JADUAL (Kaedah 3) POTONGAN CUKAI BERJADUAL	*SCHEDULE* (*Rule 3*) *SCHEDULAR TAX DEDUCTIONS*

Nota ini bertujuan untuk membantu majikan membuat Potongan Cukai Berjadual (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 Schedular Tax Deductions (STD). 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 Mulai tahun 2009, penentuan amaun PCB adalah berdasarkan kepada dua kaedah iaitu Jadual Potongan Cukai Bulanan 2009 atau kaedah pengiraan berkomputer seperti berikut:
   a. e-PCB
   b. Kalkulator PCB
   c. Perisian PCB
   d. Sistem pembayaran gaji berkomputer

2.2 Kaedah *(a)* hingga *(c)* disediakan oleh Lembaga Hasil Dalam Negeri (LHDNM) dan boleh diperolehi di laman web www.hasil.gov.my.

2.3 Majikan yang menggunakan sistem pembayaran gaji berkomputer yang sendiri mesti mendapatkan spesifikasi kaedah pengiraan PCB berkomputer dan kelulusan daripada LHDNM.

1. INTRODUCTION

STD 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 (STD Rules). These deductions are intended to reduce the employee's burden to pay in one lump sum when the actual tax is ascertained.

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

2. STD IMPLEMENTATION METHOD

2.1 Effective year 2009, STD is ascertained based on two methods that is the Schedule of Monthly Tax Deductions 2009 or the computerised calculation method as follows:
   a. e-PCB
   b. PCB Calculator
   c. STD software
   d. Computerised payroll system

2.2 Methods *(a)* to *(c)* are developed by Inland Revenue Board Malaysia (IRBM) and can be obtained from website www.hasil.gov.my.

2.3 Employer using his own computerised payroll systems must obtain specification of the STD computerised calculation method and approval from IRBM.

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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 2009 hendaklah menggunakan Kalkulator PCB 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 mengikut Jadual Potongan Cukai Bulanan 2009 atau kaedah pengiraan berkomputer dan membayar kepada Ketua Pengarah.

b. Membuat potongan tambahan daripada saraan pekerja seperti yang diarahkan oleh CP38 (Arahan kepada majikan supaya memotong cukai) di bawah Kaedah 4 Kaedah PCB.

c. Memberikan maklumat pekerja yang lengkap dan tepat seperti yang berikut semasa mengemukakan bayaran PCB:
   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/CP38.

2.4 In ascertaining the amount of STD 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 STD in accordance with the Schedule of Monthly Tax Deductions 2009 must use the PCB Calculator in ascertaining the amount of STD if his employee wishes to claim allowable deductions and rebates under the Act.

3. EMPLOYER'S RESPONSIBILITIES

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

a. Deduct the STD from the remuneration of employee on every month in accordance with the Schedule of Monthly Tax Deductions 2009 or computerised calculation method and pay it to the Director General.

b. Make additional deductions from employee's remuneration as directed by CP38 (Directive to employer to deduct tax) under Rule 4 STD Rules.

c. Furnish complete and accurate employee's information of the following when submitting STD payments:
   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) STD/CP38 amount.

Jika majikan gagal memberikan 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.

d. Menyimpan dan memegangsimpan dalam jagaan selamat dokumen yang mencukupi bagi tempoh tujuh tahun dari akhir tahun kalendar dalam mana saraan itu dipotong berkenaan pekerjanya menurut Kaedah PCB.

e. Memaklumkan kepada setiap pekerja tentang tanggungjawabnya seperti yang berikut:

    i) 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) 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) untuk menyimpan dan memegangsimpan dalam jagaan selamat setiap resit berkenaan dengan tuntutan potongan bagi tempoh tujuh tahun dari akhir tahun taksiran tersebut di bawah Akta.

    iv) untuk mengemukakan maklumat peribadi dengan lengkap dan betul dan mengemas kini maklumat kepada majikan setiap kali terdapat perubahan.

If the employer fails to furnish complete and accurate information, STD payment will not be accepted. Resubmission of STD payment may be compounded if payment is made after the 10th day of the following month.

d. 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 STD Rules.

e. Inform every employee of his following responsibilities:

    i) 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.

    ii) 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 STD amount subject to approval by employer.

    iii) 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.

    iv) to furnish complete and accurate personal information and update any changes of his personal particulars to the employer.

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 STD under the STD Rules.

4.   PELAKSANAAN PCB

4.   IMPLEMENTATION OF STD

Amaun PCB ditentukan berdasarkan kriteria yang berikut:

The STD amount is ascertained based on the following criteria:

4.1 Taraf Kemastautinan Pekerja

4.1 Employee's Residence Status

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

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

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

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

a.   menjalankan tugas di luar Malaysia; atau

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

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,

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

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.

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

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   Pekerja Bukan Pemastautin

4.1.1   Non Resident Employee

PCB seorang pekerja yang bukan pemastautin atau tidak dipastikan taraf kemastautinanya di Malaysia hendaklah dikira pada kadar 27% daripada saraannya.

STD of an employee who is not resident or not known to be resident in Malaysia shall be calculated at the rate of 27% of his remuneration.

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

Contoh:

Pekerja yang bukan pemastautin dalam tahun kalendar 2009.

Jumlah saraan bulanan	: RM3,000.00
Pengiraan PCB	: RM3,000.00 x 27%
Jumlah PCB	: RM810.00

4.1.2 Pekerja Pemastautin

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

4.2 Kategori Pekerja

4.2.1 Jadual Potongan Cukai Bulanan 2009 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 2009 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).

4.2.4 Jika suami dan isteri memilih untuk menuntut potongan anak tertentu, PCB suami dan isteri akan ditentukan mengikut Kategori 3 (KA1 – KA20).

Example:

Employee is not resident in calendar year 2009.

Total monthly remuneration	: RM3,000.00
STD calculation	: RM3,000.00 x 27%
Total STD	: RM810.00

4.1.2 Resident Employee

STD 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 2009 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 2009 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 STD is ascertained under Category 3 (KA1 – KA20) while STD for the husband is ascertained under Category 3 (K).

4.2.4 Where a husband and wife elect to claim deduction for certain child, STD for husband and wife is ascertained under Category 3 (KA1 – KA20).

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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
ii.	upah
iii.	bayaran kerja lebih masa
iv.	komisen
v.	tip
vi.	elaun
vii.	bonus/insentif
viii.	fi pengarah

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. STD is ascertained as follows:

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

4.2.5   STD 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 STD

Types of remuneration subject to STD :

i.	salary
ii.	wages
iii.	overtime payment
iv.	commission
v.	tips
vi.	allowance
vii.	bonus/ incentive
viii.	director fees

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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

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.

