



Do you know that the **handphone** drawn in the **annual dinner lucky draw** activity is taxable ?

你知道在**年度晚宴抽奖**活动中抽到**手机**应纳税吗？

Serious? Why **scholarship** is not taxable?

什么？**奖学金**就不需要纳税？

What will be taxed ?
What does not need to pay
tax ?

到底什么会中税？什么又不
需缴税？

What?!
(Tips are taxable) 小
费需缴税？

Tax treatment under PR No.05/2019



What is perquisites? 什么是额外补贴？

Perquisites 额外补贴

Benefits in cash or in kind which are **convertible** into money received by an employee from his employer or from third parties in respect of having or exercising an employment.

现金或实物收益，可以转换为雇员从雇主或第三方收到与从事工作有关的现金

Benefit in kind 实物收益

Benefits which are **not convertible** into money provided for the employee by or on behalf of the employer.

不可转换为员工的金钱福利



What is Perquisites

- Other than wages, salary, leave pay, fee, commission, bonus, allowance, otherwise than in money
除工资，薪金，休假工资，费用，佣金，花红，津贴以外，除了金钱以外
- Have money's worth which means that can be sold, transferred or convertible into cash.
有金钱价值，意味着可以出售，转让或转换成现金
- Is subject to tax only if it arises in respect of having or exercising an employment.
仅需纳税当有关从事或从事工作



Example 1:

Lily is employed as a waitress in a restaurant. She often assists the customers at menu selection. Due to her pleasant, warm, friendly and helpful attitude, she often receives tips from customers. Lily received tips amounting to RM8,000 in a year.

莉莉在一家餐厅受雇为服务员。她经常协助客户选择菜单。由于她友好热情的态度，经常收到客户给予的消费。莉莉在这一年收到的小费共达八千块。

Are the tips received taxable?

收到的小费是否要交税？

YES 

- This amount is **perquisite** even though they are received voluntarily from **third parties**
就算是从第三方收到的，也属于额外补贴
- **Having or exercising an employment** as a waitress.
与从事工作有关



Example 2:

Mr Lim is a Sales Manager with a Trading Company. In the end of the year, he attend Company annual dinner and received rewards for his contribution to Company over these decades.

他参加了公司的年度晚宴， 并因在这几十年来对公司的贡献而获得了奖励

- A **watch** costing RM6,000 for serving the company for 20 years
价值六千块的手表
- **Letter of appreciation** and **cash gifts** of RM10,000 感谢信和十千块的现金礼物

These award was made voluntarily by his employer. 由老板自愿给予

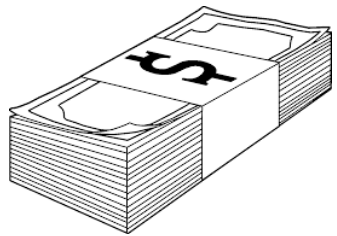




- The watch, valued at RM6,000, is a perquisite (**chargeable** to tax)
 - As the watch has a cash value, can be sold or convertible into cash and is received in appreciation for the performance of past services.
手表有现金价值，可出售或兑换成现金来以表彰其过去的服务服务表现



- The certificate of appreciation is **not chargeable** to tax
 - As it has no monetary value and is not convertible into money.
没有货币价值，不能兑换成现金



- The cash of RM10,000 is a perquisite (**chargeable** to tax)
 - Related to an appreciation for the excellent service rendered
与对优质服务的赞赏有关

Pure gifts or testimonials 纯粹的礼物

- Received by employee from his/her employer
- Purely for personal reason are not taxable as such gifts are *not* related to having or exercising the employment.

