



SME Malaysia

FAQ on

- **Payment of Wages, Paid Leave, Wage Subsidies etc**
- **Relief Measures for SMEs Affected by COVID-19**
- **Deferment / Exemption for Income Tax, Statutory Payments Etc**
- **Assistance on Skills Training, E-commerce Etc**

| Question | Answer | Remark / Source of Reference |
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| On Payment of Wages, Paid Leave, Wage Subsidies etc | | |
| Does employer need to pay salaries and wages to employee during the period of MCO? | Yes, employer must pay full salaries and wages to employees, except those attendance / transport allowances (that do not incur during MCO period) | FAQ by MoHR 31 Mar 2020 |
| Can employer instruct employee to take annual leave/ to deduct the annual leave/ to offer unpaid leave / to offer half-paid leave during the MCO period? | Yes, only if it is mutually agreed by employer and employee. | FAQ by MoHR 31 Mar 2020 |

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| <p>If employer decided to terminate the employment of workers, what are the procedures to follow?</p> | <p>Please refer to the guidelines at the website of JTKSM www.jtksm.mohr.gov.my</p> | <p>FAQ by MoHR 31 Mar 2020</p> |
| <p>Can employer that are severely affected by COVID 19 to carry out retrenchment?</p> | <p>Yes, employer has to follow the proper guidelines:</p> <ul style="list-style-type: none"> i) Sufficient reasons ii) To take necessary measures e.g. shortening of working hours, wage cuts, temporary lay-off before carrying out retrenchment iii) Retrenchment should be carry out for foreign workers, based upon last-in-first out principle etc Please refer to the guidelines at the website of JTKSM www.jtksm.mohr.gov.my | <p>FAQ by MoHR 31 Mar 2020</p> |
| <p>What are the Wage Subsidies measures under the stimulus package?</p> | <p>Wages subsidies are to be paid to employers for every of their Malaysian employees receiving monthly salary RM4000 or below. The wage subsidies will be paid for three months period.</p> <ul style="list-style-type: none"> • Period of <i>Wage Subsidy</i> -- <i>three months effective</i> 1 April 2020 or the month when application is submitted. • Application for <i>Wage Subsidy</i> <i>must be made before</i> 15 September 2020. <p>Please refer to the table below for further info:</p> | <p>For inquiries:</p> <p>Pegawai Perkhidmatan Pelanggan PERKESO di talian 1-300-22-8000 atau 03-8091 5100 atau 03-4264 5555 emel kepada perkeso@perkeso.gov.my</p> <p>PERTUBUHAN KESELAMATAN SOSIAL (PERKESO) 6 APRIL 2020</p> |

JADUAL 1: PENAMBAHBAIKAN WAGE SUBSIDY (6 April 2020)

| a) Saiz Perusahaan | MIKRO DAN KECIL | SEDERHANA | BESAR |
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| b) Definisi | 75 orang pekerja dan ke bawah | 76 hingga 200 orang pekerja | 201 orang pekerja ke atas (lebih 200 orang) |
| c) Bantuan Kewangan | RM1,200 sebulan setiap pekerja | RM800 sebulan setiap pekerja | RM600 sebulan setiap pekerja |
| d) Had Bilangan Pekerja | 75 orang | 200 orang | 200 orang |
| e) Tempoh Bantuan | 3 bulan | 3 bulan | 3 bulan |
| f) Syarat-Syarat Kelayakan: | | | |
| Kadar Penurunan Pendapatan atau Jualan | Tiada syarat ditetapkan | Kadar penurunan sebanyak 50% atau lebih daripada jumlah jualan atau pendapatan berbanding dengan bulan Januari 2020 atau bulan-bulan berikutnya | |
| Pendaftaran Majikan | 1. Majikan dan pekerja hendaklah berdaftar atau mendarum dengan PERKESO. 2. Majikan telah berdaftar dengan Suruhanjaya Syarikat Malaysia (SSM - Companies Commission of Malaysia) atau Pihak Berkuasa Tempatan (PBT) sebelum 1 Januari 2020 . 3. Majikan hendaklah mula beroperasi sebelum 1 Januari 2020 . | | |
| Gaji Pekerja | Pekerja bergaji RM4,000 dan ke bawah | | |
| Syarat-Syarat Lain | Bagi majikan yang memilih untuk menerima bantuan ini, mereka disyaratkan untuk mengekalkan pekerja mereka sekurang-kurangnya untuk tempoh 6 bulan, iaitu dalam tempoh 3 bulan semasa menerima subsidi upah dan 3 bulan selepas itu | | |
| g) Tarikh Kuatkuasa | Bermula 1 April 2020 | | |
| h) Cara Permohonan | Permohonan hendaklah dikemukakan oleh majikan melalui capaian laman sesawang prihatin.perkeso.gov.my mulai 9 April 2020 | | |
| i) Tarikh Akhir Permohonan | 15 September 2020 atau tertakluk kepada baki dana yang diperuntukkan atau sebarang keputusan oleh Kerajaan | | |
| j) Kaedah Bayaran | Bayaran Wage Subsidy akan dikreditkan kepada akaun majikan dalam tempoh 7-14 hari dari tarikh kelulusan | | |

