LEMBAGA HASIL DALAM NEGERI MALAYSIA

POTONGAN CUKAI BULANAN
MONTHLY TAX DEDUCTIONS

BERKUATKUASA MULAI 1 JANUARI 2010
WITH EFFECTIVE FROM 1 JANUARY 2010

(Warta Kerajaan P.U. (A) 485 bertarikh 31 Disember 2009)
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Nota ini bertujuan untuk membantu majikan membuat Potongan Cukai Bulanan (PCB) dengan tepat. Majikan dinasihatkan supaya membaca kandungannya dengan teliti sebelum membuat potongan cukai berkenaan.	The following notes are intended to assist employers in making the correct Monthly Tax Deductions (MTD). Employers are advised to read the contents carefully before making such deductions.

1. PENGENALAN

PCB adalah satu mekanisme potongan cukai pendapatan daripada saraan bulanan semasa pekerja mengikut Jadual Potongan Cukai Bulanan atau kaedah-kaedah lain yang diluluskan oleh Ketua Pengarah (selepas ini dirujuk sebagai "Kaedah Pengiraan Berkomputer") menurut yang diperuntukkan di bawah Kaedah 3, Kaedah-Kaedah Cukai Pendapatan (Potongan daripada Saraan) 1994 (Kaedah PCB). Potongan ini bertujuan untuk mengurangkan beban pekerja membayar cukai sekaligus apabila cukai dikira.

Kaedah PCB diperuntukkan di bawah subseksyen 107(2) Akta Cukai Pendapatan 1967(Akta).

2. KAEDAH PELAKSANAAN PCB

2.1 Penentuan amaun PCB adalah berdasarkan kepada dua kaedah seperti berikut:

    a. Jadual Potongan Cukai Bulanan; atau
    b. Kaedah Pengiraan Berkomputer.

2.2 Jadual Potongan Cukai Bulanan dikeluarkan oleh Lembaga Hasil Dalam Negeri Malaysia (LHDNM) bagi majikan yang tidak menggunakan perisian pembayaran gaji berkomputer.

2.3 Kaedah Pengiraan Berkomputer adalah terpakai dalam mana-mana keadaan berikut:

    a. Majikan yang menggunakan sistem pembayaran gaji berkomputer

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1. INTRODUCTION

MTD is an income tax deduction mechanism from employee's current monthly remuneration in accordance with the Schedule of Monthly Tax Deductions or other methods approved by the Director General (herein after referred to as "Computerised Calculation Method") according to the provision under Rule 3, Income Tax (Deduction from Remuneration) Rules 1994 (MTD Rules). These deductions are intended to reduce the employee's burden to pay in one lump sum when the actual tax is ascertained.

MTD Rules are provided for in subsection 107(2) of the Income Tax Act 1967 (Act).

2. MTD IMPLEMENTATION METHOD

2.1 MTD is determined based on two methods as follows:

    a. Schedule of Monthly Tax Deductions; or
    b. Computerised Calculation Method.

2.2 Schedule of Monthly Tax Deductions is issued by Inland Revenue Board of Malaysia (IRBM) for employer who does not use computerised payroll software.

2.3 Computerised Calculation Method is applicable in any of the following circumstances:

    a. Employer who use the computerised payroll system provided by the

yang disediakan oleh pembekal perisian atau dibangun/diubahsuai oleh majikan mengikut spesifikasi yang ditentukan dan disemak oleh LHDNM.

b. Majikan yang menggunakan sistem/aplikasi yang dibangunkan oleh LHDNM yang boleh diperolehi di laman web LHDNM.

2.4 Dalam menentukan jumlah PCB di bawah Kaedah Pengiraan Berkomputer dan tertakluk kepada kelulusan majikan, pekerja boleh membuat tuntutan potongan yang dibenarkan dan rebat di bawah Akta pada setiap bulan atau mana-mana bulan dikehendaki dalam tahun semasa.

2.5 Majikan yang memotong PCB mengikut Jadual Potongan Cukai Bulanan hendaklah menggunakan sistem/aplikasi yang dibangunkan oleh LHDNM dalam menentukan amaun PCB jika pekerja mereka ingin membuat tuntutan potongan yang dibenarkan dan rebat di bawah Akta.

3. TANGGUNGJAWAB MAJIKAN

3.1 Tanggungjawab majikan di bawah Kaedah PCB adalah seperti yang berikut:

a. Memotong PCB daripada saraan setiap pekerja pada setiap bulan atau bulan yang berkaitan mengikut Jadual Potongan Cukai Bulanan atau Kaedah Pengiraan Berkomputer dan membayar kepada Ketua Pengarah.

b. Membuat potongan tambahan daripada saraan pekerja mengikut arahan yang dikeluarkan oleh Ketua Pengarah di bawah Kaedah 4 Kaedah PCB.

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software provider or developed/customised by the employer in accordance with specifications determined and reviewed by the LHDNM.

b. Employer who use the system/application developed by the IRBM which can be obtained from the IRBM website.

2.4 In ascertaining the amount of MTD under the Computerised Calculation Method and subject to approval by employer, employee may be allowed to claim allowable deductions and rebates under the Act in each month or in any month in the current year.

2.5 Employer who deducts MTD in accordance with the Schedule of Monthly Tax Deductions must use the sytem/application developed by the IRBM in ascertaining the amount of MTD if his employee wishes to claim allowable deductions and rebates under the Act.

3. EMPLOYER'S RESPONSIBILITIES

3.1 Employer's responsibilities under the MTD Rules are as follows:

a. Deduct the MTD from the remuneration of employee in each month or the relevant month in accordance with the Schedule of Monthly Tax Deductions or Computerised Calculation Method and pay to the Director General.

b. Make additional deductions from employee's remuneration in accordance with the direction given by the Director General under Rule 4 of MTD Rules.

c. Majikan hendaklah membayar kepada Ketua Pengarah, tidak lewat daripada hari kesepuluh tiap-tiap bulan kalendar, jumlah amaun cukai yang dipotong atau yang sepatutnya dipotong olehnya daripada saraan pekerja pada bulan kalendar sebelumnya.	c. Employer shall pay to the Director General, not later than the tenth day of every calendar month, the total amount of tax deducted or should have been deducted by him from the remuneration of employees during the preceding calendar month.
d. Mengemukakan suatu penyata maklumat pekerja yang lengkap dan tepat seperti berikut semasa mengemukakan bayaran PCB/potongan tambahan:	d. Furnish a complete and accurate employee's information of the following in a return when submitting MTD payments/additional deductions:
i) nombor cukai pendapatan; ii) nama seperti yang dinyatakan dalam kad pengenalan atau pasport; iii) nombor kad pengenalan baru dan lama/nombor polis/nombor tentera atau nombor pasport (bagi pekerja asing); dan iv) amaun PCB/potongan tambahan.	i) income tax reference number; ii) name as stated on identity card or passport; iii) new and old identity card number/police number/army number or passport number (for foreign employee); and iv) MTD/additional deductions amount.
Jika majikan gagal mengemukakan maklumat yang lengkap dan tepat, bayaran PCB tersebut tidak akan diterima oleh LHDNM. Pengemukaan semula bayaran PCB boleh dikenakan kompaun sekiranya bayaran dibuat selepas hari kesepuluh bulan berikutnya.	**If the employer fails to furnish a complete and accurate information, MTD payment will not be accepted. Resubmission of MTD payment may be compounded if payment is made after the tenth day of the following month.**
e. Mengemukakan maklumat mengenai pemberhentian pembayaran saraan pekerja seperti yang dikehendaki di bawah Kaedah 13, Kaedah PCB dalam borang yang ditetapkan.	e. To furnish information on cessation of payment of employees' remuneration as required under Rule 13, MTD Rules in a prescribed form.
f. Menyimpan dan memegang simpan dalam jagaan selamat dokumen yang mencukupi bagi tempoh tujuh tahun dari akhir tahun kalendar dalam mana saraan itu dipotong berkenaan pekerjanya menurut Kaedah PCB.	f. Keep and retain in safe custody sufficient documents for a period of seven years from the end of the calendar year in which the remuneration is deducted in respect of his employee according to the MTD Rules.

g. Memaklumkan kepada setiap pekerjanya tentang tanggungjawab berikut:	g. Inform every employee of his following responsibilities:
i) untuk mengemukakan borang yang ditetapkan kepada majikan bagi memaklumkan maklumat berkaitan penggajian dengan majikan terdahulu dalam tahun semasa.	i) to submit a prescribed form to the employer to notify information relating to his employment with previous employer in the current year.
ii) untuk mengemukakan borang yang ditetapkan kepada majikan jika pekerja ingin menuntut potongan dan rebat bagi bulan berkenaan. Pelaksanaan potongan dan rebat tersebut tertakluk kepada persetujuan majikan.	ii) to submit a prescribed form to the employer if employee wishes to claim deductions and rebates in the relevant month. The deductions and rebate will be effected subject to approval by employer.
iii) untuk mengemukakan borang yang ditetapkan jika pekerja ingin memasukkan nilai manfaat berupa barangan (MBB) dan nilai tempat kediaman (NTK) sebagai sebahagian daripada saraan bulanan dalam menentukan amaun PCB tertakluk kepada persetujuan majikan.	iii) to submit a prescribed form if employee wishes to include benefits in kind (BIK) and value of living accommodation (VOLA) as part of his monthly remuneration in ascertaining the MTD amount subject to approval by employer.
iv) untuk menyimpan dan memegang simpan dalam jagaan selamat setiap resit berkenaan dengan tuntutan potongan bagi tempoh tujuh tahun dari akhir tahun taksiran tersebut di bawah Akta.	iv) to keep and retain in safe custody each and every receipt relating to claims of deductions for a period of seven years from the end of that year of assessment under the Act.
v) untuk mengemukakan maklumat peribadi dengan lengkap dan betul dan mengemaskini maklumat kepada majikan setiap kali terdapat perubahan.	v) to furnish complete and accurate personal information and update any changes of his personal particulars to the employer.
vi) untuk mengemukakan maklumat yang betul dalam borang yang ditetapkan berrhubung dengan cukai yang boleh dikenakan ke atasnya dan kegagalan pekerja berbuat demikian merupakan suatu kesalahan di bawah perenggan 113(1)(*b*) Akta.	vi) to furnish correct information in a prescribed form relating to his own chargeability to tax and failure by the employee to do so constitutes an offence under paragraph 113(1)(*b*) of the Act.

3.2 Menurut seksyen 75A Akta, pengarah syarikat terkawal adalah bertanggungjawab atas PCB yang tidak dibayar mengikut Kaedah PCB.	3.2 Pursuant to section 75A of the Act, directors of controlled companies are responsible for unpaid MTD under the MTD Rules.

4. PELAKSANAAN PCB

Amaun PCB ditentukan berdasarkan kriteria yang berikut:

4.1 Taraf Kemastautinan Pekerja

Taraf kemastautinan seseorang adalah ditentukan di bawah peruntukan seksyen 7 Akta.

Penjawat awam atau pegawai badan berkanun yang bukan pemastautin oleh sebab:

a. menjalankan tugas di luar Malaysia; atau
b. melanjutkan pelajaran di institusi atau badan profesional di luar Malaysia yang dibiayai sepenuhnya oleh majikannya,

dianggap sebagai seorang pemastautin dalam tahun asas untuk tahun taksiran itu dan tahun-tahun asas yang berikutnya semasa ketiadaannya di Malaysia.

Pendapatan daripada punca luar Malaysia yang diterima oleh seseorang dalam *(a)* atau *(b)* di atas adalah dikecualikan daripada cukai pendapatan di Malaysia menurut Akta.

4.1.1 Pekerja Bukan Pemastautin

PCB seorang pekerja yang bukan pemastautin atau tidak dipastikan taraf kemastautinannya di Malaysia hendaklah dikira pada kadar 26% daripada saraannya.

4. IMPLEMENTATION OF MTD

The MTD amount is ascertained based on the following criteria:

4.1 Employee's Residence Status

The residence status of an individual is determined under section 7 of the Act.

Public servant or officer of a statutory authority who are non resident by virtue of:

a. exercising his employment outside Malaysia; or
b. attending any course of study in any institution or professional body outside Malaysia which is fully-sponsored by the employer,

is deemed to be a resident for the basis year for that particular year of assessment and for any subsequent basis years when he is not in Malaysia.

Income from sources outside Malaysia received by persons in *(a)* or *(b)* above is exempted from income tax in Malaysia according to the Act.

4.1.1 Non Resident Employee

MTD of an employee who is not resident or not known to be resident in Malaysia shall be calculated at the rate of 26% of his remuneration.

Contoh :

Pekerja yang bukan pemastautin dalam tahun kalendar 2010.

Jumlah saraan bulanan   : RM3,000.00
Pengiraan PCB   : RM3,000.00 x 26%
Jumlah PCB   : RM780.00

4.1.2   Pekerja Pemastautin

PCB seseorang pekerja yang bermastautin atau dianggap bermastautin di Malaysia, diperolehi setelah ditolak semua potongan yang dibenarkan di bawah Akta.

4.2 Kategori Pekerja

4.2.1   Jadual Potongan Cukai Bulanan dan Kaedah Pengiraan Berkomputer mengklasifikasikan pekerja kepada 3 kategori:

Kategori 1   : Bujang
Kategori 2   : Berkahwin dan pasangan tidak bekerja
Kategori 3   : Berkahwin dan pasangan bekerja

4.2.2   Kategori 3 Jadual Potongan Cukai Bulanan atau Kaedah Pengiraan Berkomputer adalah terpakai jika seseorang pekerja yang telah bercerai, kematian suami atau isteri atau bujang (dengan anak angkat).

4.2.3   Jika isteri memilih untuk menuntut keseluruhan potongan anak, PCB akan ditentukan mengikut Kategori 3 (KA1 – KA20) manakala PCB suami ditentukan mengikut Kategori 3 (K).

Example :

Employee is not resident in calendar year 2010.

Total monthly remuneration   : RM3,000.00
MTD calculation   : RM3,000.00 x 26%
Total MTD   : RM780.00

4.1.2   Resident Employee

MTD of an employee who is resident or known to be resident in Malaysia is derived after deducting all allowable deductions under the Act.

