Zakat on CPF Savings will not be a hindrance.

Note: For any changes or termination to your monthly Zakat contribution, please write in to Muis:

Zakat & Wakaf Strategic Unit
Majlis Ugama Islam Singapura
Singapore Islamic Hub (SIH),
273 Braddell Road,
Singapore 579702

Or download the prescribed forms @
www.zakat.sg

Plan your Zakat.
Pay in Advance
by GIRO.

Q1 How do I pay my Zakat through GIRO? Every year I’ve paid based on the haul (period) of one year based on my Zakat due. How do I determine the amount?

1. First, you need to determine or estimate the Zakat that you will be obligated to pay in the following year. For example, you will have about $96,000 of wealth. Based on 2.5% of Zakat rate, your Zakat contribution will be $2,400 (2.5% x $96,000).

2. For monthly GIRO contribution, you will need to divide the $2,400 over a 12-month period. Hence, your average contribution is $200.

3. Fill up the GIRO form for $200 monthly deduction on your bank account. In 12 months, you will have paid $2,400.

Q2 What if after the 12-month GIRO deductions, my Zakat payable should be $3,000 instead of $2,400?

You can pay the under-contribution Zakat difference ($600) at haul end as a lump sum, through various methods available such as cash, cheque, NETS, AXS and eNETS.

Q3 What if I contributed more than the amount that is due for Zakat?

Over-contribution options:

Option 1
To state the intention (niat) that excess amount will be carry forward for the prepayment of Zakat for the next year.

Option 2
To state the intention (niat) that excess amount will be treated as a voluntary donation or Sadaqah.
“Sayiduna Abbas r.a. once asked the Messenger of Allah (P.B.U.H) on the possibility of paying Zakat before its haul (time for obligation), and the Messenger (P.B.U.H) acknowledged it.”

Hadith narrated by Imam Abu Daud, Tarmizi and Ibnu Majah

“Bahawasanya Sayiduna Abbas r.a. pernah menanyakan pada baginda Rasulullah (saw), tentang mempercepatkan zakatnya sebelum tiba haulnya, maka Rasulullah (saw), memperkenankan perbuatan itu.”

Hadis Riwayat Imam Abu Daud, Tarmizi and Ibnu Majah

Doa for Zakat Blessing

“Oh Allah please make my Zakat a rewarded deed and make it not as a deficiency.”

Doa Memohon Pahala Zakat

“Ya Allah jadikanlah Zakat ini sebagai ganjaran dan janganlah jadikannya sebagai kerugian.”

Individual Zakat benefactor (Muzakki) shall be responsible to account and manage his/hers Zakat contribution.

Para Muzakki bertanggungjawab untuk menghitung dan mengurus pembayaran Zakat masing-masing.

<table>
<thead>
<tr>
<th>Zakat Type</th>
<th>Jenis Zakat</th>
<th>Monthly Amount</th>
<th>Jumlah Bulanan</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Savings</td>
<td>Simpanan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. CPF</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>3. Business</td>
<td>Perniagaan</td>
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</tr>
<tr>
<td>4. Gold</td>
<td>Emas</td>
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<td></td>
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<tr>
<td>5. Shares</td>
<td>Saham</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Insurance</td>
<td>Risurans</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Zakat Intent</th>
<th>Niat Zakat</th>
</tr>
</thead>
<tbody>
<tr>
<td>This monthly amount of $ is in fulfillment of Zakat on [Name], which is obligation on me for Allah [Name]. Wang bulanan sejumlah $ ini sebagai penunaan Zakat Harta, yang wajib kepada diri saya untuk Allah [Name].</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Zakyat Information</th>
<th>Maklumat Zakat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Branch</td>
<td>MUIS Bank A/C Number</td>
</tr>
<tr>
<td>7 3</td>
<td>9 5 4</td>
</tr>
</tbody>
</table>

IRAS Auto-Inclusion | Penyertaan Automatik IRAS

For Individual only | Untuk Individu Sahaja

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

Dibawah ayat 14(1)(g) Atta Cukai Pendapatan, pembayaran Zakat merupakan pengeluaran yang dibenarkan untuk dikurangkan dari pendapatan pembayar.

Do you wish to declare Zakat payment via the IRAS Auto-Inclusion Scheme?

Adakah anda ingin menygilapkan pembayaran Zakat melalui Skema Penyertaan Automatik IRAS?

- Yes (Y)
- No (Tidak)

Recommended by: [Amir Centre Officer’s Name]:

We hereby instruct you to process the DDWs’ instruction to debit my/our account. Anda diharapkan untuk menyertakan arahan ini untuk mentukar pada akaun saya.

You are entitled to reject the DDWs’ debit instruction if my/our account does not have sufficient funds and charge me a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly. Anda diizinkan untuk menolak arahan ini jika akaun saya tidak mempunyai dana yang cukup dan dikenakan bunga kepada saya. Anda dapat juga menyetujui pengambilan dana ini meskipun akan mengakibatkan overdraft pada akaun saya.

This authorization will remain in force until terminated by your written notice sent to my/my address last known to you or upon receipt of my/my revocation through the DDWs.

My/Our Signature(s) / Thumbprint (as in bank account):

Name of Approving Officer

Authorized Signature / Date

MUIS Completion

To: Secretary, Majlis Ugama Islam Singapura
Islamic Religious Council of Singapore
Singapore Islamic Hub (SIH)
273 Bidadari Road
Singapore 57972

This applicant is hereby REJECTED ( ) for the following reasons:

- Signature / Thumbprint differs from Bank / Finance record
- Signature / Thumbprint incomplete/unclear
- Account operated by signature / thumbprint*
- Wrong account number
- Amendments not countersigned by customer
- Others (Specify):

Singapore Islamic Hub (SIH), 273 Bidadari Road, Singapore 57972
Zakat Website: www.zakat.sg Tel: 63591199

For Individual only

IRAS Auto-Inclusion |

Exclude cents

tolak sen

Direct Debit Authorisation | Kebenaran Potongan langsung

1. Application Completion

My/Our Bank Name & Branch

My/Our Name in Bank/Finance Company Account

My/Our Bank/Finance Company Account No.

Applicant’s Name (as in NRIC) / Business Name:

Applicant’s Business Address:

Applicant’s NRIC / Business Registration No.

Telephone:

Email:

3. Financial Institution Completion

To: Secretary, Majlis Ugama Islam Singapura
Islamic Religious Council of Singapore
Singapore Islamic Hub (SIH)
273 Bidadari Road
Singapore 57972

This applicant is hereby REJECTED ( ) for the following reasons:

- Signature / Thumbprint differs from Bank / Finance record
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- Account operated by signature / thumbprint*
- Wrong account number
- Amendments not countersigned by customer
- Others (Specify):

Name of Approving Officer

Authorized Signature / Date