

## FAQs on e-Invoicing implementation for HSBC customers and HSBC vendors

(in line with Inland Revenue Board of Malaysia's (Lembaga Hasil Dalam Negeri Malaysia) e-Invoicing initiative)

In line with Inland Revenue Board of Malaysia/ Lembaga Hasil Dalam Negeri Malaysia's (IRBM/ LHDN) e-Invoicing initiative, HSBC Bank Malaysia Berhad, HSBC Amanah Malaysia Berhad and relevant entities (refer Annexure A below) would be issuing e-Invoices for transaction triggered from 1 July 2025 onwards.

An e-Invoice is a digital representation of a transaction between HSBC and customers/ vendors. E-Invoice would replace paper or electronic documents such as invoices, debit note or credit note.

Starting from July 2025, HSBC would issue e-Invoice to customers/ vendors via email for transactions paid or charged by HSBC (e.g. charges, fees, interest, profit, etc) which HSBC is required to report to IRBM/ LHDN.

1	<b>What is e-invoicing?</b>	<p>Electronic invoicing or e-invoicing means providing digital copies of payment transactions between HSBC and customers/ vendors. This would allow real-time validation and transparent storage of transaction data.</p> <p>Invoice data would include details such as HSBC and customers/ vendors details, purchase item/service description, quantity, price excluding tax, and total amount with tax.</p> <p>The documents that will be digitised include:</p> <p>Invoices – Payment transaction records between suppliers and buyers. This also includes self-billed e-invoices when customers prepare the supplier's invoice and send it to suppliers for payment.</p> <p>Credit notes - Documents issued by sellers to adjust errors or apply discounts. It can also be used to take note of returned items from buyers.</p> <p>Debit notes - To log additional costs to a customer who has already been issued an invoice previously.</p> <p>Refund notes - Notes issued to a buyer to record a refunded transaction.</p>
2	<b>When will HSBC issue e-Invoice documents to its customers and vendors?</b>	<p>HSBC has complied with e-invoicing requirements since 1 August 2024 as mandated by Inland Revenue Board (IRBM/LHDN).</p>

		<p><b>Individuals:</b></p> <p>Full implementation is to take place by 1 July 2025. Please note that based on the IRBM/ LHDN's FAQ on e-invoicing, individual customers <u>do not</u> currently need a validated e-Invoice document to claim tax deductions.</p> <p><b>Business entities:</b></p> <p>Full implementation is to take place by 1 July 2025. Business entities are to provide their Taxpayer Identification Number (TIN) and Sales and Service Tax (SST) details when requested to enable HSBC to issue the e-Invoice to customers. Failure to do so will impact customers eligibility to receive the e-Invoice.</p> <p><b>HSBC Vendors that are Agent, Dealers and Distributors (ADDs):</b></p> <p>From 1 February 2025, HSBC has started issuing e-Invoices to the affected parties. However, this will only be made available to parties who have provided complete e-Invoice data including their Taxpayer Identification Number (TIN) and Sales and Service Tax (SST) details to HSBC.</p>
3	Which HSBC customers will be impacted by e-Invoice?	<p><b>Individuals:</b></p> <p>E-Invoice document(s) is/are issued to customers according to the products they hold with HSBC. Customers holding multiple products can expect to receive more than 1 e-invoice delivered to them via e-mail. This will take effect on or after 1 July 2025.</p> <p>e-Invoice is a new additional document which will be sent via e-mail to the customers on top of the existing statement(s) which is/are being received. It would only include transactions (e.g. fees, charges, interest/profit/hibah, etc) which are required to be reported to IRBM/ LHDN.</p> <p><b>Entities (Sole Proprietorships, Sdn Bhd, Bhd, Partnerships, Associations, etc.):</b></p> <p>E-Invoice document(s) will be issued to this category of customers on or after 1 July 2025.</p> <p><b>Exemptions:</b></p>

