

ZAKAT BY GIRO

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

BUSINESS REPLY SERVICE
PERMIT NO. 03694

MAJLIS UGAMA ISLAM SINGAPURA
ISLAMIC RELIGIOUS COUNCIL OF SINGAPORE

Singapore Islamic Hub (SIH), 273 Braddell Road,
Singapore 579702

Attn: Zakat & Wakaf Strategic Unit

Postage will
be paid by
addressee.
For posting in
Singapore only.

Plan your Zakat.
Pay in Advance
by GIRO.



Q & A

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 dan 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 dan 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.



Singapore Islamic Hub (SIH), 273 Braddell Road, Singapore 579702
Zakat Website: www.zakat.sg | Tel: 63591199

Zakat Information | Maklumat Zakat

| Zakat Type Jenis Zakat | Monthly Amount \$ Jumlah Bulanan \$ |
|---|--|
| 1. Savings Simpanan | |
| 2. CPF CPF | |
| 3. Business Perniagaan | |
| 4. Gold Emas | |
| 5. Shares Saham | |
| 6. Insurance Insurans | |
| Monthly Total Jumlah Bulanan | exclude cents tolak sen |

IRAS Auto-Inclusion | Penyerahan 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.

Di bawah seksyen 14(1)(g) Akta Cukai Pendapatan, pemberian Zakat merupakan perbelanjaan yang dibenarkan untuk ditolak dari jumlah pendapatan pemberi.

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

Adakah anda ingin mengisytiharkan pemberian Zakat melalui Skin Penyerahan Automatik IRAS?

Yes (Ya) No (Tidak)

If Yes, please declare the Source of Income:
Jika Ya, sila isytiharkan sumber pendapatan:

Source of Income Code | Kod Sumber Pendapatan

| | |
|---|---|
| <input type="checkbox"/> Employment Pekerjaan | <input type="checkbox"/> Dividend Dividen |
| <input type="checkbox"/> Rental Sewa | <input type="checkbox"/> Trade Perniagaan |
| <input type="checkbox"/> Others Lain-lain | |

Zakat Intent | Niat Zakat

This monthly amount of \$_____ as my fulfillment of Zakat on Wealth, which is obligatory on me for Allah Ta'ala.

Wang bulanan sejumlah \$_____ ini sebagai menunaikan Zakat Harta, yang wajib ke atas diri saya kerana Allah Ta'ala.

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.

| Bank | Branch | MUIS Bank A/C Number |
|---------|--------|----------------------|
| 7 3 3 9 | 5 8 1 | 2 0 3 9 4 0 0 0 1 |

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

Applicant's/ Business Address:

Applicant's NRIC /Business Registration No.

Telephone: _____ (h) _____ (hp)

_____ (o)

Email: _____

Recommended by
(Amil Centre & Officer's Name):

I/We hereby instruct you to process the DDA's Instruction to debit my/ our account.

You are entitled to reject the DDA's debit instruction if my/our account does not have sufficient funds and charge me/us 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.

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

My/Our Signature(s) / Thumbprint
(As in Bank Account)

Date

2. MUIS Completion

| Bank | Branch | MUIS Bank A/C Number |
|---------|--------|----------------------|
| 7 3 3 9 | 5 8 1 | 2 0 3 9 4 0 0 0 1 |

| Bank | Branch | Account Number to be debited |
|------|--------|------------------------------|
| | | |

| Donor's Reference No. |
|-----------------------|
| |

| Internal use only |
|-------------------|
| |

3. Financial Institution Completion

To: Secretary,
Majlis Ugama Islam Singapura
Islamic Religious Council of Singapore
Singapore Islamic Hub (SIH)
273 Braddell Road
Singapore 579702

This applicant is hereby REJECTED (✓) for the following reason(s):

() 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
(Please specify: _____)

Name of Approving Officer

Authorised Signature / Date