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PEMULIH Stimulus Package

RM 150 Billion



PEMULIH STIMULUS PACKAGE



On 28th June 2021, the Malaysian Government announced the Pakej Perlindungan Rakyat & Pemulihan Ekonomi (PEMULIH) Stimulus Package valued at RM150 billion including RM10 billion government's direct injection. PEMULIH is aimed at giving a comprehensive aid to the rakyat based on three main focuses:

Focus 1

- Continuing with the Prihatin Rakyat agenda

Focus 2

- Supporting businesses

Focus 3

- Increasing vaccination rate



Continuing with the Prihatin Rakyat agenda

- RM4.9 Billion** for the Bantuan Prihatin Rakyat (BPR) Cash Aid until end of year 2021.
 - PEMERKASA Plus** credited to the recipient's account in June 2021.
 - PEMULIH** credited to recipient's account in September 2021

	Number of Child	PEMERKASA PLUS (Additional BPR for phase 2)	PEMULIH (BPR phase 3 / recipient from phase 1)	PEMULIH (BPR phase 3 / non-recipient in phase 1)
Household income RM4,001 – RM5,000	0-1	RM300	RM100	RM400
	> 2		RM200	RM500
Household income RM2,501 – RM4,000	0-1	RM300	RM200	RM500
	> 2		RM600	RM900
Household income < RM2,500.00	0-1	RM500	RM500	RM800
	> 2		RM1,100	RM1,400
Malaysians who are single Earning <RM2,500.00	-	RM100	-	-

TOTAL: RM4.9 Billion

PEMULIH STIMULUS PACKAGE



Continuing with the Prihatin Rakyat agenda

2. **RM4.6 Billion** for the Bantuan Khas Covid-19 (BKC) Cash Aid.
- Credited to the recipient's account start on August 2021.

Category		Months credit to recipient's account			Total
		August 2021	November 2021	December 2021	
Hardcore poor	households	RM500	RM500	RM300	RM1,300
	single	RM200	RM300	-	RM500
B40	households	RM500	-	RM300	RM800
	single	RM200	-	-	RM200
M40	households	RM250	-	-	RM250
	single	RM100	-	-	RM100



Continuing with the Prihatin Rakyat agenda

3. **RM500 million** for Income Loss Assistance
 - RM500 per person will be channeled to workers who had lost their income based on data EPF and SOCSO in year 2021.
 - Benefit up to 1 million people

4. **Job Seeking Allowance of RM300** for Non -SOCSO contributors, especially new graduates, school leavers and informal sector workers.
 - Need to register under the MYFutureJobs platform and will receive the allowance

5. **RM125 million** through HRD Corp to implement "place and train" initiative under the Janapreneur Program
 - Focus for school leavers and graduate students.

Continuing with the Prihatin Rakyat agenda

6. **RM300 thousand** for each parliament as additional funds to support existing Food Basket Program
7. **RM10 million** allocation for the purpose of implementing Food Basket program specifically for the Orang Asli community.
8. **More than RM6 billion of subsidy allocation this year** to maintain the retail price of RON95 petrol, diesel and LPG
9. **Implementation of Price Control Program to maintain cooking oil price does not exceed RM30 per bottle**
 - Based on crude palm oil threshold value to check price increase in 1kg-5kg bottled cooking oil.
10. **RM1 billion** allocation to maintain 1 kilogram polybag pack of cooking oil at a subsidized price of RM2.50.

Continuing with the Prihatin Rakyat agenda

- 11. RM15 million allocation to NGOs** in assisting the Government to address social issues
 - e.g., mental health, homelessness, and other social problems at the community level.
 - Government will widen psychosocial support through channels "talian kasih".
- 12. Electricity bill discount of between 5-40%** for domestic users
 - In accordance with electricity usage up to a maximum of 900kwh per month
 - 40% for electricity usage < 200kwh per month
 - 15% for electricity usage 201kwh – 300kwh
 - To be given for three months start on July 2021
- 13. Extension of 1 GB of free daily data** with an estimated value of RM500 million
 - Extension up to December 2021
 - Benefiting 44 million users
- 14. Additional RM18 Million** allocation for local banks to provide 30 mobile banks nationwide
 - Covering 250 rural areas at Peninsular Malaysia, Sabah and Sarawak,



