



# INFOGRAFIK PERMAI

Perindungan Ekonomi & Rakyat Malaysia  
BAHASA MALAYSIA | BAHASA INGGERIS



**RM15 BILION**

### 3 Matlamat Utama

22 Inisiatif

①

Memerangi  
Wabak  
COVID-19

②

Memelihara  
Kesejahteraan  
Rakyat

③

Menyokong  
Kelangsungan  
Perniagaan



**RM15 BILLION**

### 3 Main Objectives

22 Initiatives

①

Combating  
the COVID-19  
Outbreak

②

Safeguarding  
the Welfare of  
the People

③

Supporting  
Business  
Continuity



### PROGRAM SUBSIDI UPAH 3.0

**RM 1 bilion**

- Majikan dalam kawasan PKP
- Hingga April 2021
- 250 ribu majikan
- 2.6 juta pekerja



### SKIM KESELAMATAN SOSIAL PEKERJAAN SENDIRI PERKESO

**RM24 juta**

Pembiayaan penuh caruman  
bagi *delivery riders*



### SISTEM INSURANS PEKERJAAN PRIHATIN

30% gaji selama 3 bulan  
bagi pemohon dengan  
syarat minima baharu



### WAGE SUBSIDY PROGRAMME 3.0

**RM 1 bilion**

- Employers in MCO areas
- Up to 500 workers
- 250,000 employers
- 2.6 million employees



### SOC SO SELF-EMPLOYMENT SOCIAL SECURITY SCHEME

**RM24 million**

Full contribution coverage  
for *delivery riders*



### PRIHATIN EMPLOYEE INSURANCE SYSTEM

30% salary for 3 months  
for eligible applicants with  
new minimum requirements



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MATLAMAT 3:  
**MENYOKONG KELANGSUNGAN  
PERNIAGAAN**



**GERAN KHAS  
PRIHATIN PERMAI**

**RM650 juta**

Negeri-negeri PKP | RM1,000  
Negeri-negeri lain | RM500



**SKIM MIKROKREDIT**

**RM1 bilion**

BSN | Agrobank | TEKUN



**KEMPEN E-DAGANG PKS &  
SHOP MALAYSIA ONLINE**

**RM300 juta**



**BANTUAN ONE-OFF RM500  
PEMANDU E-HAILING,  
TEKSI DAN BAS**

**RM66 juta**



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OBJECTIVE 3:  
**SUPPORTING BUSINESS CONTINUITY**



**PERMAI SPECIAL  
PRIHATIN GRANT**

**RM650 million**

MCO states | RM1,000  
Other states | RM500



**MIKROKREDIT SCHEME**

**RM1 bilion**

BSN | Agrobank | TEKUN



**RM500 ONE-OFF  
ASSISTANCE FOR E-HAILING,  
TAXI AND BUS DRIVERS**

**RM66 million**

**SME E-COMMERCE CAMPAIGN  
& SHOP MALAYSIA ONLINE**

**RM300 million**

MATLAMAT 3:  
**MENYOKONG KELANGSUNGAN  
PERNIAGAAN**



**KELONGGARAN  
PENGECUALIAN  
DUTI EKS AIS & CUKAI  
JUALAN TEKSI**

Syarat pemilikan dilonggarkan  
kepada 5 tahun



**PENAMBAHBAIKAN  
SKIM JAMINAN  
PRIHATIN DANAJAMIN**

**RM50 bilion**



**POTONGAN CUKAI KHAS**

- Bagi pengurangan sewa premis perniagaan sekurang-kurangnya 30%
- Termasuk bukan PKS
- Hingga 30 Jun 2021



**PENJADUALAN SEMULA  
PEMBIAYAAN PERNIAGAAN  
MARA**

**DISKAUN 30%  
SEWAAN PREMIS  
PERNIAGAAN MARA**

November 2020 - April 2021

OBJECTIVE 3:  
**SUPPORTING BUSINESS CONTINUITY**



**TAXI SALES TAX  
AND EXCISE  
DUTY EXEMPTION**

Ownership requirement  
reduced to 5 years



**ENHANCEMENT OF  
PRIHATIN DANAJAMIN  
GUARANTEE SCHEME**

**RM50 bilion**



**SPECIAL TAX RELIEF**

- For business premise rental reduction of at least 30%
- Including for non-SMEs
- Until 30 June 2021



**MARA BUSINESS FINANCING  
PAYMENT RESCHEDULING**

**30% DISCOUNT ON  
MARA BUSINESS  
PREMISE RENTAL**

November 2020 - April 2021



### **SOKONGAN BIL ELEKTRIK**

- Diskaun 10% sehingga Mac 2021 bagi 6 sektor terkesan
- Penurunan bil sehingga 9% dari Januari-Jun 2021 bagi semua pengguna



### **HRDF PENGECAJIAN LEVI MAJIKAN HRDF**

Bagi syarikat  
tidak beroperasi  
semasa PKP & PKPB



### **LANJUTAN TEMPOH KUAT KUASA KETIDAKUPAYAAN PELAKSANAAN OBLIGASI KONTRAKTUAL**

- Sehingga 31 Mac 2021
- Sewa beli
  - Kontrak pajakan & jualan kredit



### **SKIM REHABILITASI SEWA BELI BAS DAN TEKSI**

**RM1 bilion**

Jaminan pinjaman 50%



### **ELECTRICITY BILL SUPPORT**

- 10% discount until Mac 2021 for 6 affected sectors
- Up to 9% bill reduction from January until June 2021 for all users



### **HRDF EMPLOYER LEVI EXEMPTION**

For companies not operating  
during MCO and CMCO



### **EFFECTIVE PERIOD OF INABILITY TO PERFORM CONTRACTUAL OBLIGATIONS**

- Extended to 31 March 2021
- Hire purchase/lease contracts
  - Credit sales contracts



### **BUS AND TAXI HIRE PURCHASE REHABILITATION SCHEME**

**RM1 bilion**

50% loan guarantee