INLAND REVENUE BOARD OF MALAYSIA

PRIVATE RETIREMENT SCHEME

PUBLIC RULING NO. 9/2021

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DIRECTOR GENERAL'S PUBLIC RULING

Section 138A of the Income Tax Act 1967 (ITA) provides that the Director General is empowered to make a Public Ruling in relation to the application of any provisions of the ITA.

A Public Ruling is published as a guide for the public and officers of the Inland Revenue Board of Malaysia.It sets out the interpretation of the Director General in respect of the particular tax law and the policy as well as the procedure applicable to it.

The Director General may withdraw this Public Ruling either wholly or in part, by notice of withdrawal or by publication of a new Public Ruling.

Director General of Inland Revenue,
Inland Revenue Board of Malaysia.

1. Objective

The objective of this Public Ruling (PR) is to explain and clarify the tax treatment of:

(a) private retirement scheme (PRS) contributions by an individual and the employer;

(b) income of the PRS fund; and

(c) withdrawal of contributions to PRS.

2. Relevant Provisions of the Law

2.1 This PR takes into account laws which are in force as at the date this PR is published.

2.2 The provisions of the Income Tax Act 1967 (ITA) related to this PR are sections 2, 6, 20 and 109G, subsections 22(2), 34(4), 49(1D), 49(1E), 50(2), 50(3) and paragraph 20 of Schedule 6.

2.3 The relevant subsidiary law referred to in this PR is the Income Tax (Exemption) (No.3) Order 2020 - [P.U. (A) 153/2020].

3. Interpretation

The words used in this PR have the following meanings –

3.1 “Permanent total disablement" has the same meaning assigned to it in the Employees' Social Security Act 1969 [Act 4].

3.2 “Individual” means a natural person.

3.3 "Employer", in relation to an employment, means –

(a) where the relationship of master and servant subsists, the master, or

(b) if the relationship of master and servant does not subsist, the person who pays or is responsible for paying any remuneration to the employee who has the employment, notwithstanding that person and the employee may be the same person acting in different capacities.

3.4 "Employee", in relation to an employment, means –

(a) where the relationship of servant and master subsists, the servant, or

(b) if the relationship of servant and master does not subsist, the holder of the appointment or office that constitutes the employment.

3.5 "Resident" means a resident in Malaysia for the basis year for a year of assessment by virtue of section 7 of the ITA.

3.6 "Employment" means –

(a) employment in which the relationship of master and servant subsists;

(b) any appointment or office, whether public or not and whether or not that relationship of master and servant subsists, for which remuneration is payable.

3.7 "Serious disease" means acquired immunity deficiency syndrome, Parkinson's disease, cancer, renal failure, leukemia or other similar diseases.

3.8 “Private Retirement Scheme” means a retirement scheme approved by the Securities Commission (SC) in accordance with the Capital Markets and Services Act 2007 (CMSA).

3.9 "Basis year" in relation to a year of assessment for an employment source income, is the basis period for that year of assessment.

3.10 "Year of assessment" means the calendar year.

4. Establishment And Features Of The Scheme

4.1 Introduction of PRS

4.1.1 In Budget 2012, the Government introduced PRS which aims to encourage people to increase retirement savings for their old age. PRS is a scheme approved by the SC.

4.1.2 PRS aims to increase the options available to all Malaysians, whether salaried or self-employed, to supplement their retirement savings in an environment that is structured and regulated.

4.1.3 PRS is designed with options, flexibility, affordability and easily accessible, to appeal to the different segments of our society. Each PRS provider has a variety of retirement funds that can be chosen to invest by an individual based on his individual needs and retirement goals.

4.1.4 Contributions to the PRS can be made either by the individual himself or by his employer.

4.1.5 An employer can also contribute to PRS on behalf of his employees as a reward for excellent employee performance. PRS can be used by the employer as a tool to retain his star employees and to gain loyalty from his employees.

4.2 PRS Providers

4.2.1 PRS providers are asset management companies and are approved by the SC under section 139Q of the CMSA.

4.2.2 PRS providers will offer the scheme and manage the designated funds for the interest and benefit of the investors. PRS providers are subject to regulatory requirements and continuous monitoring by the SC.

4.2.3 Eligibility requirements for PRS providers have been detailed out in the Guidelines on Private Retirement Schemes issued by the SC.

