

TAX RELIEF & REBATE FOR YA 2020



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RELIEF

A) Individual

- Personal Relief
- Breastfeeding equipment
- Education Fee

B) Spouse & Alimony Payment

- Spouse Relief
- Alimony Payment

C) Child

- Child Relief
- Child Care expenses
- SSPN Scheme

D) Parents

- Parental Care Relief
- Medical treatment, special needs and carer expenses

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RELIEF

E Individual & Dependent Relatives

- Basic supporting equipment for disabled self, spouse, child or parent
- Medical expenses on Serious diseases

F) RETIREMENT & INSURANCE

- Life insurance
- Medical Insurance
- EPF
- SOCSO
- PRS

G) Lifestyle

- Lifestyle
- Additional lifestyle

H) Tourism Relief

- Hotel & Entrance Fee

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D) PARENTS



Parental care relief

OR



Medical treatment, special
needs and carer expense

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D.1) PARENTAL CARE RELIEF

- An individual providing cash maintenance to his parents is entitled to **RM1,500** tax relief for **EACH INDIVIDUAL PARENT**. [s46(1)(o)]
- The deduction is limited to 2 parents and each of the parent **MUST** fulfil the following condition:
 - a) Resident in the basic year*
 - b) Age \geq 60 years*
 - c) Annual income \leq RM24,000 per YA*

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- In any event that more than one child wish to claim the parental care relief on their parent, the RM1,500 to each parent is **APPORTIONED ACCORDINGLY TO THE NUMBER OF CHILDREN** making the claims.
- Parents are legitimate or adopted parents in accordance with the Law

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D.2) PARENTS MEDICAL TREATMENT, SPECIAL NEEDS AND CARER EXPENSE

- Certified by medical practitioner.

Need not be for
serious diseases



Medical expenses + Special needs/ carer expenses
For own parents



FATHER + MOTHER
Taxpayer's parents = **MAX** RM5,000

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- An individual is entitled to claim up to **RM5,000 actual expense. [s46(1)(c)]**
- Parents are legitimate or adopted parents in accordance with the Law and **resident in Malaysia**
- The **treatment** are provided **in Malaysia**

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- Expenses on medical treatment and care:
 - a. By a nursing home
 - b. Dental treatment limited to tooth extraction, filing, scaling and cleaning.
 - c. For diseases, physical or mental disabilities
 - ✓ Need regular treatment certified by qualified medical practitioner registered with MMC
 - ✓ The expense incurred on treatment or special needs claimed must evidenced by receipts issued by registered medical centres, pharmacies or licensed medical store
 - ✓ Expenses for carer must supported by receipts

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Documentation needed for special needs/ carer expenses

- a) Certification from medical doctors that special needs or carers are required for the **first time**.
- b) Carers must **NOT** be family member (child, spouse)
 - i. Written certification*
 - ii. Work permit of the carer*
 - iii. Receipt*
- c) Parent resides in **MALAYSIA** and medical treatment and carer services are provided in **MALAYSIA**.

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List of Equipment for Medical and Special Needs

1. Portable automatic blood pressure monitor
2. Silicone ryles tube
3. Common chair
4. Detachable arm rest wheel chair (much easier for patient to transfer position)
5. Standard wheel chair
6. Walking frame
7. Quadripod
8. Rollator with 2 wheel and brake
9. Roller with elbow support
10. Automatic adjustable bed
11. Ripple mattress
12. J-cushion (relieves pressure for those with risk of pressure sore while sitting)
13. Transfer board
14. Acapella (for lung physiotherapy)

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List of Equipment for Medical and Special Needs

15. Long term oxygen therapy
16. Portable suction machine
17. Food thickener (for patients with swallowing problems especially post stroke)
18. Clean intermittent catheterization
19. Moist dressings (examples are Duoederm including hydrocolloids dressing)
20. Glucometer
21. Diapers
22. Urinary condom and bag
23. Bedpan
24. Nebulizer
25. Inhalers
26. Insulin pen
27. Urinary cathether

PR8/2020 Appendix 1

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SCOPE	√ / X
- Medical cost via clinic	√
- Hospitalization cost	√
- Medicine from pharmacy	√
- Eye operation on cataract	√
- Blood pressure monitor	√
- Blood test	√
- Dental braces	X
- Tooth filing	√
- Tooth implant	X



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FAQ

Separate VS Joint Assessment

Separate Assessment	Eligibility
Husband	Husband's parents
Wife	Wife's parents

Joint Assessment	Eligibility
Under Husband's name	Husband's parents
Under Wife's name	Wife's parents

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IMPORTANT!



