



Maximise : Your Tax Relief

Year of Assessment 2025



OFFICIAL HASiL CHANNEL

<https://www.hasil.gov.my/eduzone> 🔍

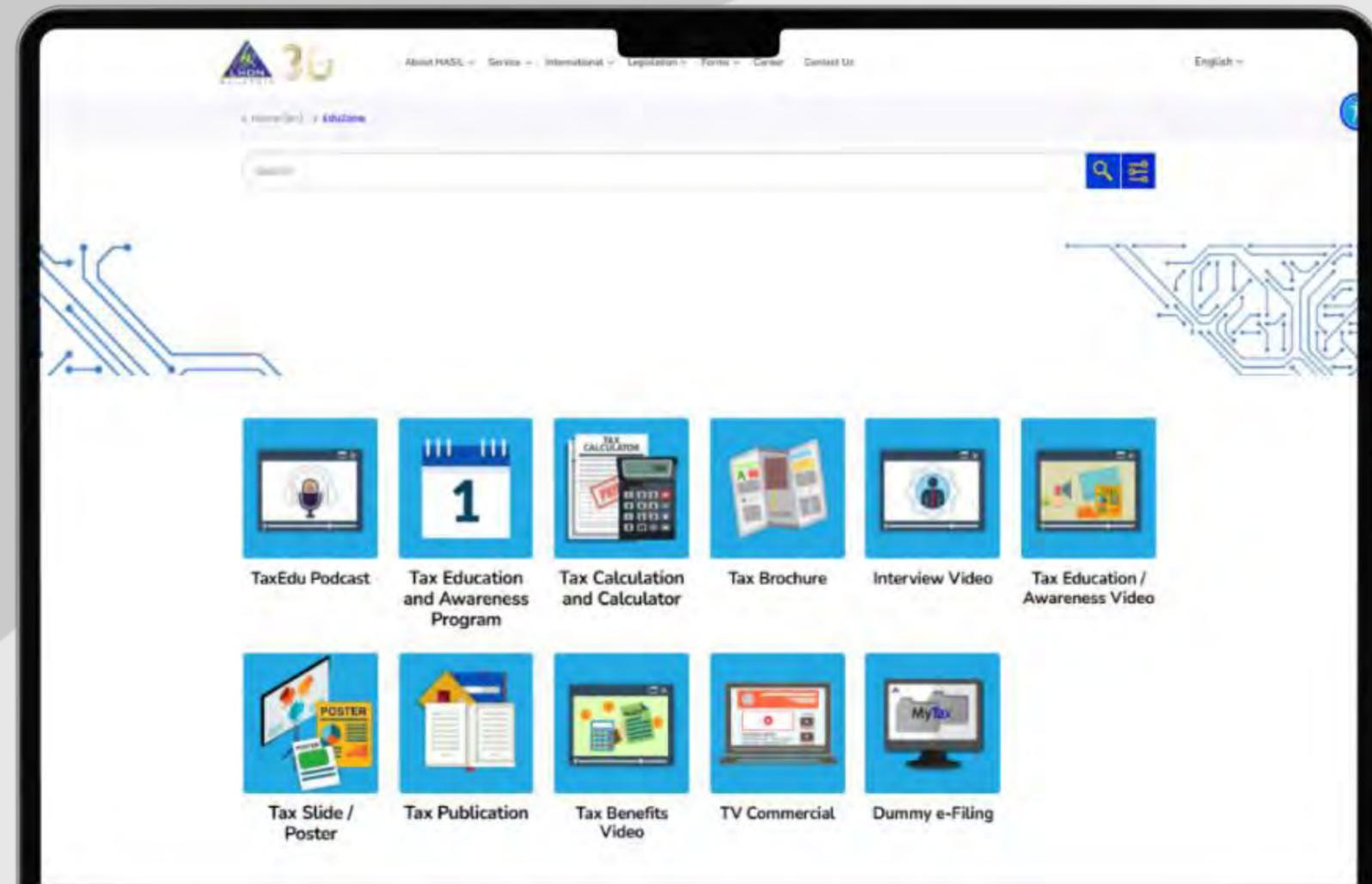
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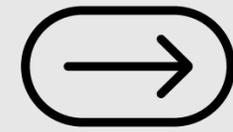
Did you know that many everyday expenses may qualify for tax relief?

