



## Tax Relief for Resident Individual

### Year of Assessment 2019

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)  <b>OR</b>  Parent Restricted to 1,500 for only one mother Restricted to 1,500 for only one father	5,000 (Restricted)  <b>OR</b>  3000 (Restricted)
3	Basic supporting equipment for disabled self, spouse, child or parent	6,000 (Restricted)
4	Disabled individual	6,000
5	Education fees (Self)  i. Other than a degree at masters or doctorate level - Course of study in law, accounting, islamic financing, technical, vocational, industrial, scientific or technology ii. 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 <b>(Restricted to 500)</b>	
8	Lifestyle – Expenses for the use / benefit of self, spouse or child in respect of:	2,500 (Restricted)

	<ul style="list-style-type: none"> <li>i. purchase of books / journals / magazines / printed newspapers / other similar publications (Not banned reading materials)</li> <li>ii. purchase of personal computer, smartphone or tablet (Not for business use)</li> <li>iii. purchase of sports equipment for sports activity defined under the Sports Development Act 1997 and payment of gym membership</li> <li>iv. payment of monthly bill for internet subscription (Under own name)</li> </ul>	
9	Purchase of breastfeeding equipment for own use for a child aged 2 years and below (Deduction allowed once in <b>every 2 years</b> of assessment)	1,000 (Restricted)
10	Child care fees to a registered child care centre / kindergarten for a child aged 6 years and below	1000 (Restricted)
11	Net deposit in Skim Simpanan Pendidikan Nasional (Total deposit in 2019 <b>MINUS</b> 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
16	<p>Each unmarried child of 18 years and above that:</p> <ul style="list-style-type: none"> <li>i. receiving further education in Malaysia in respect of an award of diploma or higher (excluding matriculation/ preparatory courses).</li> <li>ii. receiving further education outside Malaysia in respect of an award of degree or its equivalent (including Master or Doctorate).</li> <li>iii. the instruction and educational establishment shall be approved by the relevant government authority.</li> </ul>	8,000

17	Disabled child	6,000
	Additional exemption of RM8,000 disable child age 18 years old and above, not married and pursuing diplomas or above qualification in Malaysia @ bachelor degree or above outside Malaysia in program and in Higher Education Institute that is accredited by related Government authorities	8,000
18	Life insurance and EPF <b>INCLUDING</b> not through salary deduction <ul style="list-style-type: none"> <li>i. Pensionable public servant category <ul style="list-style-type: none"> <li>• Life insurance premium</li> </ul> </li> <li>ii. <b>OTHER</b> than pensionable public servant category <ul style="list-style-type: none"> <li>• Life insurance premium (<b>Restricted to RM3,000</b>)</li> <li>• Contribution to EPF / approved scheme (<b>Restricted to RM4,000</b>)</li> </ul> </li> </ul>	7,000 (Restricted)
19	Deferred Annuity and Private Retirement Scheme (PRS) - with effect from year assessment 2012 until year assessment 2021	3,000 (Restricted)
20	Education and medical insurance ( <b>INCLUDING</b> not through salary deduction)	3,000 (Restricted)
21	Contribution to the Social Security Organization (SOCSO)	250 (Restricted)

### Year of Assessment 2018

No.	Individual Relief Types	Amount (RM)
1	Self and Dependent	9,000
2	Medical expenses for parents  <b>OR</b> Parent Limited 1,500 for only one mother Limited 1,500 for only one father	5,000 (Limited)  <b>OR</b> 3000 (Limited)
3	Basic supporting equipment for disabled self, spouse, child or parent	6,000 (Limited)