Children

Option

OR

F) Medical expense
on parents



G) Parental care



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DISTINCTION

	F) MEDICAL EXPENSE ON PARENTS	G) PARENTAL CARE
a) Quantum	RM 5,000	RM1,500 for each parent (father, mother) MAX RM3,000 ON TWO PERSONS.
b) Age of parents	N/A	≥ 60 years old
c) Receipts	YES	NO
d) Available to each child	YES	The amount of RM1,500 is APPORTIONED among children

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E) INDIVIDUAL & DEPENDENT RELATIVES



Basic supporting equipment
for disabled self, spouse,
child or parent



Medical expenses on Serious
diseases / Medical
Examination / Fertility
Treatment

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E.1) BASIC SUPPORTING EQUIPMENT FOR DISABLED SELF, SPOUSE, CHILD OR PARENT

- S46 (1)(d): Expenditure for purchase of basic supporting equipment for the use by disabled person certified by Department of Social Welfare (OKU Card):
 1. Individual taxpayer
 2. Spouse
 3. Parent
 4. Child
- **Limited to RM6,000**
- Example of basic supporting equipment:
 - I. Haemodialysis machine
 - II. Wheel chair
 - III. Artificial legs
 - IV. Hearing aids

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E.2) MEDICAL EXPENSES

i. MEDICAL EXPENSES
on serious disease
[s46(1)(g)]

MAX = RM6,000



Self



Spouse



Child

** Evidenced by receipt (name and income tax file number of the claimant) and certification issued by medical doctor that treatment was provided.*

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IMPORTANT!



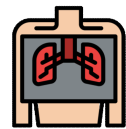
- The prerequisite to claim relief on such medical expenses is, it must be incurred on serious disease
- Refer IRB guideline on serious disease dated 4th May 2011, characteristics of serious illnesses include:
 - Life threatening
 - Social economic (prolonged medical treatment and high cost)
 - Acute medical illness required hospitalisation
- serious disease included **AIDS & HIV, PARKINSON'S DISEASE, CANCER, RENAL FAILURE, LEUKAEMIA** or other similar diseases.
- Other similar diseases included heart attack, pulmonary hypertension, chronic liver disease, fulminant viral hepatitis, head trauma with neurological deficit, tumour in brain or vascular malformation, major burns, major organ transplant and major amputation of limbs, chronic skin disease, mental illness, diabetes mellitus, thalassemia major, rheumatology

Refer appendix A of the guideline on the list of the types of serious diseases

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ii. Complete medical examination

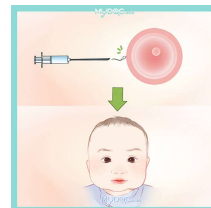
- Complete medical examination (restricted to **RM500**) will form part of the tax relief of RM6,000 allowed for medical expenses on serious diseases. [s46(1)(h)]
- Complete medical examination include:
 - a) Physical examination such as eye, ear, nose, throat, neck, chest ,heart, breast, abdomen, hand, foot, weight examination, blood pressure
 - b) X-ray examination
 - c) Blood and urine test and
 - d) Discussion with the physician conducting the test on the results of the examination



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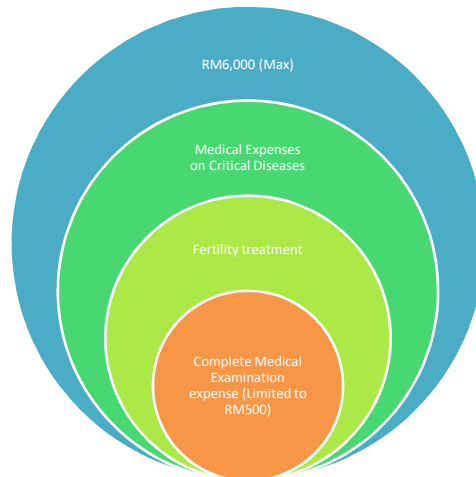
iii. Fertility treatment for self / spouse

- individual for undergoing **fertility treatment (IUI or IVF) to have a baby**, on himself or on his wife, or in the case of a wife on herself or on her husband.
- Besides that, **consultation fees and medicines** are also part of the fertility treatment for the purpose of claiming this deduction.
- only eligible for **married individual**.



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E.2) MEDICAL EXPENSES



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 Audit & Assurance 审计	 Business Digitalization Services 企业数据化服务
 Estate Planning (Will & Trust) 遗产与信托规划	 Personal & Business Risk Management 个人及商业风险管理

Perfect Biz Advisory Group

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