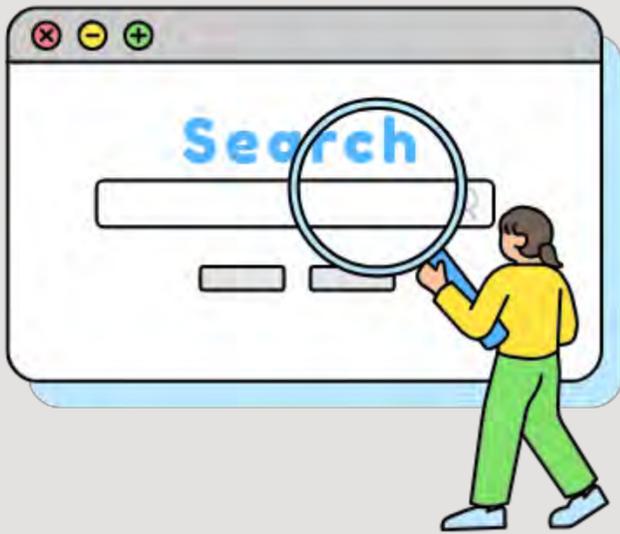
Tax reliefs help taxpayers reduce their chargeable income through eligible claims.

Understanding these reliefs allows taxpayers to plan their lifestyle and finances while optimising tax savings.

HOW TO

Maximise : Your Tax Relief





1 Understand the Available Tax Reliefs

Be aware of the individual tax reliefs available, including any new or revised reliefs introduced compared to previous years, such as reliefs related to education, medical expenses, lifestyle, retirement savings and insurance.

Why: Understanding the available reliefs helps taxpayers identify eligible claims and strategically reduce their chargeable income.

2 Keep Records and Supporting Documents

Retain all receipts, invoices and relevant supporting documents for at least seven (7) years as evidence for tax relief claims, if required by HASiL.

Why: Proper records serve as supporting evidence for claims and help avoid issues during tax verification or audit.



3 Utilise Family-Related Tax Reliefs

Reliefs for spouse, children, parents, medical expenses for parents and grandparents, and children's education fees may help reduce the amount of tax payable.

Why: Family-related reliefs allow taxpayers to claim eligible expenses and reduce their overall tax liability.





4 Track Reliefs Throughout the Year

Many people only think about reliefs when filing their return.

Idea: Encourage taxpayers to track eligible expenses during the year instead of waiting until tax season.

Why:

Helps taxpayers avoid missing eligible expenses and plan spending before the year ends.

5 Allocate Claims Strategically Between Spouses

For married couples filing separately, some reliefs can be claimed by either spouse.

Why: Strategic allocation may reduce the household's total tax payable.

Example areas:

- Childcare fees, SSPN savings
- Certain lifestyle reliefs



6 Make Contributions Before Year End

Some reliefs depend on payments made within the year, such as:

- PRS contributions
- SSPN deposits
- Insurance premiums

Why: Payments made before 31 December can still qualify for the current Year of Assessment.





7 Plan Expenses Eligible for Tax Relief

Plan eligible expenses such as Private Retirement Scheme (PRS) contributions, life insurance, education and lifestyle expenses before the end of the Year of Assessment to maximise available tax reliefs.

Why: Proper planning ensures taxpayers do not miss opportunities to claim eligible reliefs before the end of the year.

8 Maximise Eligible Tax Relief Claims

Claim all eligible tax reliefs to reduce your chargeable income and overall tax payable.

Why:

Maximising relief claims helps taxpayers optimise their tax position and avoid paying more tax than necessary.