4.2 Employee Category

4.2.1   Schedule of Monthly Tax Deductions and the Computerised Calculation Method classifies employee into 3 categories:

Category 1   : Single
Category 2   : Married and spouse is not working
Category 3   : Married and spouse is working

4.2.2   Category 3 of the Schedule of Monthly Tax Deductions or the Computerised Calculation Method is applicable where an employee is divorced, widowed or a single (with adopted children).

4.2.3   Where a wife who elects to claim all child deductions, her MTD is ascertained under Category 3 (KA1 – KA20) while MTD for the husband is ascertained under Category 3 (K).

4.2.4 Jika suami dan isteri memilih untuk menuntut potongan anak tertentu, PCB suami dan isteri akan ditentukan mengikut Kategori 3 (KA1 – KA20).	4.2.4 Where a husband and wife elect to claim deduction for certain child, MTD for husband and wife is ascertained under Category 3 (KA1 – KA20).

Contoh :

Pasangan suami dan isteri yang bekerja mempunyai 5 orang anak. Suami menuntut potongan bagi 3 orang anak dan isteri menuntut potongan bagi 2 orang anak. PCB ditentukan seperti berikut:

Suami   - Kategori 3 (KA3)
Isteri   - Kategori 3 (KA2)

4.2.5 PCB ditentukan mengikut Kategori 3 (KA1 – KA20) untuk pekerja bujang dengan anak angkat.

4.3 Saraan

Saraan ertinya pendapatan berkenaan dengan perolehan atau keuntungan daripada sesuatu pekerjaan selain manfaat berupa barangan di bawah perenggan 13(1)*(b)* dan 13(1)*(c)* Akta dengan syarat bahawa dalam kes sesuatu pemilihan yang tidak boleh dibatalkan dibuat oleh pekerja di bawah kaedah 2A, perolehan atau keuntungan daripada sesuatu pekerjaan hendaklah termasuk manfaat berupa barangan di bawah perenggan 13(1)*(b)* dan 13(1)*(c)* Akta.

4.3.1 Jenis Saraan Tertakluk kepada PCB

Jenis saraan yang tertakluk kepada PCB:
  i.   gaji

Example :

A working husband and wife with 5 children. The husband claims child deduction for their 3 children and the wife claims for the remaining 2 children. MTD is ascertained as follows:

Husband   - Category 3 (KA3)
Wife   - Category 3 (KA2)

4.2.5 MTD is ascertained under Category 3 (KA1 – KA20) for an employee who is single with an adopted child.

4.3 Remuneration

Remuneration means income in respect of the gains or profits from an employment other than benefits in kind under paragraphs 13(1)*(b)* and 13(1)*(c)* of the Act provided that in a case where an irrevocable election is made by an employee under rule 2A, the gains or profits from an employment shall include the benefits in kind under paragraphs 13(1)*(b)* and 13(1)*(c)* of the Act.

4.3.1 Types of Remuneration Subject to MTD

Types of remuneration subject to MTD :
  i.   salary

ii.	upah		ii.	wages
iii.	bayaran kerja lebih masa		iii.	overtime payment
iv.	komisen		iv.	commission
v.	tip		v.	tips
vi.	elaun		vi.	allowance
vii.	bonus/insentif		vii.	bonus/ incentive
viii.	fi pengarah		viii.	director fees
ix.	perkuisit		ix.	perquisite
x.	skim opsyen saham pekerja (SOSP)		x.	employee's share option scheme (ESOS)
xi.	cukai yang ditanggung oleh majikan		xi.	tax borne by the employer
xii.	ganjaran		xii.	gratuity
xiii.	pampasan kerana kehilangan pekerjaan		xiii.	compensation for loss of employment
xiv.	saraan lain berkaitan dengan penggajian		xiv.	other remuneration related to employment

Nota:
Mulai tahun taksiran 2009, fi pengarah atau bonus bagi sesuatu tahun yang diterima dalam mana-mana tahun semasa, saraan tersebut menjadi sebahagian daripada saraan dalam tahun semasa ia diterima.

4.3.2 Jenis Saraan Tidak Tertakluk kepada PCB

MBB dan NTK merupakan sebahagian daripada saraan yang tidak tertakluk kepada PCB. Namun demikian, pekerja boleh membuat pemilihan yang tidak boleh dibatalkan bagi memasukkan MBB dan NTK sebagai sebahagian daripada saraan yang tertakluk kepada PCB dengan mengisi borang yang ditetapkan dan mengemukakannya kepada majikan. Jika majikan bersetuju, MBB dan NTK adalah tertakluk kepada PCB.

Note:
Beginning from the year of assessment 2009, director fees or bonus relating to a year which is received in any current year, that remuneration becomes part of remuneration in the current year it is received.

4.3.2 Types of Remuneration Not Subject to MTD

BIK and VOLA are part of remuneration which is not subject to MTD. However, employee may make an irrevocable election to include the BIK and VOLA as part of his remuneration to be subject to MTD by completing a prescribed form and submit to employer. If employer agrees, BIK and VOLA are subjected to MTD.

4.3.2.1 Manfaat Berupa Barangan (MBB)

MBB adalah manfaat berupa barangan yang tidak boleh ditukarkan kepada wang. Manfaat ini dianggap sebagai pendapatan kasar daripada penggajian di bawah perenggan 13(1)*(b)* Akta.

4.3.2.2 Nilai Tempat Kediaman (NTK)

NTK merupakan tempat kediaman yang disediakan oleh majikan kepada pekerjanya. Nilai manfaat ini dianggap sebagai pendapatan kasar daripada penggajian di bawah perenggan 13(1)*(c)* Akta.

4.4 POTONGAN DAN REBAT YANG DIBENARKAN DI BAWAH AKTA

4.4.1 Potongan Wajib

Majikan dikehendaki membuat potongan yang berikut dalam menentukan amaun PCB bulanan pekerja:

a.   Individu

Potongan berjumlah RM9,000.00 untuk diri sendiri dan saudara tanggungan diberi secara automatik.

b.   Suami/Isteri

i.   Potongan sebanyak RM3,000.00 diberi bagi suami yang tinggal bersama dalam tahun asas dengan syarat suami tiada punca pendapatan/jumlah pendapatan atau memilih taksiran bersama.

4.3.2.1 Benefits in Kind (BIK)

BIK is benefits not convertible into money. The benefits are to be treated as gross income from employment under paragraph 13(1)*(b)* of the Act.

4.3.2.2 Value of Living Accommodation (VOLA)

VOLA is living accommodation provided for an employee by his employer. The value of the benefit is to be treated as gross income from employment under paragraph 13(1)*(c)* of the Act.

4.4 ALLOWABLE DEDUCTION AND REBATE UNDER THE ACT

4.4.1   Compulsory Deduction

Employer is required to make following deductions in ascertaining employee's monthly MTD amount:

a.   Individual

Deduction of RM9,000.00 for an individual in respect of himself and his dependent relatives is granted automatically.

b.   Husband/Wife

i.   Deduction of RM3,000.00 is given in respect of a husband living together in the basis year on condition that the husband has no source of income/total income or has elected for joint assessment.

ii. Potongan sebanyak RM3,000.00 diberi bagi isteri yang tinggal bersama dalam tahun asas dengan syarat isteri tiada punca pendapatan/jumlah pendapatan atau memilih taksiran bersama.	ii. Deduction of RM3,000.00 is given in respect of a wife living together in the basis year on condition that the wife has no source of income/total income or has elected for joint assessment.
c. Anak	**c. Child**
"Anak" ertinya anak sah taraf atau anak tiri atau anak angkat yang belum berkahwin serta masih ditanggung, di bawah umur 18 tahun atau jika melebihi 18 tahun, anak itu mestilah:	"Child" means an unmarried dependent legitimate child or stepchild or adopted child, under the age of 18 years or if above 18 years old, the child must be:
i. mengikuti pengajian sepenuh masa di mana-mana universiti, kolej atau institusi pengajian tinggi lain (yang serupa dengan universiti atau kolej); atau	i. receiving full-time instruction at any university, college or other higher education institution (similar to a university or college); or
ii. berkhidmat di bawah perjanjian atau indentur dengan tujuan untuk layak dalam suatu perdagangan atau profesion.	ii. serving under articles or indentures with a view to qualifying in a trade or profession.
Potongan RM1,000.00 diberi untuk setiap orang anak yang belum berkahwin dan berumur di bawah 18 tahun dalam tahun semasa.	Deduction of RM1,000.00 is given for each unmarried child under the age of 18 years in a current year.
Potongan RM1,000.00 juga diberi untuk setiap orang anak yang belum berkahwin dan berumur 18 tahun dan ke atas yang menerima pendidikan sepenuh masa dalam tahun semasa.	Deduction of RM1,000.00 is also given for each unmarried child of 18 years and above who is receiving full-time education in a current year.
Jika setiap anak yang menepati syarat-syarat berikut, pekerja dianggap mempunyai bilangan anak yang berikut:	Where a child falls within these conditions, the employee is treated as having the respective number of children:

Dalam keadaan jika	Potongan diberi seolah-olah pekerja mempunyai bilangan anak yang berikut
i. Anak yang berumur lebih 18 tahun dan sedang belajar sepenuh masa di peringkat **diploma dan ke atas** di institusi pengajian tinggi **di Malaysia.**	4
ii. Anak yang berumur lebih 18 tahun dan sedang belajar sepenuh masa di peringkat **ijazah dan ke atas** di institusi pengajian tinggi **di luar Malaysia.**	4
iii. Anak kurang upaya yang disahkan oleh Jabatan Kebajikan Masyarakat .	5
iv. Anak kurang upaya yang sedang belajar di peringkat **diploma dan ke atas** di institusi pengajian tinggi **di Malaysia** atau peringkat **ijazah dan ke atas** di institusi pengajian tinggi **di luar Malaysia.**	9

In circumstances where	Deduction to be given as if the employee has this number of children
Child over the age of 18 years and receiving full-time instruction at **diploma level onwards** in an institution of higher education **in Malaysia**.	4
i. Child over the age of 18 years and receiving full-time instruction at **degree level onwards** in an institution of higher education **outside Malaysia**.	4
ii. Disabled child as certified by the Department of Social Welfare.	5
iii. Disabled child receiving further instruction at **diploma level onwards** in an institution of higher education **in Malaysia** or at **degree level onwards** in an institution of higher education **outside Malaysia**.	9

Contoh 1:

Pekerja mempunyai isteri tidak bekerja dan 2 orang anak di bawah umur 18 tahun.

Kategori pekerja: **Kategori 2 (KA2)**

Contoh 2:

Pekerja mempunyai isteri tidak bekerja dan 3 orang anak:

- Anak pertama - berumur 23 tahun dan sedang belajar di peringkat ijazah di UUM.

Example 1:

An employee whose wife is not working and has 2 children below the age of 18.

Category for employee: **Category 2 (KA2)**

Example 2:

An employee whose wife is not working and has 3 children:

- First Child   - age 23 and receiving degree education in UUM.

- Anak kedua - berumur 20 tahun dan sedang belajar di peringkat diploma UiTM.
- Anak ketiga - anak kurang upaya berumur 3 tahun dan disahkan oleh Jabatan Kebajikan Masyarakat.

Kategori pekerja: **Kategori 2 (KA13)**

> **d. Caruman Kumpulan Wang Simpanan Pekerja (KWSP) atau Kumpulan Wang Lain Yang Diluluskan**
>
> Jumlah caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan tidak melebihi RM6,000.00 setahun.

4.4.2 Rebat

Jika seorang pekerja telah membuat bayaran zakat kepada pihak berkuasa zakat melalui potongan gaji, majikan boleh membuat tolakan bayaran itu terhadap amaun cukai yang harus dipotong bagi bulan masing-masing.

Contoh 1:

<u>PCB bagi Januari</u>

Zakat dibayar	: RM55.00
PCB sepatutnya dipotong mengikut Jadual Potongan Cukai Bulanan	: RM105.00
PCB yang perlu dipotong selepas tolakan zakat	: RM50.00 (RM105.00-RM55.00)

- Second Child - age 20 and receiving diploma education in UiTM.
- Third Child - disabled child age 3 as certified by the Department of Social Welfare.

Category for employee: **Category 2 (KA13)**

> **d. Contribution to Employees Provident Fund (EPF) or Other Approved Scheme**
>
> Total contribution to EPF or other Approved Scheme not exceeding RM6,000.00 a year.

4.4.2 Rebate

Where an employee has made zakat payments to the zakat authorities through salary deduction, the employer may set-off those payments against the amount of tax to be deducted for the respective month.

Example 1:

<u>MTD for January</u>

Zakat paid	: RM55.00
MTD deductible as per Schedule of Schedule of Monthly Tax Deductions	: RM105.00
MTD to be deducted after zakat	: RM50.00 (RM105.00 – RM55.00)

JADUAL	SCHEDULE
(Kaedah 3)	(*Rule 3*)

Contoh 2:

PCB bagi Mei

Zakat dibayar	: RM140.00
PCB sepatutnya dipotong mengikut Jadual Potongan Cukai Bulanan	: RM110.00
PCB yang perlu dipotong selepas tolakan zakat	: TIADA
	(Lebihan zakat: RM30.00)

Lebihan zakat RM30.00 dalam Contoh 2 di atas boleh dibawa ke bulan hadapan untuk ditolak daripada PCB bagi bulan berikutnya dengan syarat ia adalah dalam tahun yang sama.

4.4.3   Potongan Pilihan

Selain daripada potongan wajib di perenggan 4.4.1, pekerja boleh membuat pemilihan yang tidak boleh dibatalkan melalui borang yang ditetapkan untuk potongan pilihan dan hendaklah dikemukakan kepada majikan. Potongan pilihan berikut dibenarkan untuk dituntut oleh pekerja dalam menentukan amaun PCB bulanan tertakluk kepada persetujuan majikan:

a. Perbelanjaan Perubatan Ibu Bapa Sendiri

Perubatan ibu bapa terhad kepada RM5,000.00 dalam tahun asas. Perbelanjaan perubatan yang layak termasuk:

i.   rawatan perubatan dan penjagaan yang disediakan oleh rumah penjagaan; dan

Example 2:

MTD for May

Zakat paid	: RM140.00
MTD deductible as per Schedule of Monthly Tax Deductions	: RM110.00
MTD to be deducted after zakat	: NIL
	(Excess zakat : RM30.00)

The excess zakat of RM30.00 in Example 2 above may be carried forward to be set-off against the MTD of the subsequent month provided it is within the same year.

