



LIVE

#PBAG Live (163)



PERKESO LINDUNG 24 JAM 最新 Updates

14 July 2026 (星期二) 2.30PM



DISCLAIMER



This presentation materials contain general information only based on our understanding of the current legislation and the related practice thereof, all of which are subject to change, possibly on a retrospective basis.

Content Updates as at: 14 July 2026



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

LINDUNG 24 JAM

LINDUNG
PEKERJA



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

AGENDA

- 1 Recap: what LINDUNG 24 Jam is
- 2 Timeline: how we got here
- 3 What exactly changed
- 4 The June contribution / 15 July question
- 5 Lindung 24 Latest Action Required
- 6 Benefits you keep vs lose
- 7 Who should think twice before opting out
- 8 How To Opt Out
- 9 Lindung 24 Employee Action Flow
- 10 FAQ + where to get official help



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

WHAT IS LINDUNG 24 JAM?

In Plain Words

LINDUNG 24 Jam

(official name: Non-Occupational Accident Scheme / Skim Kemalangan Bukan Bencana Kerja) extends SOCSO protection round-the-clock, covering accidents outside of work too, not just workplace accidents.

Examples now covered:

falls at home, non-work road accidents, sports and hobbies, festive travel, religious activities.

Previously, SOCSO only covered workplace accidents, commuting to/from work, and occupational diseases.

Who it originally covered

- **All employees under Act 4 (Employees' Social Security Act 1969)**
Local AND foreign workers
- **Wage ceiling**
Applies up to RM6,000 monthly wage
- **Age limit**
None, coverage continues even after age 60, as long as employed
- **Participation at launch**
Mandatory, automatic registration, no opt-out



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

TIMELINE OF CHANGES

Act 4 amendment (Act A1788) takes effect. LINDUNG 24 Jam officially launched — initially mandatory.

1 Jun 2026

PERKESO announces an opt-out mechanism will be introduced.

10 Jul 2026

Due date for the June 2026 contribution

15 Jul 2026

8 Jul 2026

Cabinet U-turn: scheme changed from mandatory to voluntary for local employees, effective immediately.

13 Jul 2026

Opt-out submission window opens (runs until 31 Aug 2026).

31 Aug 2026

Opt-out window closes. No submission = participation continues automatically.



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

WHAT EXACTLY CHANGED: MANDATORY → VOLUNTARY

	BEFORE (at launch)	AFTER (from 8 Jul 2026)
Participation (local employees)	Mandatory — automatic	Voluntary — opt-out available
Foreign workers	Mandatory	Still mandatory — no change
Contribution rate	0.75% of wages (Phase 1)	Still 0.75% — only if you stay in
Who pays	Fully borne by employee	Same, if participating
Employer contribution	None (employee-funded)	No change
If you opt out	Not applicable	Contribution stops from July onward; coverage ends
HR / Payroll Impact	HR automatically deducts contribution	HR needs to manage employee choice and payroll adjustment



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

DO I STILL NEED TO PAY THE JUNE CONTRIBUTION BY 15 JULY?

Short answer: Yes. Based on PERKESO's official FAQ (130726) clarification, the June 2026 contribution due on 15 July must still be settled — even if you submit your opt-out notice before 15 July.

What the Group CEO said (press statement, 10 July 2026):

“It is important to remember that this scheme is implemented under an Act of Parliament, which came into force on June 1... However, what has already taken place under the Act cannot be reversed. The coverage that has already been provided cannot be retrospectively withdrawn. I hope that is understood.”

“Going forward, once contributors choose to opt out and complete the declaration, they will no longer be required to contribute from July onwards if they decide not to remain in the scheme.”

— Datuk Seri Dr Mohammed Azman Aziz Mohammed, PERKESO Group CEO

Why:

June's contribution accrued while the scheme was still mandatory (1 Jun–12 Jul). Opting out stops contributions from July onward only — it does not erase what was already due for June.



