

## FAQ ON GST (GOODS AND SERVICES TAX)

1. What is 0% GST rate?

**All goods and services that were charged 6% GST have been rated to 0% GST with effect from 1 June 2018.**

2. Can I reclaim GST that I have paid?

**The 6% GST paid for any certificates before 1 June 2018 is not claimable.**

3. Does the 6% GST rate updated to 0% in Takaful IKHLAS website?

**GST has been rated to 0% in Takaful IKHLAS website with effect from 1 June 2018.**

4. I received a renewal notice with 6% GST rate. Will Takaful IKHLAS reissue the notice?

**For the related takaful plans, no renewal notice will be sent. With effect from 1 June 2018, the contribution will be based on the current GST rate of 0%.**

5. My Motor Takaful policy will be expired after 1 June 2018, however I had renewed Motor Takaful on 25 May 2018. Can I reclaim the GST that I have paid?

**For payment made before 1 June 2018, the 6% GST is not refundable.**

6. I found that some promotional materials such as brochures still published 6% GST rate even though GST rate is now 0%. Does this mean that my contribution is still charged at 6% GST?

**All contribution rates for protection plan and services of Takaful IKHLAS are subject to 0% GST with effect from 1 June 2018.**

7. Will Takaful IKHLAS issue Tax Invoice before 1 June 2018

**Yes. According to GST Act, we will issue the Tax Invoice until there is a change or amendment to the Act.**

8. Will the contribution rate become lower after the GST rate is 0%?

**For Takaful certificates with effective date before 1 June 2018, 6% GST rate is calculated for the contribution payable. For the same certificate with effective date on or after 1 June 2018, the calculation for contribution payable will be based on 0% GST. This means, the amount payable will be lower with the reduction of GST rate to 0%.**