4.4.3   Optional Deduction

Other than compulsory deduction in paragraph 4.4.1, employee may make an irrevocable election in a prescribed form for optional deduction and shall submit the form to his employer. The following optional deductions are allowed to be claimed by employee in determining the amount of monthly MTD subject to employer's approval:

a. Medical Expenses of Own Parents

Medical expenses of own parents is limited to RM5,000.00 in a basis year. Medical expenses which qualify for deductions includes:

i.   medical care and treatment provided by a nursing home; and

ii. rawatan pergigian yang terhad kepada mencabut gigi, menampal gigi, membersihkan karang gigi tetapi tidak termasuk rawatan kosmetik pergigian.

b. Peralatan Sokongan Asas

Pembelian apa-apa alat sokongan asas untuk kegunaan diri sendiri, jika dia seorang yang kurang upaya atau untuk kegunaan suami/isteri, anak atau ibu bapa yang kurang upaya boleh dituntut tetapi dihadkan kepada RM5,000.00 dalam tahun asas. Alat sokongan asas termasuk mesin haemodialysis, kerusi roda, kaki palsu dan alat pendengaran tetapi tidak termasuk kanta optik dan cermin mata.

c. Individu Kurang Upaya

Seorang yang kurang upaya dibenarkan potongan tambahan individu RM6,000.00.

d. Yuran Pendidikan Tinggi (Diri Sendiri)

Bayaran yuran tahunan terhad kepada RM5,000.00 dibenarkan sebagai potongan untuk kursus pengajian di institusi atau badan profesional di Malaysia yang diiktiraf oleh Kerajaan Malaysia atau diluluskan oleh Menteri Kewangan bagi maksud meningkatkan kemahiran atau kelayakan:

i. sehingga ke peringkat tertiari (selain daripada Sarjana dan Doktor Falsafah) dalam bidang undang-undang, perakaunan, kewangan Islam, teknikal, vokasional, industri, saintifik atau teknologi; atau

ii. dental treatment limited to tooth extraction, filling, scaling and cleaning but not including cosmetic dental treatment.

b. Basic Supporting Equipment

The purchase of any supporting equipment for one's own use, if he/she is a disabled person or for the use of his/her spouse, child or parent, who is a disabled person may be claimed but limited to a maximum of RM5,000.00 in a basis year. Basic supporting equipment includes haemodialysis machine, wheel chair, artificial leg and hearing aid but exclude optical lenses and spectacles.

c. Disabled Person

A disabled person will be allowed an additional personal deduction of RM6,000.00.

d. Higher Education Fees (Self)

Payment of annual fee limited to RM5,000.00 is allowed as a deduction for any course of study in an institution or professional body in Malaysia recognized by the Government of Malaysia or approved by the Minister of Finance for the purpose of enhancing any skill or qualification:

i. up to tertiary level (other than Masters and Doctorate) in law, accounting, Islamic finance, technical, vocational, industrial, scientific or technology; or

ii. apa-apa kursus pengajian di peringkat Sarjana dan Doktor Falsafah.

e. Perbelanjaan Perubatan bagi Penyakit Sukar Diubati

Perbelanjaan perubatan bagi penyakit sukar diubati termasuk rawatan ke atas sindrom kurang daya tahan (AIDS), penyakit Parkinson, barah, penyakit buah pinggang, leukemia dan penyakit lain yang serupa.

'Penyakit lain yang serupa' termasuk serangan jantung, *pulmonary hypertension*, penyakit hati kronik, *fulminant viral hepatitis*, trauma kepala dengan defisit neurologikal, ketumbuhan otak atau kecacatan pada pembuluh darah, melepuh dan melecur yang keterlaluan, pemindahan organ, pemotongan kaki atau tangan.

Amaun yang dibelanjakan untuk diri sendiri, suami/isteri atau anak diberi potongan sehingga jumlah maksimum sebanyak RM5,000.00.

f. Pemeriksaan Perubatan Penuh

Amaun yang dibelanjakan atas diri sendiri, suami/isteri atau anak untuk pemeriksaan perubatan penuh diberi potongan sehingga jumlah maksimum sebanyak RM500.00. Jumlah potongan untuk perenggan *(e)* dan *(f)* adalah terhad kepada jumlah maksimum sebanyak RM5,000.00 setahun.

Contoh :

Tuntutan potongan di dalam perenggan *(e)* adalah RM4,900.00. Oleh itu, baki potongan yang boleh dituntut di perenggan *(f)* adalah RM100.00 sahaja.

ii. any course of study at Masters or Doctorate level.

e. Medical Expenses on Serious Diseases

Medical expenses on serious diseases include the treatment of acquired immune deficiency syndrome (AIDS), Parkinson's disease, cancer, renal failure, leukaemia and other similar diseases.

'Other similar diseases' such as heart attack, pulmonary hypertension, chronic liver disease, fulminant viral hepatitis, head trauma with neurological deficit, brain tumour or vascular malformation, major burns, major organ transplant or major amputation of limbs.

Amount expended on own self, husband/wife or child is deductible up to a maximum of RM5,000.00.

f. Complete Medical Examination

Amount expended on own self, husband/wife or child for complete medical examination is deductible up to a maximum of RM500.00. The total deduction for paragraphs *(e)* and *(f)* is limited to a maximum of RM5,000.00 a year.

Example :

Claim for deduction in paragraph *(e)* is RM4,900.00. Therefore, the balance of deduction that can be claimed in paragraph *(f)* is only RM100.00.

g. Pembelian Buku/Majalah/Jurnal/Penerbitan Lain Yang Serupa	**g. Purchase of Books/Magazines/Journals/Similar Publications**
Pembelian buku/majalah/jurnal/penerbitan lain yang serupa (dalam bentuk salinan cetak atau elektronik tetapi tidak termasuk surat khabar atau bahan bacaan terlarang) untuk diri sendiri, suami/isteri atau anak. Jumlah potongan terhad kepada jumlah maksimum sebanyak RM1,000.00 setahun.	Purchase of books/magazines/journals/other similar publications (in the form of hard copy or electronic but exclude newspapers or banned reading materials) for the individual, husband/wife or child. Total deduction is limited to a maximum of RM1,000.00 per year.
h. Pembelian Komputer Peribadi	**h. Purchase of Personal Computer**
Amaun yang terhad kepada maksimum sebanyak RM3,000.00 diberi potongan untuk pembelian komputer peribadi. Tiada potongan dibenarkan jika komputer peribadi digunakan bagi maksud perniagaan. Potongan ini diberi sekali dalam setiap tiga (3) tahun.	An amount limited to a maximum of RM3,000.00 is deductible in respect of the purchase of personal computer. No deduction will be granted if the computer is used for business purpose. This deduction is allowed once in three (3) years.
i. Tabungan Bersih dalam Skim Simpanan Pendidikan Nasional (SSPN)	**i. Net Deposit in *Skim Simpanan Pendidikan Nasional* (SSPN)**
Simpanan ke dalam tabungan SSPN oleh individu untuk membiayai pelajaran anak-anak diberi potongan sehingga jumlah maksimum sebanyak RM3,000.00 setahun. Potongan adalah terhad untuk tabungan bersih yang dilakukan di dalam sesuatu tahun asas sahaja.	Amount deposited in SSPN by an individual for his children's education is deductible up to a maximum of RM3,000.00 per year. The deduction is limited to the net amount deposited in that basis year only.
Contoh:	**Example:**
Dalam tahun semasa	In a current year

Simpanan dalam tahun semasa	RM2,000.00	Deposit in a current year	RM2,000.00
Tolak: Pengeluaran dalam tahun semasa	(-) RM1,500.00	Less: Withdrawal in a current year	(-) RM1,500.00
Potongan yang dibenarkan untuk dituntut	RM 500.00	Allowable deduction to be claimed	RM 500.00

j. Pembelian Peralatan Sukan	**j. Purchase of Sports Equipment**
Amaun yang terhad kepada jumlah maksimum sebanyak RM300.00 diberi potongan untuk pembelian peralatan sukan dalam suatu tahun asas oleh individu untuk aktiviti kesukanan mengikut Akta Pembangunan Sukan 1997.	An amount limited to a maximum of RM300.00 is deductible in respect of purchase of sports equipment in the basis year by that individual for any sports activity as defined under the Sports Development Act 1997.
k. Bayaran Alimoni kepada Bekas Isteri	**k. Payment of Alimony to Former Wife**
Bayaran alimoni kepada bekas isteri diberi potongan dengan syarat bahawa jumlah potongan untuk isteri (di perenggan 4.4.1 *(b)*) dan bayaran alimoni adalah terhad kepada RM3,000.00 setahun. Bayaran alimoni secara sukarela kepada bekas isteri di bawah perjanjian bersama tetapi tanpa apa-apa perjanjian rasmi tidak layak diberi potongan.	Payment of alimony to a former wife is deductible provided that the total deduction for wife (in paragraph 4.4.1 *(b)*) and alimony payment is limited to RM3,000.00 per year. Voluntary alimony payment to a former wife under a mutual agreement but without any formal agreement does not qualify as a deduction.
l. Suami/Isteri Kurang Upaya	**l. Disabled Husband/Wife**
Potongan tambahan sebanyak RM3,500.00 diberi kepada seorang individu jika suami/isterinya kurang upaya dan tinggal bersama.	Additional deduction of RM3,500.00 is given to an individual if a disabled husband/wife is living together.
m. Insurans Nyawa	**m. Life Insurance**
Jumlah potongan bayaran premium insurans nyawa dan caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan dihadkan kepada RM6,000.00 setahun.	Total deduction for the payment of life insurance premiums and contributions to the EPF or any other Approved Scheme is limited to RM6,000.00 per year.
n. Bayaran Anuiti Tertangguh	**n. Payment of Deferred Annuity**
Premium yang dibayar untuk anuiti tertangguh yang baru atau tambahan jumlah yang diinsuranskan atas anuiti tertangguh sedia ada pada atau selepas 1.1.2010 dihadkan kepada RM1,000.00 jika	Premium paid on or after 1.1.2010 for new deferred anuity or additional sum insured to the existing deferred annuity is limited to RM1,000.00 if total contributions to the EPF or any other Approved

jumlah caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan dan bayaran premium insurans nyawa di bawah perenggan 4.4.3 (m) telah mencapai had RM6,000.00.	Scheme and payment of life insurance premiums under paragraph 4.4.3 (m) has reached the limit of RM6,000.00
Sekiranya caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan dan bayaran premium insurans nyawa tidak mencapai had RM6,000, apa-apa lebihan daripada premium anuiti tertangguh yang melebihi RM1,000 boleh dituntut dan diambil kira bersama-sama jumlah caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan dan bayaran premium insurans nyawa tersebut tertakluk kepada jumlah tuntutan keseluruhan caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan, bayaran premium insurans nyawa dan premium anuiti tertangguh tersebut tidak melebihi RM7,000.	If contributions to the EPF or any other Approved Scheme and payment of life insurance premiums has not reached the limit of RM6,000, any excess from the deferred annuity premium which is exceeding RM1,000 can be claimed and considered together with the amount of contributions to the EPF or any other Approved Scheme and life insurance premiums subject to the total amount claimed for the contributions to the EPF or any other Approved Scheme, life insurance premiums and the deferred annuity premium is not exceeding RM7,000.

Contoh :

Pekerja	Caruman KWSP, premium insurans dan anuiti tertangguh (RM)	Potongan maksimum dibenarkan (RM)	Anuiti tertangguh dibeli pada atau selepas 1.1.2010 (RM)	Amaun tolakan dibenarkan (RM)
Muthu	6,500.00	6,000.00	1,200.00	7,000.00
Ah Chong	8,000.00	6,000.00	800.00	6,800.00
Ali	5,000.00	5,000.00	1,500.00	6,500.00

Example :

Employee	EPF, insurance and deferred annuity premium (RM)	Maximum allowable deduction (RM)	Deferred annuity purchased on or after 1.1.2010 (RM)	Total allowable deduction (RM)
Muthu	6,500.00	6,000.00	1,200.00	7,000.00
Ah Chong	8,000.00	6,000.00	800.00	6,800.00
Ali	5,000.00	5,000.00	1,500.00	6,500.00

o. Insurans Pendidikan dan Perubatan

Potongan tidak melebihi RM3,000.00 setahun bagi premium insurans yang dibayar atas faedah pendidikan atau faedah perubatan untuk individu, suami, isteri atau anak.

o. Education and Medical Insurance

A deduction not exceeding RM3,000.00 per year for insurance premiums in respect of education or medical benefits for an individual, husband, wife or child.