		<p>Please refer to Section 1.6 of the Inland Revenue Board of Malaysia (IRBM/LHDN) e-Invoice Guideline (version 4.3) for the complete list of exemptions.</p> <p><a href="https://www.hasil.gov.my/en/e-invoice/guidelines/">https://www.hasil.gov.my/en/e-invoice/guidelines/</a></p>
4	Is e-Invoice applicable only to transactions in Malaysia?	<p>E-Invoice is applicable to all taxpayers in Malaysia. This includes domestic and cross-border transactions.</p>
5	Are customers required to provide relevant details to HSBC for the issuance of e-Invoices?	<p><b>Individuals:</b></p> <p>It is not mandatory for customer to provide their TIN details for an e-Invoice document to be generated. Customer's NRIC/passport information maintained in our records would suffice for the issuance of the e-Invoice document by HSBC.</p> <p>If customer's TIN number is not provided, a generic TIN number (EI00000000010) would be displayed on the e-Invoice. However, if the customer requires the e-Invoice document with their TIN number, they can submit them to HSBC to facilitate the issuance of the e-Invoice document via contact center or walk in to branch.</p> <p><b>Entities (Sole Proprietorships, Sdn Bhd, Bhd, Partnerships, Associations, etc.):</b></p> <p>Business entities are to provide accurate details (e.g. TIN and SST) to HSBC when requested to facilitate the issuance of e-Invoice document. HSBC will reach out to customers to provide the details via official HSBC channels.</p> <p>Please note that HSBC cannot force/compel customers to provide their TIN and SST details and it is the customers' responsibility to comply with the IRBM/LHDN's e-Invoice regulations.</p>
5	What would happen if customer does not have a registered e-mail address with HSBC?	<p>Customer's transactions would continue to be sent to IRBM/LDHN for issuance of e-Invoice. As there is no registered e-mail address with HSBC, HSBC would not be able to send the e-Invoice to the customer.</p> <p>To ensure timely receipt of e-Invoices, we kindly request your cooperation in updating your information with HSBC if you require e-Invoices to be issued to you.</p>
6	What would happen if the customer provided incorrect/incomplete e-Invoice information to HSBC?	<p><b>Individuals:</b></p> <p>HSBC will issue the e-Invoice document based on the customer's NRIC/passport information in our record. If there is a change in NRIC/passport information, please walk in to our branch to update the details, for HSBC to generate the e-Invoice document accurately.</p>

		<p><b>Entities (Sole Proprietorships, Sdn Bhd, Bhd, Partnerships, Associations, etc.):</b></p> <p>For HSBC to generate e-Invoice document, customers must provide complete and accurate information. Customers are responsible for ensuring the accuracy and correctness of all data and information provided. HSBC won't be able to issue the e-Invoice document to the customer till we received complete and accurate information.</p>
7	How would a customer obtain their Tax Identification Number (TIN)?	<p>For customers currently registered with IRBM/LHDN:</p> <ul style="list-style-type: none"> <li>• <b>Option 1:</b> Check your EA form (Statement of Remuneration from Employment).</li> <li>• <b>Option 2:</b> Visit the IRBM/LHDN E-Daftar Portal <a href="https://mytax.hasil.gov.my/ezHasil?data=e-Daftar&amp;id=ezHasil%20sebelum">https://mytax.hasil.gov.my/ezHasil?data=e-Daftar&amp;id=ezHasil%20sebelum</a></li> <li>• <b>Option 3:</b> Visit your nearest IRBM/LHDN branch or contact IRBM/LHDN via the following channels <a href="https://www.hasil.gov.my/en/contact-us/">https://www.hasil.gov.my/en/contact-us/</a></li> </ul> <p>For customers currently not registered with IRBM/LHDN:</p> <p>To register online or in person at your nearest IRBM/LHDN branch. Please refer to <a href="https://www.hasil.gov.my/en/individual/individual-life-cycle/registration/">https://www.hasil.gov.my/en/individual/individual-life-cycle/registration/</a> or <a href="https://www.hasil.gov.my/en/company/tax-file-registration/">https://www.hasil.gov.my/en/company/tax-file-registration/</a> for further information.</p>
8	How would a customer obtain their Sales & Service Tax (SST) Number?	<p>For customers that are registered for Sales &amp; Service Tax (SST), please visit the Royal Malaysian Customs Department (RMCD) portal on SST <a href="https://sst01.customs.gov.my/account/inquiry">https://sst01.customs.gov.my/account/inquiry</a> or contact the RMCD SST Helpdesk via this link <a href="https://mysst.customs.gov.my/CallCenterHelpDesk">https://mysst.customs.gov.my/CallCenterHelpDesk</a></p>
9	For business entities, which business registration number should they provide to HSBC (i.e. new 12-digit vs alphanumeric)?	<p>Taxpayers registered with the Companies Commission of Malaysia (SSM) must provide their new 12-digit business registration number for the issuance of e-Invoice document.</p>
10	How frequent will HSBC issue e-Invoice document to its customers?	<p>For the majority of banking products (such as savings account, current account, mortgage, loans, credit card, etc), HSBC will issue e-Invoice document with each corresponding account statement. The frequency of the e-Invoice document will match your existing statement cycle.</p> <p>For one-time/ad-hoc transactions (overseas TT, waiver of fees, etc), the e-Invoice document will be issued after the transaction is completed.</p>