4.3 Private Pension Administrator

4.3.1 To provide efficiency of service and convenience to investors, the Private Pension Administrator (PPA) is established by the SC to provide an efficient administrative framework for the development and operation of private pension. Some of its responsibilities include tracking of PRS contributions by investors and keeping records of all the transactions relating to PRS made by the investors.

4.3.2 With the establishment of the PPA, investors can now enjoy easy access to consolidated information on all of their investments in the PRS, no matter how many funds they have invested in or the number of PRS providers they have engaged.

4.3.3 For more information, please visit PPA's official website at https://www.ppa.my .

4.4 Trustee

4.4.1 Trustees are approved under section 139ZC of the CMSA by the SC.

4.4.2 The responsibilities of trustees as specified in the Capital Market and Services (Private Retirement Scheme Industry) Regulations 2012 are to :

(a) at all times exercise its powers for a proper purpose and in good faith in the best interests of investors as a whole;

(b) take custody and control of all securities, derivatives, property and assets of a PRS and hold it in trust for the investors in accordance with the provisions and covenants of the deed, the provisions of the CMSA, the Regulations and any guidelines issued by the SC; and

(c) keep records of all transactions relating to the PRS funds and ensure that all accounts and records kept are complete and accurate.

4.5 **PRS Features**

4.5.1 PRS is a voluntary long-term investment scheme that offers a range of funds to cater to different risk profiles.

4.5.2 PRS operates as a unit trust scheme with a trustee to ensure that the fund's assets are segregated from the PRS provider. Funds under the PRS will be professionally managed by PRS providers to meet investors' retirement objectives.

4.5.3 PRS is open to all individuals aged 18 years old and above.

4.5.4 There would be no fixed amounts or fixed intervals for making contributions to a PRS fund. This means that contributions are flexible depending on the financial ability of the investor.

4.5.5 Option to switch funds within a PRS managed by the same provider is allowed at any time. Option to change to another PRS provider is allowed once in a calendar year, provided thatthe investor has participated in the PRS fund for one year.

4.6 **Types of Funds**

4.6.1 PRS offers various types of funds whereby an investor can contribute to more than one fund under any PRS provider, or contribute to PRS funds offered by any different PRS providers.

4.6.2 Default options are available to investors who do not specify the funds of their choice. The default options would cater for different age groups. PRS providers will need to ensure that the investors are assigned to the funds in accordance with the relevant age groups as shown below-

	Growth Fund	**Moderate Fund**	**Conservative Fund**
Age Group	Below 45 years of age	45 to 54 years of age	55 years of age and above
Investments	Maximum 70% equities. Investments outside Malaysia is permitted.	Maximum 60% equities. Investments outside Malaysia is permitted.	80% in debentures/fixed income instruments, of which 20% must be in money market instruments and a maximum of 20% in equities. Investments outside Malaysia is not permitted.

4.7 Distribution and withdrawal of contributions

4.7.1 Contributions to a PRS fund will be split and maintained in sub-accounts A and B, consisting of 70% and 30% respectively of the total contributions. The values of sub-account A and B may be increased or decreased according to the unit price of the PRS fund.

4.7.2 Withdrawals of contributions from each account are as follows –

(a) sub-account A:

can be withdrawn only upon reaching the retirement age of 55 years old, and

(b) sub-account B:

can be withdrawn only once a year.

4.7.3 Contributions in sub-account A and sub-account B can be withdrawn at any time for the following reasons:

(a) permanent total disablement;

(b) serious disease;

(c) mental disability;

(d) death; or

(e) permanently leaving Malaysia.

4.7.4 Effective 1 January 2020, withdrawal from sub-account B can also be made for the following reasons:

(a) healthcare; and

(b) housing.

4.7.4.1 Withdrawal for healthcare

(i) The withdrawal is allowable for illnesses listed in Schedule J of the Guidelines for Private Retirement Scheme issued by the SC or any other illnesses as may be specified by the SC, including medical equipment and/or medication prescribed, in writing, by medical practitioners in relation to such illnesses.

(ii) The pre-retirement withdrawal from sub-account B may be requested by a member once every calendar year from each PRS Provider provided that such individual has been a member of that Scheme for at least one year.

(iii) The withdrawal can be for the healthcare of the PRS members themselves or their immediate families including their spouses, children, parents and siblings.

(iv) The withdrawal can be for local or foreign treatment.