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.

Contoh:

Jika pekerja menerima MBB dari Januari hingga Disember, manfaat yang diterima hendaklah dibahagikan kepada 12 bulan. Contoh pengiraan adalah seperti yang berikut:

Saraan bersih (selepas KWSP)	: RM17,000.00
Kategori	: Kategori 2 (KA3)
MBB	: Kenderaan dan pemandu
Saraan bersih termasuk MBB	: RM17,800.00

4.3.2 Types of Remuneration Not Subject To STD

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

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.

Example:

Where employee receives BIK from January to December, the benefits received must be divided into 12 months. Example of the calculation is as follows:

Net remuneration (after EPF)	: RM17,000.00
Category	: Category 2 (KA3)
BIK	: Car and driver
Net remuneration including BIK	: RM17,800.00

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

Jumlah MBB sebulan　　　　　: RM800.00
Amaun PCB termasuk MBB　　: **RM3,428.00**

Kos (kereta baru) (RM)	Manfaat nilai kereta setahun (RM) (a)	Manfaat nilai petrol setahun (RM) (b)	Manfaat nilai pemandu setahun (RM) (c)	MBB sebulan (RM) (a+c) / 12	Saraan bulanan (RM)	PCB (RM)
50,001 – 75,000	2,400	900 (dikecualikan)	7,200 (600 sebulan)	9600 / 12 = 800	17,000 + 800 = 17,800	RM3,428

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.

Bagi menentukan pendapatan kasar manfaat NTK, pendapatan daripada hak untuk memperoleh syer dalam suatu syarikat di bawah perenggan 13(1)*(a)* hendaklah tidak diambil kira.

Contoh 1: Tempat kediaman disediakan tanpa berkongsi dengan pekerja lain.

Saraan kasar sebulan　　　　　　　　　: RM12,500.00
Saraan kasar tahunan　　　　　　　　　: RM150,000.00　　(T)
Tempoh penghunian yang disediakan　　: 12 bulan　　　　　(n)
Tempoh penggajian dalam tempoh semasa　: 12 bulan　　(m)
Kadar bulanan tempat kediaman　　　　: RM2,000.00 (sebulan)
Nilai tertentu [RM2,000 x 12 bulan (m)]　: RM24,000.00　(F)
Kategori　　　　　　　　　　　　　　: Kategori 3 (KA2)

Total monthly BIK　　　　　　　: RM800.00
STD amount including BIK　　　: **RM3,428.00**

Cost (New car) (RM)	Annual value of car benefit (RM) (a)	Annual value of petrol benefit (RM) (b)	Annual value of driver benefit (RM) (c)	Monthly BIK (RM) (a+c) / 12	Monthly Remuneration (RM)	STD (RM)
50,001 – 75,000	2,400	900 (exempted)	7,200 (600 monthly)	9600 / 12 = 800	17,000 + 800 = 17,800	RM3,428

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.

To determine gross income for VOLA, income from any right to acquire shares in a company under paragraph 13(1)*(a)* of the Act shall be disregarded.

Example 1: Living accommodation is provided without sharing with other employee.

Monthly gross remuneration　　　　　　: RM12,500.00
Yearly gross remuneration　　　　　　　: RM150,000.00　(T)
Period of living accommodation provided　: 12 months　(n)
Period of employment in current period　　: 12 months　(m)
Monthly rate of living accommodation　　: RM2,000.00 (per month)
Defined value [RM2,000 x 12 months (m)]　: RM24,000.00　(F)
Category　　　　　　　　　　　　　　: Category 3 (KA2)

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

<u>Pengiraan NTK</u>

$$
\begin{aligned}
\text{NTK (Z)} \quad &= 30\% \quad \times \quad T \\
&= 30/100 \quad \times \quad 150{,}000.00 \\
&= \text{RM45,000.00}
\end{aligned}
$$

atau

$$
\begin{aligned}
&= F \\
&= \text{RM24,000.00}
\end{aligned}
$$

} yang mana lebih rendah

$$
\begin{aligned}
\text{NTK (Z)} \quad &= \text{RM24,000.00} \times n/m \\
&= \text{RM24,000.00} \times 12/12 \\
&= \text{RM24,000.00}
\end{aligned}
$$

$$
\begin{aligned}
\text{Anggaran manfaat sebulan} \quad &= \text{NTK (Z)} / n \\
&= \text{RM24,000.00} / 12 \\
&= \text{RM2,000.00}
\end{aligned}
$$

NTK (RM) (a)	Anggaran manfaat sebulan (RM) (a/n = b)	Saraan bersih bulanan (selepas KWSP) dan anggaran manfaat sebulan (RM)	PCB atas saraan bulanan (RM)
24,000.00	24,000.00 / 12 = 2,000.00	12,000.00 + 2,000.00 = 14,000.00	2,473.00

Contoh 2: Tempat kediaman disediakan di hotel kurang dari 12 bulan dalam setahun.

Saraan kasar sebulan	: RM12,500.00
Saraan kasar tahunan	: RM150,000.00 (T)
Tempoh penghunian yang disediakan	: 7 bulan (n)
Tempoh penggajian dalam tempoh semasa	: 9 bulan (m)
Kategori	: Kategori 3 / KA2
Saraan bersih bulanan (selepas KWSP)	: RM12,000.00

VOLA calculation

$$
\begin{aligned}
\text{VOLA(Z)} \quad &= 30\% \quad \times \quad T \\
&= 30/100 \quad \times \quad 150{,}000.00 \\
&= \text{RM45,000.00}
\end{aligned}
$$

or

$$
\begin{aligned}
&= F \\
&= \text{RM24,000.00}
\end{aligned}
$$

} whichever is lower

$$
\begin{aligned}
\text{VOLA (Z)} \quad &= \text{RM24,000.00} \times n/m \\
&= \text{RM24,000.00} \times 12/12 \\
&= \text{RM24,000.00}
\end{aligned}
$$

$$
\begin{aligned}
\text{Estimated monthly benefit} \quad &= \text{VOLA (Z)} / n \\
&= \text{RM24,000.00} / 12 \\
&= \text{RM2,000.00}
\end{aligned}
$$

VOLA (RM) (a)	Estimated monthly benefit (RM) (a/n = b)	Net monthly remuneration (after EPF) and estimated monthly benefit (RM)	STD for monthly remuneration (RM)
24,000.00	24,000.00 / 12 = 2,000.00	12,000.00 + 2,000.00 = 14,000.00	2,473.00

Example 2: Living accommodation is provided in a hotel for less than 12 months for a year.