4	Disabled Individual	6,000
5	Education Fees (Self) (i) Other than a degree at Masters or Doctorate level-for acquiring law, accounting, Islamic financing, technical, vocational, industrial, scientific or technological skills or qualifications; (ii) Degree at Masters or Doctorate level-for acquiring any skills or qualification	7,000 (Limited)
6	Medical expenses for serious diseases for self, spouse or child	6,000 (Limited)
7	Complete medical examination for self, spouse, child - <b>500 (Limited)</b>	
8	Lifestyle: (i) Purchase of books journals, magazines, printed newspaper and other similar publications (except banned reading materials) for self, spouse or child; (ii) Purchase of a personal computer, smartphone or tablet for self, spouse or child; (iii) Purchase of sports equipment for any sports activity as defined under the Sports Development Act 1997 (excluding motorized two-wheel bicycles) and gym memberships for self, spouse or child; and (iv) Payment of monthly bill for internet subscription	2,500 (Limited)
9	Purchase of breastfeeding equipment	1,000 (Limited)
10	Net saving in SSPN's scheme (total deposit in year 2018 <b>MINUS</b> total withdrawal in year 2018)	6,000 (Limited)
11	Child care fees to a Child Care Centre or a Kindergarten	1000 (Limited)
12	Husband/Wife/Alimony Payments	4,000 (Limited)
13	Disable Wife/Husband	3,500
14	Ordinary Child relief	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
16	Each unmarried child of 18 years and above that: (i) receiving further education in Malaysia in respect of an award of diploma or higher (excluding matriculation/preparatory courses). (ii) receiving further education outside Malaysia in respect of an award of degree or its equivalent (including Master or Doctorate). (iii) the instruction and educational establishment shall be approved by the relevant government authority.	8,000
17	Disabled child	6,000
	Additional exemption of RM8,000 disable child age 18 years old and above, not married and pursuing diplomas or above qualification in Malaysia @ bachelor degree or above outside Malaysia in program and in Higher Education Institute that is accredited by related Government authorities	
18	Life insurance dan EPF <b>INCLUDING</b> not through salary deduction	6,000 (Limited)
19	Deferred Annuity and Private Retirement Scheme (PRS) - with effect from year assessment 2012 until year assessment 2021	3,000 (Limited)
20	Insurance premium for education or medical benefit <b>INCLUDING</b> not through salary deduction	3,000 (Limited)
21	Contribution to the Social Security Organization (SOCSO)	250 (Limited)

#### Year of Assessment 2017

No.	Individual Relief Types	Amount (RM)
1	Self and Dependent	9,000
2	Medical expenses for parents <b>OR</b>	5,000 (Limited) <b>OR</b>

	Parent Limited 1,500 for only one mother Limited 1,500 for only one father	3000 (Limited)
3	Basic supporting equipment for disabled self, spouse, child or parent	6,000 (Limited)
4	Disabled Individual	6,000
5	Education Fees (Self) (i) Other than a degree at Masters or Doctorate level-for acquiring law, accounting, Islamic financing, technical, vocational, industrial, scientific or technological skills or qualifications; (ii) Degree at Masters or Doctorate level-for acquiring any skills or qualification	7,000 (Limited)
6	Medical expenses for serious diseases for self, spouse or child	6,000 (Limited)
7	Complete medical examination for self, spouse, child	500 (Limited)
8	Lifestyle: (i) Purchase of books journals, magazines, printed newspaper and other similar publications (except banned reading materials) for self, spouse or child; (ii) Purchase of a personal computer, smartphone or tablet for self, spouse or child; (iii) Purchase of sports equipment for any sports activity as defined under the Sports Development Act 1997 (excluding motorized two-wheel bicycles) and gym memberships for self, spouse or child; and (iv) Payment of monthly bill for internet subscription	2,500 (Limited)
9	Purchase of breastfeeding equipment	1,000 (Limited)
10	Net saving in SSPN's scheme (total deposit in year 2017 <b>MINUS</b> total withdrawal in year 2017)	6,000 (Limited)
11	Child care fees to a Child Care Centre or a Kindergarten	1000 (Limited)
12	Husband/Wife/Alimony Payments	4,000 (Limited)

13	Disable Wife/Husband	3,500
14	Ordinary Child relief	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
16	Each unmarried child of 18 years and above that: (i) receiving further education in Malaysia in respect of an award of diploma or higher (excluding matriculation/preparatory courses). (ii) receiving further education outside Malaysia in respect of an award of degree or its equivalent (including Master or Doctorate). (iii) the instruction and educational establishment shall be approved by the relevant government authority.	8,000
17	Disabled child	6,000
	Additional exemption of RM8,000 disable child age 18 years old and above, not married and pursuing diplomas or above qualification in Malaysia @ bachelor degree or above outside Malaysia in program and in Higher Education Institute that is accredited by related Government authorities	
18	Life insurance dan EPF <b>INCLUDING</b> not through salary deduction	6,000 (Limited)
19	Deferred Annuity and Private Retirement Scheme (PRS) - with effect from year assessment 2012 until year assessment 2021	3,000 (Limited)
20	Insurance premium for education or medical benefit <b>INCLUDING</b> not through salary deduction	3,000 (Limited)
21	Contribution to the Social Security Organization (SOCSO)	250 (Limited)

#### Year of Assessment 2016

No.	Individual Relief Types	Amount (RM)