4.7.4.2 Withdrawal for housing

(i) The pre-retirement withdrawal from sub-account B may be requested by a member once every calendar year from each PRS Provider provided that such individual has been a member of that Scheme for at least one year.

(ii) Application for housing withdrawal can be made provided there is a minimum balance of RM500.00 in sub-account B.

(iii) There are three (3) types of withdrawal related to housing:

(a) withdrawal for financing the purchase or building of a residential property in Malaysia;

(b) withdrawal for redeeming or reducing a housing loan in Malaysia; or

(c) withdrawal for financing a rent-to-own scheme or any other housing schemes in Malaysia as may be specified by the SC.

5. Tax Treatment

5.1 Deduction for contributions made by an individual

5.1.1 Eligibility and tax deduction

Contributions paid to the PRS fund by an individual can be allowed as a deduction in computing the chargeable income of an individual resident in Malaysia for that year of assessment under subsection 49(1D) of the ITA. The amount allowed is the amount of contributions made subject to a maximum of RM3,000 in a year of assessment.

However, the maximum amount of RM3,000 is inclusive of premiums paid for deferred annuities. The tax deduction is effective from the year of assessment 2012 until the year of assessment 2025.

Example 1

Salleh made contributions to a PRS fund for the year of assessment 2019 and the year of assessment 2020 totalling RM1,500 and RM4,500 respectively. No deferred annuity premiums were paid. Allowable deductiosn for PRS contributions are as follows:

Year of Assessment	**2019**	**2020**
Allowable deduction	RM1,500	RM3,000 (Restricted)

Example 2

The table below shows –

(a) the total amount of PRS contributions and deferred annuity premiums made in the year of assessment 2020 by individuals; and

(b) the amount of allowable deduction in the year of assessment 2020.

No.	**Name of individual**	**Payments or contributions made in the year of assessment 2020**	**Amount of allowable deduction in the year of**

					assessment 2020
		Total PRS contributions (RM)	Total deferred annuity premiums (RM)	Aggregate amount (RM)	Amount C or RM3,000 , whichever Is lower (RM)
		A	B	C = A+B	
1.	Ali	2,000	-	2,000	2,000
2.	Amin	-	2,500	2,500	2,500
3.	Siva	3,000	-	3,000	3,000
4.	Sukri	-	3,000	3,000	3,000
5.	Paul	10,000	-	10,000	3,000
6.	Chua	-	8,000	8,000	3,000
7.	Saat	1,800	1,000	2,800	2,800
8.	Charles	1,800	1,900	3,700	3,000
9.	Tan	4,000	5,000	9,000	3,000
10.	Abu	5,000	2,000	7,000	3,000

5.1.2 Deduction against total income

The allowable amount of PRS contributions in a year of assessment shall be deducted against the total income of the resident individual in arriving at his chargeable income.

Example 3

Mary is single and resident in Malaysia for the basis year for the year of assessment 2020 with statutory income as follows:

Sources of Income	**Statutory Income (RM)**
Business	70,000
Employment	180,000
Rental	12,000

For the year ended 31.12.2020, she made payments for the following:

Types of Payment	Amount (RM)
EPF	19,800
Life insurance premiums	7,000
PRS contributions	4,000

Tax computation for the year of assessment 2020

	RM	RM
Statutory income from business	70,000	
Statutory income from employment	180,000	
Statutory income from rent	12,000	
Aggregate / Total Income		262,000
Less: Deduction for -		
Self and dependent relatives	9,000	
Life insurance premiums RM3,000 EPF RM4,000	(Restricted) 7,000	
PRS contributions RM4,000	(Restricted) 3,000	19,000
Chargeable income		243,000

Example 4

The facts are the same as in Example 3, except that the payments made are as follows:

Types of Payment	Amount (RM)
EPF	19,800
Life insurance premiums	7,000
Deferred annuity premiums	1,200
PRS contributions	1,600

Tax computation for the year of assessment 2020

		RM	RM
Statutory income from business		70,000	
Statutory income from employment		180,000	
Statutory income from rent		12,000	
Aggregate / Total Income			262,000
Less: Deduction for -			
Self and dependent relatives		9,000	
Life insurance premiums RM3,000 EPF RM4,000		(Restricted) 7,000	
Deferred annuity premiums	RM1,200		
PRS contributions	RM1,600	2,800	18,800
Chargeable income			243,200

5.1.3 **Combined assessment**

Subsections 50(2) and 50(3) of the ITA provide that if a husband or wife elects for combined assessment under subsection 45(2) of the ITA, the PRS contributions or deferred annuity premiums that are paid by the husband or the wife will be deemed to have been made by the spouse and the amount claimed shall not exceed RM3,000.

