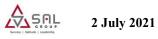
HIGHLIGHTS OF THE RM150b PEMULIH PROGRAM (Announced on 28 June 2021)

1.0	Companies and business	es	
1.1	Deferment of corporate tax instalments	 Deferred until end 2021 Further details to be obtained on economicovered 	nic sectors to be
1.2	Exemption of service and tourism tax	Exemption for hotel operators extended until end 2021	
1.3	 Tax deductions Pusat Pemberian Vaksin (PPV) Covid-19 contributions 	 Tax deduction on expenses covering cost of equipment and services for provision of PPV by the employer Scope of tax deductibility of Covid-19 contributions through community or charitable projects expanded to include contributions to PPV 	
1.4	One-off special assistance	 Sector Childcare and kindergartens operations School canteen operators Sports facilities operators 	Special assistance RM3K RM1K RM3K
1.5	Landlords providing ≥30% rent reduction	Special deductions proposed under PERMAI extended from 30 Jun 2021 to 31 Dec 2021 (announced under PMK+) (Nb. The rules to legislate the special deductions have not been gazetted to-date)	
1.6	3 mths extension of 10% electricity discounts	• Extension of 3 mths from Oct-Dec 2021 for badly hit economic sectors, such as hotels, theme parks, convention centres, shopping malls and tour operators	
1.7	6-mths moratorium	 For affected SME Moratorium, which will be open for application from the individual banks from 7 Jul 2021, will be subject to review and approval by the bank 	
1.8	Digitalisation Matching Grant	Additional RM100m for SMEs to get matching grants of up to RM5K for purchase or subscription of digital systems	
1.9	Grant to micro/SME enterprises (GKP 4.0)	 Under GKP 3.0, eligible recipients have already received RM1,000 in Jun 2021 and will get another RM500 in July 2021 Additional grant of RM1,000 payable in Sep 2021 (RM500) and Nov 2021 (RM500) 	
1.10	MARA initiatives	 30% rental discount on MARA business premises to Dec 2021 MARA entrepreneurs allowed to defer repayments of MARA business financing for 3 mths or extend repayment periods by up to 36 mths 	
1.11	Micro-credit financing for micro/SME enterprises	Additional RM1.1b financing allocation funded by: Institution AgroBank BSN TEKUN Unutilised micro-credit facilities amounend-Jun 2021	Funding allocation RM500m RM500m RM100m



2 July 2021 <u>Page 1</u>

1.0	Companies and businesses (Cont'd)	
1.12	SJPP guarantee scheme	• Increased by a further RM20.0b to RM56.5b (Unutilised guarantee facility amounts to RM23.1b as at end-Jun 2021)
1.13	Increase in BNM facilities	Additional RM2.0b financial support for SMEs and micro- enterprises (Unutilised financing facilities amount to RM8.6b as at end-Jun 2021)

2.0	2.0 Job Retention and Wage Incentives		
2.1	PERKESO Wage Subsidy (WS) 4.0	 Assistance of RM600 per worker for: 2 months for every sector during the NRP 2nd phase Additional 2 months for sectors categorised as negative during the NRP 3rd phase Support provided for up to 500 workers per employer with no salary limit conditions (i.e. Employees earning > RM4,000 per month are now covered by WS 4.0) PMK+ extended WS 3.0 for one month to Jul 2021 	
2.2	HRD levy exemption for existing contributors	 Exemption of HRD levy payments for 2 months (Jul and Aug 2021) for employers who are not able to operate during the NRP 1st phase PMK+ exempted HRD levy payments for Jun 2021 	
2.3	HRD levy exemptions for new sectors included in the expansion of the HRDF Act 2001	 Employers of new sectors registered with the HRD Corp on or after 1 Mar 2021 Levy payments exempted until Dec 2021 	
2.4	Penjana Kerjaya program ('Malaysianisation' of the workforce)	 Extended from June 2021 Salary eligibility limit reduced from RM1,500 to RM1,200 Employment contract period reduced from 12 mths to 6 mths for employees aged > 50, the disabled and former prisoners 	

3.0	Individuals		
3.1	6-mths moratorium	For all individual borrowers in all income groups and micro-entrepreneurs:	
		Group Family income B40 <rm4,850 and="" between="" m40="" rm10,959="" rm4,850="" t20="">RM10,959 • Moratorium, which will be open for application from the individual banks from 7 Jul 2021, will be granted automatically upon application</rm4,850>	
3.2	3 months 5%-40% electricity discounts	Available for 3 mths from Jul 21 for domestic users up to a maximum usage of 900kwh per mth	
3.3	New EPF i-Citra withdrawal facility	 Withdrawals of RM1,000 per mth for 5 mths Applications to commence 15 Jul 2021 with the 1st payment to be credited in Aug 2021 	
3.4	Insurance and takaful policyholders	Deferment of payments by opt-in until Dec 2021	
3.5	PTPTN borrowers	3-mths moratorium	



2 July 2021 <u>Page 2</u>