

THOSE WHO PLAN,  
WIN ON TAXES!

# MAXIMISE YOUR TAX REFUND IN 2020



IDENTIFY WHICH TAX RELIEF AVAILABLE FOR YOURSELF,  
YOUR KIDS, AND EVEN YOUR PARENTS.

## FOR SINGLE INDIVIDUAL



### PERSONAL RELIEF

Normal - RM 9,000  
Disabled - RM 15,000

### SUPPORT EQUIPMENT - RM 6,000

Basic supporting equipment for disabled.

### COURSE FEE - RM 7,000

Local (Diploma level and above),  
Overseas (Degree level and above).

### MEDICAL EXPENSES ON SERIOUS DISEASE - RM 6,000

Including complete medical check up of ≤RM500.

### LIFESTYLE - RM 2,500

Books, journal, magazines, printed newspapers,  
Personal computer, smart phone, tablet, sport  
equipments, gym membership, and Internet  
subscription.

### CONTRIBUTION TO SOCSO - RM 250

### EPF - RM 4,000

### LIFE INSURANCE - RM 3,000

Together with EPF ≤ RM7,000. For public servants  
under the pension entitled to RM 7,000.

### MEDICAL AND EDUCATION INSURANCE - RM 3,000

Applicable for self, spouse and child.

### DEFERRED ANNUITY & PRIVATE RETIREMENT SCHEME - RM 3,000

## FOR MARRIED COUPLES



### WIFE RELIEF

Normal - RM 4,000  
Disabled - RM 7,500

Not available if wife is filing tax  
separately from husband.

## FOR YOUR KIDS



### CHILD RELIEF

≤ 18 years old

> 18 years old

> 18 years old and receiving full  
time education in university,  
college, serving article or  
indenture.

	Normal	Disabled
≤ 18 years old	RM 2,000	RM 6,000
> 18 years old	-	RM 6,000
> 18 years old and receiving full time education in university, college, serving article or indenture.	RM 8,000	RM 14,000

### CHILDCARE CENTRE OR KINDERGARTEN - RM 1,000

Fees paid for child ≤ 6 years old.

### BREASTFEEDING EQUIPMENT - RM 1,000

### NET SAVINGS IN SSPN - RM 8,000

## FOR PARENTS

### PARENTAL RELIEF - RM 1,500 PER INDIVIDUAL

Age > 60; Annual Income ≤ RM 24,000



### MEDICAL TREATMENT, SPECIAL NEEDS, CARER EXPENSES - RM 5,000

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Tax law changes frequently. We do try our level best to ensure the details presented are accurate at the time of publishing. As usual anything related to tax and financial must come with a little disclaimer: This checklist is created for education purposes, do consult tax consultant or the tax authority for clarification. **Happy Tax and Time Saving!** 😊 [WWW.SYNERGYTAS.COM](http://WWW.SYNERGYTAS.COM)