

A. LIST OF COVID-19 POLICY ANNOUNCEMENTS(Source: <https://www.pmo.gov.my/2020/03/movement-control-order-faq-info/>)

No.	Title	Ministry / Agency Announced	Date	Summary
1	Langkah Tambahan Bagi Pakej Rangsangan Ekonomi Prihatin Rakyat (PRIHATIN Tambahan)	Prime Minister Muhyiddin	6 Apr 2020	Additional Stimulus Package worth RM10 bil aimed to assist SMEs & Micro SMEs in terms of employee wage subsidy, special grants and loan moratorium.
2	Pakej Rangsangan Ekonomi Prihatin Rakyat (PRIHATIN)	Prime Minister Muhyiddin	27 Mar 2020	<p>Stimulus Package worth RM250 bil aimed to preserve rakyat's welfare (RM128 bil), support businesses including SMEs (RM100 bil) and strengthen the economy (RM2 bil).</p> <p>Among others, the Government will also continue the implementation of all projects allocated in the 2020 Budget including ECRL, MRT2 and the National Fiberisation and Connectivity Plan. This is in line with the Government's focus to ensure the sustainability of economic growth.</p> <p>The Prime Minister, members of Cabinet & Deputy Ministers have agreed to a 2-month salary deduction, which will be channeled to the COVID-19 Fund.</p> <p>All Ministries are advised to review their budgets to look for savings so that it can be used to meet the medium-term measures to curb the outbreak.</p>
3	The Prime Minister's Special Message	Prime Minister Muhyiddin	25 Mar 2020	Announcement of extension of Movement Control Order (MCO) to 14 April 2020.

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4	Loans Moratorium, Bank Negara Malaysia	Prime Minister Muhyiddin	25 Mar 2020	<p>This initiative is worth at least RM100 billion to assist SMEs & individuals. Banking institutions to offer a 6-month moratorium, conversion of credit card balance to term loans and restructuring of corporate loans. This measure is important to enable companies to be able to retain employment and immediately resume its business activities.</p>
5	Amanah Ikhtiar Malaysia (AIM) Pakej Rangsangan Ekonomi for Sahabat AIM	Managing Director, AIM	25 Mar 2020	<p>Stimulus package worth RM682.3 mil for AIM members to assist in recovering from the COVID-19 outbreak. This includes deferred loan collections, support to frontliners and cash allowance to hardcore poor.</p>
6	Additional Initiatives [based on decision from Economic Action Council (EAC) meeting]	Prime Minister Muhyiddin	23 Mar 2020	<p>Additional initiative to lessen the burden of people affected by the enforcement of the MCO as well as strengthening the nation's healthcare capabilities during this outbreak.</p> <p>These include RM500 million in allocation for MOH, allowing EPF contributors below 55 to withdraw RM500 per month from Account 2 for the next 12 months beginning April 1, distribution of a RM130 mil allocation to all states to help state governments handle the COVID-19 crisis, and deferment of the PTPTN monthly loan repayments for 6 months.</p>
7	Additional Measures to Support SMEs	iMSME (powered by CGC and supported by BNM)	6 Mar 2020	<p>BNM has enhanced the existing financing facilities under BNM's Fund for SMEs to provide greater assistance to SMEs in sustaining business operations and preserving jobs, as well as to support growth in current economic conditions.</p> <p>Financing facilities include Special Relief Facility (SRF), All Economic Sectors (AES) Facility, Micro Enterprises Facility (MEF), Agrofood Facility (AF), Automation and Digitalization Facility (ADF).</p> <p>Interested SMEs should apply online at imsme.com.my.</p>

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8	Immigration Guideline	Minister of Home Affairs	20 Mar 2020	<p>A guideline for Malaysians who are currently overseas as well as for foreigners who are still in the country.</p> <p>The Immigration Department has begun restricting travel involving Malaysians and permanent residents from leaving the country. Entry of foreign tourists and visitors had also been barred.</p>
9	Media Release on Exemption of Plantation and Commodity Sector from MCO	Minister of Plantation Industries and Commodities	19 Mar 2020	<p>Exemption is given with the awareness of the importance of the palm oil and rubber industry contributing to the supply chain in relation to the provision of essential services such as the supply of cooking oil and the supply of medical equipment (eg. gloves and catheters). Required precautionary measures must be taken during the operations.</p>
10	Media Statement on Approval for Companies to Operate during MCO	National Security Council (MKN)	18 Mar 2020	<p>The Government, through MITI, processes applications from manufacturing industries to operate during MCO. This is to ensure that important and critical products are in sufficient supply during the MCO.</p> <p>The list of companies that has been approved by MITI has been given to the police and the Home Ministry for verification and enforcement purposes. Failure to follow the terms and conditions can lead to the approval being withdrawn.</p>
11	The Prime Minister's Special Message on COVID-19	Prime Minister Muhyiddin	16 Mar 2020	<p>Implementation of a nationwide Restriction of Movement Order beginning 18 – 31 March, enforced under the Control and Prevention of Infectious Diseases Act 1988 and the Police Act 1967.</p>