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

DO I STILL NEED TO PAY THE JUNE CONTRIBUTION BY 15 JULY?

8. Apakah status caruman bulan Jun 2026 yang telah dibuat bayaran dan adakah bayaran balik caruman boleh dituntut?

Semua caruman bulan Jun 2026 adalah MANDATORI mengikut undang-undang sebelum keputusan Kabinet bertarikh 8 Julai 2026 dan tidak boleh dibuat tuntutan bayaran balik caruman selaras dengan kelulusan pindaan Akta bagi Akta Keselamatan Sosial Pekerja (Pindaan) 2026 yang telah diluluskan oleh Parlimen dan berkuatkuasa mulai 1 Jun 2026 di mana semua pekerja dilindungi secara mandatori.

Sources: FAQ Lindung 24 Jam (Q8)



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

LINDUNG 24 LATEST ACTION REQUIRED (EMPLOYER & EMPLOYEE)

Party	What Need To Do Now?
Employer / HR	○ Check latest PERKESO announcement & official system update ○ Inform employees about the voluntary participation option ○ Get employee confirmation (participate / opt-out) ○ Update payroll deduction based on employee decision ○ Keep record of employee choice for documentation
Employee	○ Decide whether to participate in LINDUNG 24 ○ If opt-in → No action is required, contribution deduction continues and employee receives LINDUNG 24 protection ○ If opt-out → no contribution deduction and no LINDUNG 24 coverage ○ Complete the Opt-Out process via ASSIST Portal or manual submission



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

BENEFITS YOU KEEP

- | | |
|---|--|
| <p>✓ Medical Benefit
Free treatment at PERKESO panel clinics / government hospitals until recovery.</p> | <p>✓ Temporary Disablement Benefit
Paid during certified medical leave (4+ days) from a covered accident.</p> |
| <p>✓ Permanent Disablement Benefit
Compensation based on disability assessment, wages, and age.</p> | <p>✓ Constant-Attendance Allowance
RM500/month if severe disability requires continuous care.</p> |
| <p>✓ Rehabilitation Support
Physiotherapy, prosthetics, wheelchairs, vocational training, return-to-work help.</p> | <p>✓ Dependants' & Funeral Benefit
Financial support for family; funeral benefit up to RM3,000.</p> |
| <p>✓ Education Benefit
Education loan assistance for eligible dependants.</p> | <p>✓ 24-hour coverage
Protection for accidents at home, on the road (non-work), and during personal activities.</p> |



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

COVERAGE YOU LOSE

No more 24-hour non-work accident protection for:

- ✗ Falls or injuries at home
- ✗ Non-work-related road accidents (commuting for personal reasons, festive travel)
- ✗ Sports & recreational activities (cycling, football, hiking, etc.)
- ✗ Religious activities and travel to places of worship
- ✗ Personal errands and daily activities outside work

Still protected: Work-related accidents remain covered under the existing Employment Injury Scheme, that protection is unaffected by opting out of LINDUNG 24 Jam.

Also note: Contributions already deducted are unlikely to be refunded, and the June contribution due 15 July still applies (see previous section). Opting out only stops contributions from July onward.



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

WHO SHOULD THINK CAREFULLY BEFORE OPTING OUT



Frequent commuters & riders

Motorcyclists and those with long daily commutes face higher personal accident risk.



Active in sports/hobbies

Cycling, hiking, football, and similar activities carry accident exposure this scheme covers.



No other personal accident cover

If you don't already hold private personal accident or life insurance, this scheme may be your only 24-hour protection.



Frequent travelers

Regular festive or personal travel (within Malaysia) increases exposure to non-work accidents.

Note: Foreign workers cannot opt out, participation remains mandatory for them. This slide is general guidance, not financial or legal advice, consider your own circumstances or seek independent advice.



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

DO I NEED TO TAKE ANY ACTION IF I WANT TO JOIN LINDUNG 24 JAM?

