

## Customer e-Invoicing Information Update – General e-Invoice

No.	Question
1	<p><b>What is an e-Invoice?</b></p> <p>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 BMMB and customers that is validated by Inland Revenue Board of Malaysia (IRBM). Click for more information on IRBM's e-Invoice.</p>
2	<p><b>Is e-Invoice applicable only to transactions in Malaysia?</b></p> <p>No, the issuance of e-Invoice is not limited to only transactions within Malaysia. It is also applicable for cross-border transactions.</p>
3	<p><b>What is the key difference between an e-Invoice and normal banking product statement?</b></p> <p>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, profit, etc) that BMMB 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.</p> <p>Note: The printed QR Code directs you to the MyInvois Portal e-Invoice verification page, and you will not need to submit any personal identifiable information or data. Do not enter any information on unverified pages.</p>
4	<p><b>When will I start receiving my e-Invoice?</b></p> <p>IRBM validated e-Invoice from BMMB will be issued from July 2025 onwards for all e-Invoice impacted bank charges, fees, and profit paid to BMMB in accordance with your current statement or documentation cycle.</p> <p>Do note that BMMB will only issue e-Invoice(s) if you have provided accurate and complete e-Invoice required information to BMMB. For more information, please refer to Customer e-Invoicing Information Update FAQ (Individual/Non-Individual).</p>
5	<p><b>For joint accounts or accounts with more than one party as account holders, to whom will the e-Invoice be issued?</b></p> <p>BMMB will issue the e-Invoice only to the principal or primary account holder. Secondary account holders will not receive an e-Invoice.</p>
6	<p><b>Can I still claim tax deductions or personal tax relief without an e-Invoice(s)?</b></p> <p>Yes, you may continue to claim tax deductions or personal tax relief using existing documentation, such as statements provided by BMMB to substantiate your expenses, until such time the tax legislation has been amended.</p>
7	<p><b>Where can I find more information on IRBM e-Invoicing?</b></p> <p>For more information on IRBM e-Invoicing, please visit the <a href="https://www.hasil.gov.my/en/e-invoice/">https://www.hasil.gov.my/en/e-invoice/</a> website.</p>

## Customer e-Invoicing Information Update – Individual Customer

No.	Question
1	<p><b>Can I still proceed with opening of account(s) if I did not provide my e-Invoicing information to BMMB?</b></p> <p>Yes, opening of account can still proceed as usual. Not submitting the e-invoicing information will not impact your ability to apply for BMMB products.</p>
2	<p><b>Why do I need to provide additional information to BMMB?</b></p> <p>BMMB requires certain customer personal information for e-Invoice issuance, of which, BMMB currently does not collect as part of our onboarding process. To ensure you receive your e-Invoices, BMMB is conducting an exercise to collect the required additional data from all customer through e-Invoicing Information Update Form.</p>
3	<p><b>What is Customer e-Invoicing Information Update?</b></p> <p>Customer e-Invoicing Information Update is a data collection exercise to collect additional customer data mandated by IRBM, such as Tax Identification Number (TIN), so that e-Invoices can be issued to you.</p>
4	<p><b>What additional information is collected for the purpose of e-Invoice issuance?</b></p> <ul style="list-style-type: none"><li>• Tax Identification Number (TIN)</li><li>• Email address (For e-Invoice delivery)</li></ul>
5	<p><b>Who is required to provide information for the Customer e-Invoicing Information Update?</b></p> <p>All customers who require e-Invoice must submit their additional information via the e-Invoicing Information Update Form.</p> <p>Customers are responsible to ensure all information submitted is accurate and complete.</p>
6	<p><b>Is it necessary to provide my personal details for e-Invoice issuance?</b></p> <p>Yes, BMMB will issue e-Invoice only to customers who have provided the necessary details to BMMB via the e-Invoicing information Update Form.</p> <p>Customers must ensure that the details submitted are accurate and complete.</p>
7	<p><b>How can I provide my e-Invoicing information?</b></p> <p>BMMB will issue the e-Invoice only to the principal or primary account holder. Secondary account holders will not receive an e-Invoice.</p>
8	<p><b>What happens if I submit my e-Invoicing information after July 2025?</b></p> <ul style="list-style-type: none"><li>• You can still provide your information after July 2025. However, you will not receive e-Invoice(s) for transactions completed before you provide your information to BMMB.</li><li>• If you provide the information before the product statement cycle (e.g., credit card statement date), you will receive e-Invoice for the cycle.</li></ul>