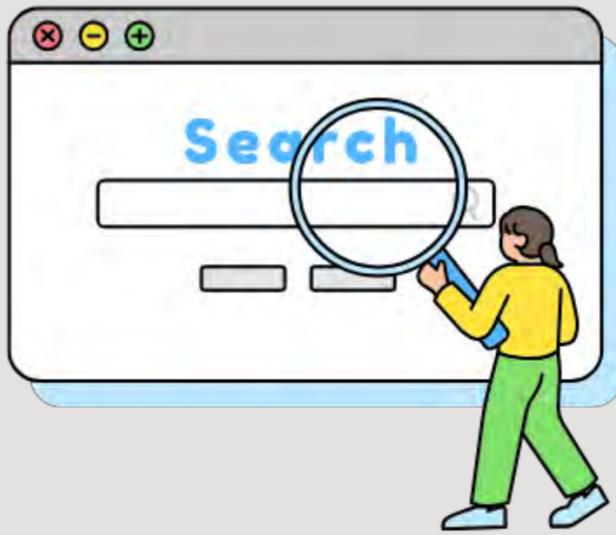
9 Plan Expenses Eligible for Tax Rebates

Certain payments may qualify for tax rebates, such as:

- Zakat / Fitrah – rebate is limited to the amount of tax payable.
- Levy relief (e.g. Umrah or certain religious travel) – subject to the prescribed conditions.

Why: Tax rebates provide a direct reduction of the tax payable, which may significantly lower the final tax amount.





10 - Check Eligibility for Tax Rebates

Lower chargeable income may qualify individuals for tax rebates.

Example: Individuals with chargeable income not exceeding RM35,000 per year may qualify for a tax rebate of RM400.

Why: Checking eligibility helps taxpayers take advantage of rebates that directly reduce the tax payable.

11 - Ensure Tax Compliance

- Report income within the prescribed timeframe using the appropriate return form.
- Legitimate tax planning differs from tax evasion, which is an offence.

Why: Compliance helps taxpayers avoid penalties, fines and legal consequences.



12 - Refer to Reliable Sources

Obtain tax information from reliable sources such as the official HASiL portal, published materials or authorised advisory services.

Why: Reliable information ensures taxpayers make correct tax decisions based on accurate and updated guidance.



Types of : **Tax Reliefs**



Individual



Individual & Dependent Relatives

RM9,000



Disabled Individual

RM7,000

Education Fees (Self) RM7,000

- Education Fees
- Tertiary education other than Master's degree / Doctor of Philosophy
 - Master's degree / Doctor of Philosophy



Skills Enhancement or Self-Development Course Fees (Restricted to RM2,000)

Interest on Housing Loan for First Residential Property

(Sale and Purchase Agreement executed between 1 Jan 2025 – 31 Dec 2027)

RM7,000



Spouse / Alimony Payments

RM4,000

Disabled Spouse

RM6,000



Relief Limit

Residential property price up to RM500,000

RM7,000

Or

Residential property price above RM500,000 up to RM750,000

RM5,000

Parents / Grandparents RM8,000

- ✓ Medical treatment, special needs and caregiving
- ✓ Full medical examination & vaccination (RM1,000)

Expenses for Assistive Equipment for Disabled Persons

(for self, spouse, child or parents)



Medical & Special Needs



Self, Spouse or Child

RM10,000

Serious Diseases

Fertility Treatment

Vaccination (Limited to RM 1,000)

Dental examination and treatment (Limited to RM 1,000)

Medical check-up (Limited to RM1,000)

- ✓ Full medical examination
- ✓ Disease screening test
- ✓ Mental health examination/consultation
- ✓ Purchase of self-testing health examination equipment
- ✓ Purchase of self-testing medical kits

RM6,000

Diagnosis / Early Intervention / Rehabilitation Treatment for children aged 18 years and below with learning disabilities (Limited to RM 6,000)

Lifestyle Relief

RM2,500

For the use / benefit of self, spouse or child

- ✔ Purchase / subscription of reading materials
- ✔ Purchase of a personal computer, smartphone or tablet
- ✔ Internet subscription fees
- ✔ Fees for skills enhancement or self-development courses

