

SELF ASSESSMENT SYSTEM



BE 2019 EXPLANATORY NOTES

RESIDENT INDIVIDUAL WHO DOES NOT CARRY ON BUSINESS

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TOGETHER WE DEVELOP THE NATION

This Explanatory Notes is provided to assist an **individual** who is **resident in Malaysia** in accordance with the provision of section 7 of Income Tax Act (ITA 1967) or **deemed to be resident** under subsection 7(1B) of the same Act, in completing the Form BE for Year of Assessment 2019. Please read this with care so that the return form and declarations made therein for Year of Assessment 2019 are true, complete and correct.

In the case of a married individual who elects for joint assessment either in the name of husband or wife and has total income to be aggregated, both the husband and wife are each required to fill out separately whether:

- (a) Form B (individual who carries on business); or
- (b) Form BT * (knowledge worker or expert worker approved by the Minister); or
- (c) Form BE (individual who does not carry on business)

* For further information, please refer to. P.U. (A) 344/2010 regarding knowledge workers, and P.U. (A) 151/2012 on The Returning Expert Programme at the Official Portal of Lembaga Hasil Dalam Negeri Malaysia (LHDNM).

All records, working sheets and documents need not be enclosed when submitting the Form BE EXCEPT for the purpose of tax refund, in which case the following working sheet(s) is / are required to be submitted:

- (i) Working Sheet HK-6 pertaining to the claim for section 110 tax deduction (others); and
- (ii) Working Sheet HK-8 / HK-9 (if relevant) relating to the tax deducted in the foreign country.

Working sheets, appendices and other information are available at the LHDNM Official Portal: <http://www.hasil.gov.my> > Forms > Download Forms > Individual > **Computation Guide & Other Information.**

All records, documents and working sheets used in the computation must be kept for a period of seven (7) years after the end of the year in which the return form is furnished to the Director General of Inland Revenue, for future reference and inspection if required.

Please complete all relevant items in **BLOCK LETTERS** and use **black** ink pen. Leave the item(s) blank if not applicable.

BASIC PARTICULARS

1 - 4	Fill in relevant information only. For the item 'Income tax no.', enter SG or OG followed by the income tax number in the box provided. Example: For income tax no. SG 10234567080 Income tax no. SG 10234567080	
5	Passport no. registered with LHDNM	Enter the last passport number filed with LHDNM prior to the current passport.
PART A		PARTICULARS OF INDIVIDUAL
A1	Citizen	Enter 'MY' for citizen of Malaysia. If not a citizen of Malaysia, please refer to the country code provided on page 21 of this explanatory notes or Appendix E.
A2	Gender	Enter '1' for male or '2' for female.
A3	Date of birth	Enter the date of birth according to the sequence: day, month and year.
A4	Status as at 31-12-2019	Enter '1' for single; '2' for married; '3' for divorcee / widow / widower or '4' for deceased.
A5	Date of marriage / divorce / demise	If the marriage / separation in accordance with any law or demise occurred in the current year, enter the date according to the sequence: day, month and year.

A6	Type of assessment	<p>Enter:</p> <p>(i) '1' if the wife elects for joint assessment to be raised in the name of the husband. She does not have to fill in items B7 to B19 and Part F of her Form BE; or</p> <p>(ii) '2' if the husband elects for joint assessment to be raised in the name of his wife. He does not have to fill in items B7 to B19 and Part F of his Form BE; or</p> <p>(iii) '3' if the individual and spouse elect for separate assessment; or</p> <p>(iv) '4' if the individual is married with a spouse who has no income / no source of income or has income which is tax exempt; or</p> <p>(v) '5' if the individual's status is single / a divorcee / a widow / a widower / a deceased person.</p> <p>Note:-</p> <p>Conditions on eligibility to elect for joint assessment:</p> <p>a) The husband and wife were living together in the basis year for a year of assessment and did not in that basis year cease to live together;</p> <p>b) Has total income to be aggregated with the total income of the spouse;</p> <p>c) The husband / wife who elects for joint assessment must be a Malaysian citizen, if not resident in Malaysia;</p> <p>d) The aggregation of total income can be made with one wife only.</p>
A7a	Entitled to claim incentive under section 127	<p>Refers to incentives (for example exemptions) under the provision of paragraph 127(3)(b) or subsection 127(3A) of ITA 1967 entitled to be claimed as per the Government gazette or Minister's approval letter.</p> <p><i>1 = Paragraph 127(3)(b) of ITA 1967</i></p> <p>Exemption given by the Minister of Finance to any class of persons from complying with any provision of the Income Tax Act 1967, either generally or in respect of any income.</p> <p><i>2 = Subsection 127(3A) of ITA 1967</i></p> <p>Exemption given by the Minister of Finance to any specific person from complying with any provision of the Income Tax Act 1967, either generally or in respect of any income.</p> <p><i>3 = Not relevant</i></p> <p>(i) Enter 'X' in the box for the type(s) of incentive:-</p> <ul style="list-style-type: none"> • entitled to be claimed for which a claim is made for the current year; or • entitled to be claimed but unable to make a claim for the current year for example by reason of no income. <p>(ii) Enter 'X' in the box for 'Not relevant' if:-</p> <ul style="list-style-type: none"> • not entitled to claim the incentive; • the application for incentive is not approved by the Minister; or • not relevant.
A7b	If A7a = 1 and / or 2, please specify:	<ul style="list-style-type: none"> • <u>P.U. (A) No. / Approval No. of Incentive</u> State the P.U. (A) number of the Government gazette or the number on the Finance Minister's approval letter for the relevant incentive. • <u>Amount of exempt income</u> Amount from computation. <p>The Government gazette / Minister's approval letter has to be kept for future reference / inspection by LHDNM if required.</p>

PART B	COMPUTATION OF INCOME TAX
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B1	Statutory income from employment													
B1a	Number of employments	This item has to be completed if there is statutory income from employment.												
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">No.</th> <th style="width: 70%;">Example</th> <th style="width: 20%;">Number of Employment</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Mr. Adi received payment of director's fees from Mas Sdn.Bhd. and Dinar Sdn. Bhd. in the year 2019.</td> <td style="text-align: center;">2</td> </tr> <tr> <td>2.</td> <td>Mr. Sami worked for the following employers during the year 2019:- i. GHI Sdn. Bhd. : Jan. 2019 – April 2019 ii. HIL Sdn. Bhd. : May 2019 – Nov. 2019 iii. GHI Sdn. Bhd. : Dec. 2019</td> <td style="text-align: center;">3</td> </tr> <tr> <td>3.</td> <td>Mrs. Edith who works for MDP Holdings Bhd., was seconded to MDP Technology Sdn. Bhd. (within the same group of companies) from 1 June until 30 Sept. 2019. Her salary from June until Sept. 2019 was paid by MDP Holdings Bhd. i. MDP Holdings Bhd. : Jan. 2019 – May 2019 ii. MDP Technology Sdn. Bhd. : June 2019 – Sept. 2019 iii. MDP Holdings Bhd. : Oct. 2019 – Dec. 2019</td> <td style="text-align: center;">1</td> </tr> </tbody> </table>	No.	Example	Number of Employment	1.	Mr. Adi received payment of director's fees from Mas Sdn.Bhd. and Dinar Sdn. Bhd. in the year 2019.	2	2.	Mr. Sami worked for the following employers during the year 2019:- i. GHI Sdn. Bhd. : Jan. 2019 – April 2019 ii. HIL Sdn. Bhd. : May 2019 – Nov. 2019 iii. GHI Sdn. Bhd. : Dec. 2019	3	3.	Mrs. Edith who works for MDP Holdings Bhd., was seconded to MDP Technology Sdn. Bhd. (within the same group of companies) from 1 June until 30 Sept. 2019. Her salary from June until Sept. 2019 was paid by MDP Holdings Bhd. i. MDP Holdings Bhd. : Jan. 2019 – May 2019 ii. MDP Technology Sdn. Bhd. : June 2019 – Sept. 2019 iii. MDP Holdings Bhd. : Oct. 2019 – Dec. 2019	1
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Salary, bonus, director's fee, commission and any perquisite [such as share option scheme (Public Ruling No. 11/2012), insurance premium / school and tuition fee paid by the employer] have to be declared. Entertainment and travelling expenditure incurred in the production of gross employment income and discharge of official duties are allowable deductions. Deduction of entertainment expenditure is restricted to the amount of entertainment allowance included as gross income from employment. However, reimbursements by the employer in respect of both types of expenditure are neither deductible nor liable to tax.

