



TAX RELIEF



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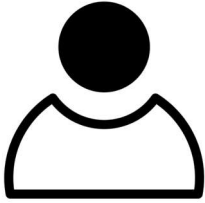
个人教育费 EDUCATION FEES 怎样扣？



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EDUCATION FEES



Taxpayer

Course of study up to tertiary level

law, accounting, Islamic finance, technical, vocational, industrial, scientific, technologies

Master, PhD

Any course for purpose of acquiring any skill or qualification

For the **YAs 2021 and 2022** the course of study is extended to any course undertaken for the purpose of **upskilling or self-enhancement** and that course is conducted by a body recognized by the Director General of Skills Development under the National Skills Development Act 2006 [Act 652]. (Refer Myspike)

- The amount can be allowable for deduction is limited to a maximum amount of **RM1,000 (YA 2021) / RM2,000 (YAs 2022 & 2023)** for each year of assessment and that amount forms part of RM7,000

- Limited to **RM7,000, evidenced by receipts**
- The course must be undertaken in any institution or professional body in Malaysia recognized by the Government or approved by the Financial Minister
- Refer www.mohe.gov.my for the List of approved local institutions

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购买哺乳器材 Breastfeeding Equipment 怎样扣？

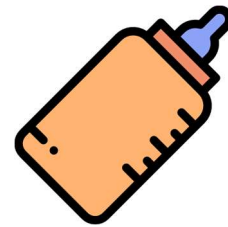


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BREASTFEEDING EQUIPMENT

- i. A working married woman is eligible to claim up to **RM1,000, evidenced by receipts** for the purchase of breastfeeding equipment, irrespective of the number of the children she has.
- ii. The following condition apply:
 - a) *The child is \leq 2 years*
 - b) *A child of the married lady*
 - c) *Own use for her child*
 - d) *Once in every 2 years*
 - e) *The women taxpayer is a breastfeeding mother*



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- iv. Breastfeeding equipment that qualifies for a deduction:
 - i. breast pump kit and an ice pack
 - ii. breast milk collection & storage equipment
 - iii. cooler set or bag.

Joint Assessment	Eligibility
Under the name of husband	NO
Under the name of the wife	Yes (working married women/ women taxpayer)



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国内旅行 Expenditure Related To Domestic Tourism 怎样扣？



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EXPENDITURE RELATED TO DOMESTIC TOURISM

- A **MAXIMUM** of RM1,000 tax relief is provided on [s46(1)(s):



- Payment of Accommodation at premises registered with the Commissioner of Tourism under the Tourism Industry Act 1992 [Act 482]
- Payment of entrance fee to a tourist attraction
- Purchase of domestic tour package through a licensed travel agent registered with the Commissioner of Tourism under the Tourism Industry Act 1992

- Registered accommodation premises can be check thru link of : <http://www.motac.gov.my/en/check/registered-hotel>



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Spouse Relief & Alimony Payment 怎样扣？



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SPOUSE RELIEF & ALIMONY PAYMENT

- In the event a **wife** :
 - **has no source of income or**
 - **no total income or**
 - **joint assessment in the name of husband,**
 – the husband is given a wife relief of **RM 4,000**. [S47(1)(a)]
- Likewise, it applies on husband relief [s45A(1)].
- Spouse relief not available under separate assessment



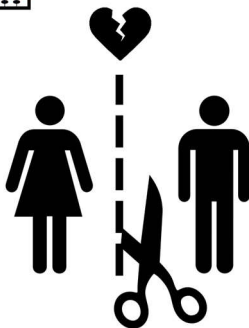
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- A wife receiving overseas income **EXCEEDING** RM4,000 would result husband **NOT ELIGIBLE** to claim wife relief.
- However, this restriction would **NOT APPLY** in the case the wife is a disabled person.
- Likewise, it applies on husband relief.



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- iii. In a divorce scenario, any **ALIMONY PAYMENT** to the former wife plus wife relief is restricted to RM4,000.