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12	Economic Stimulus Package 2020	Prime Minister Tun Mahathir	27 Feb 2020	<p>First Stimulus Package announced worth RM20 bil which aims to accelerate the economic activities though utilising strategic domestic resources in order to generate economic sustainability. The 3 main strategies focused are mitigating impact of COVID-19 (18 measures), spurring Rakyat centric economic growth (5 measures); and promoting quality investments (9 measures).</p>
13	13 State Government Initiatives	Respective State Menteri Besar & Chief Ministers		<p>Kedah (Announced on 4 Mar 2020), Perak (18 Mar 2020), Kelantan (19 Mar 2020), Johor (19 Mar 2020), Melaka (20 Mar 2020), Pahang (21 Mar 2020), Perlis (21 Mar 2020), Sarawak (23 Mar 2020), Terengganu (23 Mar 2020), Federal Territories – Kuala Lumpur, Putrajaya, Labuan (25 Mar 2020), Sabah (25 Mar 2020), Selangor (18 Mar 2020), Penang (25 Mar 2020), Negeri Sembilan (27 Mar 2020)</p> <p>Initiatives provided by 13 State Governments in terms of rental, license fees, projects, loans, utilities, land tax, tourism, healthcare and cash allowance.</p>

Note: All initiatives in the announcements are listed in Annex 1, except for items 2, 6,7, 8 & 9.

B. SUMMARY OF GOVERNMENT'S ASSISTANCE TO MITIGATE IMPACT FROM COVID-19

A. Pakej Ransangan Ekonomi Prihatin Tambahan, 6 April 2020, Tan Sri Muhyiddin Yassin, PM Allocation: RM10 bil			
No	Initiatives	Business / Industry	Rakyat
1	Employee Wage Subsidy	<p>a. Additional RM7.9 billion to the Employee Wage Subsidy Programme (announced on 17 March). Under this additional initiative, all SMEs with local workers having salary of less than RM4,000 are eligible for the following subsidy for 3 months;</p> <p>i. RM600/month/employee if the business has more than 200 employees (previous quota 100 workers);</p> <p>ii. RM800/month/employee if the business has between 75 – 200 workers;</p> <p>iii. RM1200/month/employee if the business has less than 75 workers.</p> <p>SMEs must retain all workers for at least 6 months (including 3 subsidised months)</p>	
2	PRIHATIN Special Grant	<p>a. Establishment of a PRIHATIN Special Grant worth RM2.1 billion for Micro SMEs</p> <p>i. Special grant of RM3000 each to benefit 700,000 registered Micro SMEs</p>	
3	Loan moratorium/ Interest rate	<p>a. Abolishment of 2% interest rate under the <i>Skim Kredit Mikro</i> by Bank Simpanan Nasional (BSN)</p> <p>b. Private moneylenders urged to give moratorium to SME borrowers for 6 months from April 2020</p>	
4	Discount on levy	<p>a. Discount of 25% on levy fees imposed on foreign workers whose permits are expiring between 1 Apr – 31 Dec 2020</p>	
5	Waive/Discount on Rental	<p>a. Waive / Discounts on business premise rentals by SMEs at properties owned by GLCs</p>	
6	Submission of financial accounts	<p>a. Auto moratorium for 30 days to submit financial accounts to SSM without late charges</p>	