Lifestyle

Additional Lifestyle Relief

RM1,000

- ✔ Purchase of sports equipment for sports activities / rental of sports facilities
- ✔ Registration fees for sports competitions
- ✔ Gym membership fees
- ✔ Electric Vehicle Charging Equipment & Domestic Food Waste Composting Machine (For own use)

RM2,500



Insurance & Contribution



-  **Education & Medical Insurance** (for self/ spouse / child)
RM4,000

-  **SOCSSO Contributions**
RM350

-  **Life Insurance & EPF**
RM7,000

-  **SSPN (Net Savings)**
(Claimable by husband or wife)
RM8,000

-  **Private Retirement Scheme (PRS) & Deferred Annuity**
RM3,000

Child Relief



Fees for Registered Childcare Centre / Kindergarten
RM3,000

- Child aged 6 years and below
(Claimable by husband or wife)



Purchase of Breastfeeding Equipment **RM1,000**

- Female taxpayers only
- Child aged 2 years and below
- Claimable once every 2 years of assessment



Child Below 18 Years Old and Unmarried
RM2,000



Child Aged 18 Years and Above

RM8,000

- Unmarried
- Studying full-time

Diploma level and above in Malaysia / Bachelor's degree and above outside Malaysia

RM2,000

- Unmarried
- Studying full-time

Disabled Child (Unmarried) **RM8,000**

Additional Relief
RM8,000

- Disabled child aged 18 years and above
- Unmarried
- Studying full-time

Diploma level and above in Malaysia / Bachelor's degree and above outside Malaysia

| No | Individual Relief Types | Amount (RM) |
|-----------|---|--------------------|
| 1 | Individual and dependent relatives | 9,000 |
| 2 | Expenses for parents and grandparents : <ul style="list-style-type: none"> • Medical treatment, dental treatment, special needs and carer expenses (Medical condition certified by medical practitioner) • Complete medical examination (Restricted to RM1,000) | 8,000 (Restricted) |
| 3 | Purchase of basic supporting equipment for disabled self, spouse, child or parent | 6,000 (Restricted) |
| 4 | Disabled individual | 7,000 |
| 5 | Education fees (Self): <ul style="list-style-type: none"> • Other than a degree at masters or doctorate level – Course of study in law, accounting, islamic financing, tehcnical, vocational, industrial, scientific or technology | 7,000 (Restricted) |

| No | Individual Relief Types | Amount (RM) |
|-----------|---|---------------------|
| | <ul style="list-style-type: none"> • Degree at masters or doctorate level – Any course • Course of study undertaken for the purpose of upskilling or self-enhancement (Restricted to RM2,000) | 7,000 (Restricted) |
| 6 | <p>Medical expenses on:</p> <ul style="list-style-type: none"> • Serious diseases for self, spouse or child • Fertility treatment for self or spouse • Vaccination for self, spouse and child (Restricted to RM1,000) • Dental examination and treatment (Restricted RM1,000) | 10,000 (Restricted) |
| 7 | <p>Expenses (Restricted to RM1,000) on:</p> <ul style="list-style-type: none"> • Complete medical examination for self, spouse or child | |

| No | Individual Relief Types | Amount (RM) |
|----|--|---------------------|
| | <ul style="list-style-type: none"> • COVID-19 detection test including purchase of self-detection test kit for self, spouse or child • Mental health examination or consultation for self, spouse or child • Purchase of self-health monitoring equipment • Fees for disease detection tests | |
| 8 | <p>Expenses (Restricted to RM6,000) for child aged 18 and below:</p> <ul style="list-style-type: none"> • Assessment of intellectual disability diagnosis • Early intervention programme / intellectual disability rehabilitation treatment | 10,000 (Restricted) |
| 9 | <p>Lifestyle Expenses for the use / benefit of self, spouse or child in respect of:</p> | 2,500 (Restricted) |