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p. Yuran Langganan Internet Jalur Lebar	**p. Subscription Fee of Internet Broadband**
Amaun yang terhad kepada jumlah maksimum sebanyak RM500.00 diberi potongan untuk pembayaran bil bulanan langganan jalur lebar di bawah nama individu dalam tahun asas bagi suatu tahun taksiran. Potongan ini berkuatkuasa bagi tahun taksiran 2010 , 2011 dan 2012.	An amount limited to a maximum of RM500.00 is deductible in respect of payment of monthly bill for broadband subscription under that individual's name in a basis year for a year of assessment. This deduction has effect for the years of assessment 2010, 2011 and 2012.
q. Faedah Pinjaman Perumahan	**q. Interest on Housing Loan**
Amaun potongan yang tidak melebihi RM10,000.00 bagi setiap tahun asas diberikan ke atas faedah pinjaman perumahan untuk rumah kediaman yang dibeli daripada pemaju atau pihak ketiga tertakluk kepada syarat-syarat berikut:	A deduction not exceeding RM10,000 for each basis year is given on housing loan interest for house purchased from developer or third party subject to the following conditions:
i. pembayar cukai adalah warganegara Malaysia dan pemastautin; ii. terhad pada satu unit rumah kediaman; iii. tidak menghasilkan sebarang pendapatan; dan iv. perjanjian jual beli disempurnakan dalam tempoh 10 Mac 2009 dan 31 Disember 2010.	i. the tax payer is a Malaysian citizen and a resident; ii. limited to one residential house; iii. has not derived any income; and iv. sale and purchase agreement is executed between 10 March 2009 and 31 December 2010.
Potongan faedah diberikan selama 3 tahun berturut-turut dari tahun pertama faedah pinjaman perumahan dibayar.	The tax deduction is given for 3 consecutive years from the first year the housing loan interest is paid.
4.4.4 Rebat pilihan	**4.4.4 Optional Rebate**
Selain daripada rebat di perenggan 4.4.2, pekerja boleh membuat pemilihan yang tidak boleh dibatalkan melalui borang yang ditetapkan untuk rebat pilihan dan hendaklah dikemukakan kepada majikan. Rebat yang berikut dibenarkan untuk dituntut oleh pekerja dalam menentukan amaun PCB bulanan tertakluk kepada persetujuan majikan:	Other than rebate in paragraph 4.4.2, employee may make an irrevocable election in a prescribed form for optional rebate and shall submit the form to his employer. The following rebates are allowed to be claimed by employee in determining the amount of monthly MTD subject to employer's approval:

a. Zakat

Jika seorang pekerja membuat bayaran apa-apa zakat selain daripada potongan zakat bulanan daripada saraan di bawah perenggan 4.4.2, pekerja boleh membuat pelarasan PCB tertakluk kepada persetujuan majikan.

b. Fi

Apa-apa fi atau levi yang telah dibayar oleh individu untuk pengeluaran Pas Penggajian, Pas Lawatan (Kerja Sementara) atau Pas Kerja di bawah seksyen 3 Akta Fi 1951.

5. PENGIRAAN PCB

5.1 Formula Pengiraan Jadual Potongan Cukai Bulanan

$$PCB = \frac{[(P - M) \times R + B]}{12}$$

iaitu $P = [(Y - K^*) \times 12] + (\sum Y_{t1} - K_{t1}^*) + (Y_t - K_t^*) - (D + S + 1000C)$

P	Jumlah pendapatan bercukai untuk setahun;
Y	Saraan biasa kasar bulanan;
K	Caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan mengikut jumlah yang layak tidak melebihi RM6,000.00 setahun;
$\sum(Y_{t1} - K_{t1})$	Jumlah saraan tambahan bersih terkumpul yang telah dibayar tidak termasuk saraan tambahan bulan semasa;
Y_{t1}	Jumlah saraan tambahan kasar yang telah dibayar tidak termasuk saraan tambahan bulan semasa;

a. Zakat

If an employee make a payment of any zakat other than monthly deduction from remuneration under paragraph 4.4.2, the employee can make MTD adjustment subject to approval from employer.

b. Fee

Any fee or levy paid by an individual for the issuance of an Employment Pass, Visit Pass (Temporary Employment) or Work Pass under section 3 of the Fees Act 1951.

5. MTD CALCULATION

5.1 Calculation Formula for Schedule of Monthly Tax Deductions

$$MTD = \frac{[(P - M) \times R + B]}{12}$$

where $P = [(Y - K^*) \times 12] + (\sum Y_{t1} - K_{t1}^*) + (Y_t - K_t^*) - (D + S + 1000C)$

P	Total chargeable income for a year;
Y	Monthly gross normal remuneration;
K	EPF or other Approved Scheme subject to total qualifying amount not exceeding RM6,000.00 per year;
$\sum(Y_{t1} - K_{t1})$	Total accumulated net additional remuneration that has been paid not including current month's additional remuneration;
Y_{t1}	Total monthly gross additional remuneration that has been paid not including current month's additional remuneration;

<table>
<tr><td colspan="2">

K_{t1}	Caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan tertakluk kepada jumlah yang layak yang tidak melebihi RM6,000.00 setahun;
$(Y_t – K_t)$	Saraan tambahan bersih bulan semasa;
Y_t	Saraan tambahan kasar bulan semasa;
K_t	Caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan tertakluk kepada jumlah yang layak yang tidak melebihi RM6,000.00 setahun;

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EN	
K_{t1}	EPF or other Approved Scheme subject to total qualifying amount not exceeding RM6,000.00 per year;
$(Y_t – K_t)$	Net additional remuneration for current month;
Y_t	Gross additional remuneration for current month;
K_t	EPF or other Approved Scheme subject to total qualifying amount not exceeding RM6,000.00 per year;

Left column (Malay):

K_{t1} Caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan tertakluk kepada jumlah yang layak yang tidak melebihi RM6,000.00 setahun;

$(Y_t – K_t)$ Saraan tambahan bersih bulan semasa;

Y_t Saraan tambahan kasar bulan semasa;

K_t Caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan tertakluk kepada jumlah yang layak yang tidak melebihi RM6,000.00 setahun;

* $K + K_t + K_{t1}$ tidak melebihi RM6,000.00 setahun;

D   Potongan individu sebanyak RM9,000.00;

S   Potongan pasangan sebanyak RM3,000.00;

C   Bilangan anak (rujuk perenggan 4.4.1 *(c)*);

Nilai D, S dan C ditentukan seperti berikut:

i. Jika kategori 1 = Bujang;
   Nilai D = RM9,000.00, S = 0 dan C = 0;

ii. Jika kategori 2 = Kahwin dan pasangan tidak berkerja;
    Nilai D = RM9,000.00, S = RM3,000.00 dan C = bilangan anak;

iii. Jika kategori 3 = Kahwin dan pasangan bekerja;
     Nilai D = RM9,000.00, S = 0 dan C = bilangan anak;

M   Amaun pendapatan bercukai yang pertama bagi setiap banjaran pendapatan bercukai setahun;

R   Kadar peratusan cukai;

B   Amaun cukai atas M selepas tolak rebat cukai individu dan pasangan (jika layak).

Setelah nilai P diperolehi, nilai M, R dan B ditentukan berdasarkan kepada Jadual 1 di bawah yang mana nilai B bergantung kepada jenis kategori pekerja.

Right column (English):

K_{t1} EPF or other Approved Scheme subject to total qualifying amount not exceeding RM6,000.00 per year;

$(Y_t – K_t)$ Net additional remuneration for current month;

Y_t Gross additional remuneration for current month;

K_t EPF or other Approved Scheme subject to total qualifying amount not exceeding RM6,000.00 per year;

* $K + K_t + K_{t1}$ not exceeding RM6,000.00 per year;

D   Deduction for individual of RM9,000.00;

S   Deduction for spouse of RM3,000.00;

C   Number of children (refer to paragraph 4.4.1 *(c)*);

Value of D, S and C are determined as follows:

i. If category 1 = Single;
   Value of D = RM9,000.00, S = 0 and C = 0;

ii. If category 2 = Married and spouse is not working;
    Value of D = RM9,000.00, S = RM3,000.00 and C = number of children;

iii. If category 3 = Married and spouse is working;
     Value of D = RM9,000.00, S = 0 and C = number of children;

M   Amount of first chargeable income for every range of chargeable income a year;

R   Percentage of tax rates;

B   Amount of tax on M less tax rebate for individual and spouse (if qualified).

Upon getting value of P, the value of M, R and B are determined based on Schedule 1 below where value of B depends on category of employee.

JADUAL
(Kaedah 3)

Jadual 1: Nilai P, M, R dan B

P (RM)	M (RM)	R (%)	B Kategori 1 & 3 (RM)	B Kategori 2 (RM)
2,500 – 5,000	2,500	1	– 400	– 800
5,001 – 20,000	5,000	3	– 375	– 775
20,001 - 35,000	20,000	7	75	– 325
35,001 - 50,000	35,000	12	1,525	1,525
50,001 - 70,000	50,000	19	3,325	3,325
70,001 - 100,000	70,000	24	7,125	7,125
Melebihi 100,000	100,000	26	14,325	14,325

5.2 Formula Pengiraan PCB Untuk Kaedah Pengiraan Berkomputer

PCB bulan semasa $= \dfrac{[\,(P - M) \times R + B\,] - (Z + X)}{n + 1}$

PCB bersih = PCB bulan semasa – zakat dan fi/levi bulan semasa

iaitu $\quad P = [\sum (Y - K^*) + (Y_1 - K_1^*) + [(Y_2 - K_2^*) \times n] + (Y_t - K_t^*)] - [D + S + 1000C + (\sum LP + LP_1)]$

P — Jumlah pendapatan bercukai untuk setahun;

$\sum (Y - K)$ — Jumlah saraan bersih terkumpul termasuk saraan tambahan bersih yang telah dibayar kepada pekerja sehingga sebelum bulan semasa termasuk saraan bersih yang dibayar oleh majikan terdahulu (jika ada);

Y — Jumlah saraan kasar bulanan dan saraan tambahan yang telah dibayar termasuk saraan kasar bulanan yang telah dibayar oleh majikan terdahulu (jika ada);

SCHEDULE
(*Rule 3*)

Schedule 1: Value of P, M, R and B

P (RM)	M (RM)	R (%)	B Category 1 & 3 (RM)	B Category 2 (RM)
2,500 – 5,000	2,500	1	– 400	– 800
5,001 – 20,000	5,000	3	– 375	– 775
20,001 - 35,000	20,000	7	75	– 325
35,001 - 50,000	35,000	12	1,525	1,525
50,001 - 70,000	50,000	19	3,325	3,325
70,001 - 100,000	70,000	24	7,125	7,125
Exceeding 100,000	100,000	26	14,325	14,325

5.2 MTD Calculation Formula For Computerised Calculation Method

MTD for current month $= \dfrac{[\,(P - M) \times R + B\,] - (Z + X)}{n + 1}$

Net MTD = MTD for current month – zakat and fee/levy for current month

where $\quad P = [\sum (Y - K^*) + (Y_1 - K_1^*) + [(Y_2 - K_2^*) \times n] + (Y_t - K_t^*)] - [D + S + 1000C + (\sum LP + LP_1)]$

P — Total chargeable income for a year;

$\sum (Y - K)$ — Total accumulated net remuneration including net additional remuneration which has been paid to an employee until before current month including net remuneration which has been paid by previous employer (if any);

Y — Total monthly gross remuneration and additional remuneration which has been paid including monthly gross remuneration paid by previous employer (if any);

K	Jumlah caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan yang telah dibuat ke atas semua saraan (saraan bulanan, saraan tambahan dan saraan daripada majikan terdahulu), premium insurans nyawa yang telah dibayar (termasuk premium insurans nyawa yang dituntut di bawah penggajian terdahulu, jika ada) tidak melebihi RM6,000.00 setahun dan apa-apa premium anuiti tertangguh yang telah dituntut dalam tahun semasa (termasuk premium anuiti tertangguh yang dituntut di bawah penggajian terdahulu, jika ada);	K	Total contribution to EPF or other Approved Scheme made on all remuneration (monthly remuneration, additional remuneration and remuneration from previous employer), life insurance premium paid (including life insurance premium claimed under previous employment, if any) not exceeding RM6,000.00 per year and any deferred annuity premium claimed in current year (including deferred annuity premium claimed under previous employment, if any);
Y_1	Saraan biasa bulan semasa;	Y_1	Current month's normal remuneration;
K_1	Caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan dan premium insurans nyawa yang telah dibayar tertakluk kepada jumlah yang layak bagi saraan bulan semasa tidak melebihi RM6,000.00 setahun (Premium anuiti tertangguh dikategorikan sebagai potongan pilihan ($\sum$LP atau LP_1) yang tuntutannya dihadkan kepada RM1,000.00 setahun sekiranya jumlah caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan dan premium insurans nyawa telah mencapai had RM6,000.	K_1	Contribution to EPF or other Approved Scheme and life insurance premium paid for current month's remuneration subject to total qualifying amount not exceeding RM6,000.00 per year (Deferred annuity premium is categorised as optional deduction ($\sum$LP or LP_1) which claim is limited to a maximum of RM1,000.00 per year if the amount of contribution to EPF or other Approved Scheme and life insurance premium has reached the limit of RM6,000.
	Sekiranya caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan dan bayaran premium insurans nyawa tidak mencapai had RM6,000, apa-apa lebihan daripada premium anuiti tertangguh yang melebihi RM1,000 boleh dituntut dan diambil kira bersama-sama jumlah caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan dan bayaran premium insurans nyawa tersebut tertakluk kepada jumlah tuntutan keseluruhan caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan, bayaran premium insurans nyawa dan premium anuiti tertangguh tersebut tidak melebihi RM7,000.);		If contributions to the EPF or any other Approved Scheme and payment of life insurance premiums has not reached the limit of RM6,000, any excess from the deferred annuity premium which is exceeding RM1,000 can be claimed and considered together with the amount of contributions to the EPF or any other Approved Scheme and life insurance premiums subject to the total amount claimed for the contributions to the EPF or any other Approved Scheme, life insurance premiums, and the deferred annuity premium is not exceeding RM7,000.);

<table>
<tr><td colspan="2" align="center">JADUAL
(Kaedah 3)</td><td colspan="2" align="center">SCHEDULE
(*Rule 3*)</td></tr>
</table>

Y_2	Anggaran saraan seperti Y_1 untuk bulan seterusnya;	Y_2	Estimated remuneration as per Y_1 for the following month;
K_2	Anggaran baki jumlah caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan dan premium insurans nyawa bagi baki bulan yang layak [[RM 6,000 (Terhad) – (K + K_1 + K_t)] / n] atau K_1, yang mana lebih rendah;	K_2	Estimated balance of total contribution to EPF or other Approved Scheme and life insurance premium paid for the qualifying monthly balance [[RM 6,000 (Limited) – (K + K_1 + K_t)] / n] or K_1, whichever is lower;
$Y_t – K_t$	Saraan tambahan bersih bulan semasa;	$Y_t – K_t$	Net additional remuneration for current month;
Y_t	Saraan tambahan kasar bulan semasa;	Y_t	Gross additional remuneration for current month;
K_t	Caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan bagi saraan tambahan bulan semasa tertakluk jumlah yang layak tidak melebihi RM6,000.00 setahun;	K_t	Contribution to EPF or other Approved Scheme for current month's additional remuneration subject to total qualifying amount not exceeding RM6,000.00 per year;
	* K + K_1 + K_2 + K_t tidak melebihi RM6,000.00 setahun		* K + K_1 + K_2 + K_t not exceeding RM6,000.00 per year
n	Baki bulan bekerja dalam setahun;	n	Remaining working month in a year;
n + 1	Baki bulan bekerja dalam setahun termasuk bulan semasa;	n + 1	Remaining working month in a year including current month;
D	Potongan individu sebanyak RM9,000.00;	D	Deduction for individual of RM9,000.00;
S	Potongan pasangan sebanyak RM3,000.00;	S	Deduction for spouse of RM3,000.00;
C	Bilangan anak (rujuk perenggan 4.4.1 *(c)*);	C	Number of children (refer to paragraph 4.4.1 *(c)*);

