

# Malaysia Income Tax Relief Checklist 2026 (YA 2025)

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**title: "Malaysia Income Tax Relief Checklist 2026 (YA 2025)"**  
**description: "Free printable checklist of all personal income tax reliefs available in Malaysia for YA 2025 filing. Check off each relief you qualify for and note the maximum claim amount." keywords: "tax relief checklist malaysia, tax relief malaysia 2026, income tax checklist, pelepasan cukai malaysia, tax deduction checklist malaysia"**  
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Use this checklist when preparing your Malaysian income tax return for YA 2025 (filed in 2026). Tick each relief you qualify for and note the amount you can claim. Bring this checklist together with your supporting documents when filing via MyTax or visiting an LHDN branch.

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## How to Use This Checklist

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1. **Gather your receipts** before you start — see the Documents section at the bottom for the full list.
2. **Work through each section** and tick the box (✓) next to every relief you are eligible for.
3. **Note your actual claim amount** in the "Your Claim" column. Do not exceed the maximum allowed.
4. **Transfer the totals** into your e-Filing form on the LHDN MyTax portal.
5. **File by the deadline** — April 30, 2026 (Form BE) or June 30, 2026 (Form B).

*Tip: You can only claim reliefs you have receipts or statements to support. Keep all documents for 7 years in case of an LHDN audit.*

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## Personal Reliefs (Automatic)

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Relief	Max Amount	Qualifying Condition	Your Claim	✓
Personal Relief	RM 9,000	All resident individuals — no receipt needed	RM 9,000	<input type="checkbox"/>
Disabled Individual (self)	RM 6,000	Registered OKU status with JKM	RM _____	<input type="checkbox"/>

## Spouse & Dependant Reliefs

Relief	Max Amount	Qualifying Condition	Your Claim	✓
Spouse / Alimony	RM 4,000	Spouse has no income or income below threshold	RM _____	<input type="checkbox"/>
Disabled Spouse	RM 5,000	OKU-registered spouse (additional, on top of spouse relief)	RM _____	<input type="checkbox"/>
Child (each, under 18)	RM 2,000	Per qualifying child below age 18	RM _____	<input type="checkbox"/>
Child (18+, in full-time study)	RM 8,000	Full-time study at approved institution	RM _____	<input type="checkbox"/>
Disabled Child	RM 8,000	OKU-registered child (replaces standard child relief)	RM _____	<input type="checkbox"/>

## Insurance & Savings

Relief	Max Amount	Notes	Your Claim	✓
EPF Contributions	RM 4,000	Shared limit with life insurance premiums	RM _____	<input type="checkbox"/>
Life Insurance Premiums	RM 3,000	Private sector employees; shared with EPF up to RM 4,000 combined	RM _____	<input type="checkbox"/>

Medical & Education Insurance	RM 3,000	Separate limit — not shared with life insurance	RM _____	<input type="checkbox"/>
SOCSO / EIS Contributions	RM 350	Employee portion only; typically shown on EA Form	RM _____	<input type="checkbox"/>
SSPN Deposits (Skim Simpanan Pendidikan Nasional)	RM 8,000	Net deposit for the year after any withdrawals	RM _____	<input type="checkbox"/>

## Medical Expenses

All items below share one combined limit of **RM 10,000** (for self, spouse, or child), except Parents' Medical Treatment which has its own separate RM 8,000 limit.