Example 5

Munir and his wife, Ain both residents in Malaysia were living together in the basis year 2020. Ain elects to have her total income aggregated with the total income of her husband and the assessment to be made in his name.

Munir's and wife's statutory income for the year of assessment 2020 are as follows:

Sources of Income	Statutory Income (RM)
Employment (Munir)	200,000

Rental (Ain)	15,000

For the year ended 31.12.2020, the following payments are made:

Types of Payment		Amount (RM)
EPF	Munir	22,000
Life insurance premiums	Munir	7,000
Deferred annuity premium	Munir	2,000
PRS contributions	Ain	2,000
	Munir	5,000

Munir's Tax computation for the year of assessment 2020

		RM	RM
Munir's total income		200,000	
Ain's total income		15,000	
Aggregate / Total Income			215,000
Less: Deduction for -			
Self and dependent relatives		9,000	
Wife		3,000	
Life insurance premiums RM3,000 EPF RM4,000	(Restricted)	7,000	
Deferred annuity premiums RM2,000 PRS contributions RM7,000	(Restricted)	3,000	22,000
Chargeable income			193,000

Example 6

The facts are the same as in Example 5, except that for the year ended 31.12.2020, the following payments are made:

Types of Payment		Amount (RM)
EPF	Munir	22,000

Life insurance premiums	Munir	7,000
PRS contributions	Ain	1,000
	Munir	1,000

Munir's Tax computation for the year of assessment 2020

	RM	RM
Munir's total income	200,000	
Ain's total income	15,000	
Aggregate / Total Income		215,000
Less: Deduction for -		
Self and dependent relatives	9,000	
Wife	3,000	
Life insurance premiums RM3,000 EPF RM4,000	(Restricted) 7,000	
PRS contributions	2,000	21,000
Chargeable income		194,000

5.2 **Deduction for contributions made by employers**

5.2.1 Contributions made by employers on behalf of their employees are allowable as a deduction under subsection 34(4) of the ITA. The allowable amount is subject to a maximum of 19% of the employees' remuneration.

Example 7

Kreatif Sdn Bhd made the following contributions for the accounting period ending on 31 December 2020:

(a) EPF contributions of 12% of employees' remuneration; and

(b) PRS funds contributions of 7% of employees' remuneration.

Total employees' remuneration for the period was RM300,000. Allowable deduction to the company under subsection 34(4) of the ITA is RM57,000 (RM300,000 x 19%).

Example 8

Impian Sdn Bhd made contributions to the EPF and PRS funds amounting to 12% and 9% respectively of the employees' remuneration in 2020. Total employees' remuneration for the year 2020 was RM550,000.

Total amount of deduction under subsection 34(4) of the ITA is 19% of the employees' remunefromration only, that is RM104,500. The excess of 2% of contributions are not allowed as deduction. The excess contributions of RM11,000 will be added back in the tax computation of the company.

5.2.2 Employees' rights to benefits contributions to PRS made by an employer for his employees are subject to the vesting schedule. A vesting schedule indicates the period of the employees have legal rights to keep the benefits of the contributions made by the employer. Employees will receive accrued benefits only when the scheme is vested for a specified period as stated in the agreement.

5.2.3 If any employee ceases employment before the pre-determined vesting period, the employer is entitled to receive the surplus from the PRS fund. However, the provision of subsection 22(2) of the ITA applies for such receipt.

Example 9

Hamdan signed an agreement relating to a defined benefit plan under the PRS with his employer. Based on the agreement, Hamdan has to work for at least 6 years from the date of commencement of service to be eligible to enjoy the full benefits offered under the scheme. The following is a vesting schedule specified in the agreement between Hamdan and his employer:

Year of Service	Vesting (%)
1 year	0
2 years	20
3 years	40
4 years	60
5 years	80
6 years	100

Hamdan worked for Cergas Mewah Sdn Bhd with a salary of RM60,000 per annum. The employer contributed RM4,200 per year (7% of Hamdan's salary) to a PRS fund of his choice.