Nilai D, S dan C ditentukan seperti yang berikut: / Value of D, S and C are determined as follows:

i.	Jika kategori 1 = Bujang; Nilai D = RM9,000.00, S = 0 dan C = 0;	i.	If category 1= Single; Value of D = RM9,000.00, S = 0 and C = 0;
ii.	Jika kategori 2 = Kahwin dan pasangan tidak berkerja; Nilai D = RM9,000.00, S = RM3,000.00 dan C = bilangan anak;	ii.	If category 2 = Married and spouse is not working; Value of D = RM9,000.00, S = RM3,000.00 and C = number of children;
iii.	Jika kategori 3 = Kahwin dan pasangan bekerja; Nilai D= RM9,000.00, S= 0 dan C= bilangan anak;	iii.	If category 3 = Married and spouse is working; Value of D = RM9,000.00, S = 0 and C = number of children;
∑LP	Potongan terkumpul lain yang telah dibenarkan termasuk daripada penggajian terdahulu (jika ada);	∑LP	Other accumulated allowable deductions including from previous employment (if any);
LP_1	Potongan bulan semasa lain yang dibenarkan;	LP_1	Other allowable deductions for current month;
M	Amaun pendapatan bercukai yang pertama bagi setiap banjaran pendapatan bercukai setahun;	M	Amount of first chargeable income for every range of chargeable income a year;
R	Kadar peratusan cukai;	R	Percentage of tax rates;

B	Amaun cukai ke atas jumlah M selepas tolak rebat cukai individu dan pasangan (jika layak);
Z	Fi/Zakat terkumpul yang telah dibayar selain daripada fi/zakat bulan semasa;
X	PCB terkumpul yang telah dibayar untuk bulan terdahulu daripada penggajian terdahulu (termasuk PCB saraan tambahan).

5.3 Formula Saraan Tambahan

Jika seseorang pekerja menerima bayaran saraan tambahan selain daripada saraan biasa, amaun cukai yang perlu dipotong dan dibayar dalam bulan itu hendaklah dikira mengikut Formula Saraan Tambahan.

"Saraan biasa" ertinya saraan bulanan tetap yang dibayar kepada pekerja sama ada amaun tetap ataupun berubah-ubah sebagaimana yang dinyatakan di dalam kontrak perkhidmatan secara bertulis ataupun tidak.

"Saraan tambahan" ertinya apa-apa bayaran yang dibuat kepada pekerja sama ada secara sekaligus atau berkala atau tertunggak atau bayaran yang tidak tetap atau apa-apa bayaran yang merupakan tambahan kepada saraan biasa bulan semasa.
Saraan tambahan itu termasuk:

  i.   bayaran kerja lebih masa
  ii. bonus/insentif
  iii. tunggakan gaji atau apa-apa tunggakan lain yang dibayar kepada pekerja
  iv. skim opsyen saham pekerja (jika pekerja memilih potongan PCB)
  v.   cukai yang ditanggung oleh majikan
  vi. ganjaran
  vii. pampasan untuk kehilangan pekerjaan

B	Amount of tax on M less tax rebate for individual and spouse (if qualified);
Z	Accumulated fee/zakat paid other than fee/zakat for current month;
X	Accumulated MTD paid for previous month including from previous employment (including MTD on additional remuneration).

5.3 Additional Remuneration Formula

Where an employee receives an additional remuneration other than normal remuneration, the amount of tax to be deducted and paid in that month shall be calculated according to the Additional Remuneration Formula.

"Normal remuneration" means monthly fixed remuneration paid to an employee whether the amount is fixed or variable as stated in the employment contract written or otherwise.

"Additional remuneration" means any payment paid to an employee either in one lump sum or periodical or in arrears or non fixed payment or any additional payment to a current month's normal remuneration.

Such additional remuneration includes:

  i.   overtime allowance
  ii. bonus/incentive
  iii. arrears of salary or any other arrears paid to an employee
  iv. employee's share option scheme (if employee opts for MTD deduction)
  v.   tax borne by employer
  vi. gratuity
  vii. compensation for loss of employment

viii. ex-gratia	viii. ex-gratia
ix. fi pengarah (tidak dibayar secara bulanan)	ix. director's fee (not paid monthly)
x. komisen	x. commissions
xi. elaun (amaun berubah-ubah sama ada dibayar secara bulanan atau tidak)	xi. allowances (variable amount either paid every month or not)
xii. apa-apa bayaran lain sebagai tambahan kepada saraan biasa bulan semasa	xii. any other payment in addition to normal remuneration for current month

PCB bagi saraan tambahan adalah dikira seperti yang berikut:

MTD for additonal remuneration is calculated as follows:

5.3.1   Jadual Potongan Cukai Bulanan

5.3.1   Schedule of Monthly Tax Deductions

Langkah 1 - Tentukan PCB ke atas saraan biasa bersih setahun (tidak termasuk saraan tambahan bulan semasa) dan PCB saraan tambahan yang telah dibayar.

Step 1 –   Determine MTD on net normal remuneration for a year (not including current month additional remuneration) and MTD for additional remuneration which has been paid.

[A]   Tentukan kategori pekerja.

[A]   Determine category of employee.

[B]   Tentukan saraan biasa bersih = Saraan biasa kasar tolak (-) KWSP atau Kumpulan Wang Lain Yang Diluluskan (terhad kepada RM500.00 sebulan atau RM6,000 setahun).

[B]   Determine net normal remuneration = Gross normal remuneration less (-) EPF or any other Approved Scheme (limited to RM500.00 per month or RM6,000.00 per year).

[C] Tentukan PCB bulan semasa bagi saraan biasa bersih dalam Langkah 1 [B].

PCB bulan semasa = RMXXX (rujuk Jadual **Potongan Cukai Bulanan**)

PCB bersih = PCB bulan semasa – zakat dan fi/levi bulan semasa

[C]   Determine current month MTD for net normal remuneration in Step 1 [B].

MTD for current month = RMXXX [refer to Schedule of **Monthly Tax Deductions**]

Net MTD = MTD for current month – zakat and fee/levy for current month

[D] Jumlah PCB setahun = PCB terkumpul yang telah dibayar + [PCB bulan semasa   pada Langkah [C] x baki bulan dalam setahun termasuk

[D]   Total MTD for a year = Total paid accumulated MTD + [MTD for current month at Step [C] x remaining month in a year include current month]

JADUAL (Kaedah 3)	SCHEDULE (*Rule 3*)

bulan semasa] = X + [PCB bulan semasa pada Langkah [C] x (n + 1)]	= X + [MTD for current month at Step [C] x (n + 1)]
Langkah 2 - Tentukan pendapatan bercukai setahun [P] (termasuk saraan tambahan bulan semasa) dan PCB untuk saraan tambahan yang telah dibayar.	**Step 2 – Determine chargeable income for a year [P] (including additional remuneration for current month) and MTD for additional remuneration which has been paid.**
[A] Tentukan kategori pekerja.	[A] Determine category of employee.
[B] Tentukan pendapatan bercukai setahun [P];	[B] Determine chargeable income for a year [P];
$P = [(\,Y - K\,) \times 12] + [\sum(Y_{t1} - K_{t1})] + (Y_t - K_t) - (\,D + S + 1000C)$	$P = [(\,Y - K\,) \times 12] + [\sum(Y_{t1} - K_{t1})] + (Y_t - K_t) - (\,D + S + 1000C)$
Langkah 3 – Tentukan jumlah cukai setahun berdasarkan kepada nilai P dalam Langkah 2 [B]. Nilai M, R dan B adalah berdasarkan kepada nilai seperti di Jadual 1 di atas.	**Step 3 – Determine total tax for a year based on value of P in Step 2 [B]. Value of M, R and B are based on value as per Schedule 1 above.**
Jumlah cukai setahun = (P – M) x R + B	Total tax for a year = (P – M) x R + B
Langkah 4 - Tentukan PCB bagi saraan tambahan semasa iaitu jumlah cukai (Langkah 3) ditolak dengan jumlah PCB setahun (Langkah 1[D]) dan zakat yang telah dibayar.	**Step 4 – Determine MTD for current month additional remuneration where total tax (Step 3) less total MTD for a year (Step 1[D]) and zakat which has been paid.**
PCB saraan tambahan = Langkah 3 – [Langkah 1[D] + zakat yang telah dibayar]	MTD for additional remuneration = Step 3 – [Step 1[D]+ zakat which has been paid]
Langkah 5 - PCB bulan semasa yang perlu dibayar.	**Step 5 – MTD for current month which shall be paid.**
= PCB bersih + PCB saraan tambahan bulan semasa = Langkah 1[C] + Langkah 4	= Net MTD + MTD for current month on additional remuneration = Step 1[C] + Step 4

5.3.2 Kaedah Pengiraan Berkomputer

Langkah 1 - Tentukan PCB ke atas saraan bersih setahun (tidak termasuk saraan tambahan bulan semasa).

[A]   Tentukan kategori pekerja.

[B]   Tentukan pendapatan bercukai setahun [P];

$$P = [\sum(Y - K^*) + (Y_1 - K_1^*) + [(Y_2 - K_2^*) \times n] + (Y_t - K_t^*)] - [D + S + 1000C + (\sum LP + LP_1)]$$

iaitu $(Y_t - K_t) = 0$

[C]   Tentukan PCB bulanan bagi saraan biasa bersih. Setelah nilai P pada langkah [B] ditentukan, nilai M, R dan B ditentukan berdasarkan Jadual 1 di atas.

PCB bulan semasa $= \dfrac{[(P - M) \times R + B] - (Z + X)}{n + 1}$

PCB bersih = PCB bulan semasa – zakat dan fi/levi bulan semasa

[D]   Tentukan jumlah PCB setahun

Jumlah PCB setahun = Jumlah PCB terkumpul yang telah dibayar + [PCB bulan semasa pada Langkah [C] x baki bulan dalam setahun termasuk bulan semasa]

= X + [(PCB bulan semasa pada Langkah [C]) x (n + 1)]

5.3.2 Computerised Calculation Method

Step 1 – Determine MTD on net remuneration for a year (not including current month's additional remuneration).

[A]   Determine category of employee.

[B]   Determine chargeable income for a year [P];

$$P = [\sum(Y - K^*) + (Y_1 - K_1^*) + [(Y_2 - K_2^*) \times n] + (Y_t - K_t^*)] - [D + S + 1000C + (\sum LP + LP_1)]$$

where $(Y_t - K_t) = 0$

[C]   Determine monthly MTD for net normal remuneration. Once value of P in Step [B] is determined, value of M, R and B are determined based on Schedule 1 above.

MTD for current month $= \dfrac{[(P - M) \times R + B] - (Z + X)}{n + 1}$

Net MTD = MTD for current month – zakat and fee/levy for current month

[D]   Determine total MTD for a year

Total MTD for a year = Total paid accumulated MTD + [MTD for current month at Step [C] x remaining month in a year include current month]

= X + [(MTD for current month at Step [C] x (n + 1)]

Langkah 2 - Tentukan pendapatan bercukai setahun [P] (termasuk saraan tambahan bulan semasa) dan saraan tambahan yang telah dibayar.

[A] Tentukan kategori pekerja.

[B] Tentukan pendapatan bercukai setahun [P];

$P = [\sum(Y-K^*) + (Y_1 - K_1^*) + [(Y_2 - K_2^*) \times n] + (Y_t - K_t^*)] - [D+S+1000C + (\sum LP + LP_1)]$

Langkah 3 - Tentukan jumlah cukai setahun berdasarkan nilai P pada Langkah 2 [B]. Nilai M, R dan B adalah berdasarkan kepada nilai seperti di Jadual 1 di atas.

Jumlah cukai setahun $= (P-M) \times R + B$

Langkah 4 - Tentukan PCB untuk bulan semasa bagi saraan tambahan iaitu jumlah cukai setahun (Langkah 3) ditolak dengan jumlah PCB setahun (Langkah 1[D]), zakat dan fi/levi yang telah dibayar.

PCB saraan tambahan $=$ Langkah 3 $-$ [Langkah 1[D] + zakat dan fi/levi yang telah dibayar]

Langkah 5 – PCB bulan semasa yang perlu dibayar.

= PCB bersih + PCB saraan tambahan bulan semasa
= Langkah 1[C] + Langkah 4

Step 2 – Determine chargeable income for a year [P] (including additional remuneration for current month) and additional remuneration which has been paid.

[A] Determine category of employee.

[B] Determine chargeable income for a year [P];

$P = [\sum(Y-K^*) + (Y_1 - K_1^*) + [(Y_2 - K_2^*) \times n] + (Y_t - K_t^*)] - [D+S+1000C + (\sum LP + LP_1)]$

Step 3 – Determine total tax for a year based on value of P in Step 2 [B]. Value of M, R and B are based on value as per Schedule 1 above.

Total tax for a year $= (P-M) \times R + B$

Step 4 - Determine MTD for current month additional remuneration where total tax (Step 3) less total MTD for a year (Step 1[D]), zakat and fee/levy which have been paid.

MTD for additional remuneration = Step 3 $-$ [Step 1[D] + zakat and fee/levy which has been paid]

Step 5 – MTD for current month which shall be paid.

= Net MTD + MTD for current month on additional remuneration
= Step 1[C] + Step 4

5.4 Cara Pengiraan dan Pengemukaan Bayaran PCB Saraan Tambahan

Jika saraan tambahan tahun semasa dibayar pada tahun semasa , pengiraan PCB adalah seperti yang berikut:
- Rujuk Jadual Potongan Cukai Bulanan atau Kaedah Pengiraan Berkomputer.
- Gunakan Formula Saraan Tambahan di perenggan 5.3.1 atau 5.3.2.
- Bayaran PCB untuk saraan biasa bulan semasa dan saraan tambahan bulan semasa hendaklah dibuat dalam satu bayaran.