| No | Individual Relief Types | Amount (RM) |
|----|---|---|
| 10 | <ul style="list-style-type: none"> • Purchase or subscription of books / journals / magazines / newspapers / other similar publications (Not banned reading materials) • Purchase of personal computer, smartphone or tablet (Not for business use) • Payment of monthly bill for internet subscription (Under own name) • Skill improvement / personal development course fee <hr/> <p>Lifestyle Additional relief for the use / benefit of self, spouse, child and parents in respect of:</p> <ul style="list-style-type: none"> • Purchase of sports equipment for any sports activity as defined under the Sports Development Act 1997 • Payment of registration fee for any sports competition where the organizer is approved and licensed by the Commissioner of Sports under the Sports Development Act 1997 | <p style="text-align: center;">2,500 (Restricted)</p> <hr/> <p style="text-align: center;">1,000 (Restricted)</p> |

| No | Individual Relief Types | Amount (RM) |
|-----------|--|--------------------|
| 11 | <ul style="list-style-type: none"> • Payment of rental or entrance fee to any sports facility • Gymnasium membership fee / sports training <hr/> <p>Purchase of breastfeeding equipment for own use for a child aged 2 years and below (Deduction allowed once in every TWO (2) years of assessment)</p> <hr/> | 1,000 (Restricted) |
| 12 | <hr/> <p>Child care fees to a registered child care centre / kindergarten for a child aged 6 years and below</p> <hr/> | 3,000 (Restricted) |
| 13 | <hr/> <p>Net deposit in Skim Simpanan Pendidikan Nasional (Net deposit is the total deposit in 2025 MINUS total withdrawal in 2025)</p> | 8,000 (Restricted) |

| No | Individual Relief Types | Amount (RM) |
|-----------|---|--------------------|
| 14 | Husband / wife / payment of alimony to former wife | 4,000 (Restricted) |
| 15 | Disabled husband / wife | 6,000 |
| 16a | Each unmarried child and under the age of 18 years old | 2,000 |
| | Each unmarried child of 18 years and above who is receiving full-time education ("A-Level", certificate, matriculation or preparatory courses). | 2,000 |
| 16b | <p>Each unmarried child of 18 years and above that:</p> <ul style="list-style-type: none"> receiving further education in Malaysia in respect of an award of diploma or higher (excluding matriculation/ preparatory courses). | 8,000 |

| No | Individual Relief Types | Amount (RM) |
|-----------|--|--------------------|
| | <ul style="list-style-type: none"> • 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. | 8,000 |
| | <hr/> <p>Disabled child</p> <hr/> | 8,000 |
| 16c | <hr/> <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> | 8,000 |

| No | Individual Relief Types | Amount (RM) |
|-----------|---|--------------------|
| 17 | <p>Life insurance and EPF Civil servants' pension schemes, non-civil servants pension schemes and self-employed category:</p> <ul style="list-style-type: none"> • Mandatory contributions to approved schemes or voluntary contributions to EPF (excluding private retirement schemes) or contributions under any written law (Restricted to RM4,000) • Life insurance premium payments or family takaful contributions or additional voluntary contributions to EPF (Restricted to RM3,000) | 7,000 (Restricted) |
| 18 | Deferred Annuity and Private Retirement Scheme (PRS)(Restricted to RM3,000) | 3,000 (Restricted) |
| 19 | Education and medical insurance | 4,000 (Restricted) |

LATE / FAILURE TO SUBMIT TAX RETURN: PENALTY



Penalty Subsection 112(3) ITA 1967

Imposed based on:
The period after the due date
prescribed for submission

Penalty calculation is based on:
The amount of tax payable

01

15%
Up to 12 months

02

30%
Exceeding 12 months up to 24
months

03

45%
Exceeding 24 months

OFFENCE OF LATE PAYMENT / FAILURE TO PAY TAX WITHIN THE PRESCRIBED PERIOD

An **INCREASE** will be **IMPOSED** depending on the period after the prescribed due date or any extension of time granted