Relief	Max Amount	Notes	Your Claim	✓
Serious Disease Treatment	RM 10,000	Cancer, kidney failure, heart disease, etc. — self, spouse, or child	RM _____	<input type="checkbox"/>
Fertility Treatment	RM 10,000	Included within the RM 10,000 serious disease limit	RM _____	<input type="checkbox"/>
Complete Medical Examination	RM 1,000	Sub-limit within the RM 10,000 combined medical cap	RM _____	<input type="checkbox"/>
Mental Health Care	RM 1,000	Psychiatry, psychology, counselling — within the RM 10,000 cap	RM _____	<input type="checkbox"/>
Parents' Medical Treatment	RM 8,000	Separate from your own medical limit; requires receipts	RM _____	<input type="checkbox"/>

## Education & Self-Development

Relief	Max Amount	Notes	Your Claim	✓
Education Fees (Postgraduate)	RM 7,000	Masters or PhD at an institution approved by the Malaysian Qualifications Agency (MQA)	RM _____	<input type="checkbox"/>

Education Fees (Skills / Vocational)	RM 2,000	Skills, vocational, or technical courses up to degree level at approved institutions	RM _____	<input type="checkbox"/>
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## Lifestyle Reliefs

Relief	Max Amount	Notes	Your Claim	✓
Lifestyle (general)	RM 2,500	Books, magazines, internet subscription, personal computer, sports equipment, gym membership	RM _____	<input type="checkbox"/>
Sports Equipment & Facilities	RM 500	Sub-limit within the RM 2,500 lifestyle relief	RM _____	<input type="checkbox"/>
EV Charging Equipment	RM 2,500	Electric vehicle home charging equipment — separate from lifestyle relief	RM _____	<input type="checkbox"/>
Domestic Travel	RM 1,000	Hotel stays in Malaysia and entrance fees to tourist attractions	RM _____	<input type="checkbox"/>
Childcare Fees	RM 3,000	Fees paid to a registered childcare centre or kindergarten	RM _____	<input type="checkbox"/>

## Total Relief Estimate

Use this box to estimate your chargeable income before you file.

<b>My Relief Summary</b>	
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Personal Relief:	RM 9,000
Spouse / Dependant Reliefs:	RM _____
Insurance & Savings Reliefs:	RM _____
Medical Expense Reliefs:	RM _____
Education Reliefs:	RM _____
Lifestyle Reliefs:	RM _____
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Total Reliefs Claimed:	RM _____
Annual Gross Income:	RM _____
Less: EPF Contribution (11%):	(RM _____)

Less: Total Reliefs Claimed: (RM \_\_\_\_\_)

Estimated Chargeable Income: RM \_\_\_\_\_  
= Gross Income - EPF - All Reliefs

Use the [Income Tax Calculator](#) to apply progressive tax rates to your chargeable income and estimate the tax payable.

## Documents to Keep

Gather these before you start filing. Keep originals for 7 years.

- EA Form** — from your employer; must be received by end of February 2026
- EPF Statement** — downloadable from i-Akaun at [kwsp.gov.my](http://kwsp.gov.my)
- Life insurance premium receipts / annual statements** — from your insurer
- Medical & education insurance statements** — from your insurer
- SOCSSO / EIS contribution statements** — usually shown on payslips or EA Form
- Medical receipts** — from doctors, hospitals, specialist clinics, pharmacies
- Education fee receipts** — tuition invoices, official receipts from the institution
- Lifestyle receipts** — bookstore receipts, gym membership invoices, internet bills
- SSPN deposit statement** — from PTPTN; shows net deposit for the year
- Childcare fee receipts** — official receipts from the registered centre
- Domestic travel receipts** — hotel invoices, attraction entrance tickets
- OKU registration certificate** — if claiming disabled individual/spouse/child relief

*Note: LHDN may request supporting documents at any time within 7 years of filing. Digital copies (scanned PDF) are acceptable — back them up to cloud storage.*

## Filing Deadline Reminder

Form	Who Files	e-Filing Deadline
Form BE	Employees with no business income	30 April 2026
Form B	Individuals with business income	30 June 2026

<b>Form M</b>	Non-resident individuals	30 April 2026
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File early to avoid the last-minute rush. Late filing attracts a penalty of up to **200%** of the tax undercharged under Section 112 of the Income Tax Act 1967.

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*Rates and limits are based on the Malaysian Budget 2025 and LHDN guidelines effective for Year of Assessment 2025. Always verify with the [LHDN official website](#) or a licensed tax advisor before filing.*

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