Amount N4 from Working Sheet HK-2.

Note:

With effect from the Year of Assessment 2016, where gross income from an employment is receivable in respect of any particular period, it shall, when received, be taxed in the year in which it is received [Subsection 25(1) of ITA 1967].

Tax exempt allowances / perquisites / gifts / benefits
Refer to: Public Ruling No. 5/2019 (Perquisites From Employment); and Public Ruling No. 11/2019 (Benefits-In-Kind)

Gratuity (Reference: Public Ruling No. 9/2016)

This refers to a sum received upon retirement / termination of a contract of employment and considered as a gift for past service. Refer to Working Sheet HK-2.2 and Appendix B1 for computation.

1. The following gratuity is exempted from income tax:
 - i) **Retirement gratuity**
 - (a) The Director General is satisfied that the retirement is due to ill-health; or
 - (b) The retirement takes place on or after reaching the age of 55, or on reaching the compulsory age of retirement from employment and the individual has worked 10 years continuous employment with the same employer or companies within the same group; or
 - (c) The retirement takes place on reaching the compulsory age of retirement pursuant to a contract of employment or collective agreement at the age of 50 but before 55 and that employment has lasted for 10 years with the same employer or with companies in the same group.
 - ii) **Gratuity paid out of public funds** - Gratuity paid to an employee out of public funds on his retirement from an employment under any written law.

iii) **Gratuity paid to a contract officer** - Gratuity paid out of public funds to a contract officer on termination of a contract of employment regardless of whether the contract is renewed or not.

iv) **Death gratuity** - Sums received by way of death gratuity.

2. **Partial exemption on gratuity**

With effect from the Year of Assessment 2016, an employee who receives sums by way of gratuity:

- i) on retirement from an employment; or
- ii) upon termination of a contract of employment

other than gratuity qualified for exemption under paragraph 1 above, is eligible for an exemption of **RM1,000 for each completed year of service**. However, for the purpose of computing partial exemption, the period of employment with other companies within the same group is NOT REGARDED as a period of employment with the same employer.

Tax Allowance – The income tax of an employee borne by his employer is Tax Allowance which is chargeable to tax under the provision paragraph 13(1)(a) of ITA 1967. Refer to the Working Sheet HK-2.3, Appendix B2, and Public Ruling No. 11/2016 regarding computation.

Subscriptions To Professional Bodies – Membership subscription paid to professional bodies to ensure the continuance of a professional standing for practice such as medical or legal professional fees, can be claimed as a deduction.

Repayment Of Perbadanan Tabung Pendidikan Tinggi Negara (PTPTN) Educational Loan By Employer

This value of this benefit shall be the **amount of educational loan of PTPTN paid by the employer** on behalf of his employee for a period not earlier than 1 January 2019 and not later than 31 December 2021.

Conditions for exemption:

- The employee is a Malaysian citizen who has received the educational loan from PTPTN.
- The employee is employed on a full-time basis; and is not a relative of the employer.

Refer to the Income Tax (Exemption) (No. 8) Order 2019 [P.U. (A) 205/2019] and Income Tax (Exemption) (No. 8) (Amendment) Order [P.U. (A) 414/2019] which takes effect from the year of assessment 2019 until the year of assessment 2021.

Note:

The employee who makes a claim for this exemption is required to indicate with an 'X' in the box for '1 = Paragraph 127(3)(b)' in **item A7a**, and enter the required information in **item A7b**.

Benefits In Kind (BIK) – Annual value of the benefits in kind provided by the employer such as motorcars, petrol, driver, household furnishings, apparatus and appliances, hand phones, asset(s) provided for the purpose of entertainment and recreation.

Refer to the Working Sheet HK-2.4, Appendix B3, and Public Ruling No. 11/2019 on computation.

Value Of Living Accommodation – Value of living accommodation provided in Malaysia by the employer. Working Sheet HK-2.5, Appendix B4, and Public Ruling No. 3/2005 (Original and Addendum) regarding computation.

Refund From Unapproved Pension Or Provident Fund, Scheme Or Society – Contributions made by an employer to an unapproved pension or provident fund from which payment is made to his employee before or after the cessation of his employment. Refer to the Working Sheet HK-2.6 on computation.

Compensation For Loss Of Employment – Payment made by an employer to his employee as compensation for loss of employment or other reason. Refer to the Working Sheet HK-2.7, Appendix B5, and Public Ruling No. 1/2012 regarding computation.

Full or partial exemption on compensation for loss of employment:

- (i) **Full exemption** – If the Director General is satisfied that the payment is made on account of loss of employment due to ill health; or
- (ii) **Partial exemption** – For termination of employment on or after **1 July 2008**, compensation other than paragraph (i) above is eligible for exemption of **RM10,000 for each completed year of service** with the same employer or companies within the same group.