An increase of 10%
on the amount of
tax payable

STOPPAGE ORDER

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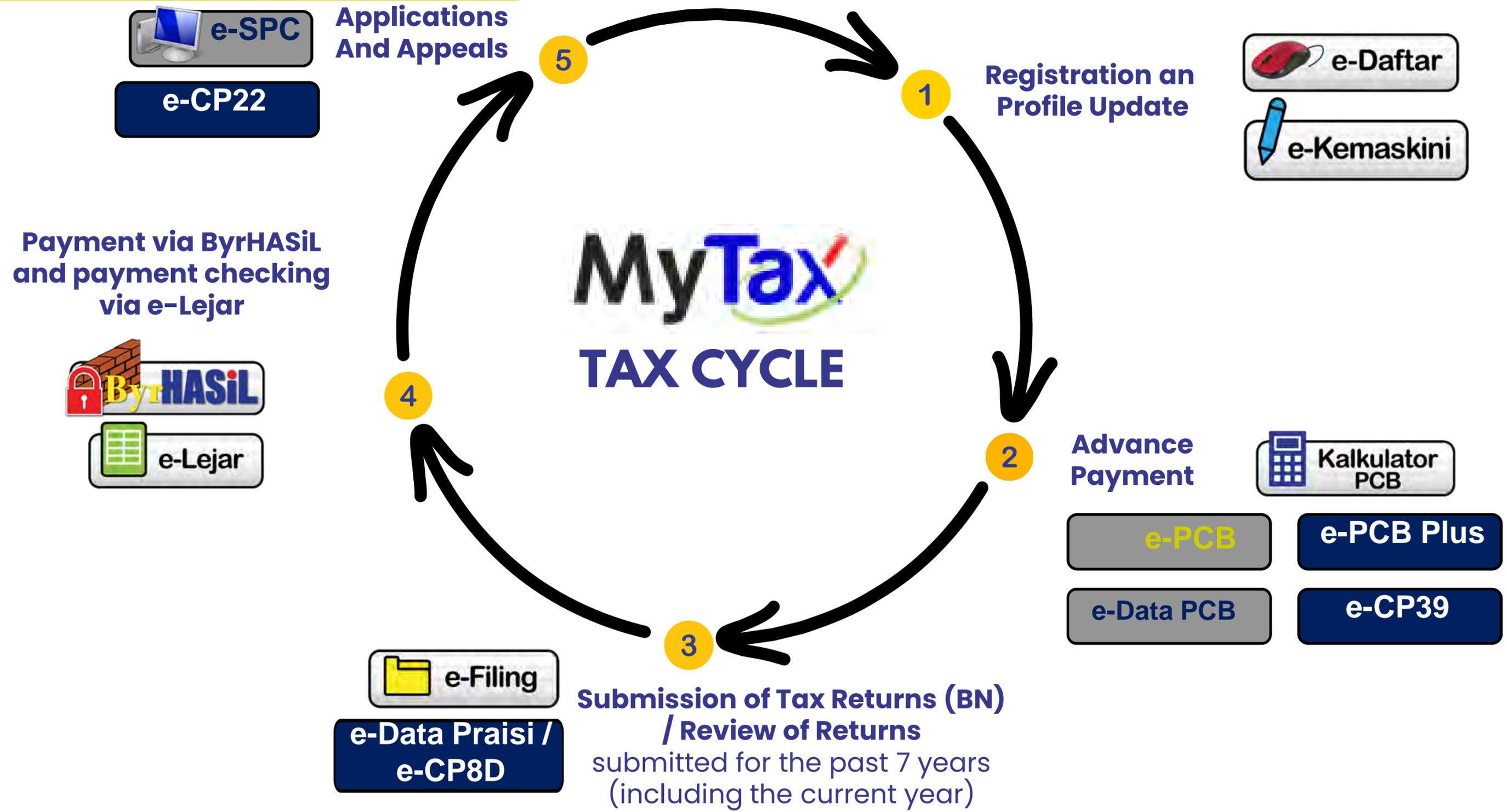
**A travel restriction can
be imposed if you have
outstanding tax arrears**

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SCAN TO CHECK STATUS

HASiL e-SERVICES





WHAT TO DO WHEN AN ERROR IS MADE IN THE TAX RETURN FORM?