Hamdan resigned from Cergas Mewah Sdn Bhd after 3 years of service in the company at the age of 50 years old. The total contributions for the 3 years were RM12,600. Net asset value of the fund has decreased to RM10,000 at the end of the third year.

Based on the vesting schedule, Hamdan would be entitled to 40% of the accrued benefits while the employer would receive the balance of 60%. Tax treatment for Hamdan and Cergas Mewah Sdn Bhd are as follows –

(a) Hamdan

Eligible to accrued benefit of RM4,000 [sub-account A: RM2,800 (70%) and sub-account B: RM1,200(30%)]. If Hamdan withdraws the amount in sub-account B, he is subject to 8% of withholding tax except for withdrawals under paragraphs 4.7.3, 4.7.4 and 5.3.4; and

(b) Cergas Mewah Sdn Bhd

The amount of RM6,000 (60 % x RM10,000) will be returned to the employer. The amount received would be part of the gross income of the company as provided under subsection 22(2) of the ITA.

5.3 Withdrawal of contributions

5.3.1 Except for reasons stated in paragraphs 4.7.3, 4.7.4 and 5.3.4, withholding tax (final tax) at the rate of 8% will be imposed for withdrawal before reaching the age of fifty-five (55).

5.3.2 Withdrawals that meets the conditions stated in paragraphs 4.7.3, 4.7.4 and 5.3.4 are exempted from withholding tax.

5.3.3 Investors are allowed withdraw contributions from sub-account B once in a year. Under the provision of section 109G of the ITA, the payer (PRS Provider) needs to deduct withholding tax at the rate of 8% of the amount withdrawn. The amount of withholding tax deducted must be remitted to the Director General of Inland Revenue (DGIR) within one (1) month (or such longer period if extension of time has been allowed by the DGIR) after payments have been made to the investors.

Example 10

Makmur aged 47, contributed to a PRS fund from the year 2017. On 1 March 2019, he withdrew part of the contributions from sub-account B. Information on Makmur's accounts is as follows –

Year	Contribution	Sub-Account A (RM)	Sub-Account B (RM)
2017	RM1,000	700	300
Balance c/f[1]		**700**	**300**
2018	RM2,000	1,400	600
Balance c/f		**2,100**	**900**
2019	Withdrawal	-	(600)
Balance c/f		**2,100**	**300**

Note:
[1] c/f – carried forward

Total withdrawal	RM600
Withholding tax @ 8%	RM 48
Amount received by Makmur	**RM552**

Example 11

Same facts as in Example 10. No additional contribution was made in 2019. Makmur withdrew part of the contributions from sub-account B on 13 May 2020 instead of 1 March 2019, for healthcare purposes. Information on Makmur's accounts is as follows –

Year	Contribution	Sub-Account A (RM)	Sub-Account B (RM)
2017	RM1,000	700	300
Balance c/f		**700**	**300**
2018	RM2,000	1,400	600
Balance c/f		**2,100**	**900**

2020	Withdrawal	-	(600)
Balance c/f		**2,100**	**300**

Total withdrawal	RM600	
Withholding tax @ 8%	Nil	(Exemption of WHT due to withdrawal for healthcare, effective from 1.1.2020)
Amount received by Makmur	**RM600**	

5.3.4 In addition to withdrawals before reaching the age of 55 as listed in paragraphs 4.7.3 and 4.7.4, withholding tax exemption is also applicable for pre-retirement withdrawals from sub-account B under P.U.(A) 153/2020 under the following circumstances:

(i) All PRS members below the age of 55 years old are eligible to submit an application for withdrawal to the PRS provider;

(ii) The exemption from tax would be on the withdrawal amount of up to a maximum of RM1,500 from each PRS provider. Withdrawals in excess of RM1,500 per PRS provider would be subject to tax; and

(iii) The exemption period commences from 30 April 2020 until 31 December 2020.

Example 12

Hannah contributed to two (2) PRS fund from the year 2018. She withdrew part of the contributions from sub-account B on 15 May 2020 following the Economic Stimulus Package 2020. Information on Hannah's both accounts are as follows:

PRS Provider	Amount in sub-account B (RM)	Withdrawal amount (RM)
Provider A	1,500	500
Provider B	2,500	2,000

PRS Provider A

Total withdrawal	RM500	
Withholding tax @ 8%	Nil	(Exemption of WHT for withdrawal

Amount received by Hannah	**RM500**	under P.U.(A) 153/2020)

PRS Provider B

Total withdrawal	RM2,000
Withholding tax @ 8%[1]	RM 40
Amount received by Hannah	**RM1,960**

Note
[1] Maximum limit of withdrawal that withholding tax is not imposed is RM1,500 per PRS Provider. Hence, witholding tax at 8% is imposed on the balance withdrawn from sub-account B of PRS Provider B [(RM2,000 – RM1,500) x 8% = RM40].