**No action is required.
Your participation will continue,
and you will receive LINDUNG 24 JAM protection.**



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

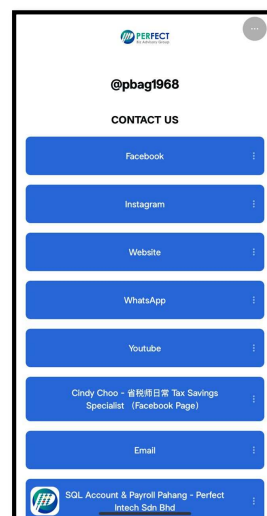
HOW SHOULD EMPLOYEES OPT OUT?

Declaration Method	Action Required by Employee
Primary Method: Lindung Faedah Portal (Online)	Employees who choose not to participate in the LINDUNG 24 Hours Scheme must submit their declaration through the Lindung Faedah Portal.
Alternative Method: Declaration Form (Manual)	Employee completes and signs the Declaration Form to confirm their decision not to participate in the LINDUNG 24 Jam and submits it to the PERKESO office.
Alternative Method: Sistem lBest (PERKESO Counter)	Employees may submit their non-participation declaration through the lBest System if the application is made at the PERKESO office counter.



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

FOLLOW 我们的社交网站



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

HOW TO OPT OUT

Primary method: Portal ASSIST (Lindung Faedah Portal)

lindungfaedah.perkeso.gov.my

- 1 Register / log in**
New users: click "Daftar Akaun" and complete name (as per NRIC), IC number, email, and password.
- 2 Start declaration**
Click "Baharu" under Application Type and read the information shown.
- 3 Select TIDAK MENYERTA**
Choose "Do Not Participate." If you have more than one active employer, select the relevant record.
- 4 Confirm & submit**
Tick the confirmation box, click "Hantar," then "Sahkan, Saya Tidak Mahu Menyertai."
- 5 Download your notice**
Click "OK," then "Muat Turun Borang Deklarasi" — this is your Notis Pelepasan Liabiliti. Keep it as proof.



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

PRIMARY METHOD: PORTAL ASSIST

**PANDUAN PENGGUNA
PEMILIHAN PENYERTAAN
PERLINDUNGAN SKIM
LINDUNG 24 JAM**



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

PRIMARY METHOD: PORTAL ASSIST

Step 1: Access & Register Account

Step 1.1 – Login Portal

Access Portal Permohonan Faedah:

[PERKESO Lindung Faedah Portal](#)

- Click “Log Masuk” if account already exists



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

PRIMARY METHOD: PORTAL ASSIST

Step 1.2 – New User Registration

For new users, click “Daftar Akaun” and complete:

- ☒ Full Name (as per NRIC)
- ☒ Identity Card Number
- ☒ Email
- ☒ Password
 - Minimum 8 characters
 - At least 1 symbol (@#\$%^&*)
- ☒ Agree to User Terms
- ☒ Click “Daftar Akaun”



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

PRIMARY METHOD: PORTAL ASSIST



Step 1.3 – Registration Successful

After successful account registration:

- ✓ System will display a confirmation message
- ➔ Click “Seterusnya” (Next) to proceed to the next step.



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

PRIMARY METHOD: PORTAL ASSIST

NOTIS PELEPASAN LIABILITI SKIM LINDUNG 24 JAM
LINDUNG 24 JAM SCHEME RELEASE OF LIABILITY NOTICE

MAKLUMAT PEKERJA / Particular Of Employee's

NAMA PENUH
FULL NAME

NO. KAD PENGENALAN
IDENTITY CARD NO

MAKLUMAT / Information

Saya mengakui bahawa saya telah dimaklumkan, berkuat kuasa mulai 8 Julai 2026, penyertaan dalam Skim LINDUNG 24 Jam adalah secara sukarela.
I acknowledge that I have been informed, effective 8 July 2026, participation in the PERKESO LINDUNG 24 Jam Scheme is voluntary.