	<ul style="list-style-type: none"> <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 BMMB received your correct and accurate information via the e-Invoicing Information Update Form only after the product statement cycle once your account statement has been issued.</li> </ul>
9	<p><b>Can I continue using my old NRIC number for e-Invoicing?</b></p> <p>BMMB does not accept old NRICs number from customers for e-Invoicing issuance. Therefore, if you have not updated your old NRIC number to the new NRIC number, please update your information at the nearest BMMB Branches.</p>
10	<p><b>Why do I need to update my ID with IRBM?</b></p> <p>IRBM will validate the ID and TIN based on what is registered in their system. As such, any mismatch of ID registered between BMMB and IRBM (e.g., new NRIC registered with IRBM vs old NRIC registered with BMMB) will result in rejection by IRBM. If rejected by IRBM, BMMB will be not able to issue standalone e-Invoices to you.</p>
11	<p><b>Will non-Malaysians have an IRBM TIN?</b></p> <p>Yes, non-Malaysians will also be assigned with a TIN if they are registered taxpayers with IRBM.</p>
12	<p><b>How can I retrieve my Malaysian Tax Identification Number (TIN)?</b></p> <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>
13	<p><b>What is the correct format for Individual TIN?</b></p> <p><b><u>For Individual TIN (with prefix IG):</u></b> The numeric character within the TIN remains the same (at a maximum of 14 characters including prefix), e.g., IG56003500070, IG4040080091, IG115002000</p>
14	<p><b>How can I retrieve my Sales &amp; Service Tax (SST) Registration Number?</b></p> <p>You can retrieve the Sales &amp; Service Tax (SST) registration number allocated by the Royal Malaysian Customs Department on the Customs MySST Portal. For more detailed explanation on how to retrieve your Sales &amp; Service Tax (SST) registration number.</p>
15	<p><b>What happens if I provide incorrect information to BMMB?</b></p> <p>Customers are fully responsible to ensure that all details submitted to BMMB are complete and accurate to receive e-Invoices from BMMB. BMMB 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 BMMB received your correct and accurate information via the e-Invoicing Information Update Form only after the product statement cycle once your account statement has been issued.</p>
16	<p><b>I have multiple BMMB accounts. Do I need to update my information multiple times?</b></p> <p>No, you will only need to provide your correct and accurate information as registered with IRBM in the e-Invoicing Information Update Form once.</p>

17	<p><b>Can I update my e-Invoicing details after submission?</b></p> <p>You may edit your information by re-accessing and resubmitting the e-Invoicing Information Update Form.</p> <p>For Tax Identification Number (TIN) however, you will not be able to update your TIN if the TIN Validation Status is displayed as 'Valid' i.e., your TIN has been validated and confirmed accurate by IRBM.</p>
18	<p><b>I have provided my email to BMMB before. Why do I need to submit it again?</b></p> <p>BMMB will use the latest email address provided to the Bank for delivery of e-invoice and other communications to the customer.</p>
19	<p><b>Can I provide multiple emails for different BMMB products?</b></p> <p>No. Only one (1) email address per customer for e-Invoice purposes and other communication with BMMB. All e-invoices for your BMMB products will be sent to this single email address.</p>
20	<p><b>Can I still proceed with product applications if I did not provide my e-Invoicing information to BMMB?</b></p> <p>Yes, product applications can still proceed as usual. Not submitting the e-invoicing information will not impact your ability to apply for BMMB products.</p>

## Customer e-Invoicing Information Update – Non-Individual Customer

No.	Question
1	<p><b>Can I still proceed with opening of account(s) if I did not provide my e-Invoicing information to BMMB?</b></p> <p>Yes, opening of account can still proceed as usual. Not submitting the e-invoicing information will not impact your ability to apply for BMMB products.</p>
2	<p><b>Why do I need to provide additional company information to BMMB?</b></p> <p>BMMB requires certain company information for e-Invoice issuance, of which, BMMB currently does not collect as part of our onboarding process. To ensure you receive your e-Invoices, BMMB is conducting an exercise to collect the required additional data from all customer through e-Invoicing Information Update Form.</p>
3	<p><b>What is Customer e-Invoicing Information Update?</b></p> <p>Customer e-Invoicing Information Update is a data collection exercise to collect additional customer data mandated by IRBM, such as Tax Identification Number (TIN), so that e-Invoices can be issued to you.</p>
4	<p><b>What additional information is collected for the purpose of e-Invoice issuance?</b></p> <ul style="list-style-type: none"><li>• Tax Identification Number (TIN)</li><li>• SST Registration Number (if applicable)</li><li>• Email address (for delivery of e-Invoice)</li></ul>
5	<p><b>Who is required to provide information for the Customer e-Invoicing Information Update?</b></p> <p>All customers who require e-Invoice must submit their additional information via the e-Invoicing Information Update Form.</p> <p>Customers must ensure that the details submitted are accurate and complete.</p>
6	<p><b>Is it mandatory to provide my details for e-Invoice issuance?</b></p> <p>Yes, BMMB will issue e-Invoice only to customers who have provided the necessary details to BMMB via the e-Invoicing information Update Form.</p> <p>Customers must ensure that the details submitted are accurate and complete.</p>
7	<p><b>How can I provide my e-Invoicing information?</b></p> <p>For non-individual customers: You can submit the e-Invoicing Information Update Form to the nearest BMMB Branches.</p>
8	<p><b>What happens if I submit my e-Invoicing information after July 2025?</b></p> <ul style="list-style-type: none"><li>• You can still provide your information after July 2025. However, you will not receive e-Invoice(s) for transactions completed before you provide your information to BMMB.</li></ul>

