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***Perlindungan  
Ekonomi dan Rakyat  
Malaysia  
(PERMAI)  
Assistance Package***

***Jan - Dec 2021***



# Perlindungan Ekonomi dan Rakyat Malaysia (PERMAI) Assistance Package

Recently, Malaysian Government has announced Perlindungan Ekonomi dan Rakyat Malaysia (PERMAI) Assistance Package to improve on existing on-going initiatives and also accelerates the implementation of related initiatives. A total of 22 initiatives will be implemented under PERMAI, anchored on the 3 main objectives:

i

- Combating the COVID-19 Outbreak

ii

- Safeguarding the welfare of people

iii

- Supporting business continuity



# Perlindungan Ekonomi dan Rakyat Malaysia (PERMAI) Assistance Package

Allocation:

PENJANA	RM 'Billion
Objective 1: Combating the COVID-19 Outbreak	4.25
Objective 2: Safeguarding the Welfare of the People	5.16
Objective 3: Supporting Business Continuity	5.34
Others	0.25
<b>Total</b>	<b>15.00</b>



# OBJECTIVE 1: COMBATING THE COVID-19 OUTBREAK



## Strengthening the National Healthcare Sector

- **Recruiting Additional Healthcare Personnel**

An addition of 3,500 healthcare personnel will be hired at the end of January 2021. These comprise assistant medical officers, paramedics, laboratory technicians and nurses.

### Supporting Frontliners

Category	One-off provision	Monthly provision
Healthcare frontliners	RM500	RM600
Other frontliners	RM300	RM200
	Pay in 1 <sup>st</sup> quarter of 2021	Continue until the COVID-19 pandemic ends

## Implementing the COVID-19 Vaccination Programme

- **Additional Supply For Frontliners**

Including additional reagents and screening kits, as well as PPE equipment especially for healthcare frontliners.

- **Implementing the COVID-19 Vaccination Programme**

Expected as early as March 2021 and the vaccination program will be implemented in phases for over a period of 12 months for 27 million Malaysians.



## Enhancing Cooperation with Private Hospitals

- **COVID-19 Patients Treatment by Private Hospitals**

Private hospitals have agreed to receive and treat both COVID-19 and non-COVID-19 patients to reduce the pressure in the public health system.

## Stepping up Testing of Employees

- **Stepping up COVID-19 Screening and SOPs**

- Employers are advised to tighten the SOPs, improve their foreign workers' accommodation and movement control as well as increase COVID-19 screening.
- The cost of screening will be borne fully by SOCSO for foreign workers in the red zones.
- Individual tax relief grants of up to RM1,000 for health check-ups now covers screening costs.



OBJECTIVE 2:  
SAFEGUARDING THE WELFARE OF THE PEOPLE



## Continuing the Moratorium and Loan Instalment Reduction

- **Moratorium Extension & Loan Repayment Assistance**

Moratoriums including extension of the moratorium and restructuring of loan repayment will continue to be offered by banks for affected individuals.

## Enhancing the EPF i-Sinar Program

- **KWSP i-Sinar**

EPF will provide an advance of up to RM1,000 from the amount applied under the i-Sinar Category 2 facility, commencing from 26 January, via online self-declaration.

## Accelerating the *Bantuan Prihatin Rakyat* Assistance

- **Direct Aid Brought Forward**

- *Bantuan Prihatin Nasional 2.0* will be brought forward from 21 January 2021 onwards.
- *Bantuan Prihatin Rakyat (BPR)* Phase 1 involves RM300 payment for households earning up to RM5,000 per month and RM150 payment for those under single category earning up to RM2,000 per month.





# Strengthening Welfare Programmes

- **Strengthening Welfare Programmes**

The increase in the monthly welfare assistance rate under the Department of Social Welfare (JKM) is effective from January 2021.

- **Food Basket Program**

Food basket program will provide essential food items worth RM100 for each eligible household.

- **GLC/GLIC Disaster Relief Network**

GLC / GLIC Disaster Relief Network program as a matching grant with government-linked companies for social initiatives and community assistance.

- **Tax Relief For Aid Contributions**

Tax deduction for donors who have been assisting in cash or goods as well as help people affected by the COVID-19 pandemic.



## Extending the Special Tax Relief on the Purchase of Mobile

- **Special Tax Relief**

Extension of special tax relief of up to RM2,500 for the purchase of mobile phones, computers, tablets until 31 December 2021.

## Extending the Provision of Free Internet Access

- **Extending the Provision of Free Internet Access**

The free internet connectivity of 1Gb will be extended until 30 April 2021.

- **Special Telco Package**

A special subscription package on telco for SPM/STPM candidates is extended to students in higher learning institutions until 30 April 2021.



## **Extending the sales tax exemption on passenger vehicles**

- **Sales Tax Relief For Passenger Vehicles**

Sales tax exemption for locally assembled and imported passenger vehicles is extended until 30 June 2021.