Skim ini menyediakan perlindungan bagi kemalangan yang layak dan tidak berkaitan dengan pekerjaan serta boleh merangkumi manfaat-manfaat berikut, tertakluk kepada terma dan syarat PERKESO:
The scheme provides protection for eligible non-work-related accidents and may include the following benefits, subject to PERKESO's terms and conditions:

Faedah Perubatan Medical Benefit	Faedah Hilang Upaya Sementara Temporary Disablement Benefit
Faedah Hilang Upaya Kekal Permanent Disablement Benefit	Faedah Orang Tanggungan Dependant's Benefit
Faedah Pengurusan Jenazah Funeral Benefit	Pemulihan Fizikal dan Vokasional Physical and Vocational Rehabilitation
Elakan Layanen Sentiasa (jika berkenaan) Constant Attendance Allowance (where applicable)	Faedah Pendidikan Education Benefit

PERAKUAN PEKERJA / Employee's Declaration

☒ SAYA MEMILIH UNTUK TIDAK MENYERTA Skim LINDUNG 24 Jam. Saya memahami bahawa saya tidak akan layak menerima manfaat yang disediakan di bawah skim ini dan tidak akan mempergunakan/meminta majikan atau PERKESO terhadap sebarang akibat yang timbul daripada keputusan saya tersebut.
I CHOOSE NOT TO PARTICIPATE in the LINDUNG 24 Jam Scheme. I understand that I will not be entitled to the benefits provided under the scheme and shall not hold the Employer or PERKESO liable for any consequences arising from my decision.

Step 2.1: Declaration:

Do Not Participate in LINDUNG 24

Tick “X” under Perakuan Pekerja to indicate that the employee chooses not to participate in the LINDUNG 24 Scheme.



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

PRIMARY METHOD: PORTAL ASSIST

PILIH MAJIKAN/ Select Employer

Kod Majikan:

☐ Saya mengesahkan bahawa saya telah membaca dan memahami maklumat yang diberikan di atas dan bahawa keputusan saya dibuat secara sukarela tanpa sebarang tekanan atau paksaan daripada mana-mana pihak.
I confirm that I have read and understood the information provided above and that my decision is made voluntarily and without any pressure or coercion.

Step 2.2 – Confirm & Submit

- ☒ Tick the declaration confirmation checkbox
- ☒ Click “Hantar” (Submit) to proceed with the application.



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

PRIMARY METHOD: PORTAL ASSIST



Adakah anda pasti?

Sekiranya anda memilih untuk **TIDAK MENYERTAI** SKIM LINDUNG 24 Jam, anda tidak akan layak menerima manfaat-manfaat berikut:

- Faedah Perubatan
- Faedah Hilang Upaya Sementara
- Faedah Hilang Upaya Kekal
- Faedah Orang Tanggungan
- Faedah Pengurusan Jenazah
- Pemulihan Fizikal dan Vokasional
- Elaun Layanan Sentiasa (jika berkenaan)

Step 2.3: Confirmation

System will show confirmation:

- ☒ Click “Sahkan, Saya Tidak Mahu Menyertai”



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

PRIMARY METHOD: PORTAL ASSIST

The screenshot shows two parts of the portal interface. On the left, a confirmation box with a green checkmark says "Berjaya" (Successful) and "Deklarasi berjaya dihantar." (Declaration successfully submitted), with an "OK" button. On the right, the "PILIH MAJIKAN / Select Employer" section shows a list of employers. Below this, there is a confirmation statement in Malay and English, followed by a green "Hantar" (Send) button. At the bottom, a red box highlights the link "Muat Turun Borang Deklarasi" (Download Declaration Form).

Step 2.4: Download Declaration Form

After successful submission:

- ✓ Click "OK"
- ✓ Click "Muat Turun Borang Deklarasi"
- ✍ Keep the Declaration Form as record.