AMENDMENTS WITHIN THE SUBMISSION PERIOD OF THE INCOME TAX RETURN FORM / e-FILING

| TYPES OF AMENDMENT | AMENDMENT METHOD | | SUBMISSION PERIOD |
|---|---|--|--|
| <p><u>Amendments Involving Reduction of Tax</u></p> <ol style="list-style-type: none"> Overstated income reported Underclaimed tax relief Underclaimed tax rebate Underclaimed donations / contributions Underclaimed capital allowance (e-B) Underclaimed expenses (e-B) | <ol style="list-style-type: none"> Individuals Not Carrying on Business – File Form BE | <p>Online:</p> <ol style="list-style-type: none"> Via e-Amendment Application for BE Upload supporting documents related to the amendment | <p>Beginning 1 April each year</p> |
| | <ol style="list-style-type: none"> Individuals Carrying on Business – File Form B Individuals Not Carrying on Business – File Form BE | <p>Manual appeal at the Individual Tax File Branch:</p> <ol style="list-style-type: none"> Amendment appeal letter Copy of the BNCP that has been submitted Supporting documents for income received / derived Supporting documents for all reliefs and rebates claimed | <p>Amendment applications may be submitted before or on the due date for submission of the Tax Return Form</p> |
| <p><u>Amendments Involving Increase of Tax</u></p> <ol style="list-style-type: none"> Underreported / unreported income Overclaimed tax relief Overclaimed tax rebate Overclaimed donations / contributions Overclaimed capital allowance(e-B) Overclaimed expenses (e-B) | <p>All individuals</p> | <p>Manual appeal at the Individual Tax File Branch with the following documents:</p> <ol style="list-style-type: none"> Amendment appeal letter Copy of the BNCP that has been submitted Supporting documents for income received / derived Supporting documents for all reliefs and rebates claimed | <p>Amendment applications may be submitted before or on the due date for submission of the Tax Return Form</p> |

AMENDMENTS BEYOND THE SUBMISSION PERIOD OF THE INCOME TAX RETURN FORM / e-FILING

| TYPES OF AMENDMENT | AMENDMENT METHOD | | SUBMISSION PERIOD |
|---|------------------|--|--|
| <p><u>Amendments Involving Reduction of Tax</u></p> <ol style="list-style-type: none"> 1. Overstated income reported 2. Underclaimed tax relief 3. Underclaimed tax rebate 4. Underclaimed donations / contributions 4. Underclaimed capital allowance(e-B) Underclaimed expenses (e-B) | All individuals | <p>Manual appeal at the Individual Tax File Branch:</p> <ol style="list-style-type: none"> 1. Amendment appeal letter 2. Copy of the BNCP that has been submitted 3. Supporting documents for income received / derived 4. Supporting documents for all reliefs and rebates claimed | Amendment applications may be submitted at any time after the due date for submission of the Tax Return Form 1 April each year |
| <p><u>Amendments Involving Increase of Tax</u></p> <ol style="list-style-type: none"> 1. Underreported / unreported income 2. Overclaimed tax relief 3. Overclaimed tax rebate 4. Overclaimed donations / contributions 5. Overclaimed capital allowance(e-B) 6. Overclaimed expenses (e-B) | All individuals | <p>Amended Tax Return Form</p> <ol style="list-style-type: none"> 1. Submit to the Individual Tax File Branch <p>Manual appeal at the Individual Tax File Branch:</p> <ol style="list-style-type: none"> 1. Amendment appeal letter 2. Copy of the BNCP that has been submitted 3. Supporting documents for income received / derived 4. Supporting documents for all reliefs and rebates claimed | <p>Amendments may only be made within 6 months after the due date for submission of the Tax Return Form in accordance with the Income Tax Act 1967</p> <p>Amendment applications may be submitted after the 6-month period from the due date for submission of the Tax Return Form</p> |