B. Pakej Ransangan Ekonomi 'Prihatin', 27 March 2020, Tan Sri Muhyiddin Yassin, PM Allocation : RM 250 bil (inclusive of stimulus package announced on 27 Feb 2020 by Tun Mahathir)			
No	Initiatives	Business / Industry	Rakyat
1	Employees Wage Subsidy	a. RM600/month/employee if the business has had a 50% dip in earnings since January 1 2020.	
2	Utilities	a. 50% discount for electricity usage below 200 kWH b. 25% discount for electricity usage between 201 kWH and 300 kWH c. 15% discount for electricity usage between 301 kWH and 600 kWH	a. 50% discount for electricity usage below 200 kWH b. 25% discount for electricity usage between 201 kWH and 300 kWH c. 15% discount for electricity usage between 301 kWH and 600 kWH
3	Cash Allowance		a. Government medical personnel - Special monthly critical allowance increased from RM400 to RM600 per month until the end of the pandemic. b. Personnel enforcing the MCO - RM200 per month until the end of the pandemic for police, army personnel, civil defence members, and RELA. c. Households with income below RM4,000 - RM1,600 (RM1,000 to be paid in April and RM600 in May 2020) d. Households with income between RM4,000 and RM8,000 - RM1,000 (RM500 to be paid in April and RM500 in May). e. Single individuals above the age of 21 and earning less than RM2,000 per month - RM800 (RM500 to be paid April, RM300 in May) f. Single individuals above the age of 21 and earning between RM2,000 and RM4,000 per month - RM500 (RM250 to be paid in April and in May) g. Higher education students of all levels (IPTA, IPTS, Polytechnic, Matriculation, Community College) - RM200 one-off payment. h. E-hailing drivers - RM500 one-off payment. i. Civil servants Grade 56 and below (including contract workers) - RM500 one-off payment.

C. Economic Action Council Initiatives, 23 March 2020, Tan Sri Muhyiddin Yassin, PM Allocation: RM41.48 bil			
No	Initiatives	Business / Industry	Rakyat
1	Employee		a. Withdrawal for i-Lestari account by EPF contributors
2	Healthcare		a. Additional allocation to the Ministry of Health to support efforts to address COVID-19. b. Allocation provided to the Ministry of Health to appoint 2,000 new contract workers , mainly nurses.
3	State Allocations		a. Government will distribute allocation to the states to help combat the COVID-19 crisis.
4	Loan / Loan suspension / reduction / exemption		a. Government to extend the period from 3 months to 6 months delay in repayment of National Higher Education Fund (PTPTN) loan

D. ECONOMIC STIMULUS PACKAGE 2020 “Bolstering Confidence, Stimulating Growth, Protecting Jobs” 27 Feb 2020 , Tun Dr Mahathir - Former PM Allocation : RM20 Billion			
No	Initiatives	Business / Industry	Rakyat
1	Loan & Funds	<ul style="list-style-type: none"> a. Special Relief Facility by BNM, offered through commercial banks as loans for working capital at 3.75% interest. b. BSN will offer a RM200 million micro-credit scheme for companies in the tourism and other affected sectors at 4% interest. c. Fund of RM1 billion offered as loan to SMEs in food production for working capital but capital expenditure at 3.75% interest and RM5 million per SMEs for maximum 8 years tenure, d. optimise the allocation under the Malaysian Road Records System (MARRIS) by allowing state governments to extend utilisation of the grants to cover scope such as maintenance of federal roads & other improvements identified to facilitate states’ procurement process. e. Co-Investment fund of RM500 million to be co-invested and matched by private investors on a ratio of at least 1 to 3 which makes the fund amount 	

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		<p>to RM2 billion for investment in early-stage and growth-stage Malaysian companies to drive private sector investments.</p> <p>f. SME Automation and Digitalisation Facility (ADF) Financing for purchasing equipment, machinery, ICTs (hardware, software, IT solutions and services) and other intangible asset to enhance productivity and efficiency.</p>	
2	Tax reduction / exemption / relief	<p>a. Businesses in the tourism industry can defer their monthly tax instalments for 6 months from 1 Apr 2020 to 30 Sept 2020. Other businesses affected by current economic developments, can also revise their monthly tax instalments, due in the third month of instalment in 2020.</p> <p>b. Service tax on accommodation services, defined as operators of accommodation premises under Group A, First Schedule of the Service Tax Regulations 2018 are exempted from levying service tax on taxable services provided for a period of six (6) months from 1 March 2020 until 31 August 2020.</p> <p>c. Expenses incurred by companies to provide employees with disposable Personal Protective Equipment (PPE) are eligible for tax deduction under subsection 33(1) of ITA 1967. Whereas, expenses for non-disposable PPE products can be claimed as capital allowance.</p> <p>d. Companies are encouraged to send employees for training in courses relating to tourism industry approved by the Ministry of Tourism, Arts and Culture (MOTAC) and to claim existing double tax deduction.</p> <p>e. An exemption from HRDF levies for a period of six (6) months effective 1 April 2020 to 30 September 2020 will be given. The eight (8) categories of businesses covered by this exemption are air travel, domestic ground transport, convention centres, shopping malls, travel tour operators, hotels, franchises & hypermarkets.</p> <p>f. Double deduction for establishment of regional office by international shipping companies.</p> <p>g. Special Tax Deduction on Costs of Renovation & Refurbishment</p> <p>h. Import duty and sales tax exemption on equipment and machinery for port operators.</p> <p>i. Accelerated Capital Allowance claimable within two years for expenses incurred from 1 March 2020 to 31 December 2020 to incentivise businesses to undertake investments in 2020</p>	<p>a. Special income tax relief of up to RM1,000 will be provided to individuals for expenses on domestic tourism made from 1 March 2020 to 31 August 2020, but limited to:</p> <p>i) Accommodation expenses at premises registered with Ministry of Tourism, Arts and Culture Malaysia (MOTAC); and</p> <p>ii) Entrance fees to tourist attractions.</p>