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

The screenshot shows a formal declaration form titled "NOTIS PELEPASAN LIABILITI SKIM LINDUNG 24 JAM" (LINDUNG 24 JAM SCHEME RELEASE OF LIABILITY NOTICE). It includes a section for "MAKLUMAT PEKERJA / Employee Information" with fields for Name (Allison Chong), IC Number, and Declaration Date (13-07-2026). Below this is the "PERAKUAN PEKERJA / Employee's Declaration" section, which contains a statement in Malay and English where the employee chooses not to participate in the LINDUNG 24 Jam Scheme. At the bottom, there is a "SENARAI MAJIKAN / Employer List" table and signature lines for the employee and employer.

Kod Majikan / Employer Code	Nama Majikan / Employer Name	Status
ABC SDN. BHD.		Tidak Dipilih / Not Selected
DEF SDN. BHD.		Tidak Dipilih / Not Selected

Notice of Release of Liability (Employer Record)

✍ For employer record purposes:

Employees may submit the LINDUNG 24 Release of Liability Notice to their employer by:

- ✓ Signing the notice; and
- ✓ Stating the declaration date made through the Lindung Faedah Portal.

Purpose:

To serve as supporting documentation of the employee's participation decision under the LINDUNG 24 Scheme.



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

NOTA PERSAMAAN LABILIRI SIKAP PENGALAMAN BUKAN BENCANA
KEJADIAN KEJADIAN LUNCUR 24 JAM

**NOTES PERSAMAAN LABILIRI SIKAP PENGALAMAN BUKAN BENCANA
KEJADIAN KEJADIAN LUNCUR 24 JAM**

PERJANJIAN PEKERJA / Employee Declaration - (Berlaku pada 14 Juni 2024 / Effective 14 June 2024)

A. KUALIFIKASI PEKERJA / EMPLOYEE'S QUALIFICATION

1. Nama Lengkap / Full Name: _____

2. No. KNP / Pengantar Kerja / ID Card: _____

3. No. Telfon Bioskop / Mobile Phone No: _____

4. Email: _____

5. Nama Perusahaan / Name of Company: _____

6. No. Telfon Pagi / Office Phone No: _____

7. No. KNP Manula / Employee Code: _____

(WAJIB DITULIS / REQUIRED TO FILL)

MAKLUMAT / INFORMATION

1. Saya menandatangani surat pernyataan bahwa, berkuat kuasa mulai 8 Jula 2024, pernyataan dalam Skin LUNCUR 24 jam adalah secara sukarela.

2. I am signing this statement because I have been informed that, as of July 8, 2024, the statement in the SKIN LUNCUR 24 jam is voluntary.

3. Saya ini menyatakan persetujuan bagi kandungan yang tertera dan tidak bertentangan dengan peraturan serta telah menandatangani surat pernyataan. Setelah itu, saya akan bersedia menerima hukuman jika melanggar peraturan.

4. I hereby declare my agreement for the content that is stated and does not contradict the regulations and have signed the statement. After that, I am willing to accept punishment if I violate the regulations.

The above parties provide for a signed non-work-related activities and may include the following benefits, subject to PERSEKUTUAN terms and conditions.

- Fasilitas Perawatan / Medical Service
- Fasilitas Hibung Ulang Semula / Rehabilitation
- Fasilitas Hilang Ulang Kaki / Lost Limb Rehabilitation
- Fasilitas Pengangkutan / Transportation
- Fasilitas Pengambilan Jajin / Food Intake
- Pemulihan Fisikal dan Fungsional / Physical and Functional Rehabilitation
- Diet Lengkap / Full Diet (As per approval)
- Papan Persekitaran / Environment Board

5. PERJANJIAN PEKERJA UNTUK TIDAK MENYERTA / EMPLOYEE'S DECLARATION OF NON-PARTICIPATION

Menurut Tuntutan Paragraf [1] / (Pernyataan 1)

SAYA MENYERTA UNTUK TIDAK MENYERTA SIKAP LUNCUR 24 jam. Saya menandatangani surat tidak akan bertaqabul dengan peraturan dan tidak akan bertaqabul dengan peraturan. Setelah itu, saya akan bersedia menerima hukuman jika melanggar peraturan.