## **Extending the Moratorium Period for PTPTN Borrowers**

- **Education Loan Moratorium & Repayment Assistance**

Education Loan Moratorium & Repayment Assistance for PTPTN borrowers that are affected by the COVID-19 pandemic or floods, until 31 March 2021.



# OBJECTIVE 3: SUPPORTING BUSINESS CONTINUITY



# Improving the Wage Subsidy Program

- **Wage Subsidy Programme 3.0**

- Extended to all employers operating in the MCO states, irrespective of sector.
- For a period of one month, each employee earning less than RM4,000 will receive wage subsidy of RM600.
- Limit of 200 employees for each employer will be increased to 500 employees.

- **SOCSO Self-Employment Social Security Scheme**

Full contribution for delivery riders under SOCSO's Self-Employment Social Security Scheme.

- **Prihatin Employee Insurance System**

Relaxation of application terms and conditions for the Employment Insurance System (SIP PRIHATIN).

- ✓ Employee that do not meet the minimum contribution condition, or whose contracts was not extended after have been renewed for at least 3 times previously, are now eligible to apply for SIP PRIHATIN assistance of 30% of the monthly salary for 3 months.



## Continuing the Prihatin Special Grant

- **Prihatin Special Grant Plus**

Prihatin Special Grant Plus for traders and hawkers in Sabah, now expanded for SMEs in MCO states, with a payment of RM1,000 each. SMEs in other states will receive RM500 each.

## Providing One-Off Financial Assistance to Taxi and Bus

- **RM500 One-Off Assistance for E-Hailing, Taxi and Bus Drivers**

RM500 one-off financial assistance for tour guides, taxi drivers, school bus and tour bus drivers, rental car and e-hailing drivers.

- **Taxi Sales Tax and Excise Duty Exemption**

A reduction of the ownership requirement reduced from 7 years to 5 years for Sales Tax and Excise Duty Exemption, for transfer of ownership, disposal and for personal use of taxis.



## Accelerating the Implementation of Microcredit Schemes

- **Microcredit Scheme**

Accelerate the implementation of microcredit schemes, including soft loans by BSN (RM390 million), Agrobank (RM350 million) and TEKUN (RM295 million).

## Supporting and Boosting Online Businesses

- **SME e-Commerce Campaign & Shop Malaysia Online**

- Accelerate the implementation of SME and Micro SME e-Commerce Campaign and Shop Malaysia Online.
- Micro-entrepreneurs will receive business coaching and on-boarding onto e-commerce platforms while buyers will enjoy savings through online shopping.



## Enhancing the Danajamin PRIHATIN Guarantee Scheme

- **Enhancement of Prihatin Danajamin Guarantee Scheme**

Enhancement of the PRIHATIN DanaJamin Guarantee Scheme (SJPD) by:

- 1) Increase the maximum financing from RM500 million to RM1 billion;
- 2) Expand the scope of financing to cover working capital with a guarantee period up to 10 years; and
- 3) Allow foreign-owned companies operating in Malaysia to be eligible for SJPD with the condition that at least 75% of their total workforces are local.

## Continuing Electricity Bill Discounts

- **Electricity Bill Support**

- Special discount of 10% on electricity bills from January to March 2021 for 6 business sectors, comprising hotel operators, theme parks, convention centers, shopping malls, domestic flight company offices, and tour agencies.
- Reduction in electricity bills of up to a 9% from January to June 2021 will be applied for all users.





# Rescheduling and Extending the Moratorium Period for MARA Loans and MARA Premises Rental

## ◦ **MARA Business Financing Payment Rescheduling**

- The continuation of MARA PRIHATIN Peace of Mind 2.0, where borrowers can apply to reschedule the repayment of MARA education facilities or for business loan moratorium until 31 March 2021.
- A 30% rental discount on business premise for a period of 6 months from November 2020 to April 2021.

## ◦ **Special Tax Relief**

The special tax relief for business premise rentals of at least 30% from the original rental rate has been expanded to include both SMEs and non-SMEs, until 30 June 2021.

## ◦ **HRDF Employer Levy Exemption**

HRDF Employer Levy Exemption for companies not operating during MCO and CMCO.



## Introducing a Bus and Taxi Hire Purchase Rehabilitation Scheme

- **Bus and Taxi Hire Purchase Rehabilitation Scheme**

- 50% loan guarantee will be applied for loans on certain buses, such as tour buses and taxis from hire purchase and lease companies.
- With this, bus and taxi operators can restructure their loans, and enjoy a 12 month moratorium, as well as lower monthly repayments.

## Extending the Temporary Measures for Reducing the Impact of COVID-19 Act 2020

- **Effective Period of Inability to Perform Contractual Obligations**

The effective period of inability to perform contractual obligations is extended to 31 March 2021. This will cover hire purchase or lease contracts and credit sales contracts.



# OTHERS

## Repairing infrastructure

- **Flood-related initiatives**
  - On repairing infrastructure damaged by floods across the nation and to alleviate the rakyat's burden or repairing their homes.
  - Total of RM50 million has been channelled to the National Disaster Relief Trust Fund under NADMA for operating expenses for disaster relief during this current Northeast Monsoon season.