B2	Rents	Rental received in respect of houses, shop houses, land, plant, machines, furniture and other similar assets. Amount C3 from Working Sheet HK-4.												
B3	Interest	Income in respect of interest received by individuals resident in Malaysia from money deposited with the following institutions is tax exempt: (i) A bank or a finance company licensed or deemed to be licensed under the Financial Services Act 2013; (ii) A bank licensed under the Islamic Financial Services Act 2013; (iii) A development financial institution prescribed under the Development Financial Institutions Act 2002; (iv) The Lembaga Tabung Haji established under the Tabung Haji Act 1995; (v) The Malaysia Building Society Berhad incorporated under the Companies Act 2016; (vi) The Borneo Housing Finance Berhad incorporated under the Companies Act 2016; and (vii) Co-operative societies registered under the Co-operative Societies Act 1993.												
	Discounts	Earnings from discounting transactions involving treasury bills, bills of exchange or promissory notes.												
	Royalties	Royalties received in respect of the use of copyrights / patents are taxable if they exceed the following exemption limits: <table border="1" data-bbox="528 898 1485 1178"> <thead> <tr> <th>No.</th> <th>Type of Royalty</th> <th>Exemption (RM)</th> </tr> </thead> <tbody> <tr> <td>(i)</td> <td>Publication of artistic works / recording discs / tapes</td> <td>10,000</td> </tr> <tr> <td>(ii)</td> <td>Translation of books / literary works</td> <td>12,000</td> </tr> <tr> <td>(iii)</td> <td>Publication of literary works / original paintings / musical compositions</td> <td>20,000</td> </tr> </tbody> </table> Amount H from Working Sheet HK-5.	No.	Type of Royalty	Exemption (RM)	(i)	Publication of artistic works / recording discs / tapes	10,000	(ii)	Translation of books / literary works	12,000	(iii)	Publication of literary works / original paintings / musical compositions	20,000
No.	Type of Royalty	Exemption (RM)												
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	Pensions	<ul style="list-style-type: none"> Pension derived from Malaysia and paid by the Government or from an approved pension scheme to a person on reaching the age of 55 years or compulsory age of retirement under any written law or if the retirement is due to ill-health, are exempt from tax. Where a person is paid more than one pension, only the higher or highest pension is exempt from tax. Other pensions have to be reported. 												
	Annuities	These are sums of money received in accordance with a will or an investment of money entitling the annuitants or investors to a series of annual payments, whether or not received regularly or for a limited period only.												
	Periodical payments	These refer to recurring payments received at fixed times.												
	Other gains or profits	Other income such as payments received for part-time / occasional broadcasting, lecturing, writing and so forth.												
B5	Approved donations / gifts / contributions	Transfer the amount from item E8, if any. Refer to Public Ruling No. 4/2018. Receipts and supporting documents must be kept for a period of seven (7) years after the end of the year in which the return form is furnished to LHDNM, for future reference and inspection if required.												

B7	TOTAL INCOME TRANSFERRED FROM HUSBAND / WIFE * FOR JOINT ASSESSMENT * type of income transferred from HUSBAND / WIFE	<p>ITEMS B7 AND B8 ARE ONLY TO BE FILLED IN BY THE INDIVIDUAL IN WHOSE NAME THE JOINT ASSESSMENT IS TO BE RAISED.</p> <p>Transfer the total income of the spouse to be aggregated with the total income of the individual to this item.</p> <p>Note: Enter '1' if the income transferred from the spouse includes income from a business source or '2' if not.</p> <p>Items B7 and B8 NEED NOT be filled if:</p> <p>(i) the individual's status is single / a divorcee / a widow / a widower (ii) the spouse of the individual has no income, no source of income or has income which is tax exempt (iii) the individual elects for separate assessment (iv) the individual elects for joint assessment to be raised in the name of his / her spouse</p>																											
B9	Total relief	Transfer the amount from item F19.																											
B10	CHARGEABLE INCOME	Amount (B6 minus B9) or (B8 minus B9).																											
B11	INCOME TAX COMPUTATION																												
B11a	Tax on the first	Match the chargeable income from item B10 (chargeable income) with the range of chargeable income in the Tax Schedule (page 21 of this explanatory notes).																											
B11b	Tax on the balance	<p><i>Example:</i></p> <p>Chargeable income as per B10: RM 45,500</p> <p>Use category D of the tax schedule to compute as follows:</p> <p>Tax on the first RM35,000 RM 600.00</p> <p>Tax on the balance RM10,500 @ 8% RM 840.00</p> <p>Total income tax RM1,440.00</p>																											
B12	TOTAL INCOME TAX	<p>Total income tax RM1,440.00</p> <p>Enter in items B11a, B11b and B12 of the Form BE as shown below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">B11a</td> <td style="width: 35%;">Tax on the first</td> <td style="width: 15%; text-align: right;">35,000</td> <td style="width: 5%; text-align: right;">.00</td> <td style="width: 15%;"></td> <td style="width: 15%;">B11a</td> <td style="width: 10%; text-align: right;">600</td> <td style="width: 5%; text-align: right;">.00</td> </tr> <tr> <td>B11b</td> <td>Tax on the balance</td> <td style="text-align: right;">10,500</td> <td style="text-align: right;">.00</td> <td>At rate</td> <td style="text-align: center;">8</td> <td>%</td> <td>B11b</td> <td style="text-align: right;">840</td> <td style="text-align: right;">.00</td> </tr> <tr> <td>B12</td> <td>TOTAL INCOME TAX (B11a + B11b)</td> <td colspan="4"></td> <td>B12</td> <td style="text-align: right;">1,440</td> <td style="text-align: right;">.00</td> </tr> </table>	B11a	Tax on the first	35,000	.00		B11a	600	.00	B11b	Tax on the balance	10,500	.00	At rate	8	%	B11b	840	.00	B12	TOTAL INCOME TAX (B11a + B11b)					B12	1,440	.00
B11a	Tax on the first	35,000	.00		B11a	600	.00																						
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B12	TOTAL INCOME TAX (B11a + B11b)					B12	1,440	.00																					
B13	TOTAL REBATE																												
Self		A rebate of RM400 is granted to an individual whose chargeable income does not exceed RM35,000. Paragraph 6A(2)(a) of ITA 1967.																											
Husband / wife		A rebate of RM400 is granted to an individual whose chargeable income does not exceed RM35,000 and where he / she has been allowed a deduction of RM4,000 for the spouse. Paragraph 6A(2)(b) / Paragraph 6A(2)(c) of ITA 1967.																											