	<ul style="list-style-type: none"> <li>• If you provide the information before the product statement cycle (e.g., credit card statement date), 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 BMMB received your correct and accurate information via the e-Invoicing Information Update Form only after the product statement cycle once your account statement has been issued.</li> </ul>
9	<p><b>Can I submit my company's old BRN for e-Invoicing?</b></p> <p>Yes, BMMB will continue to accept the old BRN until such time the legislation has been amended. However, please ensure the old BRN submitted to BMMB must match the BRN registered with IRBM.</p>
10	<p><b>Why do I need to update my ID with IRBM?</b></p> <p>IRBM will validate the ID and TIN based on what is registered in their system. As such, any mismatch of ID registered between BMMB and IRBM (e.g., New BRN registered with IRBM vs Old BRN registered with BMMB, etc.) will result in rejection by IRBM. If rejected by IRBM, BMMB will be not able to issue standalone e-Invoices to you.</p>
11	<p><b>Will non-Malaysians have an IRBM TIN?</b></p> <p>Yes, non-Malaysians will also be assigned with a TIN if they are registered taxpayers with IRBM.</p>
12	<p><b>How can I retrieve my Malaysian Tax Identification Number (TIN)?</b></p> <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>
13	<p><b>What is the correct format for Non-Individual TIN?</b></p> <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>
14	<p><b>How can I retrieve my Sales &amp; Service Tax (SST) Registration Number?</b></p> <p>You can retrieve the Sales &amp; Service Tax (SST) registration number allocated by the Royal Malaysian Customs Department on the Customs MySST Portal. For more detailed explanation on how to retrieve your Sales &amp; Service Tax (SST) registration number.</p>
15	<p><b>Why is my TIN validation status showing as "Invalid" even though I provided the correct TIN?</b></p> <p>TIN is validated against your latest ID registered with IRBM. The "Invalid" status can be due to mismatch of ID registered with BMMB and IRBM (e.g., new BRN registered with IRBM vs old</p>

	BRN registered with BMMB). Kindly ensure you update your latest ID with both IRBM and BMMB before you resubmit your information in BMMB's e-Invoicing Information Update Form.
16	<p><b>What happens if I provide incorrect information to BMMB?</b></p> <p>Customers are fully responsible to ensure that all details submitted to BMMB are complete and accurate to receive e-Invoices from BMMB. BMMB 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 BMMB received your correct and accurate information via the e-Invoicing Information Update Form only after the product statement cycle once your account statement has been issued.</p>
17	<p><b>I have multiple BMMB accounts. Do I need to update my information multiple times?</b></p> <p>No, you will only need to provide your correct and accurate information as registered with IRBM in the e-Invoicing Information Update 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>
18	<p><b>Can I update my e-Invoicing details after submission?</b></p> <p>You may edit your information by re-accessing and resubmitting the e-Invoicing Information Update Form.</p> <p>For Tax Identification Number (TIN) however, you will not be able to update your TIN if the TIN Validation Status is displayed as 'Valid' i.e., your TIN has been validated and confirmed accurate by IRBM</p>
19	<p><b>I have provided my email to BMMB before. Why do I need to submit it again?</b></p> <p>BMMB will use the latest email address provided to the Bank for delivery of e-invoice and other communications to the customer.</p>
20	<p><b>Can I provide multiple emails for different BMMB products?</b></p> <p>No. Only one (1) email address per customer for e-Invoice purposes and other communications to the customer. All e-invoices for your BMMB products will be sent to this single email address.</p>
21	<p><b>Can I still proceed with product applications if I did not provide my e-Invoicing information to BMMB?</b></p> <p>Yes, product applications can still proceed as usual. Not submitting the e-invoicing information will not impact your ability to apply for BMMB products.</p>