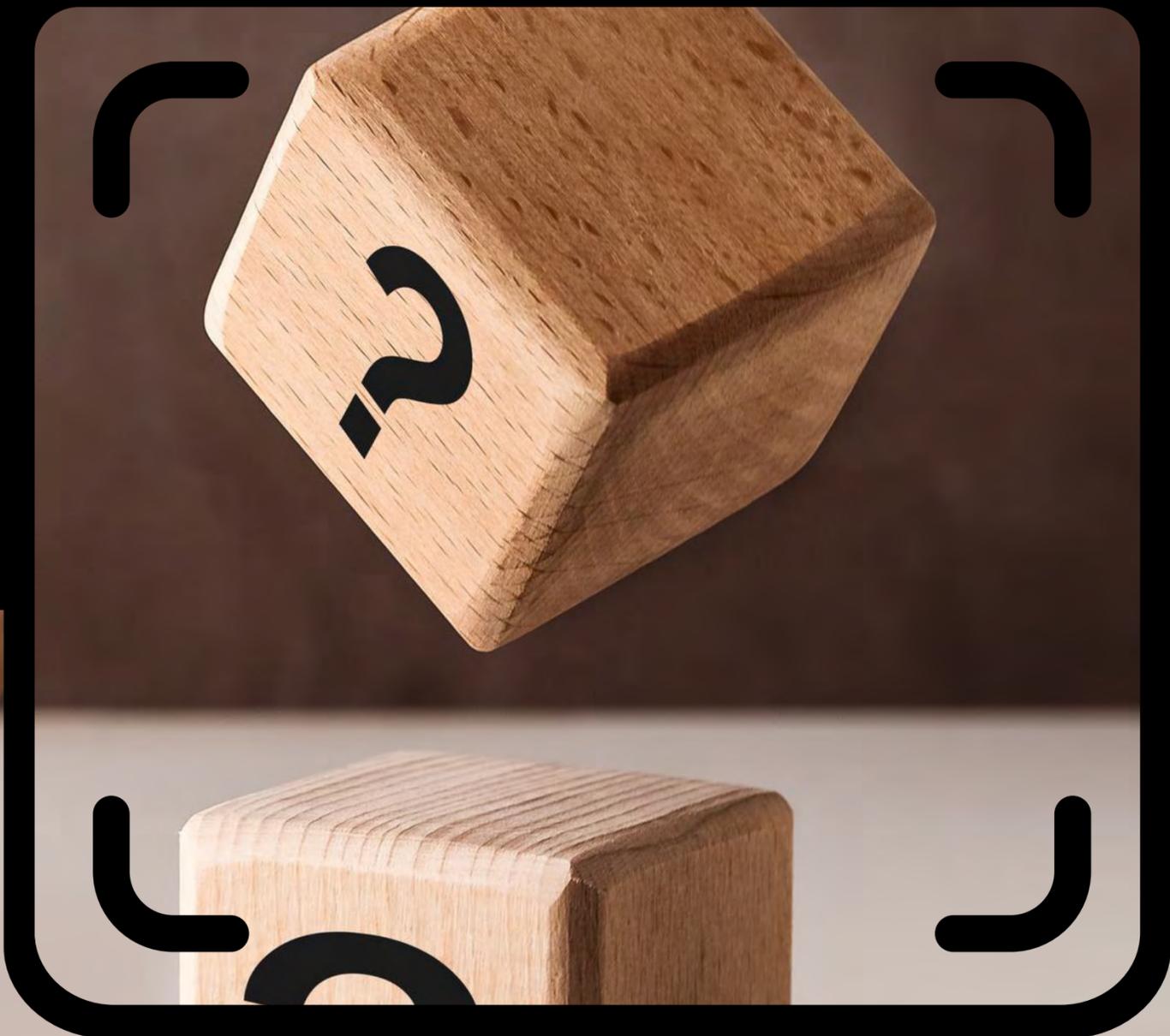


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**QUICK SURVEY ON
THE EFFECTIVENESS
OF HASiL's TAX
EDUCATION AND
AWARENESS PROGRAMME**

We would greatly appreciate your feedback on the implementation of the programme to ensure that its quality remains aligned with HASiL's vision and mission.

SCAN HERE



Thank You



03-8911 1000
Hasil Contact Centre



1-800-88-2747
Special Government
Assistance