<ul style="list-style-type: none"> Departure levy for umrah travel / religious travel for other religions 	<p>This tax rebate is granted to any individual who leaves Malaysia by air for the purpose of performing <i>umrah</i> or other religious pilgrimage but NOT for the purpose of performing hajj.</p> <p>The rebate granted is equivalent to the amount of departure levy paid but the claim is limited to two (2) trips in a lifetime.</p> <p>Eligibility to claim shall be evidenced by the following documents</p> <p>a) the boarding pass; and</p> <p>b) in the case of:</p> <p>(i) umrah - a copy of the visa issued by the embassy of the Kingdom of Saudi Arabia</p> <p>(ii) any other religious pilgrimage - A written verification by a religious body recognised by the Committee for the Promotion of Inter Religious Understanding and Harmony Among Adherents, Department of National Unity and Integration in the Prime Minister's Department.</p> <table border="1" data-bbox="571 633 1501 819"> <thead> <tr> <th rowspan="2">Country / Class</th> <th colspan="2">ASEAN countries</th> <th colspan="2">Other than ASEAN countries</th> </tr> <tr> <th>Economy class</th> <th>Other than economy class</th> <th>Economy class</th> <th>Other than economy class</th> </tr> </thead> <tbody> <tr> <td>Rate of departure levy</td> <td>RM8</td> <td>RM50</td> <td>RM20</td> <td>RM150</td> </tr> </tbody> </table> <p>Note: 'ASEAN countries' means Brunei Darussalam, the Kingdom of Cambodia, Republic of Indonesia, Lao People's Democratic Republic, Union of Myanmar, Republic of the Philippines, Republic of Singapore, Kingdom of Thailand or Socialist Republic of Vietnam.</p> <p>P.U. (A) 213/2019 (Rate of Departure Levy) and subsection 6A(2A) of ITA 1967.</p>	Country / Class	ASEAN countries		Other than ASEAN countries		Economy class	Other than economy class	Economy class	Other than economy class	Rate of departure levy	RM8	RM50	RM20	RM150
Country / Class	ASEAN countries		Other than ASEAN countries												
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<p><i>Zakat and fitrah</i></p>	<p>Payment of obligatory <i>zakat</i> and <i>fitrah</i> in the basis year.</p> <p>Subsection 6A(3) of ITA 1967.</p>														
<p>B15</p>	<p>Tax deduction under section 110 (others)</p> <p>Section 132 tax relief</p> <p>Section 133 tax relief</p>	<p>Compute the tax deducted under section 110 by using Working Sheet HK-6 in respect of other income such as interest, royalties, section 4A income and income from trust bodies.</p> <p>Section 110 tax deduction (others) does NOT include withholding tax payment pursuant to Section 107A of ITA 1967.</p> <p>Please submit Working Sheet HK-6 if you are entitled to a tax refund. Amount B from Working Sheet HK-6.</p> <p>Tax relief in respect of income brought into Malaysia on which tax has been charged in the country of origin which have Avoidance of Double Taxation Agreements (DTA) with Malaysia.</p> <p>Refer to Appendix F for the list of countries which have DTA with Malaysia.</p> <p>Refer to Schedule 7 of ITA 1967 and Working Sheet HK-8 to compute the amount of credit.</p> <p>Tax relief in respect of income brought into Malaysia on which tax has been charged in the country of origin which does not have Avoidance of Double Taxation Agreements (DTA) with Malaysia.</p> <p>Refer to Schedule 7 of ITA 1967 and Working Sheet HK-9 to compute the amount of credit.</p>													
<p>B16</p>	<p>Tax payable</p>	<p>B14 minus B15.</p> <p>If the amount in B15 exceeds the amount in B14, enter "0" in this box.</p>													
<p>B17</p>	<p>Tax repayable</p>	<p>B15 minus B14.</p>													

B18	Instalments / Monthly Tax Deductions (MTD) paid for 2019 income – SELF and HUSBAND / WIFE for joint assessment	<p>Monthly Tax Deductions (MTD) made by the employer in the year 2019 in respect of the following income have to be included in this item:</p> <ul style="list-style-type: none"> – Income for the year 2019; – Employment income of preceding years (including bonus, director’s fee, arrears, etc.) paid in the year 2019; and – Employment income in respect of other year(s) paid in advance in the year 2019. <p><i>Example:</i> Salary for the month of January 2020 paid in December 2019 and MTD is paid on or before 15 January 2020.</p> <p>This does not include payments made in respect of outstanding tax for previous years of assessment.</p> <p>Use Working Sheet HK-10 for computation. Transfer amount E of Working Sheet HK-10 to this item.</p> <p>For Joint Assessment - Total up the instalments / Monthly Tax Deductions paid by the husband / wife for entry in this item.</p>
B19	Balance of tax payable	<p>B16 minus B18.</p> <p>The balance of tax payable must be paid within the stipulated period. Payment can be made via:</p> <p>(a) ByrHASiL at the Lembaga Hasil Dalam Negeri Malaysia (LHDNM) Official Portal, https://byrhasil.hasil.gov.my/.</p> <ul style="list-style-type: none"> • Payment via FPX (<i>Financial Process Exchange</i>) at https://byrhasil.hasil.gov.my/fpx.php. • Payment via Visa, Mastercard & American Express credit cards at https://byrhasil.hasil.gov.my/creditcard/. <p>(b) Appointed banks.</p> <ul style="list-style-type: none"> • Counters of CIMB Bank Berhad (CIMB), Public Bank Berhad (PBB), Malayan Banking Berhad (Maybank), Affin Bank Berhad (ABB), RHB Bank Berhad (RHB), Bank Simpanan Nasional (BSN) and Bank Rakyat by using the bank payment slip. • CIMB, PBB, Maybank, Hong Leong Bank, RHB, Alliance Bank & Bank Islam Malaysia Berhad (BIMB) internet banking, Bank Islam TAP Mobile Banking-i and Maybank phone banking. • Auto Teller Machine (ATM) of PBB, Maybank, CIMB & RHB, PBB Cheque Deposit Machine and CIMB & Maybank Cash Deposit Machine. <p>(c) Visa, Mastercard & American Express credit cards at the counters of the Kuala Lumpur Payment Centre, Kota Kinabalu Branch and Kuching Branch.</p> <p>(d) LHDNM payment counters at the Kuala Lumpur Payment Centre, Kota Kinabalu Branch and Kuching Branch or by post.</p> <ul style="list-style-type: none"> • Cheques, money orders and bank drafts must be crossed and made payable to the Director General of Inland Revenue. • Use the Remittance Slip (CP501) which is available at http://www.hasil.gov.my. • If send by post, payment must be sent separately from the form. Payment by CASH must not be sent by post. <p>Pos Malaysia Berhad - Counter and Pos Online.</p>
	Tax paid in excess	<p>B18 minus B16.</p> <p>Enter 'X' in the box provided for Tax Paid in Excess.</p>

DECLARATION

A return form which is not duly signed, shall be deemed incomplete and will not be processed and a Notification of Incomplete Return Form will be issued to inform you. The use of signature stamp is not allowed. Penalty will be imposed in case of late resubmission of the return form to LHDNM.

PART C		PARTICULARS OF HUSBAND / WIFE
C1 – C4	Fill in relevant information only. Where there is more than one wife, please furnish the information as per format C1 to C4 by using attachment(s) and submit together with the Form BE.	
PART D		OTHER PARTICULARS
D1	Telephone no.	Telephone number of office / tax agent's firm / residence. Please ensure that the information is correct and accurate. This information is for the official use of LHDNM.
	Handphone no.	Please ensure that the information given is correct. This information is for the official use of LHDNM only. Note: Either the Handphone no. (D1) or e-Mail (D2) is compulsorily required to be completed during submission via e-Filing.
D2	e-Mail	Please ensure that the information given is correct. This information is for the official use of LHDNM only. Note: Either e-Mail (D2) or Handphone no. (D1) is compulsorily required to be completed during submission via e-Filing.
D3 & D4	Name of bank & bank account no.	For the purpose of crediting tax refund (if any) by LHDNM, state the name of the bank and account number at the bank concerned.
D5	Employer's no.	Enter the latest employer's E reference number.
D6	Has financial account(s) at financial institution(s) outside Malaysia	Enter: '1' if there is / are financial account(s) at financial institution(s) outside Malaysia or '2' if there is none / not relevant. Further details are available at the LHDNM Official Portal, http://www.hasil.gov.my > International > Automatic Exchange of Information (AEOI) > Common Reporting Standard (CRS) 'Financial accounts' and 'financial institutions' are as defined in the CRS Guidance Notes at the mentioned link.
D7a	Disposal of asset under the Real Property Gains Tax Act 1976	Refers to chargeable asset under the Real Property Gains Tax Act 1976. Enter '1' in the box for 'Yes' if there is disposal of asset, and also complete item D7b. Enter '2' for 'No' if not applicable.
D7b	Disposal declared to LHDNM	Enter '1' ('Yes') if the disposal has been declared to LHDNM or '2' ('No') if not. If not yet declared, contact the LHDNM branch which handles the income tax file of the disposer. Further details are available from the LHDNM Official Portal, http://www.hasil.gov.my .
PART E		DONATIONS / GIFTS / CONTRIBUTIONS
Gift of money to the Government / State Government / local authority Subsection 44(6) of ITA 1967.		