Monthly gross remuneration	: RM12,500.00
Yearly gross remuneration	: RM150,000.00 (T)
Period of Living accommodation provided	: 7 month (n)
Total month of employment for current period	: 9 month (m)
Category	: Category 3/ KA2
Net monthly remuneration (after EPF)	: RM12,000.00

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

Pengiraan NTK

NTK (Z) = 3% x T x n/m
= 3/100 x 150,000.00 x 7/9
= RM3,500.00

Anggaran manfaat sebulan = NTK (Z) / n
= RM3,500.00 / 7
= RM500.00

NTK (RM) (a)	Anggaran manfaat sebulan (RM) (a/n = b)	Saraan bersih bulanan (selepas KWSP) dan anggaran manfaat sebulan (RM)	PCB atas saraan bulanan (RM)
3,500.00	3,500.00 / 7 = 500.00	12,000.00 + 500.00 = 12,500.00	2,072.00

VOLA calculation

VOLA (Z) = 3% x T x n/m
= 3/100 x 150,000.00 x 7/9
= RM3,500.00

Estimated monthly benefit = VOLA (Z) / n
= RM3,500.00 / 7
= RM500.00

VOLA (RM) (a)	Estimated monthly benefit (RM) (a/n = b)	Net monthly remuneration (after EPF) and estimated monthly benefit (RM)	STD for monthly remuneration (RM)
3,500.00	3,500.00 / 7 = 500.00	12,000.00 + 500.00 = 12,500.00	2,072.00

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 RM8,000.00 untuk diri sendiri dan saudara tanggungan diberi secara automatik.

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 STD amount:

a. Individual

Deduction of RM8,000.00 for an individual in respect of himself and his dependent relatives is granted automatically.

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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. 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. **c. Anak** "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: i. mengikuti pengajian sepenuh masa di mana-mana universiti, kolej atau institusi pengajian tinggi lain (yang serupa dengan universiti atau kolej); atau ii. berkhidmat di bawah perjanjian atau indentur dengan tujuan untuk layak dalam suatu perdagangan atau profesion. Potongan RM1,000.00 diberi untuk setiap orang anak.	**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. 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. Child** "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. receiving full-time instruction at any university, college or other higher education institution (similar to a university or college); or ii. serving under articles or indentures with a view to qualifying in a trade or profession. Deduction of RM1,000.00 is given for each child.

JADUAL	SCHEDULE
(Kaedah 3)	(*Rule 3*)
POTONGAN CUKAI BERJADUAL	*SCHEDULAR TAX DEDUCTIONS*

Jika setiap anak yang menepati syarat-syarat berikut, pekerja dianggap mempunyai bilangan anak yang berikut:

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

Contoh 1:

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

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

Where a child falls within these conditions, the employee is treated as having this number of children:

In circumstances where	Deduction to be given as if the employee has this number of children
i. 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
ii. 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
iii. Disabled child as certified by the Department of Social Welfare.	5
iv. 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

Example 1:

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

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

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

Contoh 2:	**Example 2:**
Pekerja mempunyai isteri tidak bekerja dan 3 orang anak:	An employee whose wife is not working and has 3 children:
• Anak pertama - berumur 23 tahun dan sedang belajar di peringkat ijazah di UUM.	• First Child - age 23 and receiving degree education in UUM.
• Anak kedua - berumur 20 tahun dan sedang belajar di peringkat diploma UiTM.	• Second Child- age 20 and receiving diploma education in UiTM.
• Anak ketiga - anak kurang upaya berumur 3 tahun dan disahkan oleh Jabatan Kebajikan Masyarakat.	• Third Child - disabled child age 3 as certified by the Department of Social Welfare.
Kategori pekerja: **Kategori 2 (KA13)**	Category for employee: **Category 2 (KA13)**
d. Caruman Kumpulan Wang Simpanan Pekerja (KWSP) atau Kumpulan Wang Lain Yang Diluluskan	**d. Contribution to Employees Provident Fund (EPF) or Other Approved Scheme**
Jumlah caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan tidak melebihi RM6,000.00 setahun.	Total contribution to EPF or other Approved Scheme not exceeding RM6,000.00 a year.
4.4.2 Rebat	4.4.2 Rebate
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.	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.
Contoh 1:	Example 1:
PCB bagi Januari 2009	STD for January 2009
Zakat dibayar : RM55.00 PCB sepatutnya dipotong mengikut Jadual Potongan Cukai Bulanan 2009 atau kaedah pengiraan berkomputer : RM105.00 PCB yang perlu dipotong selepas tolakan zakat : **RM50.00** (RM105.00-RM55.00)	Zakat paid : RM55.00 STD deductible as per Schedule of Monthly Tax Deductions 2009 or computerised calculation method : RM105.00 STD to be deducted after zakat : **RM50.00** (RM105.00 - RM55.00)

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

Contoh 2:	Example 2:
PCB bagi Mei 2009	STD for May 2009
Zakat dibayar : RM140.00 PCB sepatutnya dipotong mengikut Jadual Potongan Cukai Bulanan 2009 atau kaedah pengiraan berkomputer : RM110.00 PCB yang perlu dipotong selepas tolakan zakat : **TIADA** (Lebihan zakat: RM30.00)	Zakat paid : RM140 STD deductible as per Schedule Monthly Tax Deductions 2009 or computerised calculation method : RM110.00 STD to be deducted after zakat : **NIL** (Excess zakat : RM30.00)
Lebihan zakat RM30.00 dalam Contoh 2 di atas boleh dibawa ke hadapan untuk ditolak daripada PCB bagi bulan berikutnya dengan syarat ia adalah dalam tahun yang sama.	The excess zakat of RM30.00 in Example 2 above may be carried forward to be set-off against the STD of a subsequent month provided it is within the same year.

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

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

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

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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.	**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. Individu Kurang Upaya Seorang yang kurang upaya dibenarkan potongan tambahan individu RM6,000.00.	**c. Disabled Person** A disabled person will be allowed an additional personal deduction of 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:	**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. sehingga ke peringkat tertiari (selain daripada Sarjana dan Doktor Falsafah) dalam bidang undang-undang, perakaunan, kewangan Islam, teknikal, vokasional, industri, saintifik atau teknologi; atau	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.	ii. any course of study at Masters or Doctorate level.
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.	**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.