Continuing with the Prihatin Rakyat agenda

15. RM 30 billion for the i-Citra program

- EPF members can make withdrawals of up to RM5,000 with a fixed payment rate of RM1,000 per month for a period of 5 months

16. RM400 million allocation for initiative to Education borrowers

- Moratorium on PTPTN** for 3 months
- Deferment of repayment of Federal Education Loans** under JPA for 6 months
- Deferment of payment of compensation claims for Federal Scholarship** recipients for 6 months
- Deferment of repayment of MARA education loan** for 3 months or rescheduling of loan repayments with monthly installments as low as RM100 for 12 months
- Deferment of repayment of Perbadanan Tabung Pembangunan Kemahiran (PTPK)** for 3 months

Continuing with the Prihatin Rakyat agenda

- 17. Deferment of payment of insurance premiums and takaful contributions (opt-in)**
 - To affected insurance and takaful policyholders extended until 31 December 2021.

- 18. 6 months moratorium to all individual borrowers, included of B40, M40 or T20 group**
 - Will be **given automatically without any condition** for who are apply for this initiative.
 - Applications will open on 7th July 2021.
 - Borrowers only need to apply and sign an agreement to amend the relevant loan terms.



Supporting businesses

- 1. RM1 billion on extension of electricity bill discount of 10% for affected economic sectors for domestic and non-domestic company**
 - Extension of three months from October 2021 until December 2021 of electricity bill discounts
- 2. Additional Prihatin Special Grant (GKP) 4.0**

	GKP 3.0 (Pemerksa)	GKP (Pemerksa Plus)	GKP 4.0 (PEMULIH)
Amount received	RM1,000 (one-off)	RM500 (one-off)	RM1,000 (2 times payment)
Requirement	1. All receiver for GKP 1.0 & GKP 2.0 2. Approved application on GKP3.0	All receiver GKP 3.0	1. All receiver for GKP 3.0 2. Approved application on GKP4.0
Date of Application	1 st April 2021 until 15 th April 2021		July 2021
Payment	June 2021	July 2021	September 2021 and November 2021



Supporting businesses

3. RM3.8 Billion for Wage Subsidy Programme (PSU4.0)

		PSU 4.0 (PEMULIH)	
Government Allocation Budget		RM3.8 Billion	
Rate	Big Company	RM600	<ul style="list-style-type: none"> • 2 months for all category sector in Phase 2 under Plan Pemulihan Negara (PPN), and • Additional 2 months applicable only for negative sector listing in Phase 3 under PPN
	Medium Company	RM600	
	Small Company	RM600	
Requirement	Big Company	<ul style="list-style-type: none"> • No salary limitation • Sales drop 30% or more compared to same month of previous year within January to June • Maximum up to 500 employee only 	
	Medium Company		
	Small Company		
Date of application open	All	<ul style="list-style-type: none"> • Estimate on the middle of July 2021 	

Supporting businesses

- 4. Extension of HRD Corp levy exemption for a period of two months (July to August 2021)**
 - Given automatically to employers who are unable to operate during MCO.
 - Besides, additional exemption given until 31st December 2021 to employers from the new sectors as a result of the extension of the Human Resources Corporation Berhad Act 2001
 - Worth of RM425 million

- 5. Continuing PenjanaKerjaya Programme as PenjanaKerjaya 3.0 with several improvements**
 - Reduce the salary eligibility limit from RM1,500 to RM1,200 for the Malaysianisation Program
 - The employment contract period will be reduced from 12 months to 6 months for employees aged 50 and above, the disabled and ex -prisoners.

Supporting businesses

- 6. RM300 Million allocation to develop Program Pemerksaan Pendigitalan Usahawan Kecil (PUPUK)**
 - i. Continuing the Shop Malaysia Online and Go-eCommerce Onboarding Campaign with a target of more than 300 thousand micro-SMEs
 - ii. RM100 million under SME Digitalisation Grant for SMEs and micro-SMEs to get matching grants of up to RM5,000 for purchase or subscription of digital systems
 - iii. Encourage the participation of micro-SMEs to venture into e-commerce platforms through the Pemerksaan Pendigitalan Usahawan Kecil program led by SKMM.
 - iv. Empowering agri -entrepreneurs, especially in rural areas, to use the latest technology under the Digitalisasi dan Transformasi Sektor Pertanian program.