5.5 Peringatan

5.5.1   Majikan yang menggunakan Jadual Potongan Cukai Bulanan adalah disarankan untuk menggunakan Kaedah Pengiraan Berkomputer atau Kalkulator PCB yang didapati daripada laman web LHDNM di www.hasil.gov.my, jika:

    i.   pekerja memilih untuk menuntut potongan selain diri sendiri, pasangan, anak dan KWSP;

    ii.   pekerja menerima penyelarasan gaji (kenaikan/penurunan gaji);

    iii.   pekerja baru mula bekerja selain daripada bulan Januari;

    iv.   pekerja baru mula bekerja dengan majikan baru dan pernah menerima saraan daripada majikan terdahulu.

5.5.2   Jika amaun PCB (sebelum tolakan zakat dan fi) kurang daripada RM10.00, majikan tidak perlu memotong PCB pekerja itu.

5.4 Method of Calculation and MTD Payment for Additional Remuneration

If additional remuneration for current year is paid in current year, method of calculation is as follows:
- Refer to Schedule of Monthly Tax Deductions or Computerised Calculation Method for current year.
- Apply Additional Remuneration Formula in paragraph 5.3.1 or 5.3.2.
- MTD payment for current month's normal remuneration and additional remuneration shall be paid in a single payment.

5.5 Reminder

5.5.1   Employer using Schedule of Monthly Tax Deductions is advised to use Computerised Calculation Method or Kalkulator PCB which is available from the LHDNM's website at www.hasil.gov.my, if:

    i.   employee elects to claim deduction other than for own self, spouse, child and EPF;

    ii.   employee receives salary adjustment (increase/decrease in salary);

    iii.   new employee commences employment other than in the month of January;

    iv.   employee commences employment with new employer and received remuneration from previous employer.

5.5.2   If the amount of MTD (before deductions of zakat and fee) is less than RM10.00, the employer is not required to deduct the MTD payment for that employee.

5.6 Contoh Pengiraan	**5.6 Example of Calculation**
Contoh penentuan amaun saraan yang layak dikenakan PCB adalah seperti yang berikut:	Examples for determination of qualifying remuneration amount subject to MTD are as follows:
a. Skim Opsyen Saham Pekerja	**a. Employee Share Option Scheme**
Amaun manfaat saham dikira seperti yang berikut:	Amount of share benefits is calculated as follows:

5.6 Contoh Pengiraan

Contoh penentuan amaun saraan yang layak dikenakan PCB adalah seperti yang berikut:

a. Skim Opsyen Saham Pekerja

Amaun manfaat saham dikira seperti yang berikut:

Nilai pasaran saham pada tarikh opsyen boleh dilaksana   xx

atau

Nilai pasaran pada tarikh opsyen dilaksanakan   xx
(yang mana lebih rendah)
Tolak:
Harga yang dibayar untuk saham (jika terpakai)   xx
Perkusit di bawah perenggan 13(1)*(a)* Akta   xx

Contoh :

Tarikh opsyen ditawarkan   : 1 Disember 2007
Tarikh opsyen boleh dilaksana : 1 Mac 2008 - 28 Februari 2018
Tarikh opsyen dilaksanakan   : 2 Mei 2010

Nilai pasaran sesaham pada tarikh opsyen
boleh dilaksana (1 Mac 2008)   : RM3.80
Nilai pasaran sesaham pada tarikh opsyen
dilaksanakan (2 Mei 2010)   : RM4.00
   yang mana lebih rendah

Tolak:

5.6 Example of Calculation

Examples for determination of qualifying remuneration amount subject to MTD are as follows:

a. Employee Share Option Scheme

Amount of share benefits is calculated as follows:

Market value of share at the date option is exercisable   xx

or

Market value at the date option is exercised   xx
(whichever is lower)
Less:
Price paid for the share (if applicable)   xx
Perquisite under paragraph 13(1)*(a)* Act   xx

Example :

Date option is offered   : 1 December 2007
Date of option is exercisable   : 1 March 2008 - 28 February 2018
Date of option is exercised   : 2 May 2010

Market value per share at the date option is
exercisable (1 March 2008)   : RM3.80
Market value per share at the date option is
exercised (2 May 2010)   : RM4.00
   whichever is lower

Less:

Harga sesaham yang ditawarkan pada 1 Disember 2007 : RM1.50 Oleh itu, nilai perkuisit : RM2.30 (RM3.80 – RM1.50) Jika pekerja ditawarkan dan melaksanakan 10,000 unit saham dalam tahun 2010, nilai perkuisit ialah: 10,000 unit saham x RM2.30 = RM23,000.00 Jika opsyen saham yang dilaksanakan oleh pekerja diterima dalam bentuk wang tunai dan bukan saham, cukai akan dikenakan apabila opsyen tersebut dilaksanakan. Majikan mesti memastikan supaya PCB bagi perkuisit di atas dikira berdasarkan kepada Formula Saraan Tambahan dalam bulan perkuisit itu diterima.	Offered price per share on 1 December 2007 : RM1.50 Therefore, value of perquisite : RM2.30 (RM3.80 – RM1.50) If employee being offered and exercised 10,000 unit of shares in the year 2010, the value of perquisite is: 10,000 unit of shares x RM2.30 = RM23,000.00 If the share option exercised by the employee is received in the form of cash and not shares, tax will be imposed on the date the option is exercised. Employer must ensure MTD for the above perquisite is calculated based on the Additional Remuneration Formula in the month the perquisite is received.
b. Ganjaran Ganjaran bagi kes seperti yang berikut adalah dikecualikan daripada cukai sepenuhnya dan tidak tertakluk kepada pengiraan PCB . i. Ganjaran persaraan Jumlah yang diterima dengan cara ganjaran atas persaraan daripada suatu penggajian- a. jika Ketua Pengarah berpuas hati bahawa persaraan disebabkan oleh keuzuran; b. jika persaraan berlaku pada atau selepas mencapai umur 55 tahun, atau pada mencapai umur wajib bersara daripada	**b. Gratuity** Gratuities for the following cases are exempt wholly from tax and are not subject to MTD calculation. i. Retirement gratuity Sum received by way of gratuity on retirement from an employment- a. if the Director General is satisfied that the retirement is due to ill-health; b. if the retirement takes place on or after reaching the age of 55 years, or on reaching the compulsory age of retirement from

penggajian yang dinyatakan di bawah mana-mana undang-undang bertulis dan dalam salah satu kes daripada suatu penggajian yang berlanjutan selama sepuluh (10) tahun dengan majikan atau kumpulan syarikat yang sama; atau	employment specified under any written law and in either case from an employment which has lasted ten (10) years with the same employer or companies in the same group; or
c. jika persaraan berlaku apabila mencapai umur wajib bersara mengikut suatu kontrak penggajian atau perjanjian bersama pada umur 50 tahun tetapi sebelum 55 tahun dan penggajian itu telah berlanjutan selama sepuluh (10) tahun dengan majikan atau kumpulan syarikat yang sama.	c. if the retirement takes place on reaching the compulsory age of retirement pursuant to a contract of employment or collective agreement at the age of 50 but before 55 and that employment has lasted for ten (10) years with the same employer or with companies in the same group.
ii. Jumlah wang yang diterima dengan cara ganjaran atau dengan cara bayaran sebagai ganti cuti yang dibayar daripada kumpulan wang awam atas persaraan dari suatu penggajian di bawah mana-mana undang-undang bertulis.	ii. Sum received by way of gratuity or by way of payment in lieu of leave paid out of public funds on retirement from an employment under any written law.
iii. Jumlah wang yang diterima dengan cara ganjaran yang dibayar daripada kumpulan wang awam atas penamatan suatu kontrak penggajian (tolak caruman oleh majikan kepada KWSP, jika ada, dan faedah ke atasnya).	iii. Sums received by way of gratuity paid out of public funds on termination of a contract of employment (less the employer's contribution to the EPF, if any, and interest thereon).
iv. Jumlah wang yang diterima dengan cara ganjaran kematian atau sebagai pampasan disatukan bagi kematian atau kecederaan.	iv. Sum received by way of death gratuities or as consolidated compensation for death or injuries.
Jika pekerja tidak layak mendapat apa-apa pengecualian ganjaran seperti di atas, PCB atas semua ganjaran tersebut perlu dikira dengan menggunakan Formula Saraan Tambahan.	If an employee is not qualified to any exemption from gratuity as the above, MTD on all gratuities shall be calculated by using Additional Remuneration Formula.

Contoh :	**Example :**
i. Pekerja mula penggajian pada : 1 Januari 2002 ii. Pekerja bersara dan menerima ganjaran pada : 29 Oktober 2010 iii. Jumlah ganjaran dibayar apabila bersara :RM35,000.00 pada umur 53 tahun	i. Employee commenced employment on :1 January 2002 ii. Employee retired and received gratuity on : 29 October 2010 iii. Total gratuity paid upon retirement at the age : RM35,000.00 of 53
Tentukan tempoh penggajian:	Determine period of employment:
Tempoh penggajian: 1 Januari 2002 – 31 Oktober 2010 (9 tahun 10 bulan). Oleh itu, ganjaran adalah boleh dikenakan cukai disebabkan tempoh penggajian kurang daripada sepuluh (10) tahun.	Period of employment: 1 January 2002 – 31 October 2010 (9 years 10 months). Therefore, gratuity is taxable due to period of employment is less than ten (10) years.
Jumlah ganjaran diterima yang berjumlah RM35,000.00 adalah tertakluk kepada PCB dan PCB tersebut hendaklah menggunakan Formula Saraan Tambahan.	Total gratuity received of RM35,000.00 is subject to MTD and the MTD shall be calculated using Additional Remuneration Formula.

c. Pampasan untuk Kehilangan Penggajian

Pampasan adalah dikecualikan daripada cukai pendapatan dalam hal keadaan yang berikut:

i. Jika Ketua Pengarah berpuas hati bahawa bayaran yang dibuat atas alasan kehilangan pekerjaan disebabkan oleh keuzuran; atau

ii. Dalam hal suatu bayaran dibuat berhubungan dengan suatu tempoh penggajian dengan majikan yang sama atau dengan syarikat dalam kumpulan yang sama, berkenaan dengan sekian banyak bayaran yang tidak melebihi suatu jumlah yang ditentukan dengan mendarabkan jumlah RM10,000.00 dengan bilangan tahun genap bekerja dengan majikan atau syarikat tersebut.

c. Compensation for Loss of Employment

Compensation is exempted from income tax in the following circumstances:

i. If the Director General is satisfied that the payment is made on account of loss of employment due to ill-health; or

ii. In case of a payment made in connection with a period of employment with the same employer or with companies in the same group, in respect of so much of the payment as does not exceed an amount ascertained by multiplying the sum of RM10,000.00 by the number of completed years of service with that employer or those companies.

Pampasan bagi maksud perenggan ini termasuklah pemberhentian di bawah Skim Pemisahan Sukarela (VSS) atau Skim Pemisahan Persetujuan Bersama.

Baki pampasan setelah ditolak dengan pengecualian yang layak adalah tertakluk kepada PCB dan pengiraan PCB tersebut hendaklah menggunakan Formula Saraan Tambahan.

Contoh:

i.	Pekerja mula penggajian pada	1 Mei 2004
ii.	Pekerja diberhentikan pada	25 Mac 2010
iii.	Jumlah bayaran pampasan	RM75,000.00

Penentuan amaun pampasan yang tertakluk kepada cukai.

[A] Tentukan bilangan tahun genap perkhidmatan.

1/5/2004 - 30/4/2005: satu tahun genap perkhidmatan.
1/5/2005 - 30/4/2006: satu tahun genap perkhidmatan.
1/5/2006 - 30/4/2007: satu tahun genap perkhidmatan.
1/5/2007 - 30/4/2008: satu tahun genap perkhidmatan.
1/5/2008 - 30/4/2009: satu tahun genap perkhidmatan.
1/5/2009 - 25/3/2010: kurang dari satu tahun genap perkhidmatan.

Pekerja telah berkhidmat untuk 5 tahun genap perkhidmatan.

[B] Pengecualian cukai ke atas pampasan hendaklah:

RM10,000.00 x 5 tahun genap perkhidmatan = RM50,000.00

Compensation for the purpose of this paragraph includes termination under the Voluntary Separation Scheme (VSS) or Mutual Separation Scheme.

Balance of compensation after deducting the qualifying exemption will be subject to MTD and the MTD shall be calculated using Additional Remuneration Formula.

Example:

i.	Employee commenced employment on	1 May 2004
ii.	Employee is terminated on	25 March 2010
iii.	Total compensation paid	RM75,000.00

Determination of amount of compensation which is subject to tax.

[A] Determine the number of completed years of service.

1/5/2004 - 30/4/2005: one completed year of service.
1/5/2005 - 30/4/2006: one completed year of service.
1/5/2006 - 30/4/2007: one completed year of service.
1/5/2007 - 30/4/2008: one completed year of service.
1/5/2008 - 30/4/2009: one completed year of service.
1/5/2009 - 25/3/2010: less than one completed year of service.

Employee has served for 5 completed years of service.

[B] Tax exemption on compensation shall be:

RM10,000.00 x 5 completed years of service = RM50,000.00

Bayaran pampasan	RM75,000.00
Tolak: Amaun yang dikecualikan	RM50,000.00
Baki pampasan yang tertakluk PCB	RM25,000.00

Baki pampasan berjumlah RM25,000.00 setelah ditolak dengan pengecualian yang layak adalah tertakluk kepada PCB dan pengiraan PCB tersebut hendaklah menggunakan Formula Saraan Tambahan.

Walau bagaimanapun, bayaran pampasan yang dibuat oleh suatu syarikat terkawal kepada seorang pengarah syarikat itu yang bukan berkhidmat sebagai pengarah sepenuh masa adalah tidak dikecualikan daripada cukai.