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| | <p>Who is not qualified for the application of Wage Subsidy?</p> <ul style="list-style-type: none"> • Employers / businesses that registered for operation on / after 1 Jan 2020 • Employers and employees who are not registered with PERKESO • Employees who are receiving financial assistance under <i>Employment Retention Program (ERP)</i> on the same months • Employees whose salary is more than RM4000 • Employees who have been terminated • Public servants, employees of state statutory bodies, employees of local councils, self-employed • Foreign workers and expatriate | |
| <p>Relief Measures for SMEs Affected by COVID-19</p> | | |
| <p>BSN MICRO/i KREDIT PRIHATIN</p> | <p><i>BSN Micro/i Kredit Prihatin is a micro financing / loan scheme which is offered to micro enterprises whose businesses are impacted by COVID -19 outbreak.</i></p> <p><i>Eligibility:</i></p> <p><i>Micro entrepreneurs who meet the below criterias :</i></p> <ol style="list-style-type: none"> 1. Micro entrepreneurs whose businesses are impacted by COVID-19 2. Micro Enterprise - Sole Proprietorship / Partnership / Private Limited Company 3. Malaysian owned business | <p>FREQUENTLY ASKED QUESTION ON BSN MICRO/i KREDIT PRIHATIN</p> |

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| | <p>4. Full time or part time business 5. Business that has been in operation not less than 6 months</p> <p>Open to all business sectors</p> <p><i>the financing / loan amount offered -- Maximum up to RM75,000</i></p> <p><i>the profit / interest rate – Interest free</i></p> <p><i>Contact BSN Business Financing Executives near you for further information. The Business Financing Executives telephone number can be obtained from BSN website at https://www.mybsn.com.my/formdownload?formDownloadId=2211</i></p> | |
| <p>RM5 billion Special Relief Facility at an interest rate of 3.5% to SMEs (BNM)</p> | <p>BNM Laman Informasi Nasihat dan Khidmat (BNMLINK) Tel: 1300 88 5465 Fax: 03-2147 1515 Email: bnmtelelink@bnm.gov.my www.bnm.gov.my</p> <p>Application can be made online through: https://imsme.com.my/ imSME is Malaysia's online SME financing/loan referral platform managed by Credit Guarantee Corporation Malaysia Berhad (CGC), and is supported by Bank Negara Malaysia as well as participating banks</p> <p>Pusat Khidmat Pelanggan CGC Tel: 03-7880 0088 Fax: 03-7803 0077 Email: csc@cgc.com.my www.cgc.com.my</p> | <p>SME Corp. Malaysia Updated: 2 April 2020</p> |

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| <p>Financing up to RM300,000 for SMEs in operation for less than 4 years under BizMula-I and BizWanita-i Scheme</p> | <p>Further info: https://imsme.com.my/portal/bizjamin-special-relief-facility/ Application can be made online through: https://imsme.com.my/Pusat Khidmat Pelanggan CGC No. Tel: 03-7880 0088 Fax: 03-7803 0077 Email: csc@cgc.com.my</p> | <p>SME Corp. Malaysia Updated: 2 April 2020</p> |
| <p>Social Finance Program for B40 entrepreneurs. Social financial donations will be channelled in the form of initial capital for micro entrepreneurs using zakat funds and matched with micro financing at an affordable rate.</p> | <p>For further info, please contact: Bank Islam Malaysia Berhad No. Tel: 03-2088 8000 / 03-2690 0900 Email: contactcenter@bankislam.com.my https://www.facebook.com/BankIslamFB https://www.instagram.com/bankislam/ Majlis Agama Islam Wilayah Persekutuan (MAIWP) No. Tel: 03-4047 9444 Fax : 03-4044 9444 Email: promaiwp@maiwp.gov.my https://www.maiwp.gov.my</p> | <p>SME Corp. Malaysia Updated: 2 April 2020</p> |
| <p>RM1 billion AgroFood facility at 3.75% (BNM)</p> | <p>BNM Laman Informasi Nasihat dan Khidmat (BNMLINK) Tel: 1300 88 5465 Fax: 03-2147 1515 Email: bnmtelelink@bnm.gov.my www.bnm.gov.my</p> | <p>SME Corp. Malaysia Updated: 2 April 2020</p> |
| <p>RM300 million SME Automation & Digitalisation Facility at 3.75% (BNM)</p> | <p>BNM Laman Informasi Nasihat dan Khidmat (BNMLINK) Tel: 1300 88 5465 Fax: 03-2147 1515 Email: bnmtelelink@bnm.gov.my www.bnm.gov.my</p> | <p>SME Corp. Malaysia Updated: 2 April 2020</p> |

