



Highlights of Tax incentives in 2020 for Individuals

- 1. Economic Stimulus Package 2020 (27 February 2020)**
- 2. PRIHATIN Economic Stimulus Package**
- 3. PENJANA Short-Term Economic Recovery Plan**

税务建议之振兴经济配套2020，人名关怀配套与短期国家复苏经济



TAX INCENTIVES FOR INDIVIDUALS

个人的税务上的建议

1. Reliefs & exemptions

减免 & 豁免

2. Real estate

房地产

3. Withdrawal of funds from private retirement scheme (PRS) without penalties

从私人退休金取出基金无需付罚金



1. RELIEF & EXEMPTIONS 税务减免 & 豁免

Reliefs减免

1

Up to RM1,000 (for qualifying DOMESTIC TRAVEL expenses incurred from 1 MARCH 2020 to 31 DECEMBER 2021).

高达RM1,000（用于从2020年3月1日至2021年12月31日发生的合格国内旅行费用。

2

Increased from RM2,000 to RM3,000 (for childcare centers & kindergartens fee). [YA 2020 and 2021]

从RM 2,000 增至 RM3,000（托儿中心于幼儿园费用）
[YA 2020 与 2021]

3

Special relief up to RM2,500 (for purchase hand phones, notebooks or tablets). [Effective 1 JUNE 2020]

高达RM 2,500的特别减免（购买手机，平板电脑或笔记本）生效于2020年06月01日



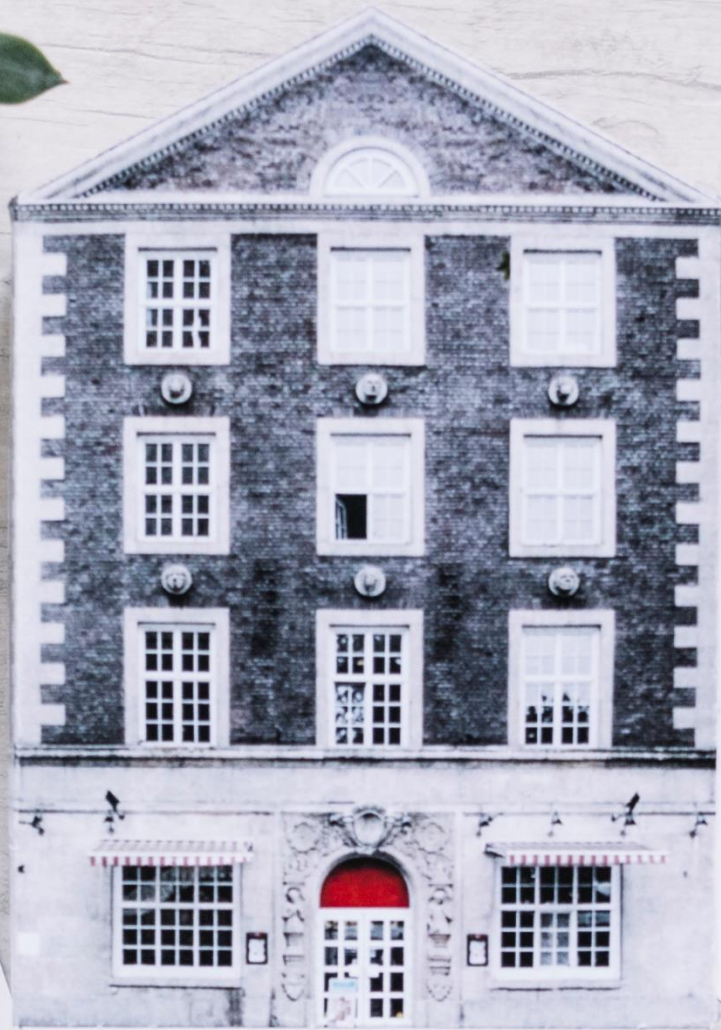
1. RELIEF & EXEMPTIONS 税务减免 & 豁免 (CONTINUE)

Exemptions 豁免

1

Up to RM5,000 (received hand phones, notebooks or tablets from their employers). [Effective 1 JULY 2020]
豁免高达RM5,000（收到雇主锁给予的手机，笔记本货平板电脑）生效与2020年07月01日





2. REAL ESTATE 房地产

1. Real Property Gains Tax (RPGT) exemption on disposal up to 3 UNITS of residential property between 1 JUNE 2020 & 31 DECEMBER 2021 (Malaysian citizens only).

在2020年6月1日至2021年12月31日之间处置多达3单位的住宅物业，则免收房地产收益税（RPGT）（仅马来西亚公民）。

2. Home Ownership Campaign (HOC):
Stamp duty exemption for transfer & loan agreements for the purchase of residential property priced between RM300,000 and RM2.5 million.

购买价格介于30万至250万令吉之间的住宅物业的转让和贷款协议免征印花税。



Stamp Duty Exemption* 印花税豁免

Transfer Agreement 转让协议

Limited to first
RM1 million of the
property price
限于首100万令吉
的房地产价格

Loan Agreement 贷款协议

Full exemption
完全豁免

*Apply to Sales & Purchase Agreements (SPAs) signed between 1 JUNE 2020 and 31 MAY 2021, where the developer gives a discount of at least 10%.

适用于2020年6月1日至2021年5月31日之间签署的买卖协议（SPA），其中开发商给予至少10%的折扣。



3- WITHDRAWAL OF FUNDS FROM PRIVATE RETIREMENT (PRS) WITHOUT PENALTIES* 从私人退休金取出基金无需付罚金

Permitted up to a maximum amount
RM1,500 without the imposition of the
8% tax penalty.

在不征收8%税款的情况下，最高允许金
额为RM1,500

Can be made between 30 APRIL 2020
and 31 DECEMBER 2020.

可以在2020年4月30日至2020年12月31
日之间进行

*Reference:
Income Tax (Exemption)(No.3) Order
2020 [P.U.(A)153]