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RELIEF ON DISABLE SPOUSE

In the event of the non working spouse (wife/husband) is disabled, an **ADDITIONAL RELIEF of RM5,000** is given.
[s47(1)(b)]/ [s45A(1)]



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儿童减免 Child Relief 怎样扣？



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CHILD RELIEF

- A taxpayer is allowed child relief provided that the:
 - ✓ is resident in Malaysia
 - ✓ pays wholly or in part for the maintenance of child and
 - ✓ Child is **UNMARRIED**
- Section 48(9) of ITA defines “child” as :
 - i. Legitimate child
 - ii. Step child
 - iii. Adopted child in accordance with any law
- ❖ In practice, illegitimate child of a taxpayer with a birth certificate to this effect is acceptable to the DG of IRB where parents of an illegitimate child marry each other after the birth of the child, the marriage would be considered to legitimize the child.







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- Every individual child relief can be given to either the husband or wife. There is **NO APPORTIONMENT AVAILABLE.**
- For DIVORSE case, s48(4):
 - Where 2 or more individuals are entitled to claim a deduction for payments in respect of the same child, **50%** of each child relief is available to the husband and wife.

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 Unmarried Child		RM
1. Age \leq 18 [s48(1)(a)]		2,000
2. Age > 18 receiving full time education [s48(1)(b)]		2,000
3. Age > 18 [s48(3)(a)(i)] Receiving FULL-TIME instruction of higher education in respect of: <ul style="list-style-type: none"> ✓ Diploma level and above in Malaysia; or ✓ Degree level and above outside Malaysia (University/college approved by government authority, refer www.mohe.gov.my for the list of institution approved by Ministry of Higher Education) 		8,000

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 Unmarried Disable Child		RM
1. physically or mentally disable (no age limit) [s48(1)(d)]		6,000
2. Age \geq 18 receiving full time education in or outside Malaysia [s48(3)(a)(ii)]		14,000

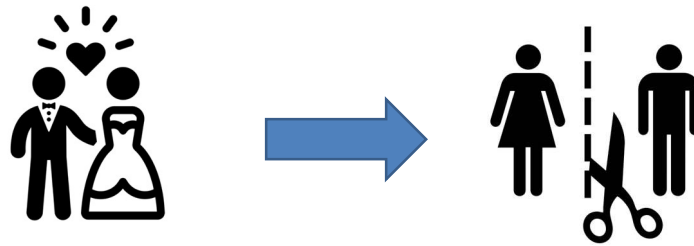


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Note:

- i. A taxpayer **CAN'T** claim child relief for a child who is **MARRIED BUT DIVORCED** in subsequent YA even though he may be fully supporting the child.
- ii. In order to claim child relief by the taxpayer, the **CHILD'S TOTAL INCOME** must **NOT EXCEED** the eligible child relief.



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托儿所/幼儿园费用 Child Care Expenses 怎样扣?



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CHILD CARE EXPENSES

- A taxpayer is eligible to **RM3,000** tax relief for payment of child care fees for his or her child to [s46(1)(r):
 - ✓ A **CHILD CARE CENTRE** registered with the Department of Social Welfare under the Child Care Centre Act 1984; or
 - ✓ A **KINDERGARTEN** registered under the Education Act 1996.



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- The relief is available to **either** husband **OR** wife.
- The amount is **LIMITED** to RM3,000 irrespective of the number of children.
- The child has to be ≤ 6 years
- The claim must be supported by:
 - ✓ the payment must be evidenced by receipts issued by the child care centre or kindergarten.
 - ✓ Birth document of the child such as Mykid or birth certificate



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SSPN存款

Skim Simpanan Pendidikan Nasional (SSPN)

怎样扣？



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SKIM SIMPANAN PENDIDIKAN NASIONAL (SSPN)

- SSPN account established under the Perbadanan Tabung Pendidikan Tinggi Nasional Act 1997 (PTPTN) aims to assist parents to accumulate funds for children's tertiary education.
- Deposit into SSPN is given relief up to **RM8,000**. [s46(1)(k)]
- Individual are eligible to claim relief based on:

Amount deposit	XX
(-) Amount withdrawal	(X)
Restricted to RM8,000	XX

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- SSPN accounts can be opened by parents for children aged 18 years old and below and maintain the account until the child **reaches the age of 29 years old**. This contribution can be allowed as a deduction.
- For children aged 18 and above and opt to open an account under their **own name is not eligible for deduction** and **parents are also not eligible** for deduction since they are not the depositor.