纯粹出于个人原因而无需纳税，因为此类礼物与从事工作无关

Include:-

- Wedding gifts (cash/ jewellery) 结婚礼物
- Cash given for passing the professional examination with excellent results
通过专业考试取得优异的成绩领到的奖金
- Cash /other rewards for extraordinary achievement 非凡成就的奖励



For perquisites having a market value

	<u>RM</u>
Market value of the perquisite	XX
Less: Amount paid for the perquisite received (if any)	(XX)
Value of the perquisite chargeable to tax on the employee	XX

For perquisites not having a market value

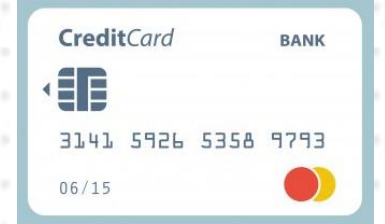
	<u>RM</u>
Amount of the perquisite	XX
Less: Amount paid for the perquisite received (if any)	(XX)
Value of the perquisite chargeable to tax on the employee	XX

The value of a perquisite received by the employee is from employment

Do you know what perquisites is tax-free? 你知道什么津贴能免税吗

Credit card
信用卡

- ✓ Used exclusively for performing his duties including entertaining the employer's customers.
专用于履行其职责，包括招待老板的客户



Scholarship
奖学金

- ✓ Except for salary paid during the study leave period is taxable.
(conditional)
除了学习休假期间支付的工资 (附条件)



Utilities
账单

- ✓ Bills paid exempted, if registered under employee's name
(conditional)
如果以员工的姓名注册，则可免税 (附条件)



Gift vouchers
礼品卷

- ✓ Usually are not taxable unless the employee expects such gifts as part of remuneration
除非员工期望这礼物作为报酬的一部分



Tax Exemption On Perquisites

- A watch costing RM3,000
- Cash gifts of RM5,000 for long service award



Limited to **RM2,000** for assessment year



- ✓ Past achievement 过去的成就
- ✓ Service excellence award 卓越服务奖
- ✓ Long service award – must employed > 10 years 十年以上的长期服务
- ✓ Innovation award 创意奖

- **RM2,000** will be **tax exempt**
- **Balance of RM6,000** to be included as a part of gross income as **perquisite**

Exempted Allowance

Types of allowance	Tax Exemption	Criteria
Travelling allowance, petrol allowance, toll rate	Up to RM6,000 per year	If > RM6,000, employee can make a further deduction in computing his employment income on the amount spent for official duties.
Parking rate or parking allowance	Exempted from tax	Nil
Meal allowance	Exempted from tax	Included overtime or outstation expenses
Child care allowance	Up to RM2,400 per year	Child age < 12 age, legitimate child or step-child



Subsidies on interest

- For housing, car loan and education
仅于住房，汽车贷款和教育
- Is applicable to any type of residential property and regardless whether employee already owns another residential property
适合用于任何类型的住宅物业，无论员工是否已经拥有另一栋住宅
- Education loan only for employee's own education
仅用于员工自身教育的教育贷款
- Car means a motor vehicle other than a motor vehicle licensed for commercial purpose.
可用于商业目的的车辆以外的车辆
- Accumulated principal loans **not exceeding RM300,000**
累计额数不超过三十万



Example:

Personal loan undertaken by an employee as below:
 一名员工所承担的私人贷款如下：

	Principal amount of loan 贷款总额	Interest rate 利息率	Interest to be borne by employee 员工应承担的利息	Interest payable by employee 员工应付的利息	Interest subsidized by the employer 老板补贴的利息 (perquisites)
Housing Loan 房屋贷款	240,000	6%	14,400	9,600	4,800
Car Loan 汽车贷款	120,000	3%	3,600	2,400	1,200
Total 总额	360,000		18,000	12,000	6,000

Assume 2% housing loan & 1% car loan borne by employer



As the total loan amount RM360,000 > RM300,000

The amount of perquisite exempted from tax is computed as follows:

$$\text{RM6,000} \times \frac{\underline{300,000}}{360,000} = \text{RM5,000}$$

Taxable perquisite:

$$\text{RM6,000} - \text{RM5,000} = \text{RM1,000 (Tax exempted)}$$

If total loan amount > RM300,000?
如果贷款总额超过三十万呢?



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