<p>Gift of money to approved institutions / organisations / funds Gift of money to institutions / organisations / funds approved by the Director General of Inland Revenue. Subsection 44(6) and proviso, ITA 1967.</p> <p>Gift of money for any sports activity approved by the Minister of Finance Subsection 44(11B) and proviso, ITA 1967.</p> <p>Gift of money or cost of contribution in kind for any project of national interest approved by the Ministry of Finance Subsection 44(11C) and proviso, ITA 1967.</p>	} Restricted to 7% of B4
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<p>Gift of artefacts, manuscripts or paintings Gift of artefacts, manuscripts or paintings to the Government will be based on the value determined by the Department of Museums Malaysia or the National Archives. Subsection 44(6A) of ITA 1967.</p> <p>Gift of money for the provision of library facilities or to libraries Gift of money not exceeding RM20,000 for the provision of library facilities to public libraries and libraries of schools and institutions of higher education. Subsection 44(8) of ITA 1967.</p> <p>Gift of money or contribution in kind for the provision of facilities in public places for the benefit of disabled persons Gift of money or contribution in kind (the value to be determined by the relevant local authority) for the provision of public facilities for the benefit of disabled persons. Subsection 44(9) of ITA 1967.</p> <p>Gift of money or medical equipment to any healthcare facility approved by the Ministry of Health Gift of money or the cost or value (as certified by the Ministry of Health) of any gift of medical equipment not exceeding RM20,000 to any healthcare facility approved by the Ministry of Health. Subsection 44(10) of ITA 1967.</p> <p>Gift of paintings to the National Art Gallery or any state art gallery The value of any gift of painting to be determined by the National Art Gallery or any state art gallery. Subsection 44(11) of ITA 1967.</p>	
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PART F	RELIEFS
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Receipts and supporting documents must be kept for a period of seven (7) years after the end of the year in which the return form is furnished to LHDNM, for future reference and inspection if required.

Reference:
Taxation Of A Resident Individual

- Part I - Gifts Or Contributions And Allowable Deductions (Public Ruling No. 4/2018)
- Part II - Computation Of Total Income And Chargeable Income (Public Ruling No. 5/2018); and
- Part III - Computation Of Income Tax And Tax Payable (Public Ruling No. 6/2018)

F1	Individual and dependent relatives	Relief of RM9,000 for an individual in respect of himself and his dependent relatives is granted automatically. Paragraph 46(1)(a) of ITA 1967.
F2a	Medical treatment, special needs and carer expenses for parents	Medical treatment, special needs and carer expenses incurred on parents is limited to RM5,000 . Parents refer to natural parents or foster parents where the individual is an adopted child.

		<p>Expenses on medical treatment for parents which qualify for deduction include:</p> <ul style="list-style-type: none"> (i) medical care and treatment provided by a nursing home; and (ii) dental treatment limited to tooth extraction, filling, scaling and cleaning but excluding cosmetic dental treatment expenses such as teeth restoration and replacement involving crowning, root canal and dentures. <ul style="list-style-type: none"> • Such claim must be evidenced by a medical practitioner registered with Malaysian Medical Council (MMC) certifying that the medical condition of parents requires medical treatment, special needs or a carer. • Parents shall be individuals resident in Malaysia. • The medical treatment and care services are provided in Malaysia. <p>In the case of carer, a receipt or written certification from carer, or work permit of the carer.</p> <p>'Carer' shall not include that individual, his wife or her husband or the child of the individual concerned.</p> <p>Paragraph 46(1)(c) of ITA 1967.</p>
F2b	Parents	<p>This deduction is effective for the Years of Assessment 2016 to 2020. Conditions for claim:</p> <ul style="list-style-type: none"> (i) An individual who is qualified to claim this deduction is a legitimate child or legally adopted child. Claim for this deduction is NOT allowed in respect of step-parents. (ii) The individual did NOT make a claim in item F2a for deduction on medical treatment, special needs and carer expenses expended for his parents for the same basis year. (iii) The allowable deduction is RM1,500 for only one mother and RM1,500 for only one father. If more than one individual claim this deduction, the amount of deduction has to be equally apportioned according to the number of individuals who claim in respect of the same parent. (iv) The parents are residents in accordance with the provisions of section 7 of ITA 1967, and aged 60 years and above at any time in the basis year. (v) Each parent's annual income (from all sources whether taxable or not) does NOT exceed RM24,000 for that year of assessment. <p>If more than one individual claim this deduction, Working Sheet HK-15 has to be completed and kept for future reference / inspection by LHDNM, when required.</p> <p>Paragraph 46(1)(o) of ITA 1967.</p>
F3	Basic supporting equipment for disable self, spouse, child or parent	<p>Expenditure incurred for the purchase of any necessary basic supporting equipment is allowed as a deduction up to RM6,000 for the use by:</p> <ul style="list-style-type: none"> (i) the individual, if he / she is a disabled person; or (ii) the spouse, if he / she is a disabled person; or (iii) his / her child, if the child is a disabled person; or (iv) his / her parent, who is a disabled person. <p>This deduction will NOT be allowed if the disabled individual for whom the basic supporting equipment is purchased, is not registered with the Department of Social Welfare (DSW) as a disabled person.</p> <p>Basic supporting equipment includes haemodialysis machine, wheel chair, artificial leg and hearing aids but excludes spectacles and optical lenses.</p> <p>Paragraph 46(1)(d) of ITA 1967</p>

F4	Disabled individual	<p>A further deduction of RM6,000 is allowed if the individual is a disabled person.</p> <p>An individual is eligible to claim this deduction if he is certified in writing by the Department of Social Welfare (DSW) as a disabled person.</p> <p>Paragraph 46(1)(e) of ITA 1967.</p>
F5	Education fees (self)	<p>A deduction up to RM7,000 can be claimed on fees expended for any of the following courses of study undertaken in any institution or professional body in Malaysia recognized by the Malaysian Government or approved by the Minister of Finance:-</p> <p>(i) Other than a degree at Masters or Doctorate level Any course of study up to tertiary level undertaken for the purpose of acquiring law, accounting, Islamic finance approved by Bank Negara Malaysia or Securities Commission, technical, vocational, industrial, scientific or technological skills or qualifications; or</p> <p>(ii) Degree at Masters or Doctorate level Any course of study undertaken for the purpose of acquiring any skill or qualification.</p> <p>Refer to the list of recognized local institutions or approved professional bodies in Malaysia at the official portal of the Ministry of Education Malaysia at https://www.moe.gov.my.</p> <p>Paragraph 46(1)(f) of ITA 1967.</p>
F6	Medical expenses on serious diseases for self, spouse or child	<p>Medical expenses on serious diseases include the treatment of Acquired Immune Deficiency Syndrome (AIDS), Parkinson's disease, cancer, renal failure, leukemia and other similar diseases. "Other Similar Diseases" in relation to serious diseases include 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.</p> <p>Amount expended on own self, husband / wife or child is deductible up to a maximum of RM6,000 but total deduction allowable for both items, F6 and F7 is restricted to RM6,000.</p> <p>Receipt of the treatment and a certification issued by a medical practitioner registered with the Malaysian Medical Council (MMC) must be kept for future reference and inspection, if required.</p> <p>Paragraph 46(1)(g) of ITA 1967.</p>
F7	Complete medical examination for self, spouse or child	<p>Complete medical examination refers to thorough examination as defined by the Malaysian Medical Council (MMC). Amount expended on own self, spouse or child is allowable as a deduction up to a maximum of RM500 but the total deduction allowable for both items, F6 and F7 is limited to a maximum of RM6,000.</p> <p>Paragraph 46(1)(h) of ITA 1967.</p>

