

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.

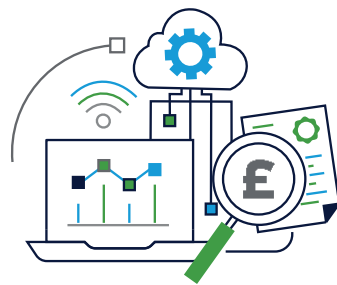
We have prepared a checklist summarising the individual tax reliefs available for Year of Assessment (YA) 2025. Please note that all qualifying purchases and expenses must be incurred within the calendar year ending 31 December 2025 to be eligible.

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

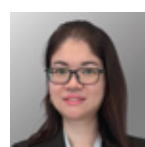


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