I AM CHOOSING NOT TO PARTICIPATE IN THE LUNCUR 24 JAM. I am signing a statement that I will not be entitled to the benefits provided under the Scheme and will not be held responsible for PERSEKUTUAN if any consequences arising from my decision.

Saya menandatangani surat pernyataan bahwa saya telah menandatangani dan menandatangani pernyataan yang diberikan di atas dengan keyakinan saya sendiri. Saya menandatangani surat pernyataan bahwa saya telah menandatangani dan menandatangani pernyataan yang diberikan di atas dengan keyakinan saya sendiri. Setelah itu, saya akan bersedia menerima hukuman jika melanggar peraturan.

I have signed and submitted the information provided above and I am confident that I have signed voluntarily and without any pressure or coercion.

Disetujui Oleh / Acknowledged by: _____
Tandatangan Pekerja / Signature of Employee's _____
Tarikh / Date _____

Why Does PERKESO Still Have a Declaration Form?

- Some employers or employees may not be able to access the portal immediately.
- The form serves as a manual submission option when required.

- Employers may request a copy of the signed form.
- The signed form can be kept as evidence of the employee's voluntary decision.



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

**NOTIS PELEPASAN LIABILITI SKIM KEMALANGAN BUKAN BENCANA
KERJA (SKBBK) / LINDUNG 24 JAM**

NOTIS PELEPASAN LIABILITI SKIM LINDUNG 24 JAM / LINDUNG 24 JAM SCHEME RELEASE OF LIABILITY NOTICE

PERAKUAN PEKERJA / Employee Declaration - (Berkuatkuasa 8 Julai 2026 / Effective 8 July 2026)

A. MAKLUMAT PEKERJA / PARTICULAR OF EMPLOYEE'S

*A1.	Nama Penuh Full Name																						
*A2.	No. Kad Pengenalan Identity Card No																						
*A3.	No. Telefon Bimbit Mobile Phone No.											*A4.	No. Telefon Pejabat Office Phone No.										
*A5.	E-mel E-mail	(WAJIB DIISI) (REQUIRED TO FILL)																					
*A6.	Nama Perusahaan Name of Company											*A7.	No. Kod Majikan / Employer Code										



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

ALTERNATIVE METHOD: DECLARATION FORM

MAKLUMAT / INFORMATION :

1. Saya mengakui bahawa saya telah dimaklumkan bahawa, berkuat kuasa mulai 8 Julai 2026, penyertaan dalam Skim LINDUNG 24 Jam adalah secara sukarela.

I acknowledge that I have been informed that, effective 8 July 2026, participation in the PERKESO LINDUNG 24 Jam Scheme is voluntary.

2. Skim ini menyediakan perlindungan bagi kemalangan yang layak dan tidak berkaitan dengan pekerjaan serta boleh merangkumi manfaat-manfaat berikut, tertakluk kepada terma dan syarat PERKESO:

The scheme provides protection for eligible non-work-related accidents and may include the following benefits, subject to PERKESO's terms and conditions.

- | | |
|--|---|
| ✓ Faedah Perubatan
<i>Medical Benefit</i> | ✓ Faedah Hilang Upaya Sementara
<i>Temporary Disablement Benefit</i> |
| ✓ Faedah Hilang Upaya Kekal
<i>Permanent Disablement Benefit</i> | ✓ Faedah Orang Tanggungan
<i>Dependants' Benefit</i> |
| ✓ Faedah Pengurusan Jenazah
<i>Funeral Benefit</i> | ✓ Pemulihan Fizikal dan Vokasional
<i>Physical and Vocational Rehabilitation</i> |
| ✓ Elaun Layanan Sentiasa (jika berkenaan)
<i>Constant Attendance Allowance (where applicable)</i> | ✓ Faedah Pendidikan
<i>Education Benefit</i> |



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

ALTERNATIVE METHOD: DECLARATION FORM

B. PERAKUAN PEKERJA UNTUK TIDAK MENYERTA / EMPLOYEE'S DECLARATION OF NON-PARTICIPATION

Mohon Tandakan Pangkah (X). / (Please cross (x).)