15

'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.

g. Pembelian Buku/Majalah/Jurnal/Penerbitan Lain yang Serupa

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.

h. Pembelian Komputer Peribadi

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.

'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. Purchase of Books/Magazines/Journals/Similar Publications

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. Purchase Of Personal Computer

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.

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

i. Tabungan Bersih dalam 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.	**i.** Net Deposit in *Skim Simpanan Pendidikan Nasional* (SSPN) 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 2009 | In year 2009

Simpanan dalam tahun 2009	RM2,000.00		Deposit in year 2009	RM2,000.00
Tolak: Pengeluaran dalam tahun 2009	(-) RM1,500.00		Less: Withdrawal in year 2009	(-) RM1,500.00
Potongan yang dibenarkan untuk dituntut	RM 500.00		Allowable deduction to be claimed	RM 500.00

j. Pembelian Peralatan Sukan 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.	**j. Purchase of Sports Equipment** 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 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.	**k. Payment of Alimony to Former Wife** 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.

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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. Insurans Pendidikan dan Perubatan	**n. Education and Medical Insurance**
Potongan tidak melebihi RM3,000.00 setahun bagi premium insurans yang dibayar atas faedah pendidikan atau faedah perubatan untuk individu, suami, isteri atau anak.	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.
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 STD subject to employer's approval:
a. Zakat	**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.	If an employee make a payment of any zakat other than monthly deduction from remuneration under paragraph 4.4.2, the employee can make STD adjustment subject to approval from employer.

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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.

b. Fees

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. PENGIRAAN PCB

5. STD CALCULATION

a. Formula pengiraan Jadual PCB 2009

a. Calculation formula for STD Schedule 2009

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

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

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

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

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;
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

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;
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

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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 RM8,000.00;
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 = RM8,000.00, S = 0 dan C = 0;

ii.   Jika kategori 2 = Kahwin dan pasangan tidak berkerja;

Nilai D = RM8,000.00, S = RM3,000.00 dan C = bilangan anak;

iii.   Jika kategori 3 = Kahwin dan pasangan bekerja;

Nilai D = RM8,000.00, 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).

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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 RM8,000.00;
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 = RM8,000.00, S = 0 and C = 0;

ii.   If category 2 = Married and spouse is not working;

Value of D = RM8,000.00, S = RM3,000.00 and C = number of children;

iii.   If category 3 = Married and spouse is working;

Value of D = RM8,000.00, 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).

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.

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	27	14,325	14,325

* Sekiranya amaun PCB kurang daripada RM10.00, majikan tidak perlu memotong PCB pekerja tersebut.

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

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.

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	27	14,325	14,325

*If the amount of STD is less than RM10.00, the employer is not required to deduct the STD payment for that employee.

b. **STD Calculation Formula For Computerised Calculation Method**

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

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

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

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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);
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) dan premium insurans nyawa yang telah dibayar (termasuk premium yang dituntut di bawah penggajian terdahulu, jika ada) tidak melebihi RM6,000.00 setahun;
Y_1	Saraan biasa bulan semasa;
K_1	Caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan dan premium insurans nyawa tertakluk kepada jumlah yang layak bagi saraan bulan semasa tidak melebihi RM6,000.00 setahun;
Y_2	Anggaran saraan seperti Y_1 untuk bulan seterusnya;
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;
$Y_t - K_t$	Saraan tambahan bersih bulan semasa;
Y_t	Saraan tambahan kasar bulan semasa;
K_t	Caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan bagi saraan tambahan bulan semasa tertakluk jumlah yang layak tidak melebihi RM6,000.00 setahun;

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	Total contribution to EPF or other Approved Scheme made on all remuneration (monthly remuneration, additional remuneration and remuneration from previous employer) and life insurance premium paid (including premium claimed under previous employment, if any) not exceeding RM6,000.00 per year;
Y_1	Current month's normal remuneration;
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;
Y_2	Estimated remuneration as per Y_1 for the following month;
K_2	Estimated balance of total contribution to EPF or other Approved Scheme and life insurance premium for the qualifying monthly balance $[[RM\ 6,000\ (Limited) - (K + K_1 + K_t)] / n]$ or K_1, whichever is lower;
$Y_t - K_t$	Net additional remuneration for current month;
Y_t	Gross additional remuneration for current month;
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;

JADUAL (Kaedah 3) POTONGAN CUKAI BERJADUAL	*SCHEDULE* (*Rule 3*) *SCHEDULAR TAX DEDUCTIONS*

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n   Baki bulan bekerja dalam setahun;

n + 1   Baki bulan bekerja dalam setahun termasuk bulan semasa;

D   Potongan individu sebanyak RM8,000.00;

S   Potongan pasangan sebanyak RM3,000.00;

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

Nilai D, S dan C ditentukan seperti yang berikut:

i.   Jika kategori 1 = Bujang;

   Nilai D = RM8,000.00, S = 0 dan C = 0;

ii.   Jika kategori 2 = Kahwin dan pasangan tidak berkerja;

   Nilai D = RM8,000.00, S = RM3,000.00 dan C = bilangan anak;

iii.   Jika kategori 3 = Kahwin dan pasangan bekerja;

   Nilai D= RM8,000.00, S= 0 dan C= bilangan anak;

$\sum$LP   Potongan terkumpul lain yang telah dibenarkan termasuk daripada penggajian terdahulu (jika ada);

LP_1 Potongan bulan semasa lain yang dibenarkan;

* $K + K_1 + K_2 + K_t$ tidak melebihi RM6,000.00 setahun

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

R   Kadar peratusan cukai;

B   Amaun cukai ke atas jumlah M selepas tolak rebat cukai

</td><td>

n   Remaining working month in a year;

n + 1   Remaining working month in a year including current month;

D   Deduction for individual of RM8,000.00;

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 = RM8,000.00, S = 0 and C = 0;

ii.   If category 2 = Married and spouse is not working;

   Value of D = RM8,000.00, S = RM3,000.00 and C = number of children;

iii.   If category 3 = Married and spouse is working;

Value of D = RM8,000.00, S = 0 and C = number of children;

$\sum$LP   Other accumulated allowable deductions including from previous employment (if any);

LP_1 Other allowable deductions for current month;

*$K + K_1 + K_2 + K_t$ not exceeding RM6,000.00 per year

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

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JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

	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
viii. ex-gratia
ix. fi pengarah (tidak dibayar secara bulanan)
x. komisen

	spouse (if qualified);
Z	Accumulated fee/zakat paid other than fee/zakat for current month;
X	Accumulated STD paid for previous month including from previous employment (including STD 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 STD deduction)
v. tax borne by employer
vi. gratuity
vii. compensation for loss of employment
viii. ex-gratia
ix. director's fee (not paid monthly)
x. commissions

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

xi.   elaun (bayaran secara bulanan dan/atau tidak dibayar setiap bulan)
xii. apa-apa bayaran lain sebagai tambahan kepada saraan biasa bulan semasa

PCB bagi saraan tambahan adalah dikira seperti yang berikut:

a. Jadual PCB 2009

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.