6. PEKERJA YANG TIDAK TERTAKLUK KEPADA PCB TETAPI BOLEH DIKENAKAN CUKAI

6.1 Pekerja di bawah kategori 1 atau kategori 3 dengan jumlah saraan bulanan (selepas ditolak potongan yang dibenarkan) di antara RM2,200.00 hingga RM2,451.00 adalah boleh dikenakan cukai walaupun saraannya tidak tertakluk kepada potongan cukai di bawah kaedah PCB.

6.2 Majikan adalah bertanggungjawab untuk mendaftarkan nombor rujukan pekerja samada ada melalui e-Daftar di laman sesawang Lembaga Hasil Dalam Negeri Malaysia (LHDNM) atau dengan menghubungi cawangan LHDNM yang berhampiran.

6.3 Jika pekerja menerima saraan tambahan dan tertakluk kepada PCB, majikan dikehendaki menggunakan Formula Saraan Tambahan.

7. PINDAAN POTONGAN PCB

Seorang pekerja boleh memohon kepada majikan untuk membuat PCB tambahan jika PCB semasa tidak mencukupi untuk menyelesaikan cukai tahunan.

Compensation paid	RM75,000.00
Less: Amount of exemption	RM50,000.00
Balance of compensation subject to MTD	RM25,000.00

Balance of compensation of RM25,000.00 after deducting the qualifying exemption will be subject to MTD and the MTD shall be calculated using Additional Remuneration Formula.

However, payment for compensation made by a controlled company to a director of the company who is not a whole-time service director shall not be exempted from tax.

6. EMPLOYEE WHO IS NOT SUBJECT TO MTD BUT LIABLE TO TAX

6.1 Employee under category 1 or category 3 with total monthly remuneration (after less allowable deduction) between RM2,200.00 to RM2,451.00 is liable to tax even though his remuneration is not subject to tax deduction under MTD rules.

6.2 Employer is responsible to register the employee reference number either through e-Daftar on the website of Inland Revenue Board of Malaysia (IRBM) or by contacting the nearest IRBM branch.

6.3 If an employee received additional remuneration and subject to MTD, the employer is required to use Additional Remuneration Formula.

7. AMENDMENT OF MTD DEDUCTIONS

An employee may request the employer to make additional MTD if the current MTD is not sufficient to settle the yearly tax.

8. **PENGIRAAN PCB UNTUK SARAAN TAMBAHAN TAHUN KEBELAKANGAN SELAIN FI PENGARAH DAN BONUS**

8.1 Saraan Tambahan Tahun 2009

Jika saraan tambahan untuk tahun 2009 dibayar pada tahun semasa, pengiraan PCB adalah seperti berikut;

- Jadual Potongan Cukai Bulanan 2009

    Pengiraan PCB bagi Langkah 1 dalam Formula Saraan Tambahan hendaklah berdasarkan kepada saraan biasa bulan Disember atau bulan terakhir penggajian bagi tahun itu dengan menggunakan Jadual Potongan Cukai Bulanan yang terpakai bagi tahun itu.

- Kaedah Pengiraan Berkomputer

    Pengiraan PCB hendaklah mengambilkira jumlah saraan, potongan-potongan, rebat dan PCB tahun 2009.

8.2 Saraan Tambahan untuk Tahun Kebelakangan Sebelum Tahun 2009

Bagi saraan tambahan untuk tahun kebelakangan iaitu sebelum tahun 2009 yang diterima dalam tahun semasa, pengiraan PCB hendaklah dikira dengan menggunakan Formula Bonus dan Jadual Potongan Cukai Bulanan pada tahun berkenaan.

8. **MTD CALCULATION FOR PRIOR YEARS REMUNERATION OTHER THAN DIRECTOR FEE AND BONUS**

8.1 Additional Remuneration for the Year 2009

If additional remuneration for the year 2009 is paid in the current year, the MTD calculation is as follows;

- Schedule of Monthly Tax Deduction for year 2009

    The MTD calculation for Step 1 in the Additional Remuneration Formula shall be based on the normal remuneration for the month of December or last month of employment for the year by using the Schedule of Monthly Tax Deductions applicable for that year.

- Computerised Calculation Method

    The MTD calculation shall take into account the total remuneration, deductions, rebate and MTD for year 2009.

8.2 Additional Remuneration for Prior Years before Year 2009

For additional remuneration for prior years before year 2009 which is received in the current year, MTD calculation shall be calculated by using Bonus Formula and Schedule of Monthly Tax Deduction for the relevant year.

CONTOH 1 **PENGIRAAN PCBKE ATAS SARAAN TAMBAHAN MENGGUNAKAN JADUAL PCB (JENIS SARAAN SEPERTI DI PERENGGAN 5.3)**	EXAMPLE 1 **MTD CALCULATION ON ADDITIONAL REMUNERATION USING MTD SCHEDULE (TYPE OF REMUNERATION AS PARAGRAPH 5.3)**

Left column (Malay):

Pekerja (Berkahwin) dan isteri bekerja]
2 anak layak potongan] Rujuk **KATEGORI 3 (KA2)**

Saraan biasa bulanan Januari	RM 3,600.00	KWSP:	RM 396.00
Jumlah Saraan Tambahan	RM 7,200.00	KWSP:	RM 792.00
Jumlah	**RM10,800.00**		**RM1,188.00**

Langkah 1 - Tentukan PCB ke atas saraan biasa bersih setahun (tidak termasuk saraan tambahan bulan semasa) dan PCB saraan tambahan yang telah dibayar

[A] Tentukan kategori pekerja.

   Kategori 3 (KA2)

[B] Tentukan saraan biasa bersih = Saraan biasa kasar tolak (-) KWSP atau Kumpulan Wang Lain Yang Diluluskan (terhad kepada RM500.00 sebulan atau RM6,000.00 setahun).

Saraan biasa bulanan	RM3,600.00
Tolak: KWSP	RM 396.00 (terhad kepada RM500 sebulan)
Saraan biasa bersih bulanan	RM3,204.00

[C] Tentukan PCB bulan semasa bagi saraan biasa bersih dalam Langkah 1 [B]

   PCB bulan semasa = RM51.00 (rujuk Jadual PCB)
   PCB bersih   = PCB bulan semasa – zakat dan fi/levi bulan semasa
                   = RM51.00 – RM0.00

Right column (English):

Employee (Married) and wife working]
2 children entitle for deduction] Refer **CATEGORY 3 (KA2)**

Monthly normal remuneration January 2009	RM 3,600.00	EPF:	RM 396.00
Total Additional Remuneration	RM 7,200.00	EPF:	RM 792.00
Total	**RM10,800.00**		**RM1,188.00**

Step 1 – Determine MTD on net normal remuneration for a year (not including current month additional remuneration) and MTD for additional remuneration which has been paid

[A] Determine category of employee.

   Category 3 (KA2)

[B] Determine net normal remuneration = Gross normal remuneration less (-) EPF or any other Approved Scheme (limited to RM500.00 per month or RM6,000.00 per year).

Monthly normal remuneration	RM3,600.00
Minus: EPF	RM 396.00 (limited to RM500 per month)
Monthly normal net remuneration	RM3,204.00

[C] Determine current month MTD for net normal remuneration in Step 1 **[B].**

   MTD for current month = RM51.00 (refer Schedule of Monthly Tax Deductions 2009)
   Net MTD   = MTD for current month –zakat and fee/ levy for current month
                    = RM51.00 - RM0.00

[D] Jumlah PCB setahun = PCB terkumpul yang telah dibayar + [PCB bulan semasa pada Langkah [C] x baki bulan dalam setahun termasuk bulan semasa]

= X + [PCB bulan semasa pada Langkah [C] x (n + 1)]
= RM0.00 + [RM51.00 x 12 bulan]
= RM612.00

Langkah 2 - Tentukan pendapatan bercukai setahun [P] (termasuk saraan tambahan bulan semasa) dan saraan tambahan yang telah dibayar

[A] Tentukan kategori pekerja.

Kategori 3 (KA2)

[B] Tentukan pendapatan bercukai setahun [P];

$P = [(Y - K) \times 12] + [\sum(Y_{t1} - K_{t1})] + (Y_t - K_t) - (D + S + 1000C)$
= [(RM3,600– RM396*) x 12] + [RM0.00 – RM0.00] + [RM7,200 – RM792*] – [RM9,000 + RM0.00 + RM2,000]
= RM38,448 + RM6,408 - RM11,000
= RM33,856

* KWSP = (RM396 x 12) + RM792 = RM5,544.00
* Potongan cukai atas caruman KWSP pekerja terhad kepada RM6,000.00 setahun

Langkah 3 – Tentukan jumlah cukai setahun berdasarkan nilai P pada Langkah 2 [B]. Nilai M, R dan B adalah berdasarkan kepada nilai seperti di Jadual 1 di bawah;

Jumlah cukai setahun = [(P - M) x R + B]
= [(RM33,856 – RM20,000) x 7% + RM75]
= RM13,856 X 7% + RM75
= RM1,044.92

[D]   Total MTD for a year = Total paid accumulated MTD + [MTD for current month at Step [C] x remaining month in a year include current month]

= X + [MTD for current month at Step [C] x (n + 1)]
= RM0.00 + [RM51.00 x 12 bulan]
= RM612.00

Step 2 – Determine chargeable income for a year [P] (including additional remuneration for current month) and MTD for additional remuneration which has been paid

[A] Determine category of employee.

Category 3 (KA2)

[B] Determine chargeable income for a year [P];

$P = [(Y - K) \times 12] + [\sum(Y_{t1} - K_{t1})] + (Y_t - K_t) - (D + S + 1000C)$
= [(RM3,600–RM396*) x 12] + [RM0.00 – RM0.00] + [RM7,200 – RM792*] – [RM9,000 + RM0.00 + RM2,000]
= RM38,448 + RM6,408 - RM11,000
= RM33,856

* EPF = (RM396 x 12) + RM792 = RM5,544.00
* Tax deduction on employee's EPF contribution limit to RM6,000.00 per year

Step 3 – Determine total tax for a year based on value of P in Step 2 [B]. Value of M, R and B are based on value as per Schedule 1 below;

Total tax for a year   = [(P - M) x R + B]
= [(RM33,856 – RM20,000) x 7% + RM75]
= RM13,856 X 7% + RM75
= RM1,044.92

Jadual 1: Nilai P, M, R dan B

P (RM)	M (RM)	R (%)	B Kategori 1 & 3 (RM)	B Kategori 2 (RM)
2,500 – 5,000	2,500	1	– 400	– 800
5,001 – 20,000	5,000	3	– 375	– 775
20,001 - 35,000	20,000	7	75	– 325
35,001 - 50,000	35,000	12	1,525	1,525
50,001 - 70,000	50,000	19	3,325	3,325
70,001 - 100,000	70,000	24	7,125	7,125
Melebihi 100,000	100,000	26	14,325	14,325

Langkah 4 - Tentukan PCB bagi saraan tambahan iaitu jumlah cukai setahun (Langkah 3) ditolak dengan jumlah PCB setahun (Langkah 1[D]), zakat dan fi/levi yang telah dibayar

PCB saraan tambahan = Langkah 3 – [Langkah 1 [D] + zakat dan fi/levi yang telah dibayar]

= RM1,044.92 – [RM612.00 + RM0.00]
= RM432.92

Langkah 5 – PCB bulan semasa yang perlu dibayar

PCB yang perlu dibayar = PCB bersih + PCB saraan tambahan bulan semasa
= Langkah 1[C] + Langkah 4
= RM51.00 + RM432.92
= RM483.92 ≈ **RM483.95**

Schedule 1: Value of P, M, R and B

P (RM)	M (RM)	R (%)	B Category 1 & 3 (RM)	B Category 2 (RM)
2,500 – 5,000	2,500	1	– 400	– 800
5,001 – 20,000	5,000	3	– 375	– 775
20,001 - 35,000	20,000	7	75	– 325
35,001 - 50,000	35,000	12	1,525	1,525
50,001 - 70,000	50,000	19	3,325	3,325
70,001 - 100,000	70,000	24	7,125	7,125
Exceeding 100,000	100,000	26	14,325	14,325

Step 4 – Determine MTD for current month additional remuneration where total tax (Step 3) less total MTD for a year (Step 1[D]), zakat and fee/levy which have been paid

MTD for additional remuneration = Step 3 – [Step 1[D] + zakat and fee/levy which have been paid]
= RM1,044.92– [RM612.00 + RM0.00]
= RM432.92

Step 5 - MTD for current month which shall be paid

MTD which shall be paid = Net MTD + MTD for current month on additional remuneration
= Step 1[C] + Step 4
= RM51.00 + RM432.92
= RM483.92 ≈ **RM483.95**

JADUAL (Kaedah 3)	SCHEDULE (*Rule 3*)

CONTOH 2 **PENGIRAAN PCB KE ATAS SARAAN TAMBAHAN MENGGUNAKAN KAEDAH PENGIRAAN BERKOMPUTER** **(JENIS SARAAN SEPERTI DI PERENGGAN 5.3)**	**EXAMPLE 2** **MTD CALCULATION ON ADDITIONAL REMUNERATION USING COMPUTERISED CALCULATION METHOD** **(TYPE OF REMUNERATION AS PARAGRAPH 5.3)**

Maklumat saraan adalah seperti di contoh 1.

Information on remuneration as per example 1.

Langkah 1 - Tentukan PCB ke atas saraan bersih setahun (tidak termasuk saraan tambahan bulan semasa)

Step 1 – Determine MTD on net remuneration for a year (not including current month's additional remuneration)

[A] Tentukan kategori pekerja.

[A] Determine category of employee.