☐

SAYA MEMILIH UNTUK TIDAK MENYERTA Skim LINDUNG 24 Jam. Saya memahami bahawa saya tidak akan layak menerima manfaat yang disediakan di bawah Skim ini dan tidak akan mempertanggungjawabkan majikan atau PERKESO terhadap sebarang akibat yang timbul daripada keputusan saya tersebut.

I CHOOSE NOT TO PARTICIPATE in the LINDUNG 24 Scheme. I understand that I will not be entitled to the benefits provided under the Scheme and shall not hold the employer or PERKESO liable for any consequences arising from my decision.

Saya mengesahkan bahawa saya telah membaca dan memahami maklumat yang diberikan di atas dan bahawa keputusan saya dibuat secara sukarela tanpa sebarang tekanan atau paksaan daripada mana-mana pihak.

I confirm that I have read and understood the information provided above and that my decision is made voluntarily and without any pressure or coercion.

Diperakui Oleh: / Acknowledged by:

Tandatangan Pekerja / Signature of Employee's

Tarikh / Date



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

WHAT IS THE DEADLINE TO SUBMIT THE RELEASE OF LIABILITY NOTICE?

LINDUNG PEKERJA

LINDUNG 24 Jam
NOTIS PELEPASAN LIABILITI

Mengikut Akta Keselamatan Sosial Pekerja 1969 (Pindaan 202)
Perlindungan Skim LINDUNG 24 Jam adalah mandatori
Oleh itu, bagi pekerja tempatan yang tidak memilih untuk menyertai skim ini,
hendaklah melengkapkan Notis Pelepasan Liabiliti

APA YANG PERLU ANDA LAKUKAN ?

- ✓ Lengkapkan BORANG PILIHAN jika anda tidak menyertai Skim LINDUNG 24 Jam
- ✓ Layari di Portal LINDUNG Faedah lindungfaedah.perkeso.gov.my

TEMPOH MEMBUAT PILIHAN NOTIS PELEPASAN LIABILITI
13 JULAI 2026 hingga 31 OGOS 2026

NOTA

- SUKARELA bagi pekerja tempatan dan MANDATORI bagi pekerja asing
- PERINGATAN: Jika anda TIDAK MENYERTAI, anda TIDAK AKAN MENERIMA FAEDAH daripada Skim LINDUNG 24 Jam
- Penyertaan anda akan diaktifkan secara automatik sebagai MENYERTAI sekiranya TIDAK NOTIS untuk tidak menyertai LINDUNG 24 Jam diterima sehingga 31 Ogos 2026

www.perkeso.gov.my | [f](#) [t](#) [i](#) [v](#) [i](#) [d](#) [e](#)

The submission period is from
13 July 2026 to 31 August 2026.



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

WHAT HAPPENS IF I DO NOT SUBMIT THE OPT-OUT NOTICE BEFORE THE DEADLINE?

**If no notice is received by 31 August 2026,
your participation will be automatically activated
as JOIN LINDUNG 24 JAM.**



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

LINDUNG 24 EMPLOYEE ACTION FLOW

	Step	Employee Action	Outcome
1	Decide Participation	Choose whether to continue or opt out from LINDUNG 24	Employee confirms participation decision
	☒ Continue LINDUNG 24	No action required	Contribution & protection continue
	☒ Opt Out LINDUNG 24	Complete Opt-Out process via Lindung Faedah Portal or Manual Submission	Participation will be discontinued
2	Download Notice	Download Notice of Release of Liability	Keep as supporting record
3	Submit to Employer	Sign the notice and insert declaration date	Employer maintains record of employee's decision



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

FREQUENTLY ASKED QUESTIONS

Q Do I need to do anything if I want to stay in the scheme?

