



Claim your tax relief

THE Covid-19 pandemic has greatly impacted all Malaysians. Many have been affected due to sudden loss of income. The government has spent an enormous amount of money to improve and upgrade medical infrastructure to fight the pandemic as well as help those in financial distress. All of this assistance is made possible due to the contribution of Malaysian taxpayers.

ARE YOU A TAXPAYER?

Taxpayers are defined as those who received an annual income of more than RM34,000 after deductions for the Employees Provident Fund (EPF), making them eligible to be charged for Monthly Tax Deductions (MTD).

Taxpayers need to register their income tax file with the Inland Revenue Board of Malaysia (IRBM).

Those who are eligible to pay taxes must declare their income and pay the appropriate



tax to IRBM through ez.hasil.gov.my from March 1 each year.

During the Conditional Movement Control Order (CMCO) period, IRBM has extended the time period to submit the income

tax form. For individuals without business income, they can submit their BE Form (e-BE) until June 30, while those who receive their income from business (e-B) can submit until August 31.

TAX DEDUCTIONS

A tax deduction is quite similar to tax relief. While a tax relief is a deduction from the total income to derive your chargeable income, a tax deduction reduces the amount of total income and helps you to reduce the amount of tax that you need to pay.

You can deduct up to 7 per cent of your aggregate income for the donations, gifts or contributions under these categories:

Gift of money to approved institutions/ organisations/ funds

Gift of money for any approved sports activity

Gift of money or cost of contribution in kind for any approved project of national interest

There are also categories which are not limited to 7 per cent of your aggregate income where it can be up to the value of the gift unless otherwise stated such as:

Gift of money to the government/ state government/ local authority

Gift of artefacts, manuscripts or painting

Gift of money or contribution in kind for disability facilities in public places

Gift of painting to the National Art Gallery or state art galleries

Gift of money for libraries not exceeding RM20,000

Gift of money or medical equipment not exceeding RM20,000 to approved health-care facilities

LET'S CLICK HASIL!

Your chargeable income can be reduced by claiming tax relief. List down all the tax reliefs you are eligible for when declaring your taxes.

Individuals without business income have already been paying

income tax throughout the year in the form of MTD. So, the more you claim for tax relief, the bigger tax refund you will get in return.

This is what everyone is waiting for every year. Indirectly, it is like a form of annual savings with IRBM.

It is important to remember that all economic development, education facilities and peace achieved are the outcome of your tax contribution.

Declare and pay your income tax at ez.hasil.gov.my. Together we instill love

for the country by contributing to the prosperity of Malaysia.

For tax matters, contact the HASiL Care Line at 03-8911 1000 or visit the IRBM official portal at www.hasil.gov.my for further information.

TAX RELIEF

Income tax is regarded by some as a big burden to pay. However, did you know that income tax can be reduced through tax relief which has been tabled during the yearly Annual Budget?

There are 21 forms of tax relief that you can claim for Year of Assessment (YA) 2019. A tax relief reduces the amount of your aggregate income which in turn reduces your chargeable income.



SHARING THE NATION'S PROSPERITY

Paying taxes enable us to share with those in need. Most of us will feel happy and satisfied when we see other people feeling happy receiving our gifts and donations. This feeling will be the same when we pay tax. The taxes paid will be used by the government for the benefit of all Malaysians.

No	Individual Relief Types	Amount (RM)
1	Individual and dependent relatives	9,000
2	Medical treatment, special needs and carer expenses for parents (Medical condition certified by medical practitioner)	5,000 (Restricted)
	OR Parent Restricted to 1,500 for only one mother Restricted to 1,500 for only one father	OR 3,000 (Restricted)
3	Basic supporting equipment for disabled self, spouse, child or parent	6,000 (Restricted)
4	Disabled individual Education fees (Self) Other than a degree at masters or doctorate level - Course of study in law, accounting, Islamic financing, technical, vocational, industrial, scientific or technology	6,000
5	Degree at masters or doctorate level - Any course of study	7,000 (Restricted)
6	Medical expenses for serious diseases for self, spouse or child	6,000 (Restricted)
7	Complete medical examination for self, spouse, child	(Restricted to 500)
8	Lifestyle — Expenses for the use / benefit of self, spouse or child in respect of: purchase of books / journals / magazines / printed newspapers / other similar publications (Not banned reading materials)	2,500 (Restricted)
	purchase of personal computer, smartphone or tablet (Not for business use) purchase of sports equipment for sports activity defined under the Sports Development Act 1997 and payment of gym membership payment of monthly bill for internet subscription (Under own name)	
9	Purchase of breastfeeding equipment for own use for a child aged 2 years and below (Deduction allowed once in every 2 years of assessment)	1,000 (Restricted)
10	Child care fees to a registered child care centre / kindergarten for a child aged 6 years and below	1,000 (Restricted)
11	Net deposit in Skim Simpanan Pendidikan Nasional (Total deposit in 2019 MINUS total withdrawal in 2019)	8,000 (Restricted)
12	Husband / wife / payment of alimony to former wife	4,000 (Restricted)
13	Disabled husband / wife	3,500
14	Each unmarried child and under the age of 18 years old	2,000
15	Each unmarried child of 18 years and above who is receiving full-time education ("A-Level", certificate, matriculation or preparatory courses).	2,000
	Each unmarried child of 18 years and above that: receiving further education in Malaysia in respect of an award of diploma or higher (excluding matriculation/ preparatory courses). receiving further education outside Malaysia in respect of an award of degree or its equivalent (including Master or Doctorate). The instruction and educational establishment shall be approved by the relevant government authority.	
16	Disabled child	6,000
	Additional exemption of RM8,000 for a disabled child aged 18 years and above, not married and pursuing diplomas or above qualification in Malaysia @ bachelor degree or above outside Malaysia in Higher Education Institute that is accredited by related Government authorities	8,000
17	Life insurance and EPF INCLUDING not through salary deduction Pensionable public servant category	7,000 (Restricted)
	Life insurance premium OTHER than pensionable public servant category Life insurance premium (Restricted to RM3,000) Contribution to EPF / approved scheme (Restricted to RM4,000)	
18	Deferred Annuity and Private Retirement Scheme (PRS) - with effect from year assessment 2012 until year assessment 2021	3,000 (Restricted)
19	Education and medical insurance (INCLUDING not through salary deduction)	3,000 (Restricted)
20	Contribution to the Social Security Organisation (SOCSO)	250 (Restricted)
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