[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).

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

PCB bulan semasa = RMXXX (rujuk Jadual Potongan Cukai Bulanan 2009)

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

[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)]

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xi.   allowances (monthly payment and/or not paid every month)
xii. any other payment in addition to normal remuneration for current month

STD for additonal remuneration is calculated as follows:

a. STD Schedule 2009

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

[A] Determine category of employee.

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

STD for current month = RMXXX [refer to Schedule of Monthly Tax Deductions 2009]

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

[D] Total STD for a year = Total paid accumulated STD + [STD for current month at Step [C] x remaining month in a year include current month]
= X + [STD for current month at Step [C] x (n + 1)]

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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 STD 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 = $(P – M) \times R + B$	Total tax for a year = $(P – M) \times R + B$
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 STD for current month additional remuneration where total tax (Step 3) less total STD for a year (Step 1[D]) and zakat which has been paid
PCB saraan tambahan = Langkah 3 – [Langkah 1[D] + zakat yang telah dibayar]	STD for additional remuneration = Step 3 – [Step 1[D]+ zakat which has been paid]
Langkah 5 - PCB bulan semasa yang perlu dibayar	**Step 5** - STD for current month which shall be paid
= PCB bersih + PCB saraan tambahan bulan semasa = Langkah 1[C] + Langkah 4	= Net STD + STD for current month on additional remuneration = Step 1[C] + Step 4
Peringatan:	**Reminder:**
Saraan bersih setahun adalah jumlah saraan kasar setahun ditolak caruman pekerja kepada KWSP atau Kumpulan Wang Lain Yang Diluluskan tidak melebihi RM6,000.00 setahun.	Net remuneration for a year is the total gross remuneration for a year less the employee's contribution to EPF or other Approved Scheme not exceeding RM6,000.00 per year.

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

b. 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)]

b. Computerised Calculation Method

Step 1 – Determine STD 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 STD 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.

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

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

[D] Determine total STD for a year

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

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

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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

Peringatan:

Saraan bersih setahun adalah jumlah saraan kasar setahun ditolak caruman pekerja

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

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

Step 5 – STD for current month which shall be paid

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

Reminder:

Net remuneration for a year is the total gross remuneration for a year less the

kepada KWSP atau Kumpulan Wang Lain Yang Diluluskan dan premium insurans nyawa yang tidak melebihi RM6,000.00 setahun.

5.4 Cara pengiraan dan pengemukaan bayaran PCB saraan tambahan

i. Jika saraan tambahan tahun 2009 dibayar pada tahun semasa 2009, pengiraan PCB adalah seperti yang berikut:
   - Rujuk Jadual Potongan Cukai Bulanan 2009 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 2009 hendaklah dibuat dalam satu bayaran.

ii. Jika saraan tambahan yang dibayar adalah untuk tahun terdahulu, pengiraan PCB bagi Langkah 1 dalam Formula Saraan Tambahan hendaklah berdasarkan kepada saraan biasa bulan Disember bagi tahun itu dengan menggunakan Jadual Potongan Cukai Bulanan yang terpakai bagi tahun itu.

Contoh:

Bayaran saraan tambahan 2008 (selain bonus dan fi pengarah) dibayar dalam tahun 2009;
   - Gunakan Formula Bonus (jadual pindaan 2004 [P.U.(A) 477/2003]) bagi pengiraan PCB saraan tambahan di atas.
   - Saraan biasa bulan Disember 2008 diambil sebagai asas untuk pengiraan PCB bagi Langkah A Formula Bonus (jadual pindaan 2004 [P.U.(A) 477/2003]).
   - Bayaran PCB bagi saraan biasa bulan semasa dan saraan tambahan hendaklah dikemukakan secara berasingan dengan menggunakan borang atau media elektronik;
     ✓ Borang CP39 (Pindaan 2/05) untuk PCB saraan biasa bulan semasa.
     ✓ Borang CP39A untuk PCB saraan tambahan.

5.4 Method of calculation and STD payment for additional remuneration

i. If additional remuneration for year 2009 is paid in current year 2009, method of calculation is as follows:
   - Refer to Schedule of Monthly Tax Deductions 2009 or computerised calculation method.
   - Apply Additional Remuneration Formula in paragraph 5.3.1 or 5.3.2.
   - STD payment for current month's normal remuneration and additional remuneration 2009 shall be paid in a single payment.

ii. If additional remuneration is paid for a prior year, the calculation of STD for Step 1 in the Additional Remuneration Formula shall be based on the normal remuneration for the month of December for that year by using the Schedule of Monthly Tax Deductions applicable for that year.

Example:

Additional remuneration payment for 2008 (other than bonus and director's fee) paid in year 2009;
   - Apply Bonus Formula (amended Schedule 2004 [P.U.(A) 477/2003]) in calculating STD for the above additional remuneration.
   - Normal remuneration for the month of December 2008 is taken as a basis for STD calculation in Step A Bonus Formula (amended Schedule 2004 [P.U.(A) 477/2003]).
   - STD payment for current month's normal remuneration and additional remuneration shall be submitted separately by using form or electronic media;
     ✓ Form CP39 (Amendment 2/05) for STD for current month's normal remuneration.
     ✓ Form CP39A for STD on additional remuneration.

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

5.5 Peringatan

5.5.1 Majikan yang menggunakan Jadual Potongan Cukai Bulanan 2009 adalah disarankan untuk menggunakan **Kaedah Pengiraan Berkomputer** atau **Kalkulator PCB** yang didapati daripada laman sesawang 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 kurang daripada RM10.00, majikan tidak perlu memotong PCB pekerja itu.

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

5.5 Reminder

5.5.1 Employer using Schedule of Monthly Tax Deductions 2009 is advised to use **Computerised Calculation Method** or **PCB Calculator** 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 STD is less than RM10.00, the employer is not required to deduct the STD payment for that employee.