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No	Initiatives	Business / Industry	Rakyat
3	Utilities	a. From 1 April 2020 to 30 September 2020, electricity discount of 15% to six categories of businesses, namely hotel operators, travel agencies, local airlines offices, shopping malls, convention centres and theme parks.	
4	Rebates - Airport Rental & landing charges	b. Rental rebates for premises at the airport as well as landing and parking charges by Malaysia Airport Holdings Berhad (MAHB)	
5	Tourism Promotions	a. Threshold for duty-free goods is increased from RM500 to RM1,000 from 1 April 2020 (at international airports). b. Galakan Melancong Malaysia (GAMELAN) matching grant (RM60 million) to increase tourist arrivals, through public private collaboration on tourism promotion will be continued with more flexibility in utilising the grant. c. Additional allocation of RM30 mil for Tourism Malaysia to undertake promotions to key markets including ASEAN, Middle East, Europe and South Asia	a. Travel discount vouchers up to RM100 per person to stimulate domestic tourists
6	Employee	a. Employment Insurance System (EIS) fund of RM1.1 billion to assist retrenched workers for training and allowances. b. HRDF will prioritise training for sectors affected by COVID-19, ie hotels, tourism and retail as well as sectors indirectly affected eg E&E and automotive manufacturing. About 40,000 workers will benefit.	a. Minimum employee EPF contribution reduced by 4% from 11% to 7%.
7	Projects to spur demand & investment	a. Assisting SMEs in agriculture and food production enhance their incomes through the following initiatives; i) Establish wider network of storage facilities for food by FAMA to stabilise fluctuation of food items due to disruption of supplies; ii) Grant to small enterprises to sell and market products on e-commerce platforms, such as enabling fishermen to sell directly to consumers; and iii) Scaling up e-Usahawan programs, particularly to facilitate <i>Pusat Internet Desa</i> as a hub for facilitating e-commerce, for SMEs to access wider pool of customers. b. Small scale projects that will benefit Bumiputera and small-scale contractors - RM2 billion worth of projects which will be carried out at various levels including Federal, State and Local Governments. c. MCMC will spend on works relating to the National Fiberisation and Connective Programme that will accelerate public investments	

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No	Initiatives	Business / Industry	Rakyat
		d. Approval and facilitation process for LMW and FIZ for value-added activities will be improved and simplified and the list of approved activities will be expanded .	
8	Procurement	a. Enhance procurement process by increasing the threshold limit of procurement value to speed up procurement process and increase business activities : i. Biddings from RM50,000 increased to RM100,000; and ii. Quotation from RM500,000 increased to RM800,000.	
9	Listing fees	a. The Securities Commission and Bursa Malaysia will waive their listing fees for companies seeking listing on Leading Entrepreneur Accelerator Platform Market (LEAP) and Access, Certainty, Efficiency Market (ACE) , formerly known MESDAQ	
10	Education		a. Subsidy on short courses , particularly in digital skills. b. Fund short courses conducted by the 13 state skills development centres (SSDC) that focus on TVET skills .
11	Cash Allowance		a. one-off cash incentive of RM600 for taxi & tour bus drivers, tour guides . b. special allowance of RM400 per month for doctors and other medical personnel and RM200 for frontline personnel , namely Immigration officers. c. BSH enhancements ; i. bring forward BSH payment of RM200 scheduled by May 2020 to be paid in March 2020; ii. additional one-off cash payment of RM100 will be made to all BSH recipients in May 2020; and iii. a further RM50 will be subsequently channelled through e-tunai.
12	Healthcare		a. Allocation of RM150 million was approved in providing thermal scanners at point of entries and all other equipment and consumables identified by the Ministry of Health .

