

Can you still get money if  
you are unemployed?!  
失业还能有钱拿?!

What are the condition?  
那有什么条件呢?



## WHAT IS THE EMPLOYMENT INSURANCE SYSTEM (EIS)

薪单被扣除一项**EIS**, 那么究竟什么是**EIS**?



Employment Insurance System  
就业保险计划(EIS)



First implemented in January 2018 by PERKESO

由PERKESO于2018年1月首次实施

Financial scheme aims to help employees who lost their jobs until they find new employment

它是在帮助雇员从失去工作直到找到新工作的财务计划

All Malaysian and permanent resident employees aged from 18 to 60 years old have to contribute

所有年龄在18至60岁的马来西亚和永久居民雇员都必须缴纳



# Employment Insurance System 就业保险计划(EIS)

- Employers and employees contribute 0.2% of an employee's salary each  
雇主和员工每月需缴付0.2%保费
- The maximum eligible monthly salary is capped at RM 4,000.  
最高月薪上限为RM 4,000

No.	Amount of Wages (RM)	Employer Contribution (RM)	Employee Contribution (RM)	Total Contribution (RM)
1	1,000 - 1,100	2.10	2.10	4.20
2	2,000 - 2,100	4.10	4.10	8.20
3	3,000 -3,100	6.10	6.10	12.20
4	3,900 -4,000	7.90	7.90	15.80
5	When wages > 4,000	7.90	7.90	15.80



BUDGET  
2021

- Meant to enable retrenched workers to make ends meet for up to ~~6 months~~ **9 months**
- 被解雇的打工一族将可领取最高 ~~6个月~~ **9个月** 求职津贴和收入减少津贴

**Under Budget 2021**, the allowance period will be extended for **an extra three months** and recipients

For this, the government is allocating RM150 million which is expected to assist as many as 130,000 unemployed Malaysians.



Under budget 2021, makes a claim with EIS can request to receive 80% of their salary during the first month, then 50% of their salary for the second to sixth month, and finally 30% for the last three months.

Month	Percentage	
	Original	Budget 2021
First Month	80%	80%
Second Month	50%	50%
Third Month	40%	50%
Fourth Month	40%	50%
Fifth Month	30%	50%
Sixth Month	30%	50%
Seventh Month	N/A	30%
Eighth Month	N/A	30%
Ninth Month	N/A	30%





## EIS Covers These Situations Of Loss Of Employment EIS涵盖以下失业情况

Normal retrenchment  
and redundancy  
正常裁员和裁员

VSS/MSS (Voluntary/Mutual  
Separation Scheme)  
自愿/共同分离计划

Closure of the company  
due to natural disasters  
因自然灾害关闭公司

Resignation due to sexual  
harassment or threats  
made in the workplace  
因工作场所的性骚扰或威胁  
而辞职

Constructive dismissal  
建设性解雇

Resignation after being  
ordered to perform  
dangerous duties that is not  
within the job scope  
被命令执行不在工作范围内的  
危险职责后辞职

Bankruptcy or closure  
of the company  
公司破产或倒闭



# NOT ELIGIBLE of EIS IF:

EIS不涵盖以下情况:

- Dismissal due to misconduct by the employee  
因员工不当行为而被解雇
- Voluntary resignation 自愿辞职
- Retirement 退休
- The expiry of a fixed-term contract  
合约到期



## Claims Being Allowed From 2019 Onwards Additional Financial Benefits

Job search allowance

求职津贴

Early re-employment  
allowance

提前再就业津贴

Reduced income  
allowance  
减免津贴

Training allowance  
培训津贴

Training fee – paid directly to  
vocational training service providers  
培训费–直接支付给职业培训服务  
提供商





For more clarification, please contact us!  
欲了解更多详情，赶快与我们联系吧！

## Contact Us

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