11	Is there an option to opt out from receiving e-Invoice document?	<p><b>Individuals:</b> Customers may opt out from receiving e-Invoice document. They can make such request through HSBC contact centre.</p> <table border="1"> <thead> <tr> <th></th><th>Local Call Number</th><th>International Call Number</th></tr> </thead> <tbody> <tr> <td>HSBC Premier</td><td>1300 88 9393</td><td>+603 8321 5208</td></tr> <tr> <td>HSBC Bank Malaysia</td><td>1300 88 1388</td><td>+603 8321 5400</td></tr> <tr> <td>HSBC Amanah Malaysia</td><td>1300 80 2626</td><td>+603 8321 5200</td></tr> </tbody> </table> <p><b>Business Entities:</b> Customers can reach out to their designated Relationship Manager or the Client Implementation Support team to update the opt out option for receiving e-Invoice document.</p>		Local Call Number	International Call Number	HSBC Premier	1300 88 9393	+603 8321 5208	HSBC Bank Malaysia	1300 88 1388	+603 8321 5400	HSBC Amanah Malaysia	1300 80 2626	+603 8321 5200
	Local Call Number	International Call Number												
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12	How would HSBC issue e-invoicing on interest/ profit/ hibah paid to customers?	<p><b>Individuals:</b> Interest/ profit/ hibah paid is reflected in the self-billed e-invoice by HSBC on behalf of customers.</p> <p><b>Business Entities:</b> Interest/ profit/ hibah paid is reflected in the self-billed e-invoice by HSBC on behalf of customers.</p>												
13	What language format is the e-Invoice document issued to customers?	HSBC issues e-Invoice document in English and Bahasa Malaysia. HSBC will not be able to customize the document in any other preferred language.												
14	What data is provided in e-Invoice document issued to customers?	Please refer to Annexure B for the sample template of e-Invoice generated by HSBC.												
15	Can customers reject the e-Invoice document from HSBC?	Upon successful validation by IRBM/ LHDN, there will be 72 hours window for the customers/ vendors to reject the e-Invoice document from the <a href="#">MyInvois Portal</a> . After 72 hours, the e-Invoice document will be considered to be in order. Any subsequent amendment required will need to be adjusted through a credit note, debit note or refund note e-Invoice. This adjustment would be sent by HSBC to the customers/ vendors.												
16	If I am a vendor for HSBC, where can I retrieve HSBC companies Taxpayer Identification Number (TIN) and Sales and	HSBC entity details can be found in following <a href="#">link</a> :												

Service Tax (SST) details  
to HSBC.

We are constantly updating our FAQs. Please check back here as we may provide more answers to the questions that you might have. Thank you.



## Annexure A – HSBC Entity Tax Information

HSBC Entity Name	TIN	Business Registration Number	SST Registration Number	Address	E-mail	Contact Number
HSBC BANK MALAYSIA BERHAD	C3864586060	198401015221	W10-1808-32001173	Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur, Malaysia	HSBC counterpart's E-mail, if not available may leave blank	HSBC counterpart's Contact Number, if not available to use HSBC general line +603-2075 3000
HSBC AMANAH MALAYSIA BERHAD	C20498159100	200801006421	W10-1808-32001197	Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur, Malaysia	HSBC counterpart's E-mail, if not available may leave blank	HSBC counterpart's Contact Number, if not available to use HSBC general line +603-2075 3000
THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED, OFFSHORE BANKING UNIT LABUAN	LE23816524080	LF00031	NA	Level 12(D) Main Office Tower, Financial Park Labuan Complex, Jalan Merdeka, 87000 Labuan	HSBC counterpart's E-mail, if not available may leave blank	HSBC counterpart's Contact Number, if not available to use HSBC general line +603-2075 3000
HSBC (MALAYSIA) TRUSTEE BERHAD	C850442030	193701000084	W10-1902-22100084	Level 19, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur, Malaysia	<a href="mailto:klt.finance@hsbc.com.my">klt.finance@hsbc.com.my</a>	HSBC counterpart's Contact Number, if not available to use HSBC general line +603-2075 3000
HSBC CORPORATE ADVISORY (MALAYSIA) SDN BHD	C11963462070	200501018486	W10-2012-32000008	Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur, Malaysia	HSBC counterpart's E-mail, if not available may leave blank	HSBC counterpart's Contact Number, if not available to use HSBC general line +603-2075 3000
HSBC STAFF WELFARE FUND	TA2768342070	NA	NA	Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur, Malaysia	HSBC counterpart's E-mail, if not available may leave blank	HSBC counterpart's Contact Number, if not available to use HSBC general line