5.6 Example of calculation

Examples for determination of qualifying remuneration amount subject to STD 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

JADUAL	SCHEDULE
(Kaedah 3)	(*Rule 3*)
POTONGAN CUKAI BERJADUAL	*SCHEDULAR TAX DEDUCTIONS*

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Contoh:

Tarikh opsyen ditawarkan	: 1 Disember 2007
Tarikh opsyen boleh dilaksana	: 1 Mac 2008 - 28 Februari 2018
Tarikh opsyen dilaksanakan	: 2 Mei 2009

Nilai pasaran sesaham pada tarikh opsyen
boleh dilaksana (1 Mac 2008) : RM3.80 ⎫
Nilai pasaran sesaham pada tarikh opsyen ⎬ yang mana lebih rendah
dilaksanakan (2 Mei 2009) : RM4.00 ⎭

Tolak:

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 2009, 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.

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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 2009

Market value per share at the date option is
exercisable (1 March 2008) : RM3.80 ⎫
Market value per share at the date option is ⎬ whichever is lower
exercised (2 May 2009) : RM4.00 ⎭

Less:

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 2009, 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 STD for the above perquisite is calculated based on the Additional Remuneration Formula in the month the perquisite is received.

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JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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 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
 	
    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.
 	
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.
 	
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).
	b. Gratuity
	
	Gratuities for the following cases are exempt wholly from tax and are not subject to STD 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 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. 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. 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. 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).

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

iv. Jumlah wang yang diterima dengan cara ganjaran kematian atau sebagai pampasan disatukan bagi kematian atau kecederaan.

Jika pekerja tidak layak mendapat apa-apa pengecualian ganjaran seperti di atas, PCB atas semua ganjaran tersebut perlu dikira dengan menggunakan Formula Saraan Tambahan.

Contoh:

i.   - Pekerja mula penggajian pada   :1 Januari 2001
ii. - Pekerja bersara dan menerima ganjaran pada   : 29 Oktober 2009
iii. - Jumlah ganjaran dibayar apabila bersara   :RM35,000.00
      pada umur 53 tahun

Tentukan tempoh penggajian:

Tempoh penggajian: 1 Januari 2001– 31 Oktober 2009 (9 tahun 10 bulan).
Oleh itu, ganjaran adalah boleh dikenakan cukai disebabkan tempoh penggajian kurang daripada sepuluh (10) tahun.

Jumlah ganjaran diterima yang berjumlah RM35,000.00 adalah tertakluk kepada PCB dan PCB tersebut hendaklah menggunakan Formula Saraan Tambahan.

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

---

iv. Sum received by way of death gratuities or as consolidated compensation for death or injuries.

If an employee is not qualified to any exemption from gratuity as the above, STD on all gratuities shall be calculated by using Additional Remuneration Formula.

Example:

i.   Employee commenced employment on   :1 January 2001
ii. Employee retired and received gratuity on   : 29 October 2009
iii. Total gratuity paid upon retirement at the age of 53   : RM35,000.00

Determine period of employment:

Period of employment: 1 January 2001 – 31 October 2009 (9 years 10 months).
Therefore, gratuity is taxable due to period of employment is less than ten (10) years.

Total gratuity received of RM35,000.00 is subject to STD and the STD shall be calculated using Additional Remuneration Formula.

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

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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 RM6,000.00 dengan bilangan tahun selesai bekerja dengan majikan atau syarikat tersebut.

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 2003
ii. Pekerja diberhentikan pada   25 Mac 2009
iii. Jumlah bayaran pampasan   RM35,000.00

Penentuan amaun pampasan yang tertakluk kepada cukai.

[A] Tentukan bilangan tahun selesai perkhidmatan.

   1/5/2003 - 30/4/2004: satu tahun selesai perkhidmatan.
   1/5/2004 - 30/4/2005: satu tahun selesai perkhidmatan.
   1/5/2005 - 30/4/2006: satu tahun selesai perkhidmatan.
   1/5/2006 - 30/4/2007: satu tahun selesai perkhidmatan.
   1/5/2007 - 30/4/2008: satu tahun selesai perkhidmatan.
   1/5/2008 - 25/3/2009: kurang dari satu tahun selesai perkhidmatan.

   Pekerja telah berkhidmat untuk 5 tahun selesai perkhidmatan.

[B] Pengecualian cukai ke atas pampasan hendaklah:

   RM6,000.00 x 5 tahun selesai perkhidmatan = RM30,000.00

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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 RM6,000.00 by the number of completed years of service with that employer or those companies.

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

Example:
i.   Employee commenced employment on   1 May 2003
ii. Employee is terminated on   25 March 2009
iii. Total compensation paid   RM35,000.00

Determination of amount of compensation which is subject to tax.

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

   1/5/2003 - 30/4/2004: one completed year 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 - 25/3/2009: less than one completed year of service.

   Employee has served for 5 completed years of service.

[B] Tax exemption on compensation shall be:

   RM6,000.00 x 5 completed years of service = RM30,000.00

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

Bayaran pampasan	RM35,000.00		Compensation paid	RM35,000.00
Tolak: Amaun yang dikecualikan	RM30,000.00		Less: Amount of exemption	RM30,000.00
Baki pampasan yang tertakluk PCB	RM 5,000.00		Balance of compensation subject to STD	RM 5,000.00

Baki pampasan berjumlah RM5,000.00 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. PENGEMUKAAN MAKLUMAT DAN BAYARAN PCB

Majikan hendaklah memotong pada setiap bulan atau bulan yang berkaitan potongan bulanan berkenaan dengan pendapatan untuk tujuan cukai daripada saraan setiap pekerjanya.

Jika seseorang pekerja membuat pemilihan yang tidak boleh dibatalkan di bawah perenggan 4.3.2. atau 4.4.3. atau 4.4.4, majikan itu boleh memotong pada setiap bulan atau bulan yang berkaitan potongan bulanan berkenaan dengan pendapatan untuk tujuan cukai daripada saraan setiap pekerjanya.

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.

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

7.1 Pekerja di bawah kategori 1 atau kategori 3 dengan jumlah saraan bulanan

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Balance of compensation of RM 5,000.00 after deducting the qualifying exemption will be subject to STD and the STD 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. FURNISHING OF INFORMATION AND PAYMENT OF STD

Employer shall deduct in each month or the relevant month the monthly deduction in respect of income on account of tax from the remuneration of each of his employees.