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父母医疗支出 Parents Medical Treatment, Special Needs And Carer Expense 怎样扣？



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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 RM8,000**

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PARENTS MEDICAL TREATMENT, SPECIAL NEEDS AND CARER EXPENSE

- An individual is entitled to claim up to **RM8,000 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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PARENTS MEDICAL TREATMENT, SPECIAL NEEDS AND CARER EXPENSE

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.
- b) Carers must **NOT** be family member (child, spouse)
 - i. Written certification from carer or*
 - ii. Work permit of the carer or*
 - iii. Receipt from carer*
- 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 catheter


PR5/2021 Appendix 1

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SCOPE	v / X
- Medical cost via clinic	✓
- Hospitalization cost	✓
- Medicine from pharmacy	✓
- Eye operation on cataract 	✓
- Blood measurement utensils	✓
- Food supplements	X
- 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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基础辅助工具

Basic Supporting Equipment For Disabled Self, Spouse, Child Or Parent 怎样扣？



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BASIC SUPPORTING EQUIPMENT FOR DISABLED SELF, SPOUSE, CHILD OR PARENT

- S46 (1)(d): Expenditure for purchase of basic supporting equipment for the use by disable 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

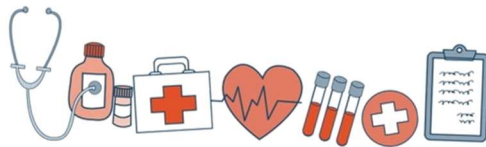
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严重疾病医疗费/ 健康检查

Medical Expenses 怎样扣?



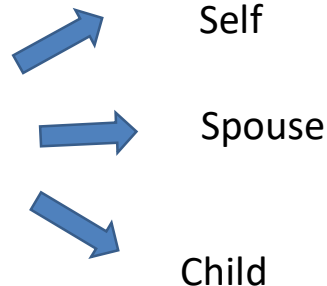
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MEDICAL EXPENSES

MEDICAL EXPENSES
on serious disease

MAX = RM8,000



** 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!



i) Serious Disease

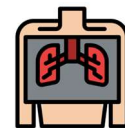
- The prerequisite to claim relief on such medical expenses is, it must be incurred on serious disease
- Refer IRB guideline on serious disease dated 4th May 2011, characteristics of serious illnesses include:
 - Life threatening
 - Social economic (prolonged medical treatment and high cost)
 - Acute 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



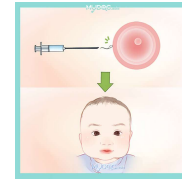
- Complete medical examination (restricted to **RM1,000**) will form part of the tax relief of RM8,000 allowed for medical expenses on serious diseases. [s46(1)(h)]
- Complete medical examination include:
 - a) Physical examination such as eye, ear, nose, throat, neck, chest, heart, breast, abdomen, 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**.
- Fertility treatment will form part of the tax relief of RM8,000 allowed for medical expenses.



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iv. Vaccination

- Effective from the **YA 2021** the medical expenses are extended to include the expenses expended or deemed expended by the individual for vaccination on himself, his wife or child, or in the case of a wife on herself or her husband or child.
- Vaccination (restricted to RM1,000) will form part of the tax relief of RM8,000 allowed for medical expenses



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iv. Vaccination

The vaccinations which qualify for deduction are for:

- (1) pneumococcal;
- (2) human papillomavirus (HPV);
- (3) influenza;
- (4) rotavirus;
- (5) varicella;
- (6) meningococcal;
- (7) TDAP combination (tetanus-diphtheria-acellularpertussis);
- (8) Coronavirus Disease 2019 (COVID-19)

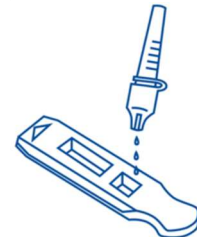


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v. COVID-19 detection test

- Coronavirus Disease 2019 (COVID-19) detection test, as evidenced by receipts issued by a hospital or a medical practitioner registered with the Malaysian Medical Council or receipts of the purchase of Coronavirus Disease 2019 (COVID-19) self-detection test kit
- Deduction for Vaccination (restricted to RM1,000) will form part of the tax relief of RM8,000 allowed for medical expenses



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MEDICAL EXPENSES	MAX (RM)	TOTAL (RM)
Medical expenses for serious diseases for self, spouse or child	8,000	8,000
Medical expenses for fertility treatment for self or spouse	8,000	
Complete medical examination for self, spouse	1,000	
Vaccination expenses for self, spouse and child.	1,000	
COVID-19 detection test including purchase of self detection test kit for self, spouse, child.	1,000	

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寿险 Life Insurance 怎样扣？



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LIFE INSURANCE

Premium On Life Insurance [s49(1)(a)]

- **MAX RM3,000**
- The life insurance refer to life insurance policies on the **TAXPAYER** and **HIS SPOUSE**.
- Premium paid on life insurance in relation to **parents, children** is **NOT AVAILABLE** as tax relief.