| On Deferment / Exemption for Income Tax, Statutory Payments Etc | | |
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| AUTHORITY Payroll Contribution Period Statutory Deadline Extension | <p>EPF Contribution 01.03.20 - 31.03.20 15.04.2020 No extension</p> <p>SOCSSO Contribution 01.03.20 - 31.03.20 15.04.2020 No extension</p> <p>EIS Contribution 01.03.20 - 31.03.20 15.04.2020 No extension</p> | |
| Human Resource Development Fund (HRDF) levy exemption for all sectors for a period of six months beginning April 2020. | <p>Online application: https://apps.hrdf.com.my:8443/INDCERT_EMP/ For any inquiry, please call or visit any HRDF Region Office nationwide: https://www.hrdf.com.my/contacts-us/ No. Tel: 1800 88 4800 Fax: 03-2096 4999 Email: support@hrdf.com.my</p> | SME Corp. Malaysia Updated: 2 April 2020 |
| Deferment of monthly income tax instalment payments to all SMEs for a three month period beginning 1st April 2020 | <p>Hasil Recovery Call Centre (HRCC), Cyberjaya Tel: 03-8751 1000 www.hasil.gov.my Application form: http://lampiran1.hasil.gov.my/pdf/pdfborang/Borang_Permohonan_Penangguhan_Bayaran_Anggaran_Cukai_05032020_1.pdf Completed form can be submitted manually from March 2020 onwards to: Lembaga Hasil Dalam Negeri Malaysia Bahagian Pengurusan Rekod dan Maklumat Percukaian Jabatan Operasi Cukai</p> | SME Corp. Malaysia Updated: 2 April 2020 |

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| | <p>Menara Hasil Bangi, Aras 7 No. 3, Jalan 9/10, Seksyen 9 43650 Bandar Baru Bangi Selangor Darul Ehsan Tel: 03-8913 3800 Fax: 03-8922 1801 Customer Care Officer: Encik Norshazreen Shamsuz Zaman Ext: 120250 Email: norshazreen @hasil.gov.my</p> | |
| <p>EPF contribution of employees to reduce by 4% from 11% to 7% effective 1 April – 31 December 2020. Employer Consultation Services will also be provided which includes options for deferment of payments, restructuring and rescheduling employer contributions.</p> | <p>EPF Contact Management Centre Tel: 03-8922 6000 Fax:03-8922 6222 https://www.kwsp.gov.my List of offices/kiosks: https://www.kwsp.gov.my/reach-us/offices-kiosks</p> | <p>SME Corp. Malaysia Updated: 2 April 2020</p> |
| <p>Assistance on Skills Training , E-commerce Etc</p> | | |
| <p>RM50 million for short courses in digital skills and highly skilled courses</p> | <p>Online application: https://apps.hrdf.com.my:8443/INDCERT_EMP/ For any inquiry, please call or visit any HRDF Region Office nationwide: https://www.hrdf.com.my/contacts-us/ No. Tel: 1800 88 4800 Fax: 03-2096 4999 Email: support@hrdf.com.my</p> | <p>SME Corp. Malaysia Updated: 2 April 2020</p> |

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| <p>RM20 million Perkhidmatan e-Dagang Setempat (PeDAS) programme</p> | <p>Malaysia Digital Economy Corporation (MDEC) Tel: 1 800 88 8338 Email: clic@mdec.com.my PeDAS is available at ten Rural Internet Centres. Contact details as listed below: https://www.go-ecommerce.my/campaign/perkhidmatan-edagang-setempat</p> | <p>SME Corp. Malaysia Updated: 2 April 2020</p> |
| <p>RM10 million grant to promote sale of products on e-commerce platforms (RM1,000/business).</p> | <p>Digital Inclusion Division Malaysia Digital Economy Corporation (MDEC) Tel: 1 800 88 8338 Email: clic@mdec.com.my</p> | <p>SME Corp. Malaysia Updated: 2 April 2020</p> |

Prepared by

Secretariat, SME Association of Malaysia