Where an employee makes an irrevocable election under paragraphs 4.3.2 or 4.4.3 or 4.4.4, the employer may deduct in each month or the relevant month the monthly deduction in respect of income on account of tax from the remuneration of each of his employees.

Employer shall pay to the Director General, not later than 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.

7. EMPLOYEE WHO IS NOT SUBJECT TO STD BUT LIABLE TO TAX

7.1 Employee under category 1 or category 3 with total monthly remuneration (after

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

(selepas ditolak potongan yang dibenarkan) di antara RM2,200.00 hingga RM2,400.00 adalah boleh dikenakan cukai walaupun saraannya tidak tertakluk kepada potongan cukai di bawah kaedah PCB.

7.2 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.

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

8. PINDAAN POTONGAN PCB

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

8.2. Jika pekerja ingin memberhentikan PCB, pekerja tersebut hendaklah membuat permohonan kepada cawangan LHDNM yang mengendalikan fail cukai pendapatannya.

9. PENGIRAAN PCB UNTUK SARAAN TAHUN KEBELAKANGAN

Bagi saraan (kecuali bonus dan fi pengarah) dari tahun kebelakangan iaitu sebelum tahun 2009 dan diterima dalam tahun 2009 atau tahun selepasnya, pengiraan PCB hendaklah dikira dengan menggunakan Formula Bonus dan Jadual PCB pada tahun masing-masing.

Contoh pengiraan yang lengkap berkenaan formula PCB dan formula saraan tambahan boleh diperolehi melalui laman sesawang LHDNM di www.hasil.gov.my.

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less allowable deduction) between RM2,200.00 to RM2,400.00 is liable to tax even though his remuneration is not subject to tax deduction under STD rules.

7.2 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.

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

8. AMENDMENT OF STD

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

8.2 If an employee wishes to discontinue the STD, the employee shall make an application to the IRBM branch which handles his income tax file.

STD CALCULATION FOR PRIOR YEARS REMUNERATION

For remuneration (except for bonus and director fee) from the prior years which is before year 2009 and is received in the year 2009 or for the following years, the STD calculation shall be calculated using Bonus Formula and STD Schedule for the respective years.

Examples of a complete calculation relating to STD formula and additional remuneration formula can be obtained through LHDNM's website at www.hasil.gov.my.

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JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

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SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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CONTOH 1
PENGIRAAN PCB KE ATAS SARAAN TAMBAHAN MENGGUNAKAN JADUAL PCB 2009 (JENIS SARAAN SEPERTI DI PERENGGAN 5.3)

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EXAMPLE 1
STD CALCULATION ON ADDITIONAL REMUNERATION USING STD SCHEDULE 2009 (TYPE OF REMUNERATION AS PARAGRAPH 5.3)

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

Saraan biasa bulanan Januari 2009	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 = RM57.00 (rujuk Jadual Potongan Cukai Bulanan 2009)
PCB bersih　　　= PCB bulan semasa – zakat dan fi/levi bulan semasa
　　　　　　　= RM57.00 – RM0.00

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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 STD on net normal remuneration for a year (not including current month additional remuneration) and STD 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 STD for net normal remuneration in Step 1 **[B]**.

STD for current month = RM57.00 (refer Schedule of Monthly Tax Deductions 2009)
Net STD　　　　= STD for current month –zakat and fee/ levy for current month
　　　　　　　= RM57.00 - RM0.00

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JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

[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 + [RM57.00 x 12 bulan]
    = RM684.00
	[D] Total STD for a year = Total paid accumulated STD + [STD for current month at Step [C] x remaining month in a year include current month]
	
	    = X + [STD for current month at Step [C] x (n + 1)]
	    = RM0.00 + [RM57.00 x 12 months]
	    = RM684.00

Langkah 2 - Tentukan pendapatan bercukai setahun [P] (termasuk saraan tambahan bulan semasa) dan saraan tambahan yang telah dibayar	**Step 2 – Determine chargeable income for a year [P] (including additional remuneration for current month) and STD for additional remuneration which has been paid**
[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];

$P = [(Y – K) \times 12] + [\sum(Y_{t1} – K_{t1})] + (Y_t – K_t) – (D + S + 1000C)$
  = [(RM3,600– RM396*) x 12] + [RM0.00 – RM0.00] + [RM7,200 – RM792*] – [RM8,000 + RM0.00 + RM2,000]
  = RM38,448 + RM6,408 - RM10,000
  = RM34,856
	$P = [(Y – K) \times 12] + [\sum(Y_{t1} – K_{t1})] + (Y_t – K_t) – (D + S + 1000C)$
	  = [(RM3,600–RM396*) x 12] + [RM0.00 – RM0.00] + [RM7,200 – RM792*] – [RM8,000 + RM0.00 + RM2,000]
	  = RM38,448 + RM6,408 - RM10,000
	  = RM34,856

* KWSP = (RM396 x 12) + RM792 = RM5,544.00 * Potongan cukai atas caruman KWSP pekerja terhad kepada RM6,000.00 setahun	* EPF = (RM396 x 12) + RM792 = RM5,544.00 * Tax deduction on employee's EPF contribution limit to RM6,000.00 per year
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;	**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;**

Jumlah cukai setahun= [(P - M) x R + B]
    = [(RM34,856 – RM20,000) x 7% + RM75]
    = RM14,856 X 7% + RM75
    = RM1,114.92
	Total tax for a year = [(P - M) x R + B]
	    = [(RM34,856 – RM20,000) x 7% + RM75]
	    = RM14,856 X 7% + RM75
	    = RM1,114.92

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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	27	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]

= RM1,114.92 – [RM684.00 + RM0.00]
= RM430.92

Langkah 5 – PCB bulan semasa yang perlu dibayar

PCB yang perlu dibayar= PCB bersih + PCB saraan tambahan bulan semasa
= Langkah 1[C] + Langkah 4
= RM57.00 + RM430.92
= RM487.92 ≈ **RM487.95**

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	27	14,325	14,325

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

STD for additional remuneration = Step 3 – [Step 1[D] + zakat and fee/levy which have been paid]
= RM1,114.92 – [RM684.00 + RM0.00]
= RM430.92

Step 5 - STD for current month which shall be paid

STD which shall be paid = Net STD + STD for current month on additional remuneration
= Step 1[C] + Step 4
= RM57.00 + RM430.92
= RM487.92 ≈ **RM487.95**

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CONTOH 2
PENGIRAAN PCB KE ATAS SARAAN TAMBAHAN MENGGUNAKAN KAEDAH PENGIRAAN BERKOMPUTER PINDAAN 2009
(JENIS SARAAN SEPERTI DI PERENGGAN 5.3)

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EXAMPLE 2
STD CALCULATION ON ADDITIONAL REMUNERATION USING COMPUTERISED CALCULATION METHOD AMENDMENT 2009
(TYPE OF REMUNERATION AS PARAGRAPH 5.3)

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Maklumat saraan adalah seperti di contoh 1.