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“Premiums” in relation to insurance includes contributions or instalment payable under a takaful scheme pursuant to the Takaful Act 1984. Premium on an insurance policy purchased from an overseas company not having a branch in Malaysia is also treated as an allowable premium.

Insurance premiums are not deemed to have been paid unless the actual payment has been made by the taxpayer. Therefore, only insurance premium actually paid are allowable as deduction. However, a deduction is not allowable for –

- premiums which are not in fact paid although treated by the insurance company as having been paid because of a non-forfeiture clause in the policy; and
- premiums or arrears of premiums which are not in fact paid but carried forward as a debt and deducted from the capital sum due on the maturity or surrender of the policy.

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教育, 医药保险 Medical Or Education Insurance 怎样扣?



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MEDICAL OR EDUCATION INSURANCE

Premium On **Education And Medical Insurance** [s49(1B)]

- Insurance premium on education and medical benefit for **TAXPAYER**, **SPOUSE** and **CHILDREN** are available for relief **MAX RM3,000**.
- Medical insurance – **CRITICAL ILLNESS & MEDICAL CARD**

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Education insurance

- where child is the insured:
 - Compulsory that the life of payor (parent) must be covered – payor benefit rider
- The maturity amount must be payable when the child is between ages of 13 and 25
- Where the insured is the parent, the child must be nominee/beneficiary.

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公积金减免 Contribution To An Approved Scheme 怎样扣？



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CONTRIBUTION TO AN APPROVED SCHEME

Employees Provident Fund (EPF) [s49(1)(b) & (c)]


- EPF 11% contribution by employee or self-employed person within the meaning of the EPF Act 1991
- Voluntary contribution is not allowed as deduction except for self-employed person.
- **MAX RM4,000**



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EPF Act 1991 – Definition of **self-employed person**



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 [EMPLOYER](#) ▾
 [ABOUT EPF](#) ▾
 [REACH](#)

"person" includes any agent, company, association or body of persons corporate or unincorporate;

"prescribed by the Board" means prescribed by rules made under this Act;

"prescribed by the Minister" means prescribed by regulations made under this Act;

"retirement benefit" means any payment paid to an employee upon retirement either compulsory or optional to the employee;

"self-employed person" means any person who is gainfully occupied and is not an employee;

"service charge" means any money or payment, whether in the form of a service charge, a service fee, a charge on, collected from, or voluntarily given by, a customer or any other person (not being the employer) whether in whole or in part, directly or indirectly, and whether under a contract of service betw...

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i-SARAAN
 Explore Retirement Opportunity Through Voluntary Contribution