1	Self and Dependent	9,000
2	Medical expenses for parents  <b>OR</b> Parent Limited 1,500 for only one mother Limited 1,500 for only one father	5,000 (Limited)  <b>OR</b> 3000 (Limited)
3	Basic supporting equipment	6,000 (Limited)
4	Disabled Individual	6,000
5	Education Fees (Individual)	7,000 (Limited)
6	Medical expenses for serious diseases	6,000 (Limited)
7	Complete medical examination	500 (Limited)
8	Purchase of books, journals, magazines and publications	1,000 (Limited)
9	Purchase of personal computer (once in every 3 years)	3,000 (Limited)
10	Net saving in SSPN's scheme (with effect from year assessment 2012 until year assessment 2017)	6,000 (Limited)
11	Purchase of sport equipment for sport activities	300 (Limited)
12	Interest expended to finance purchase of residential property. Relief of up to RM10,000 a year for three consecutive years from the first year the interest is paid. Subject to the following conditions:  (i) the taxpayer is a Malaysian citizen and a resident; (ii) limited to one residential unit; (iii) the sale and purchase agreement is signed between 10th March 2009 and 31st December 2010; and	10,000 (Limited)



	<p>(iv) the residential property is not rented out. Where: (a) 2 or more individuals are eligible to claim relief for the same property ; and (b) total interest expended by those individuals exceeds the allowable amount for that year. Each individual is allowed an amount of relief for each year based on the following formula:  <math display="block">\frac{A \times B}{C}</math> where;  A = total interest allowable in the relevant year;  B = total interest expended by the relevant individual in the relevant year;  C = total interest expended by all the individuals.</p>	
13	Husband/Wife/Alimony Payments	4,000 (Limited)
14	Disable Wife/Husband	3,500
15	Ordinary Child relief	2,000
16	Each unmarried child of 18 years and above who is receiving full-time education ("A-Level", certificate, matriculation or preparatory courses).	2,000
17	<p>Each unmarried child of 18 years and above that:</p> <p>(i) receiving further education in Malaysia in respect of an award of diploma or higher (excluding matriculation/preparatory courses).</p> <p>(ii) receiving further education outside Malaysia in respect of an award of degree or its equivalent (including Master or Doctorate).</p> <p>(iii) the instruction and educational establishment shall be approved by the relevant government authority.</p>	8,000
18	<p>Disabled child</p> <p>Additional exemption of RM8,000 disable child age 18 years old and above, not married and pursuing diplomas or above qualification in Malaysia @ bachelor degree or above outside Malaysia in program and in Higher Education Institute that is accredited by related Government authorities</p>	6,000

19	Life insurance dan EPF	6,000 (Limited)
20	Deferred Annuity and Private Retirement Scheme (PRS) - with effect from year assessment 2012 until year assessment 2021	3,000 (Limited)
21	Insurance premium for education or medical benefit	3,000 (Limited)
22	Contribution to the Social Security Organization (SOCSO)	250 (Limited)

#### Year of Assessment 2010, 2011, 2012, 2013, 2014 & 2015

No.	Individual Relief Types	Amount (RM)
1	Self and Dependent  Special relief of RM2,000 will be given to tax payers earning on income of up to RM8,000 per month (aggregate income of up to RM96,000 annually). <b>This relief is applicable for Year Assessment 2013 and 2015 only.</b>	9,000
2	Medical expenses for parents	5,000 (Limited)
3	Basic supporting equipment	i) 5,000 (Limited) - year of assessment 2014 and before  ii) 6,000 (Limited) - with effect from year of assessment 2015
4	Disabled Individual	6,000
5	Education Fees (Individual)	5,000 (Limited)
6	Medical expenses for serious diseases	i) 5,000 (Limited) - year of assessment 2014 and before

		ii) 6,000 (Limited) - with effect from year of assessment 2015
7	Complete medical examination	500 (Limited)
8	Purchase of books, journals, magazines and publications	1,000 (Limited)
9	Purchase of personal computer (once in every 3 years)	3,000 (Limited)
10	Net saving in SSPN's scheme	3,000 (Limited)
11	Net saving in SSPN's scheme (with effect from year assessment 2012 until year assessment 2017)	6,000 (Limited)
12	Purchase of sport equipment for sport activities	300 (Limited)
13	Subscription fees for broadband registered in the name of the individual (with effect from year of assessment 2010 - 2012)	500 (Limited)
14	<p>Interest expended to finance purchase of residential property. Relief of up to RM10,000 a year for three consecutive years from the first year the interest is paid. Subject to the following conditions:</p> <p>(i) the taxpayer is a Malaysian citizen and a resident;  (ii) limited to one residential unit;  (iii) the sale and purchase agreement is signed between 10th March 2009 and 31st December 2010; and  (iv) the residential property is not rented out.</p> <p>Where:</p> <p>(a) 2 or more individuals are eligible to claim relief for the same property ; and  (b) total interest expended by those individuals exceeds the allowable amount for that year. Each individual is allowed an amount of relief for each year based on the following formula:  <math display="block">A \times \frac{B}{C}</math> where;  A = total interest allowable in the relevant year;</p>	10,000 (Limited)

