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BUSINESS REPLY SERVICE
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COMMUNITY FUNDS STRATEGIC UNIT
MAJLIS UGAMA ISLAM SINGAPURA (MUIS)
ISLAMIC RELIGIOUS COUNCIL OF SINGAPORE

Singapore Islamic Hub
273 Braddell Road, Singapore 579702



Plan your Zakat.

Automate with GIRO.

Its Blessings Remain the Same

Rancang Zakat Anda.

Gunakan GIRO.

Keberkatannya tetap sama.

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."

How does Zakat by GIRO work?

1. Determining the Amount

- Estimate the amount of Zakat you would be obligated to pay in the following year.
 - Example: For savings of \$48,000, you would be obligated to fulfil Zakat of \$1,200 ($\$48,000 \times 2.5\%$ Zakat rate) for the year.
- For monthly GIRO contributions, divide the \$1,200 contribution over a 12-month period. Your average contribution per month will be \$100.
- Fill out the GIRO form for a monthly deduction of \$100 from your bank account. In 12 months, you will have paid \$1,200 (your Zakat contribution amount for the year).
- If your actual Zakat at the end of the haul differs from the initial estimated amount:

Under-contributed: You can fulfil the difference as a lump sum using the other Zakat payment methods such as online (www.zakat.sg), AXS, or at authorised Zakat Collection Centres.

Over-contributed: You may either make the intention (niat) for the excess amount to be carried forward for your Zakat next year or for it to be treated as a voluntary donation (Sadaqah).

2. Zakat as an Income Expense

According to the Inland Revenue Authority of Singapore (IRAS), Zakat is treated as an expense under Section 14 of the Income Tax Act, and is set off against the income of the contributing individual/organisation. Zakat contributions are **NOT eligible** for 2.5 times tax-deduction.

Individuals: All Zakat contribution via GIRO will be auto-included under the IRAS Auto-Inclusion Scheme

Non-individuals/Organisations: Declare your Zakat contribution in your Income Tax Returns submission

3. Make Changes or Terminate Your Zakat by GIRO

Call Muis at 6359 1199 (Mon – Fri, 8:30am – 5:30pm)
or email us at info@muis.gov.sg.

Zakat benefactor (Muzakki) shall be responsible to account for and manage his/her Zakat obligation.

Para Muzakki bertanggungjawab untuk mengira dan mengurus ibadah Zakat masing-masing.





ZAKAT SINGAPORE MONTHLY CONTRIBUTION GIRO FORM

Zakat Information | Maklumat Zakat

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

Zakat Intent | Niat Zakat

This monthly amount of \$_____ as my fulfilment 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 authorisation 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
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