

# Maximising Every Ringgit of Relief





As we approach the year end, it is an opportune time for individual resident taxpayers to re-visit the reliefs that are currently available.

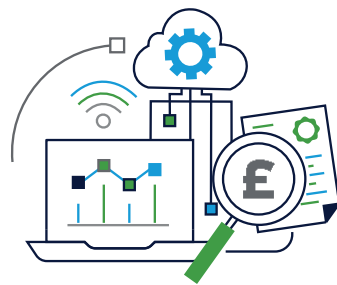
We have prepared a checklist summarising the individual tax reliefs available for Year of Assessment (YA) 2025. Please note that all qualifying purchases and expenses must be incurred within the calendar year ending 31 December 2025 to be eligible.

If you are planning to purchase electronic devices such as a smartphone or laptop, or schedule a medical check-up, we recommend doing so before 31 December 2025 to maximise your relief claims.

Taxpayers are required to retain supporting documents for all claims. In the event of a tax audit, failure to provide these documents may result in the disallowance of reliefs and potential underpayment of taxes. Therefore, it is essential to keep accurate records and ensure all documentation is readily available to substantiate your claims.

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**The clock is ticking but there is still time to Maximise Your Claims.**



# Personal Tax Reliefs

## for Malaysian Tax Resident Individual

Year of Assessment 2025

### Individual >>>

#### Basic and Dependent Relief



Individual taxpayers and dependents

**RM9,000**



Registered persons with disabilities

**RM7,000**

#### Spouse / Alimony Relief



Spouse has no income or under joint assessment

**RM4,000**



Registered spouse with disabilities

**RM6,000**

#### Self-Education & Skills Enhancement Relief



**RM7,000**

- For courses (undergrad/postgrad, technical, vocational)
- Includes upskilling courses recognised by the Skills Development Department (Restricted to **RM2,000**)

### Lifestyle and Fitness >>>

#### Lifestyle Relief



For books, personal computer/tablet, internet subscriptions, and personal development

**RM2,500**

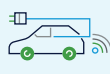
#### Other Lifestyle Relief



Sports equipment, gym membership and sports training fees

**RM1,000**

#### Green Technology



For purchase of EV charger and home composting machines

**RM2,500**

### Medical & Dental Expenses >>>

#### Medical expenses for serious illness for self, spouse and children



**RM10,000**

Includes full check-ups, mental health, vaccinations (sub-limit **RM1,000**), dental examination and treatment (**RM1,000**)

#### Medical expenses for parents



**RM8,000**

Medical treatment, special needs and carer expenses for parents who are residents in Malaysia

#### Special Needs Equipment



**RM6,000**

Purchase of support equipment for disabled self/spouse/children/parents

### Child-Related Relief >>>

**RM2,000** for unmarried child <18

**RM8,000** for disabled child



**RM8,000**

- For child ≥18
- Unmarried
- Full-time education (Diploma and above in Malaysia/Degree and above outside Malaysia)



**RM2,000**

- For child ≥18
- Unmarried
- Full-time (Matriculation/Pre-University/A level courses in Malaysia)



**RM8,000**

Disabled child pursuing tertiary education



**RM1,000**

- Breastfeeding equipment (child ≤2 years old)
- women tax payers only, allowed once in every 2 years



**RM3,000**

- Registered childcare or kindergarten fees
- Child ≤6



### Insurance, EPF, and Retirement Contributions >>>



Combined for life insurance, mandatory and voluntary EPF contributions

**RM7,000**



Additional PRS/deferred annuity relief

**RM3,000**



Medical/ education insurance

**RM4,000**



SOCSSO

**RM350**



SSPN (Net savings)

**RM8,000**





## Preparing for Filing

Ensure you are using the correct form:



e-BE for individuals with employment income



e-B for business income



Non-residents: Form M

File on time to avoid late filing penalties:

Non-business income: **due by 30 April 2026**

Business income: **due 30 June 2026**

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**Systematically organise all supporting relief documents to ensure a seamless and efficient submission process via MyTax/e-Filing.**



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## PERSONAL TAX

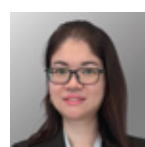


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