5.3.5 If the PRS provider fails to remit the withholding tax to the DGIR within the period of one month from the date of payment to the investors, the unpaid amount of withholding tax will be increased by 10%.

Example 13

Same facts as in Example 12. The PRS provider failed to remit the amount RM40 within one month from the date of payment to Hannah. Under such situation, a 10% increase on the unremitted amount of withholding tax would be imposed on the PRS provider.

Withholding tax not paid	RM40.00
10 % increase in tax	RM 4.00
Debt due to the Government	**RM44.00**

5.3.6 The DGIR may exercise his discretion to write off all or part of the increase in tax that has been imposed.

5.3.7 If a PRS provider has made payment to an investor without deducting any witholding tax, the amount of withholding tax still has to be paid and remitted to the DGIR. The PRS provider may recover the amount from the investor.

Example 14

Ghazali made contributions to a PRS fund through payroll deduction by the employer on a monthly basis. Ghazali requested to withdraw part of his contributions amounting to RM30,000 before reaching the age of 55 years old.

The PRS provider failed to withhold tax of 8% on the amount paid to Ghazali. Although the payment has been made in full to Ghazali, the PRS provider is required to pay the withholding tax of RM2,400 (RM30,000 @ 8%) within one month from the date of payment to Ghazali. The PRS provider can recover the amount of RM2,400 from Ghazali.

5.4 Switching funds

Switching between funds of the same PRS provider is allowed within the first year subject to the terms and conditions as specified in the scheme's disclosure document. In such case, no withholding tax would be imposed as the investor does not make any withdrawal in cash when the switch is made.

5.5 Transfer funds

Transfer funds is transferring funds from one PRS provider to another PRS provider and it can only be instructed between PRS providers after the first year of subscription to the PRS from the date of first contribution. No withholding tax would be imposed as the investor does not make any withdrawal in cash when the transfer is made.

5.6 Exemption from tax on income received by the PRS fund

5.6.1 Income received by a PRS fund is exempt from tax under paragraph 20, Schedule 6 of the ITA.

5.6.2 The PRS provider is required to keep separate accounts for each PRS fund managed by him.

5.7 Distribution of profits received by investors

If PRS funds distribute profits to investors in the form of units and credit them in the investors' accounts, such profit distributions will not be taxable as the investors do not make any withdrawals from the funds.

6. **Updates and Amendments**

<table>
<tr><td></td><td>Amendments</td></tr>
<tr><td>This PR replaces the PR No 9/2014 dated 24 December 2014.</td><td>The contents of this PR have been amended and updated as follows:
<table>
<tr><th>Paragraph</th><th>Explanation</th></tr>
<tr><td>2</td><td>Subparagraph 2.2 is amended</td></tr>
<tr><td>4</td><td>Previous subparagraphs 4.1.5, and 4.7 are amended.
New subparagraphs 4.2.3, 4.3.4 and 4.7.4 are inserted.
Table in subparagraph 4.6.2 is amended.</td></tr>
<tr><td>5</td><td>Subparagraphs 5.1.1, 5.2.1, 5.3, 5.3.1, 5.3.2, 5.3.4, 5.4 and 5.5 are amended.
Previous subparagraphs 5.3.4 and 5.3.5 are renumbered as subparagraphs 5.3.5 and 5.3.6 respectively.
Previous subparagraph 5.3.6 is amended and renumbered as subparagraph 5.3.7.
Previous subparagraphs 5.5 and 5.6 are renumbered as subparagraphs 5.6 and 5.7 respectively.
All Examples are amended. New Examples, 5, 6, 10, 11 and 12 are inserted.
Previous Examples 11 and 12 are renumbered as</td></tr>
</table>
</td></tr>
</table>

			Examples 13 and 14 respectively.	

7. Disclaimer

The examples in this PR are for illustration purposes only and are not exhaustive.

Director General of the Inland Revenue Board,
Inland Revenue Board Malaysia.