- 7. RM100 Million allocation to assist and support those in the creative arts sectors**
 - Covering incentives for the production of works and digital content, career opportunities, skills upgrading programs, protection contributions under SOCSO and procurement of products for production purposes on television, radio and song creation.

Supporting businesses

8. **RM3,000 special assistance to be given to nursery operators**
 - 4,400 nursery operators under Ministry of Women, Family and Community Development
 - 8,000 private nursery operators supervised by the Ministry of Education.
9. **RM1,000 cash aid to given to all registered canteen operators.**
10. **One-off RM3,000 assistance to sports industry operators and sports arena operators**
11. **RM500 to support persons with disabilities who have lost their jobs or unemployment, and are not recipients of existing Disabled Workers Allowance,**
12. **RM20 million allocation to implement Jaringan Inisiatif Umum Program (JITU)**
 - Targeted to provide basic business capital assistance and guiding the disabled and homeless in business

Supporting businesses

13. Improvement of e-Perolehan procedure

- i. Allow price changes or variation of price (VOP) for work projects following a significant increase in the cost of building materials until 31st December 2021
- ii. Assist local G1 to G4 contractors to carry out small-scale work projects by voting and quotation, with the use of new civil engineering and building work rate schedules as well as electrical work rate schedules;
- iii. Allow extension of time or extension of contract (EOT) of work projects or extension of contract period for supply and service contracts

14. Assistance to MARA borrower/entrepreneur

- To apply for extension repayment of MARA business financing for a period of 3 months or,
- Rescheduling of repayment of financing by extending the financing period up to 36 months
- Extension 30% discount of premise rental will be given to MARA entrepreneurs until 31st December 2021

Supporting businesses

15. **Increase of RM20 billion** government guarantee scheme limit under Syarikat Jaminan Pembiayaan Perniagaan Bhd (SJPP) to support SMEs category
16. **Additional of RM2 billion** for existing financial assistance to SME entrepreneurs by Bank Negara Malaysia (BNM)
 - Increase from RM6.6 Billion up to RM8.6 billion remaining
17. **Continuing Microcredit for Working Capital**
 - **Additional RM1.1 billion allocation AgroBank, BSN and TEKUN** for businesses who wish to get microcredit for working capital, with financing rates as low as 3%
18. **RM20 million allocation** to support Cooperative Institutions under Pembiayaan Intervensi Pemulihan Ekonomi Koperasi program



Supporting businesses

- 19. One-off RM3,000** assistance to 5,300 registered travel agency.
- 20. Deferment of payment of monthly income tax installments** to companies until 31st December 2021
- 21. Exemption of tourism tax and service tax** to hotel operators until 31st December 2021.
- 22. 6 months moratorium to all Micro-Entrepreneurs and SMEs**
 - Subject to review and approval by the bank.
 - Applications will open on 7th July 2021.
 - Borrowers only need to apply and sign an agreement to amend the relevant loan terms

Increasing vaccination rate

- 1. Additional RM400 million is allocated to increase the country's vaccine supply.**
 - Total supply of vaccines ordered by the Government is enough to cover 130% of the population compared to 120 percent previously.
- 2. RM200 million is allocated to increase the rate of daily vaccination**
 - To open 29 new Vaccination Centers (PPVs), upgrad existing PPVs, implement drive-through PPVs, Mobile PPVs and Home-to-Home Outreach programs
- 3. Additional RM200 million allocation for allowance to 14,000 Frontlines**
 - Increase from RM200 to RM600 per person for period of 6 months starting on July 2021.

Increasing vaccination rate

4. **RM150 million is allocated** to encourage the implementation of Public-Private Partnership Immunisation Program (PIKAS) and reduce company liabilities.
 - i. Employers registered HRD Corp could use the remaining current levy of up to 10% for the cost of management and purchase of COVID-19 vaccine;
 - ii. Tax deduction on expenses covering the cost of equipment and services for the provision of PPV by employers.
 - iii. Extension of tax deductions on COVID-19 contributions through community or charitable projects
 - iv. The government is prepared to consider allowing the company to operate at full capacity if all employees have completed 2 doses of vaccine.

5. **Subsidy up to RM30 on the cost of taxi fares and e-hailing**
 - For the disabled and the elderly to facilitate the movement to get vaccinated on the day of appointment