F8	LIFESYTLLE		
F8 (i)	Purchase of books / journals / magazines / printed newspapers / other similar publications	Expenditure for the purchase of books, journals, magazines, printed newspapers and other similar publications (in the form of hardcopy or electronic but EXCLUDING banned reading materials such as morally offensive magazines) for the use by own self, spouse or child. Subparagraph 46(1)(p)(i) of ITA 1967.	} Restricted to RM2,500
F8(ii)	Purchase of personal computer, smartphone or tablet	Expenditure for the purchase of personal computer, smartphone or tablet [Does NOT include additional charge for warranty] for own use or for the use by own husband / wife or child, and NOT being used for the purpose of own business . Subparagraph 46(1)(p)(ii) of ITA 1967.	
F8(iii)	Purchase of sports equipment for sports activity defined under the Sports Development Act 1997 and payment of gym membership	Expenditure for own use or for the use by own husband / wife or child in respect of the: (a) purchase of sports equipment for any sports activity as defined under the Sports Development Act 1997. Sports equipment includes equipment with short lifespan e.g. golf balls and shuttlecocks but EXCLUDING motorized bicycles ; and (b) payment for gym membership (EXCLUDING club membership which provides gym facilities) . Subparagraph 46(1)(p)(iii) of ITA 1967.	
F8(iv)	Payment of monthly bill for internet subscription	Payment of monthly bill for internet subscription registered under own name for the use by own self, spouse or child. Subparagraph 46(1)(p)(iv) of ITA 1967.	
F9	Purchase of breastfeeding equipment for own use for a child aged 2 years and below	(a) This deduction is allowed exclusively for women taxpayers , provided that the individual: (i) is a breastfeeding mother; (ii) has incurred expenditure for the purchase of breastfeeding equipment for her own use to breastfeed her own child aged 2 years and below ; and (iii) makes a claim that is evidenced by receipts issued in respect of the purchase. (b) Breastfeeding equipment which qualifies are: (i) breast pump kit and ice pack; (ii) breast milk collection and storage equipment; and (iii) cooler set or cooler bag. (c) The amount of deduction is limited to RM1,000 although the individual has more than one child. (d) This deduction is only allowed ONCE in every two (2) years of assessment . (e) In the case of a combined assessment, this deduction is only allowed if the assessment is made in the name of the wife. Paragraph 46(1)(q) of ITA 1967 (commencing from the Year of Assessment 2017).	

		<p>Example 1: Joint Assessment in the Wife's Name Madam Arina has given birth to a child in the year 2019 and has purchased breastfeeding equipment at the cost of RM1,700. Her husband who is a non-resident Malaysian citizen has elected for joint assessment in the name of his wife. Madam Arina is entitled to claim this deduction but limited to RM1,000.</p> <p>Example 2: Joint Assessment in the Husband's Name Madam Sally has given birth to a child in the year 2019 and has purchased breastfeeding equipment at the cost of RM1,300. Madam Sally has elected for joint assessment in the name of her husband. The claim for this deduction is NOT allowed the joint assessment is made in the name of Madam Sally's husband.</p>
F10	Child care fees to a registered child care centre / kindergarten for a child aged 6 years and below	<p>This deduction is allowed in respect of child care fees for a child aged 6 years and below paid to a:</p> <ul style="list-style-type: none"> – child care centre registered with the Department of Social Welfare (DSW) pursuant to the Child Care Centre Act 1984 (Act 308) under the Ministry of Women, Family and Community Development; or – kindergarten registered with the Ministry of Education Malaysia pursuant to the Education Act 1996 (Act 550). <p>This deduction is restricted to RM1,000 even though the number of children who fulfills the mentioned conditions exceeds one. If the amount of claim is less than RM1,000, the amount of deduction allowed is limited to the amount paid only.</p> <p>Where a husband and a wife are assessed separately, the tax deduction under this paragraph can only be claimed either by the husband OR the wife who incurs the expenses.</p> <p>Where a husband and wife are divorced, the tax deduction can be claimed by the former husband and the former wife provided that they both made payment for the fees of the child and that child is not the same child.</p> <p>The claim for this deduction must be evidenced by the:</p> <ul style="list-style-type: none"> • birth document of the child (MyKid or birth certificate); and • receipts for the monthly fees issued by the child care centre or kindergarten. <p>Paragraph 46(1)(r) of ITA 1967 (commencing from the Year of Assessment 2017).</p>

Example 1: Husband and wife (living together)

Scenario	No. of children	Expenditure on child (RM)		Type of assessment	Who is entitled to claim & amount (RM)	Notes
a	1	Husband Wife	600 500	Separate	Husband - 600 OR Wife - 500	Only one person is entitled to claim (restricted to the amount expended)
b	2	Husband Wife	1,200 (child no. 1) 1,400 (child no. 2)	Separate	Husband - 1,000 OR Wife - 1,000	Only one person is entitled to claim (restricted to the amount RM1,000)
c	2	Husband	1,500 (child no. 1 & 2)	Separate	Husband - 1,000	Restricted to the amount RM1,000
d	3	Husband Wife	1,200 (child no. 1 & 2) 1,100 (child no. 3)	Separate	Husband - 1,000 OR Wife - 1,000	Only one person is entitled to claim (restricted to the amount RM1,000)
e	2	Husband Wife	900 (child no. 1) 1,100 (child no. 2)	Separate	Husband - 900 OR Wife - 1,000	Only one person is entitled to claim based on the amount expended or restricted to the amount RM1,000
f	1	Husband Wife	600 300	Joint	Husband - 900 OR Wife - 900	Expenditure incurred by the spouse is deemed expended by the husband / wife in whose name the assessment is raised (restricted to the amount expended)
g	2	Husband Wife	900 (child no. 1) 1,100 (child no. 2)	Joint	Husband - 1,000 OR Wife - 1,000	Expenditure incurred by the spouse is deemed expended by the husband / wife in whose name the assessment is raised (restricted to the amount RM1,000)