Kategori 3 (KA2)

Category 3 (KA2)

[B] Tentukan pendapatan bercukai setahun [P];

[B] Determine chargeable income for a year [P];

$$P = [\sum(Y - K^*) + (Y_1 - K_1^*) + [(Y_2 - K_2^*) \times n] + (Y_t - K_t^*)] - [D + S + 1000C + (\sum LP + LP_1)]$$

iaitu $(Y_t - K_t) = 0$

where $(Y_t - K_t) = 0$

Tentukan nilai K_2 dahulu,

K_2 = Anggaran baki jumlah caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan dan premium insurans nyawa bagi baki bulan yang layak

= [[RM6,000.00 – (K + K_1 + K_t)] / n] atau K_1, mana yang lebih rendah

= [[RM6,000.00 – (RM0.00 + RM396.00 + RM0.00)] / 11]

= RM509.45 atau K_1, mana yang lebih rendah

= RM396.00

Determine value K_2 first,

K_2 = Estimated balance of total contribution to EPF or other Approved Scheme and life insurance premium for the balance of the qualifying month

= [[RM6,000.00 – (K + K_1 + K_t)] / n] or K_1, which ever is lower

= [[RM6,000.00 – (RM0.00 + RM396.00 + RM0.00)] / 11]

= RM509.45 or K_1, which ever is lower

= RM396.00

*Jumlah caruman KWSP atau Kumpulan Wang Lain yang diluluskan dan premium insurans nyawa

= K + K_1 + K_t + (K_2 x n) ≤ RM 6,000.00 (terhad)

= RM0.00 + RM396.00 + RM0.00 + (RM396.00 x 11) ≤ RM 6,000.00 (terhad)

= RM396.00 + RM4,356.00 ≤ RM 6,000.00 (terhad)

= RM4,752.00 ≤ RM 6,000.00 (terhad)

         n = 11

*Total contribution to EPF or other Approved Scheme and life insurance premium

= K + K_1 + K_t + (K_2 x n) ≤ RM6,000.00 (limit)

= RM0.00 + RM396.00 + RM0.00 + (RM396.00 x 11) ≤ RM6,000.00 (limit)

= RM396.00 + RM4,356.00 ≤ RM6,000.00 (limit)

= RM4,752.00 ≤ RM6,000.00 (limit)

         n = 11

JADUAL	SCHEDULE
(Kaedah 3)	(*Rule 3*)

Left column (Malay):

$P = [\sum(Y-K) + (Y_1 - K_1) + [(Y_2 - K_2) \times n] + (Y_t - K_t)^*] - [D + S + 1000C + (\sum LP + LP_1)]$

iaitu $(Y_t - K_t) = 0$

= [(RM0.00– RM0.00) + (RM3,600.00 – RM396.00*) + [(RM3,600.00 – RM396.00*) x 11] – [RM9,000.00 + RM0.00 + RM2,000.00 + (RM0.00 + RM0.00)]

= [(RM3,204.00) + (RM3,204.00 x 11)] – [RM9,000.00 + RM2,000.00]

= RM38,448.00 – RM11,000.00

= RM27,448.00

[C] Tentukan PCB bulanan bagi saraan biasa bersih. Setelah nilai P pada Langkah [B] ditentukan, nilai M, R dan B ditentukan berdasarkan kepada Jadual 1 di bawah;

PCB bulan semasa $= \dfrac{[(P - M) \times R + B] - (Z + X)}{n + 1}$

PCB bersih = PCB bulan semasa – zakat dan fi/levi bulan semasa

PCB bulan semasa:

$= \dfrac{[(P - M) \times R + B] - (Z + X)}{n + 1}$

$= \dfrac{[(RM27,448.00 - RM20,000.00) \times 7\% + RM75.00] - (RM0.00 + RM0.00)}{11 + 1}$

$= \dfrac{RM7,448.00 \times 7\% + RM75.00}{12}$

$= \dfrac{RM521.36 + RM75.00}{12}$

= RM596.36 / 12

= RM49.69

Right column (English):

$P = [\sum(Y-K) + (Y_1 - K_1) + [(Y_2 - K_2) \times n] + (Y_t - K_t)^*] - [D + S + 1000C + (\sum LP + LP_l)]$

where $(Y_t - K_t) = 0$

=[(RM0.00-RM0.00) + (RM3,600.00-RM396.00*) + [(RM3,600.00-RM396.00*) x 11] - [RM9,000.00 + RM0.00 + RM2,000.00 + (RM0.00 + RM0.00)]

=[RM3,204.00) + (RM3,204.00 x 11)] - [RM9,000.00 + RM2,000.00]

=RM38,448.00 - RM11,000.00

=RM27,448.00

[C] Determine monthly MTD for net normal remuneration. Once value of P in Step [B] is determined, value of M, R and B are determined based on Schedule 1 below;

MTD for current month $= \dfrac{[(P - M) \times R + B] - (Z + X)}{n + 1}$

Net MTD = MTD for current month – zakat and fee/levy for current month

MTD for current month:

$= \dfrac{[(P - M) \times R + B] - (Z + X)}{n + 1}$

$= \dfrac{[(RM27,448.00 - RM20,000.00) \times 7\% + RM75.00] - (RM0.00 + RM0.00)}{11 + 1}$

$= \dfrac{RM7,448.00 \times 7\% + RM75.00}{12}$

$= \dfrac{RM521.36 + RM75.00}{12}$

= RM596.36 / 12

= RM49.69

PCB bersih	= PCB bulan semasa – zakat dan fi/levi bulan semasa
	= RM49.69 – RM0.00
	= RM49.69

Jadual 1: Nilai P, M, R dan B

P (RM)	M (RM)	R (%)	B Kategori 1 & 3 (RM)	B Kategori 2 (RM)
2,500 – 5,000	2,500	1	– 400	– 800
5,001 – 20,000	5,000	3	– 375	– 775
20,001 - 35,000	20,000	7	75	– 325
35,001 - 50,000	35,000	12	1,525	1,525
50,001 - 70,000	50,000	19	3,325	3,325
70,001 - 100,000	70,000	24	7,125	7,125
Melebihi 100,000	100,000	26	14,325	14,325

[D] Tentukan jumlah PCB setahun

Jumlah PCB setahun = PCB terkumpul yang telah dibayar + [PCB bulan semasa pada Langkah [C] x baki bulan dalam setahun termasuk bulan semasa]

= X + [(PCB bulan semasa pada Langkah [C]) x (n + 1)]

= RM0.00 + [(RM49.69 x 12)]

= RM596.28

Langkah 2 - Tentukan pendapatan bercukai setahun [P] (termasuk saraan tambahan bulan semasa) dan saraan tambahan yang telah dibayar

[A] Tentukan kategori pekerja.

Kategori 3 (KA2)

[B] Tentukan pendapatan bercukai setahun [P];

$P = [\sum(Y–K^*) + (Y_1 – K_1^*) + [(Y_2 – K_2^*) \times n] + (Y_t – K_t^*)] – [D+S+1000C + (\sum LP + LP_1)]$

Net MTD	= MTD for current month – zakat and fee/levy for current month
	= RM49.69 – RM0.00
	= RM49.69

Schedule 1: Value of P, M, R and B

P (RM)	M (RM)	R (%)	B Category 1 & 3 (RM)	B Category 2 (RM)
2,500 – 5,000	2,500	1	– 400	– 800
5,001 – 20,000	5,000	3	– 375	– 775
20,001 - 35,000	20,000	7	75	– 325
35,001 - 50,000	35,000	12	1,525	1,525
50,001 - 70,000	50,000	19	3,325	3,325
70,001 - 100,000	70,000	24	7,125	7,125
Exceeding 100,000	100,000	26	14,325	14,325

[D] Determine total MTD for a year

Total MTD for a year = Accumulated MTD paid + [MTD for current month at Step [C] x remaining month in a year include current month]

= X + [(MTD for current month at Step [C]) x (n + 1)]

= RM0.00 + [(RM49.69 x 12)]

= RM596.28

Step 2 – Determine chargeable income for a year [P] (including additional remuneration for current month) and additional remuneration which has been paid

[A] Determine category of employee.

Category 3 (KA.2)

[B] Determine chargeable income for a year [P];

$P = [\sum(Y–K^*) + (Y_1 – K_1^*) + [(Y_2 – K_2^*) \times n] + (Y_t – K_t^*)] – [D+S+1000C + (\sum LP + LP_1)]$

Tentukan nilai K_2 dahulu,

K_2 = Baki jumlah caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan dan premium insurans nyawa bagi baki bulan yang layak

= [[RM6,000.00 – (K + K_1 + K_t)] / n] atau K_1 , mana yang lebih rendah

= [[RM6,000.00 – (RM0.00 + RM396.00 + RM792.00)] / 11]

= RM437.45 atau K_1 , mana yang lebih rendah

= RM396.00

* Jumlah caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan dan premium insurans nyawa:

= K + K_1 + K_t + (K_2 x n) ≤ RM6,000.00 (terhad)

= RM0.00 + RM396.00 + RM792.00 + (RM396.00 x 11) ≤ RM6,000.00 (terhad)

= RM1,188.00 + RM4,356.00 ≤ RM6,000.00 (terhad)

= RM5,544.00 ≤ RM6,000.00 (terhad)

n = 11

P = [$\sum$ (Y– K) + (Y_1 – K_1) + [(Y_2 – K_2) x n] + (Y_t – K_t)*] – [D + S + 1000C + ($\sum$LP + LP_1)]

= [(RM0.00– RM0.00) + (RM3,600.00 – RM396.00*) + [(RM3,600.00 – RM396.00*) x 11] + (RM7,200.00–RM792.00*) – [RM9,000.00+RM0.00+RM2,000.00 + (RM0.00 + RM0.00)]

= [(RM3,204.00)+ (RM3,204.00 x 11)] + [RM7,200.00 – RM792.00*] – [RM9,000.00+RM2,000.00]

= RM38,448.00 + RM6,408.00 - RM11,000.00

= RM33,856.00

Langkah 3 - Tentukan jumlah cukai setahun berdasarkan kepada nilai P pada Langkah 2 [B]. Nilai M, R dan B adalah berdasarkan kepada nilai seperti di Jadual 1 di bawah

Jumlah cukai setahun = (P – M) x R + B

= (RM33,856.00 – RM20,000.00) x 7% + RM75.00

= (RM13,856.00 x 7%) + RM75.00

= RM969.92 + RM 75.00

= RM1,044.92

Determine value K_2 first,

K_2 = Balance of total contribution to EPF or other Approved Scheme dan life insurance premium for the balance of qualifying month

= [[RM6,000.00 – (K + K_1 + K_t)] / n] or K_1, which ever is lower

= [[RM6,000.00 – (RM0.00 + RM396.00 + RM792.00)] / 11]

= RM437.45 or K_1, which ever is lower

= RM396.00

* Total contribution to EPF or other Approved Scheme and life insurance premium:

= K + K_1 + K_t + (K_2 x n) ≤ RM6,000.00 (limit)

= RM0.00 + RM396.00 + RM792.00 + (RM396.00 x 11) ≤ RM6,000.00 (limit)

= RM1,188.00 + RM4,356.00 ≤ RM6,000.00 (limit)

= RM5,544.00 ≤ RM6,000.00 (limit)

n = 11

P = [$\sum$(Y– K) + (Y_1 – K_1) + [(Y_2 – K_2) x n] + (Y_t – K_t)*] – [D + S + 1000C + ($\sum$LP + LP_1)]

= [(RM0.00– RM0.00) + (RM3,600.00 – RM396.00*) + [(RM3,600.00 – RM396.00*) x 11] + (RM7,200.00–RM792.00*)–[RM9,000.00+ RM0.00 + RM2,000.00 + (RM0.00 + RM0.00)]

= [(RM3,204.00) + (RM3,204.00 x 11)] + [RM7,200.00 – RM792.00*] - [RM9,000.00+RM2,000.00]

= RM38,448.00 + RM6,408.00 - RM11,000.00

= RM33,856.00

Step 3 – Determine total tax for a year based on value of P in Step 2 [B]. Value of M, R and B are based on value as per Schedule 1 below

Total tax for a year = (P – M) x R + B

= (RM33,856.00 – RM20,000.00) x 7% + RM75.00

= (RM13,856.00 x 7%) + RM75.00

= RM969.92 + RM 75.00

= RM1,044.92

JADUAL
(Kaedah 3)

Jadual 1: Nilai P, M, R dan B

P (RM)	M (RM)	R (%)	B Kategori 1 & 3 (RM)	B Kategori 2 (RM)
2,500 – 5,000	2,500	1	– 400	– 800
5,001 – 20,000	5,000	3	– 375	– 775
20,001 - 35,000	20,000	7	75	– 325
35,001 - 50,000	35,000	12	1,525	1,525
50,001 - 70,000	50,000	19	3,325	3,325
70,001 - 100,000	70,000	24	7,125	7,125
Melebihi 100,000	100,000	26	14,325	14,325

Langkah 4 - Tentukan PCB bagi saraan tambahan bulan semasa iaitu jumlah cukai setahun (Langkah 3) ditolak dengan jumlah PCB setahun (Langkah 1[D]), zakat dan fi/levi yang telah dibayar

PCB saraan tambahan = Langkah 3 – [Langkah 1[D] + zakat dan fi/levi yang telah dibayar]

$$= RM1,044.92 – [RM596.28 + RM0.00]$$
$$= RM448.64$$

Langkah 5 – PCB bulan semasa yang perlu dibayar

= PCB bulan semasa + PCB saraan tambahan bulan semasa
= Langkah 1[C] + Langkah 4
= RM49.69 + RM448.64
= RM498.33 ≈ **RM498.35**

Schedule 1: Value of P, M, R and B

P (RM)	M (RM)	R (%)	B Category 1 & 3 (RM)	B Category 2 (RM)
2,500 – 5,000	2,500	1	– 400	– 800
5,001 – 20,000	5,000	3	– 375	– 775
20,001 - 35,000	20,000	7	75	– 325
35,001 - 50,000	35,000	12	1,525	1,525
50,001 - 70,000	50,000	19	3,325	3,325
70,001 - 100,000	70,000	24	7,125	7,125
Exceeding 100,000	100,000	26	14,325	14,325

Step 4 – Determine MTD for current month on additional remuneration where total tax for a year (Step 3) less total MTD for a year (Step 1[D]), zakat and fee/levy which have been paid

MTD for additional remuneration = Step 3 – [Step 1[D]+ zakat and fee/levy which have been paid]

$$= RM1,044.92 – [RM596.28 + RM0.00]$$
$$= RM448.64$$

Step 5 – MTD for current month which shall be paid

= MTD for current month + MTD for current month on additional remuneration
= Step 1[C] + Step 4
= RM49.69 + RM448.64
= RM498.33 ≈ **RM498.35**