



FREE RESOURCE

# Singapore Zakat Cheat Sheet 2026

How zakat on wealth and Zakat Fitrah work, and how to work out what you owe.

**FORMAT** PDF · A4 · printable cheat sheet

**COVERS** Zakat on wealth and Zakat Fitrah

**PAIRS WITH** Zakat calculators

**SOURCE** Muis ([muis.gov.sg](https://muis.gov.sg))

---

A clear one-page reference to zakat in Singapore — the 2.5% rate, what counts as zakatable wealth, the nisab threshold, and Zakat Fitrah. Administered locally by Muis.

## What zakat is

Zakat is one of the pillars of Islam — an obligatory annual contribution on qualifying wealth, paid by eligible Muslims. In Singapore, zakat is administered by Muis, the Islamic Religious Council of Singapore. There are two main forms.

## Zakat on wealth (Zakat Harta)

Zakat is due on wealth you have held for one full lunar (Hijri) year, once that wealth is above the nisab — the minimum threshold.

- The rate is 2.5% of the qualifying amount.
- Nisab is benchmarked to the value of gold and is set by Muis. It moves through the year, so check the current figure before you calculate.

Common categories of zakatable wealth:

Category	Zakat applies to
Savings	The lowest balance held across the full lunar year
Gold and silver	Holdings above the personal-use allowance
Shares and investments	The zakatable value of the holdings
Business	The net zakatable business assets
Insurance and CPF	Per Muis guidance for the specific product

## Zakat Fitrah

Zakat Fitrah is a separate, smaller obligation. It is paid once a year during Ramadan, before the Eid-ul-Fitri prayers, on behalf of every member of the household. Muis sets the Zakat Fitrah amount per person each year.

## Working it out

<input type="checkbox"/>	List the wealth you have held for a full lunar year.
<input type="checkbox"/>	Check the current nisab value published by Muis.
<input type="checkbox"/>	If your qualifying wealth is above nisab, the zakat due is 2.5% of it.
<input type="checkbox"/>	For savings, use the lowest balance maintained across the lunar year.

Pay Zakat Fitrah for every household member during Ramadan.

Keep records — zakat is recalculated fresh each year.

## How to use this cheat sheet

Use it to identify which of your assets are zakatable, then apply the current nisab and the 2.5% rate. Always confirm the current nisab and Zakat Fitrah amounts with Muis ([muis.gov.sg](https://muis.gov.sg)) before paying. Calculate at [smartcalculator.sg/islamic](https://smartcalculator.sg/islamic).

## Sources & disclaimer

All figures in this resource were verified in May 2026 against the official Singapore government source named on the cover. Rates, thresholds and policy figures are revised regularly — often each year — so always confirm the current figure and your own eligibility with the relevant agency before acting.

This guide is for general education and reference only. It is not professional, medical, legal or financial advice and does not account for your personal circumstances.

Made by [smartcalculator.sg](https://smartcalculator.sg) — free Singapore calculators for CPF, tax, housing, NS, health, education and more. Get the weekly Smart Money Singapore newsletter at [smartcalculator.sg/newsletter](https://smartcalculator.sg/newsletter).