

# 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.

”

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



# Personal Tax Reliefs for Malaysian Tax Resident Individual

RSM

Year of Assessment 2025

## Individual >>>

Basic and Dependent Relief	Spouse / Alimony Relief	Self-Education & Skills Enhancement Relief
 Individual taxpayers and dependents <b>RM9,000</b>	 Spouse has no income or under joint assessment <b>RM4,000</b>	 For courses (undergrad/postgrad, technical, vocational) Includes upskilling courses recognised by the Skills Development Department (Restricted to RM2,000) <b>RM7,000</b>
 Registered persons with disabilities <b>RM7,000</b>	 Registered spouse with disabilities <b>RM6,000</b>	

## Lifestyle and Fitness >>>

Lifestyle Relief	Other Lifestyle Relief	Green Technology
 For books, personal computer/tablet, internet subscriptions, and personal development <b>RM2,500</b>	 Sports equipment, gym membership and sports training fees <b>RM1,000</b>	 For purchase of EV charger and home composting machines <b>RM2,500</b>

## Medical & Dental Expenses >>>

Medical expenses for serious illness for self, spouse and children	
 <b>RM10,000</b> Includes full check-ups, mental health, vaccinations (sub-limit RM1,000), dental examination and treatment (RM1,000)	
 <b>RM8,000</b> Medical treatment, special needs and carer expenses for parents who are residents in Malaysia	 <b>RM6,000</b> Purchase of support equipment for disabled self/spouse/children/parents

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

 Combined for life insurance, mandatory and voluntary EPF contributions <b>RM7,000</b>	 Additional PRS/deferred annuity relief <b>RM3,000</b>	 Medical/ education insurance <b>RM4,000</b>	 SOCSO <b>RM350</b>	 SSPN (Net savings) <b>RM8,000</b>
--	--	--	--	---



## 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**

”

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

## KEY CONTACTS



**Dato' Robert Teo**  
Managing Partner  
📞 +603 2610 2886  
✉️ roberteo@rsmmalaysia.my

## CORPORATE TAX COMPLIANCE



**Anston Cheah**  
Executive Director  
📞 +603 2610 2829  
✉️ anston.cheah@rsmmalaysia.my



**Nicole Chong**  
Director  
📞 +603 2610 2830  
✉️ nicole.chong@rsmmalaysia.my

## TAX AUDIT & INVESTIGATION



**Anston Cheah**  
Executive Director  
📞 +603 2610 2829  
✉️ anston.cheah@rsmmalaysia.my



**Rachel Low**  
Associate Director  
📞 +603 2610 2988  
✉️ lowwl@rsmmalaysia.my

## TAX ADVISORY



**Anston Cheah**  
Executive Director  
📞 +603 2610 2829  
✉️ anston.cheah@rsmmalaysia.my



**Lee Pei Fern**  
Senior Manager  
📞 +603 2610 2995  
✉️ leepf@rsmmalaysia.my

## PERSONAL TAX



**Mayadevi Karpayah**  
Director  
📞 +603 2610 2831  
✉️ mayadevi@rsmmalaysia.my



**Lynda Harun**  
Associate Director  
📞 +603 2610 2832  
✉️ lynda@rsmmalaysia.my

## INDIRECT TAX



**Anston Cheah**  
Executive Director  
📞 +603 2610 2829  
✉️ anston.cheah@rsmmalaysia.my



**Mayadevi Karpayah**  
Director  
📞 +603 2610 2831  
✉️ mayadevi@rsmmalaysia.my

## TRANSFER PRICING



**Carolyn Kam**  
Executive Director  
📞 +603 2610 2996  
✉️ carolyn.kam@rsmmalaysia.my



**Athirah Mior Shahar**  
Associate Director  
📞 +603 2610 2997  
✉️ athirah.shahar@rsmmalaysia.my



## CONTACT US

### RSM Tax Consultants (Malaysia) Sdn Bhd

5th Floor, Penthouse, Wisma RKT,  
Block A, No.2 Jalan Raja Abdullah Off Jalan Sultan Ismail,  
50300 Kuala Lumpur,  
Malaysia

### Johor Bahru Office

Suite 16-02, Level 16, Menara Landmark,  
No. 12, Jalan Ngee Heng,  
80888 Ibrahim International Business District,  
Johor Bahru, Johor, Malaysia

General Email      [info@rsmmalaysia.my](mailto:info@rsmmalaysia.my)  
Website      [www.rsmmalaysia.my](http://www.rsmmalaysia.my)

---

RSM Tax Consultants (Malaysia) Sdn Bhd is a member of the RSM network and trades as RSM. RSM is the trading name used by the members of the RSM network.

Each member of the RSM network is an independent accounting and advisory firm each of which practises in its own right. The RSM network is not itself a separate legal entity of any description in any jurisdiction. The RSM network is administered by RSM International Limited, a company registered in England and Wales (company number 4040598) whose registered office is at 50 Cannon Street, London, EC4N 6JJ.

The brand and trademark RSM and other intellectual property rights used by members of the network are owned by RSM International Association, an association governed by article 60 et seq of the Civil Code of Switzerland whose seat is in Zug.

This article is not intended to provide specific business or investment advice. No responsibility for any errors or omissions nor loss occasioned to any person or organisation acting or refraining from acting as a result of any material in this website can, however, be accepted by the author(s) or RSM International. You should take specific independent advice before making any business or investment decision.

© 2015-2025 RSM Tax Consultants (Malaysia) Sdn Bhd 199301028967 (283706-D). All rights reserved.