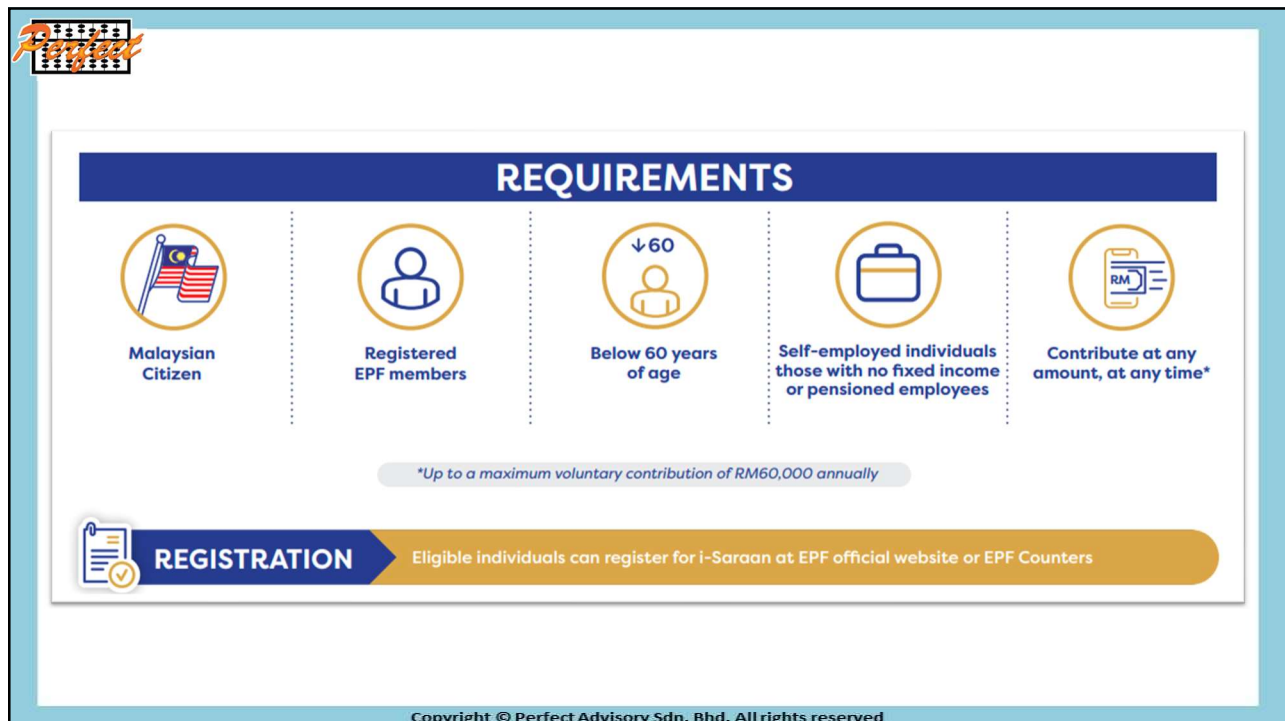
Allows self-employed members who have no regular income and workers of the gig economy to receive special incentives through voluntary contribution for retirement purposes.

BENEFITS

- Annual Dividend
- Special Incentive*
- Tax Exemption**
- Death Benefit

*15% subject to a maximum of RM250 annually **Except for pensioners following IRB terms and conditions

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REQUIREMENTS

- Malaysian Citizen
- Registered EPF members
- Below 60 years of age
- Self-employed individuals those with no fixed income or pensioned employees
- Contribute at any amount, at any time*

*Up to a maximum voluntary contribution of RM60,000 annually

REGISTRATION Eligible individuals can register for i-Saraan at EPF official website or EPF Counters

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PRS 私人退休基金

Private Retirement Scheme & Deferred Annuity

怎样扣？



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PRIVATE RETIREMENT SCHEME & DEFERRED ANNUITY

A **MAXIMUM** of **RM3,000** tax relief is available to:

- Premium paid on deferred annuity
- Contribution to a private retirement scheme approved by the Securities Commission [s49(1D)].



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Tax on early withdrawal

- Withdrawal from a deferred annuity or private retirement scheme **BEFORE** reaching the age of **55** would result in **8% TAX IMPOSED** on such withdrawal.
- However, the withdrawal before age of 55 due to:
 - a) Permanent total disability*
 - b) Serious disease*
 - c) Mental disability*
 - d) death*
 - e) Permanently leaving Malaysia*
 is **EXCLUDED** from tax.

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缴纳社会保险

Social Security Organisation (SOCSO) 怎样扣?



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SOCIAL SECURITY ORGANISATION (SOCSO)

- i. An individual making contribution to SOCSO pursuant to the Employees' Social Security Act 1969 is allowed tax relief **LIMITED** to **RM250**.

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生活方式 Lifestyle & Additional Tax Relief For Lifestyle

怎样扣？



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LIFESTYLE



Reading Materials



Computer



Internet Subscription



Sport
Equipment



Gym
Membership



Smartphone & Tablet

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LIFESTYLE RELIEF

- S 46(1)(p): A **MAXIMUM** of **RM2,500** lifestyle relief is provided on:
 - i. Reading materials
 - ii. Personal Computer, Smartphone or tablet
 - iii. Sports equipment for sport activity and gym membership
 - iv. Internet facilities

Taxpayer,
spouse,
child



* Evidenced by receipt

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i. Reading materials

Journals

Magazines

Books

newspapers



- Include e-books, photobooks, children school textbooks, examination workbooks, dictionaries, printed or e- newspapers
- Overseas books, journal, magazines are eligible
- **Exclude stationery, exercise books, banned reading materials**

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ii. Personal Computer, Smartphone, Tablet

- Personal computer
- Smartphone
- Tablet



Taxpayer,
spouse, child
(personal use)

FAQ:

- A smartphone given by an employer to an employee is **EXEMPT** from tax to such employee.
- As the employee does not incur any cost on the smartphone, he is not entitled to any tax relief on it.