E. LOANS MORATORIUM, BANK NEGARA MALAYSIA, 25 March 2020, Tan Sri Muhyiddin Yassin, PM Estimated Value : RM100 billion			
No	Initiatives	Business / Industry	Rakyat
1	Loans	Banking institutions will grant an automatic moratorium on all loans/financing repayments/payments, principal and interest (except for credit card balances) by individuals and SME borrowers/customers for a 6 months from April 1, 2020 to ease the cash flow of SMEs and individuals during COVID-19 period.	

F. Amanah Ikhtiar Malaysia (AIM) Pakej Rangsangan Ekonomi for Sahabat AIM, 25 March 2020, Shamir Aziz, MD Allocation: RM682.3 mil			
No	Initiatives	Business / Industry	Rakyat
1	Loan / Loan suspension / reduction / exemption	<ul style="list-style-type: none"> a. Deferred loan collections from Usahawan Kecil b. Small Loans up to RM1k 	
2	Support to frontliners		a. Provide food kit and accommodation at its hotel properties for frontliners
3	Cash Allowance		a. Cash assistance to hardcore poor (asnaf)

G. STATE GOVERNMENT INITIATIVES - ANNOUNCED BY RESPECTIVE STATE MENTRI BESAR AND CHIEF MINISTERS RM1.96 Million			
No	Initiatives	Business / Industry	Rakyat
1	Rental	a. Waive/Rebate/Discounts on rental of premises by City/Town councils for Small Traders / Hawkers (Sarawak, Sabah, Melaka, Perlis, Penang, WPKL, Putrajaya, Pahang, Johor, Selangor)	<ul style="list-style-type: none"> a. Waive/Rebate/Discounts on rental of premises by City/Town councils (PPR / Low Cost Housing Scheme) (Sarawak, Sabah, Melaka, Perlis, Penang, Negeri Sembilan, WPKL, Pahang) b. Rental exemption for Perbadanan Putrajaya premises (food court, public market, food truck)
2	License Fees	a. Waive License fee for Small traders / hawkers (Sarawak)	
3	Projects	a. Small infrastructure projects in states (Sabah)	a. Postpone repayment of education/personal loans (Perlis, Selangor)

G. STATE GOVERNMENT INITIATIVES - ANNOUNCED BY RESPECTIVE STATE MENTRI BESAR AND CHIEF MINISTERS			
RM1.96 Million			
No	Initiatives	Business / Industry	Rakyat
4	Loans	a. Microcredit loan schemes (Sabah) b. Interest-free loans (Penang)	
5	Utilities	a. Deferment/discounts on utility bills (Sarawak, Sabah)	a. Deferment / discounts on utility bills (Sarawak, Sabah, Melaka)
6	Land Tax / QuitRents / Assessment Rates	a. Waive/discounts/deferment of land taxes, quit rents, assessment rates (Sarawak, Sabah, Perlis, Selangor) b. Waive of late payment fees (WP Putrajaya)	a. Waive/discounts/deferment of land taxes, quit rents, assessment rates (Sarawak, Sabah, Melaka) b. Waive of late payment fees (WP Putrajaya)
7	Tourism	a. Hotel room tax waived for 6 months from March to September 2020 (Kedah) b. Funds for promotional activities (Kedah)	
8	Healthcare		a. Distribution of Food Kits, equipment for frontliners (Sarawak, Melaka, Perlis, Penang, WPKL) b. Distribution of face masks (Sarawak) c. Special allowance for frontliners (Sarawak, Sabah, Perlis, Penang, Negeri Sembilan, WPKL, Pahang, Selangor) d. Establish Quarantine Centres (Melaka, Negeri Sembilan)
9	Cash Allowance		a. Cash allowance and zakat distribution for B40, hardcore poor, orang asli, rural/kampung folks, small traders, hawkers, trickshaw (Sarawak, Sabah, Melaka, Perlis, Penang, Negeri Sembilan, WPKL, WP Putrajaya, WP Labuan, Johor, Selangor, Perak, Pahang) b. Cash Allowance for COVID-19 patients (Negeri Sembilan, WPKL, Johor)

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RM1.96 Million			
No	Initiatives	Business / Industry	Rakyat
			c. Distribution of Food Kits for the needy (Melaka, Negeri Sembilan, WPKL, WP Putrajaya, Pahang, Perak)