No action needed, participation continues automatically and you keep coverage.

Q Will I get a refund for contributions already deducted?

No. PERKESO says contributions already made remain valid under the law and are not automatically refunded.

Q Can foreign workers opt out?

No, the scheme remains mandatory for foreign workers; only local employees can opt out.

Q What happens if I miss the 31 August opt-out deadline?

Your participation is automatically activated / continues, you'll be treated as having joined.

Q Does this affect my normal workplace injury protection?

No, the Employment Injury Scheme for work-related accidents is unaffected and remains mandatory.

Q Where do I actually submit my opt-out?

Via the Lindung Faedah Portal (lindungfaedah.perkeso.gov.my), or by manual Declaration Form if you can't access the portal.



Copyright © PBAG Connect2U Sdn.Bhd. All Rights Reserved

WHERE TO CONFIRM THE DETAILS

- Customer Service Line 1-300-22-8000
- Official Website www.perkeso.gov.my
- Email perkeso@perkeso.gov.my
- Opt-Out / Benefits Portal lindungfaedah.perkeso.gov.my
- In Person Nearest PERKESO office

For anything time-sensitive (like the 15 July payment question), always confirm directly with PERKESO — this briefing reflects our best understanding as of 14 July 2026.



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

PERFECT
Biz Advisory Group

PBAG Accounting and Taxation of Contractors & Developers Course
从入门到精通课程

原价: RM2,160
优惠价: **RM1,512**
HRDC: RM2,000

课程 60天回赠

*通过 HRD Corp 报名的学员不需要先付款, 请联系客服

日期: 21 & 22 Aug 2026 (Fri & Sat)
时间: 10am-6pm
语言: 华语
地点: Zoom (线上)

HRDC CLAIMABLE

Ms Cindy
资深特许会计&税务师
Perfect Biz Advisory Group CEO

012-9202387 016-9252387

日期: **21 & 22 Aug 2026** (星期五&六)
时间: **10:00AM – 6:00PM**
地点: **Zoom**
语言: 华语讲解, 英文 **Slide**

SCAN ME!



Copyright © PBAG Connect 2U Sdn.Bhd. All Rights Reserved

COURSE OUTLINE

- 1 Introduction to Construction Contractors & Developers
- 2 Cost Recognition – Contractor VS Developer
- 3 Revenue Recognition in Construction Contracts (MPERS)
- 4 Revenue Recognition in Property Development Activities (MPERS)
- 5 Tax Treatment for Construction Contracts and Property Development

Copyright © PBAG Connect 2U Sdn. Bhd. All rights reserved

上这堂课，你可以学到：

- ✓ 搞清楚 SST & 电子发票会怎样影响建筑行业的账目
- ✓ 分得清 Construction、Developer 和 Trading 的账目差别
- ✓ 懂得什么时候该把 Project 的收入和成本放进 P&L
- ✓ 学会用完工进度法 (Percentage of Completion, Cost Incurred) 来算收入
- ✓ 学会计算 Contractors 和 Developers 的 Attributed Profit
- ✓ 掌握 Construction & Developer 的 Accounting Entry
- ✓ 学会分配 land held for development & common cost
- ✓ 知道哪些费用可以拿来报税减免 (Tax Treatment)
- ✓ 懂得区分 Direct / Indirect Cost / Administrative Expenses
- ✓ 把整个 Project 的税务处理做好，减少 IRB 上门“查账”的风险

Copyright © PBAG Connect 2U Sdn. Bhd. All rights reserved

欲了解课程详情
欢迎联系小编

 小编 1号: **012-9202387**
 小编 2号: **016-9252387**