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iii. Sports equipment for sport activity

The sport equipment is for sport activities as defined in Sport Development Act 1997:

Archery	Athletics	Aquatics	Automobile Sport
Badminton	Baseball	Basketball	Billiards & Snooker
Body Building	Bowling	Boxing	Canoeing
Cricket	Cycling	Equestrian Sport	Fencing
Handball	Football	Golf	Gymnastics
Kabbadi	Hockey	Ice Skating	Judo
Netball	Karate Do	Lawn Bowl	Martial Arts
Rowing	Paralimpiad	Petanque	Recreational
Silambam	Rugby	Sepak Takraw	Shooting
Squash	Silat Olahraga	Soft Tennies	Softball
Traditional Game	Table Tennis	Tae Kwan Do	Tennis
Wrestling	Volleyball	Waterski	Weightlifting
Fitness	Wushu	Yachting	

It **EXCLUDES** motorised two-wheel bicycles.

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iii. Sports equipment for sport activity

FAQ

EXCLUDES

- motorised two-wheel bicycles.
- Sports attires and sports shoes

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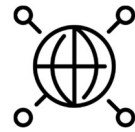
Gym membership



- Registration fee for gym membership is not allowed
- Any Fitness classes which included in the gym membership can be claimed
- If fitness classes are not part of the gym membership fee, such fee are not allowable

iv. Internet subscription

- Monthly bill on internet subscription must be under the taxpayer's name.



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个人税务减免

额外生活方式减免 ADDITIONAL TAX RELIEF FOR LIFESTYLE 怎样扣？



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Additional Tax Relief For lifestyle

- A **MAXIMUM** of **RM2,500** lifestyle relief is provided on:
 - Personal Computer, smartphone or tablet for Taxpayer, spouse, child (not being used for the purpose of his own business) [s46(1)(t)]

(Additional deduction to s 46(1)(p) for purchase made within the period of 1st Jan 2021 to 31st December 2022)

** Evidenced by receipt*

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FAQ

Example 1:

- 01.02.2021 - bought tablet for son on 01.02.2021 – RM1600
- 11.11.2021 – bought smartphone for own use - RM5300
- 01.01.2021 – 31.12.2021 – others (paid for gym, books, data plan) – total RM 1500

	S46(1)(p) Lifestyle (RM)	S46(1)(t) Additional Deduction (01.06.2021 – 31.12.2021) (RM)
01.02.2021 – RM1,600 tablet	1,600	NA
11.11.2021– RM5,300 smartphone	NA	2,500
01.01.2021 – 31.12.2021 others	900 (2,500 – 1600)	NA
Total deduction claimed	2,500	2,500

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FAQ

Example 2:

- 01.02.2021 - bought tablet for son on 01.02.2021 – RM900
- 11.11.2021 – bought smartphone for own use -RM5300
- 01.01.2021 – 31.12.2021 – others (paid for gym, books, data plan) – total RM 600

	S46(1)(p) Lifestyle	S46(1)(t) additional (01.06.2021 – 31.12.2021)
01.02.2021 – RM900 tablet	900	NA
11.11.2021 – RM5,300 smartphone	1,000 (2,500 – 900 - 600)	2,500
01.01.2021 – 31.12.2021 others	600	NA
Total deduction claimed	2,500	2,500

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Additional tax relief for lifestyle related to sport activity

- Effective from YA 2021, A **MAXIMUM** of **RM500** lifestyle relief is provided on:
 - i. for the purchase of sports equipment for any sport activity as defined under the Sports Development Act 1997 [Act 576] (excluding motorized two-wheel bicycles);
 - ii. for the payment of rental or entrance fee to any sports facility; and
 - iii. for the payment of registration fee for any sports competition where the organizer is approved and licensed by the Commissioner of Sports under the Sports Development Act 1997

for Taxpayer, spouse, child

(Additional deduction to s46(1)(u) for purchase made within the period of 1st Jan 2021 to 31st December 2022)

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