Example 2: Divorced husband and wife

Scenario	No. of children	Expenditure on child (RM)		Who is entitled to claim & amount (RM)	Notes
a	1	Former husband	800	Former husband - 800	Only entitled to claim RM800 (restricted to the amount expended)
b	1	Former husband Former wife	1,400 1,200	Former husband - 1,000 OR Former wife - 1,000	Only one person is entitled to claim (restricted to the amount RM1,000)
c	2	Former husband Former wife	1,400 (child no. 1) 1,200 (child no. 2)	Former husband - 1,000 AND Former wife - 1,000	- Former husband claims RM1,000 - Former wife claims RM1,000 (provided that the claim is made on different child)
d	3	Former husband Former wife	1,200 (child no. 1) 800 (child no. 2) & 600 (child no. 3)	Former husband - 1,000 AND Former wife - 1,000	- Former husband claims RM1,000 - Former wife claims RM1,000 (provided that the claim is made on different child)

F11	Net deposit in Skim Simpanan Pendidikan Nasional (SSPN)	<p>This relief takes effect for the years of assessment 2019 and 2020.</p> <p>Amount deposited in SSPN by an individual for his children's education is deductible up to a maximum of RM8,000. The allowable deduction is limited to the net amount deposited in that basis year only.</p> <p><i>Example:</i> For the year 2019, Balance Brought Forward : RM4,500; Total Deposit : RM2,000; and Total Withdrawal : RM1,500.</p> <p>Allowable deduction is RM500 (RM2,000 – RM1,500). The Balance Brought Forward of RM4,500 is not taken into account. Paragraph 46(1)(k) of ITA 1967.</p>
F12	Husband / wife / payment of alimony to former wife	<p><input type="checkbox"/> A deduction for husband of RM4,000 is given to the wife if the husband has no source of income / no total income or the husband has elected for joint assessment in the name of his wife. Only one wife is eligible to claim this deduction although the husband has more than one wife. Section 45A(1) of ITA 1967.</p> <p>With effect from Year of Assessment 2017, the deduction for husband is NOT allowed if the husband (not a husband who is a disabled person) has gross income exceeding RM4,000 derived from sources outside Malaysia. Subsection 45A(2) of ITA 1967.</p> <p><input type="checkbox"/> A deduction for wife of RM4,000 is given to the husband who has a wife living together with him in the basis year, and the wife has no source of income / no total income or the wife has elected for joint assessment in the name of her husband. Paragraph 47(1)(a) and subsection 47(5) of ITA 1967.</p> <p>With effect from Year of Assessment 2017, the deduction for wife is NOT allowed if the wife (not a wife who is a disabled person) has gross income exceeding RM4,000 derived from sources outside Malaysia. Subsection 47(6) of ITA 1967.</p> <p><input type="checkbox"/> Deduction for payment of alimony to a former wife is limited to RM4,000 or the actual amount paid if the amount of alimony paid is less than the allowable deduction. The total deduction for a wife living together and alimony payments to the former wife is restricted to RM4,000. Voluntary alimony payments under a mutual agreement but without any formal agreement do not qualify for deduction. Subsection 47(2) and 47(3) of ITA 1967.</p>
F13	Disabled husband / wife	<p>A further deduction of RM3,500 is given in respect of a disabled husband / wife. Paragraph 47(1)(b) and section 45A of ITA 1967.</p>
F14	Child <ul style="list-style-type: none"> • No. • 100% Eligibility • 50% Eligibility 	<p>Refer to Working Sheet HK-13.</p> <p><u>No.</u> Enter the total number of children on whom full relief (100% Eligibility) or partial relief (50% Eligibility) is entitled to be claimed by the individual.</p> <p><u>100% Eligibility</u> This item is to be completed by an individual entitled to claim full child relief.</p>

50% Eligibility

This item is only relevant where two or more individuals (not husband and wife living together) are each entitled to claim a deduction for payment made in respect of the same child, and each of those individuals is entitled to claim 50% of the allowable relief as a deduction. For example, when divorce occurs and there are two or more individuals entitled to claim a deduction on the same child.

For Separate Assessment, the individual and his spouse are required to select the relief in respect of each child on whom to claim respectively.

Example:

Ali has five (5) children and elected for separate assessment. The number of children on whom relief may be claimed by Ali and his wife is:

	Ali	Wife		Ali	Wife
(i)	5	0	(iv)	2	3
(ii)	4	1	(v)	1	4
(iii)	3	2	(vi)	0	5

The deduction for child is not allowed if the child is in receipt of his own income whereby his total income exceeds the amount of deduction otherwise due.

However, the following receipts are not treated as income of a child:

- Amount received as scholarship, grant or allowance of a similar nature (paragraph 24 Schedule 6 of ITA 1967); and
- Payments received by a child who is serving an employer under articles or indentures.

Subsection 48(5) of ITA 1967.

F14a Child - Under the age of 18 years

A deduction of **RM2,000** per child is allowed if the child is unmarried and who at any time in the basis year is below the age 18 years.

Paragraph 48(1)(a) and 48(2)(a) of ITA 1967.

F14b Child - 18 years & above and studying

A deduction of **RM2,000** per child is allowed if the child is unmarried, 18 years of age and above, and receiving full-time instruction.
Paragraph 48(1)(b) & (c) and 48(2)(a) of ITA 1967.

OR

A deduction of **RM8,000** is allowed if the child is unmarried, 18 years of age and above, and satisfies the following conditions:

- (i) receiving full-time instruction (excluding matriculation course / pre degree / A-Level) at a university, college or other similar educational establishment in Malaysia; or
- (ii) serving under articles or indentures with a view to qualify in a trade or profession in Malaysia; or
- (iii) (receiving full-time instruction outside Malaysia in respect of a degree (including a degree at Master or Doctorate level) or the equivalent of a degree.

Paragraph 48(3)(a) of ITA 1967.

F14c Child - Disabled child

Relief allowed for a disabled child who is unmarried is **RM6,000**.
An additional relief of **RM8,000** is allowed if the disabled child is unmarried, 18 years of age and above, and satisfies the following conditions:

- (i) receiving full-time instruction (excluding matriculation course / pre degree / A-Level) at a university, college or other similar educational establishment in Malaysia; or
 - (ii) serving under articles or indentures with a view to qualify in a trade or profession in Malaysia; or
 - (iii) receiving full-time instruction **outside Malaysia** in respect of a degree (including a degree at Master or Doctorate level) or the equivalent of a degree.
- An individual is entitled to a child relief of **RM14,000** if the above conditions are complied with.
Paragraph 48(1)(d), 48(3)(a) and 48(2)(b) of ITA 1967.

F15 Life insurance and EPF

Working sheet, HK-14 can be used for the purpose of computation and record.

- (a) Payment of life insurance premiums or takaful contribution on life insurance policy contracted on the life of the individual husband or wife / wives is deductible.
* Deduction is NOT allowed on premiums paid for life insurance policy contracted on the life of the child.
- (b) Contribution to an approved scheme (OTHER THAN private retirement scheme) or contribution under any written law. Example of an approved scheme is the Employees Provident Fund.
- (c) Allowable deduction commencing from year of assessment 2019:

No.	Type of Contribution	Pensionable Public Servant **	Other Than Pensionable Public Servant
i.	Life insurance premium payments and takaful contributions	Restricted to RM7,000	Restricted to RM3,000
ii.	Contribution to an approved scheme (NOT including private retirement scheme) or contribution under any written law.		Restricted to RM4,000
TOTAL:			Restricted to RM7,000

**** Pensionable public servant category**

Conditions for claiming:

- ~ The public servant must be a pensionable officer who opted for the pensionable retirement scheme and already confirmed in his appointment in accordance with sections 2, 6A and 7 of the Pensions Act 1980 (Act 227);
- ~ Did not contribute to an approved scheme (other than private retirement scheme) or contribution under any written law.