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

[A] Tentukan kategori pekerja.

Kategori 3 (KA3)

[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 $(Y_t - K_t) = 0$

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

*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

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Information on remuneration as per example 1.

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

[A] Determine category of employee.

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JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

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

iaitu $(Y_t - K_t) = 0$

$= [(RM0.00 - RM0.00) + (RM3,600.00 - RM396.00^*) + [(RM3,600.00 - RM396.00^*) \times 11] - [RM8,000.00 + RM0.00 + RM2,000.00 + (RM0.00 - RM0.00)]$

$= [(RM3,204.00) + (RM3,204.00 \times 11)] - [RM8,000.00 + RM2,000.00]$

$= RM38,448.00 - RM10,000.00$

$= RM28,448.00$

[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:

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

$= \dfrac{[(RM28,448.00 - RM20,000.00) \times 7\% + RM75.00] - (RM0.00 + RM0.00)}{11+1}$

$= \dfrac{RM8,448.00 \times 7\% + RM75.00}{12}$

$= \dfrac{RM591.36 + RM75.00}{12}$

$= RM666.36 / 12$

$= RM55.53$

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

where $(Y_t-K_t) = 0$

$= [(RM0.00 - RM0.00) + (RM3,600.00 - RM396.00^*) + [(RM3,600.00 - RM396.00^*) \times 11] - [RM8,000.00 + RM0.00 + RM2,000.00 + (RM0.00 - RM0.00)]$

$= [(RM3,204.00) + (RM3,204.00 \times 11)] - [RM8,000.00 + RM2,000.00]$

$= RM38,448.00 - RM10,000.00$

$= RM28,448.00$

[C] Determine monthly STD 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;

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

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

STD for current month:

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

$= \dfrac{[(RM28,448.00 - RM20,000.00) \times 7\% + RM75.00] - (RM0.00 + RM0.00)}{11+1}$

$= \dfrac{RM8,448.00 \times 7\% + RM75.00}{12}$

$= \dfrac{RM591.36 + RM75.00}{12}$

$= RM666.36 / 12$

$= RM55.53$

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

PCB bersih   = PCB bulan semasa – zakat dan fi/levi bulan semasa
                 = RM55.53– RM0.00
                 = RM55.53

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	27	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 + [(RM55.53 x 12)]
           = RM 666.36

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

[A]   Tentukan kategori pekerja.

Kategori 3 (KA3)

[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 STD   = STD for current month – zakat and fee/levy for current month
               = RM55.53– RM0.00
               = RM55.53

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	27	14,325	14,325

[D]   Determine total STD for a year

Total STD for a year = Accumulated STD paid + [STD for current month at Step [C] x remaining month in a year include current month]
           = X + [(STD for current month at Step [C]) x (n + 1)]
           = RM0.00 + [(RM55.53 x 12)]
           = RM 666.36

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 (KA3)

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

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

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

Tentukan nilai K_2 dahulu,

K_2 = Baki jumlah caruman KWSP atau Kumpulan Wang Lain Yang Diluluskan 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:

= $K + K_1 + K_t + (K_2 \times n)$ ≤ 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

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

= [(RM0.00 – RM0.00) + (RM3,600.00 – RM396.00*) + [(RM3,600.00 – RM396.00*) x 11] + (RM7,200.00 – RM792.00*) – [RM8,000.00 + RM0.00 + RM2,000.00 + (RM0.00 – RM0.00)]

= [(RM3,204.00) + (RM3,204.00 x 11)] + [RM7,200.00 – RM792.00*] – [RM8,000.00 + RM2,000.00]

= RM38,448.00 + RM6,408.00 - RM10,000.00

= RM34,856.00

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

= (RM34,856.00 – RM20,000.00) x 7% + RM75.00

= (RM14,856.00 x 7%) + RM75.00

= RM 1,039.92 + RM 75.00

= RM 1,114.92

Determine value K_2 first,

K_2 = Balance of total contribution to EPF or other Approved Scheme 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:

= $K + K_1 + K_t + (K_2 \times n)$ ≤ 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

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

= [(RM0.00 – RM0.00) + (RM3,60.000 – RM396.00*) + [(RM3,600.00 – RM396.00*) x 11] + (RM7,200.00 – RM792.00*) – [RM8,000.00 + RM0.00 + RM2,000.00 + (RM0.00 – RM0.00)]

= [(RM3,204.00) + (RM3,204.00 x 11)] + [RM7,200.00 – RM792.00*] - [RM8,000.00 + RM2,000.00]

= RM38,448.00 + RM6,408.00 - RM10,000.00

= RM34,856.00

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

= (RM34,856.00 – RM20,000.00) x 7% + RM75.00

= (RM14,856.00 x 7%) + RM75.00

= RM 1,039.92 + RM 75.00

= RM 1,114.92

JADUAL
(Kaedah 3)
POTONGAN CUKAI BERJADUAL

SCHEDULE
(*Rule 3*)
SCHEDULAR TAX DEDUCTIONS

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P (RM)	M (RM)	R (%)	B Kategori 1 & 3 (RM)	B Kategori 2 (RM)
2,500 – 5,000	2,500	1	– 400	– 800
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70,001 - 100,000	70,000	24	7,125	7,125
Melebihi 100,000	100,000	27	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]
= RM1,114.92 – [RM666.36 + RM0.00]
= RM448.56

Langkah 5 – PCB bulan semasa yang perlu dibayar

= PCB bulan semasa + PCB saraan tambahan bulan semasa
= Langkah 1[C] + Langkah 4
= RM55.53 + RM448.56
= RM504.09 ≈ RM504.10

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
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70,001 - 100,000	70,000	24	7,125	7,125
Exceeding 100,000	100,000	27	14,325	14,325

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

STD for additional remuneration = Step 3 – [Step 1[D]+ zakat and fee/levy which have been paid]
= RM1,114.92 – [RM666.36 + RM0.00]
= RM448.56

Step 5 – STD for current month which shall be paid

= STD for current month + STD for current month on additional remuneration
= Step 1[C] + Step 4
= RM55.53 + RM448.56
= RM504.09 ≈ RM504.10