+603-2075 3000

HSBC ELECTRONIC  
DATA PROCESSING  
(MALAYSIA) SDN  
BHD

C1088180505  
0

20020101965  
7

NA

Menara IQ, Lingkaran TRX,  
55188 Tun Razak Exchange,  
Kuala Lumpur, Malaysia

HSBC counterpart's E-  
mail, if not available may  
leave blank





Annexure B – HSBC e-Invoice sample



**HSBC BANK MALAYSIA BERHAD**  
Menara IQ, Lingkaran TRX, Tun Razak Exchange, 55188,  
Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur, MALAYSIA

Supplier TIN / TIN Penjual :	C3864586260	e-Invoice Type / Jenis e-Invoice :	Invoice
Supplier Name / Nama Penjual :	HSBC BANK MALAYSIA BERHAD	e-Invoice No / Nombor e-Invoice :	HBMBIN23Aug2025HLS00000000219
Supplier Identification Number / Nombor Pengenalalan Penjual :	198401015221	Unique Identifier No / Nombor ID Unik :	KC2P0TD36MW0ABNT5VDCDHJ10
Supplier SST Registration Number / Nombor Pendaftaran CJP Penjual :	W10-1806-32501173	Original Invoice Ref. No. / Nombor Rujukan e-Invoice Asal :	
Supplier MSIC Code / Kod Malaysia Standard Industrial Classification (MSIC)	64191	Invoice Date and Time / Tarikh dan Masa e-Invoice :	2025-06-12 14:31:35
Supplier's Business Activity Description / Butiran Aktiviti Perniagaan Penjual :	Commercial Banks		
Buyer TIN / TIN Pembeli :	E100000000010		
Buyer Name / Nama Pembeli :	John Doe	Invoice Currency Code / Kod Mata Wang Invoice :	MYR
Buyer Identification Number / Nombor Pengenalalan Pembeli :	P12341234		
Buyer SST Registration Number / Nombor Pendaftaran CJP Pembeli :	NA		
Buyer Address / Alamat Pembeli :	No 1, Menara IQ, Lingkaran TRX, Tun Razak Exchange, 55188 Kuala Lumpur		
Buyer Contact Number / Nombor Telefon Pembeli :	011-12340987		

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Item No / Nombor	Classification / Pengelasan	Description / Keterangan	Unit Price / Harga Unit	Amount / Jumlah	Tax Rate / Kadar Cukai	Tax Amount / Jumlah Cukai	Total Amount (incl. tax) / Jumlah Termasuk Cukai
1	022-Others	03Aug2025 Interest	518.01	518.01	0.00	0.00	518.01
2	022-Others	03Aug2025 Penalty Interest On Instalment Overdue	616.50	616.50	0.00	0.00	616.50



Item No Nombor	Classification / Pengelesen	Description / Keterangan	Unit Price / Harga Unit	Amount / Jumlah	Tax Rate / Kadar Cukai	Tax Amount / Jumlah Cukai	Total Amount (incl. tax) / Jumlah Termasuk Cukai
3	022-Others	03Aug2025 Penalty Interest On Interest Overdue	205.58	205.58	0.00	0.00	205.58
		Subtotal		1,340.09		0.00	1,340.09
						Total Excluding Tax / Jumlah Tidak Termasuk Cukai	1,340.09
						Tax Amount (SST) / Jumlah Cukai (CJP)	0.00
						Total Including Tax / Jumlah Termasuk Cukai	1,340.09
						Total Payable Amount / Jumlah Amaun Perlu Dibayar	1,340.09



Date and Time of Validation / Pengesahan Tarikh dan Masa : 2025-06-12 14:31:38