	<p>B = total interest expended by the relevant individual in the relevant year;  C = total interest expended by all the individuals.</p>	
15	Husband/Wife/Alimony Payments	3,000 (Limited)
16	Disable Wife/Husband	3,500
17	Ordinary Child relief	1,000
18	Each unmarried child of 18 years and above who is receiving full-time education ("A-Level", certificate, matriculation or preparatory courses).	1,000
19	<p>Each unmarried child of 18 years and above that:</p> <p>(i) receiving further education in Malaysia in respect of an award of diploma or higher (excluding matriculation/preparatory courses).</p> <p>(ii) receiving further education outside Malaysia in respect of an award of degree or its equivalent (including Master or Doctorate).</p> <p>(iii) the instruction and educational establishment shall be approved by the relevant government authority.</p>	<p>4,000 6000</p> <p>(with effect from year of assessment 2013)</p>
20	<p>Disabled child</p> <p>Additional exemption of RM4,000 disable child age 18 years old and above, not married and pursuing diplomas or above qualification in Malaysia @ bachelor degree or above outside Malaysia in program and in Higher Education Institute that is accredited by related Government authorities</p> <p>With effect from year of assessment 2013 additional exemption is RM6,000</p>	<p>i) 5,000 - year of assessment 2014 and before</p> <p>ii) 6,000 - with effect from year of assessment 2015</p>
21	Life insurance dan EPF	6,000 (Limited)
22	Premium on new annuity scheme or additional premium paid on existing annuity scheme commencing payment from 01/01/2010 (amount exceeding RM1,000 can be claimed together	1,000 (Limited)

	with life insurance premium) - deleted from year assessment 2012 until year assessment 2021	
23	Deferred Annuity and Private Retirement Scheme (PRS) - with effect from year assessment 2012 until year assessment 2021	3,000 (Limited)
24	Insurance premium for education or medical benefit	3,000 (Limited)

### Year of Assessment 2009

No.	Individual Relief Types	Amount (RM)
1	Self and Dependent	8,000
2	Medical expenses for parents	5,000 (Limited)
3	Basic supporting equipment	5,000 (Limited)
4	Disabled Individual	6,000
5	Education Fees (Individual)	5,000 (Limited)
6	Medical expenses for serious diseases	5,000 (Limited)
7	Complete medical examination	500 (Limited)
8	Purchase of books, journals, magazines and publications	1,000 (Limited)
9	Purchase of personal computer	3,000

		(Limited)
10	Net saving in SSPN's scheme	3,000 (Limited)
11	Purchase of sport equipment for sport activities	300 (Limited)
12	<p>Interest expended to finance purchase of residential property. Relief of up to RM10,000 a year for three consecutive years from the first year the interest is paid. Subject to the following conditions:</p> <p>(i) the taxpayer is a Malaysian citizen and a resident;  (ii) limited to one residential unit;  (iii) the sale and purchase agreement is signed between 10th March 2009 and 31st December 2010; and  (iv) the residential property is not rented out.</p> <p>Where:  (a) 2 or more individuals are eligible to claim relief for the same property ; and  (b) total interest expended by those individuals exceeds the allowable amount for that year. Each individual is allowed an amount of relief for each year based on the following formula:</p> $\frac{A \times B}{C}$ <p>where;  A = total interest allowable in the relevant year;  B = total interest expended by the relevant individual in the relevant year;  C = total interest expended by all the individuals.</p>	10,000 (Limited)
13	Husband/Wife/Alimony Payments	3,000 (Limited)
14	Disable Wife/Husband	3,500
15	Ordinary Child relief	1,000
16	Each unmarried child of 18 years and above who is receiving full-time education ("A-Level", certificate, matriculation or	1,000

	preparatory courses).	
17	Each unmarried child of 18 years and above that: (i) receiving further education in Malaysia in respect of an award of diploma or higher (excluding matriculation/preparatory courses). (ii) receiving further education outside Malaysia in respect of an award of degree or its equivalent (including Master or Doctorate). (iii) the instruction and educational establishment shall be approved by the relevant government authority.	4,000
18	Disabled child  Additional exemption of RM4,000 disable child age 18 years old and above, not married and pursuing diplomas or above qualification in Malaysia @ bachelor degree or above outside Malaysia in program and in Higher Education Institute that is accredited by related Government authorities	5,000
19	Life insurance dan EPF	6,000 (Limited)
20	Insurance premium for education or medical benefit	3,000 (Limited)