Example 1:

Madam Sally retired from the government sector with effect from 1 April 2019. From 1 August 2019, she started work on contract with a private company.

EPF contribution (August – December 2019) : RM2,500

Payment for life insurance premiums (2019) : RM8,000

	Amount Paid (RM)	Deduction Allowed (RM)
Life insurance premium	8,000	3,000 (restricted)
EPF contribution	2,500	2,500
TOTAL:	10,500	5,500

Example 2:

Mr. Manaf ceased employment with a company on 30 June 2019. From 1 September 2019, he started work in the government sector.

EPF contribution (January – June 2019) : RM3,600

Payment for life insurance premiums (2019) : RM7,200

	Amount Paid (RM)	Deduction Allowed (RM)
Life insurance premium	7,200	3,000 *** (restricted)
EPF contribution	3,600	3,600
TOTAL:	10,800	6,600

*** Mr. Manaf is a public servant with effect from 1 September 2019 but has not attained pensionable status because he is not yet confirmed in his appointment in accordance with sections 7 of the Pensions Act 1980 (Act 227).

Separate Assessment

A resident individual and his / her spouse who elect for separate assessment, are respectively entitled to claim the deduction as per the schedule in paragraph (c) above.

Example 3:

Mr. Eddy and his wife, Milly who work with a statutory body since 2010, are assessed separately for the year of assessment 2019.

The allowable deduction for the year of assessment 2019 is as follows:

	EPF contribution (RM)	Payment for life insurance premium (RM)	Deduction Allowed (RM)
Eddy	8,000 (restricted to 4,000)	3,800 (restricted to 3,000)	7,000
Milly	3,500	2,400	5,900

Combined Assessment

Life insurance premiums and EPF contributions paid by the husband / wife who elects for combined assessment shall be deemed to be paid by the spouse.

Example 4:

Mr. Samy is a pensionable public servant who opted for the pensionable retirement scheme whereas his wife, Milly works in the private sector.

Madam Prema elected for combined assessment in the name of her husband for the year of assessment 2019.

	EPF contribution (RM)	Payment for life insurance premium (RM)	Deduction Allowed (RM)
Samy	3,600 (Refer to the Note *)	5,600	5,600
Prema	2,400	1,800	4,200
		TOTAL	9,800

The amount allowed for deduction is restricted to RM7,000.

* Note:

The EPF contribution made by Mr. Samy is NOT ALLOWED as a deduction because he is a pensionable public servant who opted for the pensionable retirement scheme.

F16 Private retirement scheme and deferred annuity

- This deduction is effective from the **Year of Assessment 2012 until 2021**.
- The deduction allowed shall **not exceed RM3,000** in respect of contributions made to a Private Retirement Scheme (PRS) approved by the Securities Commission and paid premiums for deferred annuity.
- The total deduction for PRS contributions and deferred annuity premiums is **restricted to RM3,000 for an individual and RM3,000 for the spouse who has source of income**. If the husband or wife elects for **joint assessment**, the deduction allowed for the aggregate amount of PRS contributions and deferred annuity premiums is **restricted to RM3,000**.
- Refer to Working Sheet HK-14.
- Reference: Public Ruling No. 4/2014 (Deferred Annuity); and Public Ruling No. 9/2014 (Private Retirement Scheme).

Subsections 49(1D), 49(1E), 49(3), 50(2) and 50(3) of ITA 1967

F17	Education and medical insurance	<p>A deduction not exceeding RM3,000 is available on insurance premiums in respect of education or medical benefits for an individual, husband, wife, or child.</p> <p>The total deduction in respect of premiums paid for insurance on education and medical benefits is restricted to RM3,000 for an individual and RM3,000 for the wife who has source of income. If the husband or wife elects for joint assessment, the deduction allowed for the total of premiums paid for insurance on education and medical benefits is restricted to RM3,000. Refer to Working Sheet HK-14.</p> <p>Subsections 49(1B), 49(4) and 50(2) of ITA 1967.</p>
F18	Contribution to the Social Security Organization (SOCSO)	<p>A relief not exceeding RM250 is allowed in respect of contribution to the Social Security Organization (SOCSO) made or suffered by the individual in basis year.</p> <p>Refer to Working Sheet HK-14.</p> <p>Paragraph 46(1)(n) of ITA 1967.</p>
F19	Total relief	<p>Sum of amounts from items F1 to F18.</p> <p>Transfer this amount to item B9.</p>
PART G		NON-EMPLOYMENT INCOME OF PRECEDING YEARS NOT DECLARED
G1 – G2	Income OTHER THAN from employment received in respect of preceding year(s) not previously declared. <i>Example:</i> Income from rents or interest Please use attachment in case of insufficient writing space.	
PART H		PARTICULARS OF TAX AGENT WHO COMPLETES THIS RETURN FORM
H1 – H4	<ul style="list-style-type: none"> • Tax agent's approval no. is the approval number given to tax agent's approved under subsection 153(3) of ITA 1967. • This section has to be completed and duly signed by the tax agent / representative who completes this return form. 	

TAX SCHEDULE				
CATEGORY	RANGE OF CHARGEABLE INCOME (a)	COMPUTATION RM (b)	RATE % (c)	TAX RM (d)
A	0 - 5,000	First 5,000	0	0
B	5,001 - 20,000	First 5,000 Next 15,000	1	0 150
C	20,001 - 35,000	First 20,000 Next 15,000	3	150 450
D	35,001 - 50,000	First 35,000 Next 15,000	8	600 1,200
E	50,001 - 70,000	First 50,000 Next 20,000	14	1,800 2,800
F	70,001 - 100,000	First 70,000 Next 30,000	21	4,600 6,300
G	100,001 - 250,000	First 100,000 Next 150,000	24	10,900 36,000
H	250,001 - 400,000	First 250,000 Next 150,000	24.5	46,900 36,750
I	400,001 - 600,000	First 400,000 Next 200,000	25	83,650 50,000
J	600,001 - 1,000,000	First 600,000 Next 400,000	26	133,650 104,000
K	Exceeding 1,000,000	First 1,000,000 For every next ringgit	28	237,650

COUNTRY CODES					
The following are some of the codes for countries identified. Please refer to Appendix E for the full list.					
Country	Code	Country	Code	Country	Code
Australia	AU	Iran (Islamic R.O.)	IR	Philippines	PH
Bangladesh	BD	Iraq	IQ	Saudi Arabia	SA
Brunei	BN	Japan	JP	Singapore	SG
Cambodia	KH	Korea, D.P.R.	KP	South Africa	ZA
Canada	CA	Korea, R.O.	KR	Sri Lanka	LK
China	CN	Laos, D.P.R.	LA	Taiwan	TW
Denmark	DK	Malaysia	MY	Thailand	TH
Hong Kong	HK	Myanmar	MM	United Kingdom	GB
India	IN	New Zealand	NZ	United States	US
Indonesia	ID	Pakistan	PK	Vietnam	VN

Note: R.O. = Republic of;

D.P.R. = Democratic People's Republic of