OBJECTIVE #1: PROTECT THE RAKYAT

1. Curbing the Outbreak of COVID-19

- Purchase of medical equipment such as ventilators and ICU equipment, personal protective equipment (PPE) and lab equipment for COVID-19 (RM500m)

- Purchase equipment and services related to COVID-19 which include obtaining medical expertise from private healthcare services (RM1b)

- Special fund to conduct more COVID-19 tests for insurance and takaful policy holders (RM8m)

- Deferment of family insurance and takaful premium or contribution payments for 3 months for affected individuals

- Increase special allowance for healthcare personnel from RM400 to RM600

- Special RM200 allowance for military, police, customs, immigrations, civil defence, firefighters and RELA members involved in MCO

2. Bantuan Prihatin Nasional

- Cash assistance for B40 and M40 (RM10b)
  
  - RM1,600 for households with monthly income RM4,000 and below
  
  - RM1,000 for households with monthly income of more than RM4,000 up to RM8,000
  
  - RM800 for single individuals aged 21 years old and above with monthly income RM2,000 and below
  
  - RM500 single individuals aged 21 years old and above with monthly income more than RM2,000 up to RM4,000 per month

- Disbursement of Bantuan Sara Hidup (BSH) balance in July 2020 (RM3.2b)
3. Assistance to Students

- One-off RM200 cash assistance per tertiary student (RM270m)

4. Assistance to Vulnerable Groups

- Food, healthcare items and assistance for the elderly and children in shelters, disabled in aid centres, the homeless and orang asal (RM25m)

5. Deferment of Loan Repayment under Skills Development Fund Corporation

- Defer loan repayment under Skills Development Fund Corporation (PTPK) for 6 months to 174,500 borrowers

6. mySalam

- mySalam benefit of RM50 per day (maximum 14 days) to B40 individuals quarantined as patients under investigation (PUI)

7. Private Retirement Scheme (PRS)

- Allow early withdrawal of up to RM1,500 from Private Retirement Scheme account B without tax penalty from April to December 2020
OBJECTIVE #1: PROTECT THE RAKYAT

8. Exemptions on Housing and Business Premise Rentals

- Extend exemption of PPR rental to **6 months** for 3,636 PPR houses under KPKT
- Deferment of **6 months** rental for 4,649 units of rent to own houses (RTO) under KPKT
- Exemption of **6 months** rental for 40,000 public housing tenants under DBKL
- Exemption of **6 months** rental on all Federal Government-owned premises such as school canteen, nursery, cafeteria, convenience store and others

9. Electricity Bill Discounts

- For domestic customers in Peninsular Malaysia, tiered discounts for electricity consumption beginning 1 April 2020 until 30 September 2020 are as follows (RM530m):
  - 50% discount for monthly bill of RM43.60 and below (0-200kWh per month) benefitting 3 million (or 40.1%) domestic customers
  - 25% discount for monthly bill of RM43.70 to RM77 (201-300kWh per month) benefitting 1.5 million (or 19.8%) domestic customers
  - 15% discount for monthly bill of RM77.10 to RM231.80 (301-600kWh per month) benefitting 2.2 million (or 29.3%) domestic customers
  - 2% discount for monthly bill of RM231.90 and above (> 600kWh per month) benefitting 0.8 million (or 10.8%) domestic customers

10. Telecommunication Services Incentives

- Free internet to all customers throughout the MCO period beginning 1 April 2020 (RM600m)
- Increase network coverage and capacity to maintain telecommunication network availability and quality (RM400m)
OBJECTIVE #1: PROTECT THE RAKYAT

11. Assistance to Civil Servants and Pensioners
- RM500 one-off cash assistance to civil servants grade 56 and below including those working on contract-basis
- RM500 one-off cash assistance to pensioners

12. Food Security
- Allocation for Dana Jaminan Makanan (RM1b)
  - Assistance on input for agriculture, livestock and fisheries to encourage domestic production
  - Infrastructure facilities for food storage and distribution as well as crop integration programme (RM100m)
  - Special funds between RM100,000 and RM200,000 to each viable Pertubuhan Peladang Kawasan (PPK) and Pertubuhan Nelayan Kawasan (PNK) (RM64.4m)

13. Job Retention Programme
- Wage Subsidy Programme of RM600 per month for 3 months to workers earning less than RM4,000 to prevent them from being terminated (RM5.9b)

14. Cash assistance for E-Hailing Drivers
- Providing a one-off cash assistance of RM500 to full-time e-hailing drivers (RM60m)

15. Payment for Workers under Government Contracts during MCO
- Payment for workers employed by contractors involved in government service contracts such as cleaning and food supply in schools, IPTAs, public training institutions and other Government agencies (RM110m)
- Extend the contract period by one month as a trade-off with the MCO period
OBJECTIVE #2: SUPPORT BUSINESSES

16. Funds to Assist SMEs

- Provide **RM4.5 billion** additional funds as below:
  - Additional **RM3 billion** in the Special Relief Fund (SRF) for SMEs with reduced interest rate from 3.75% to 3.5%
  - Increase size of fund by **RM1 billion** to RM6.8 billion under the All Economic Sector Facility
  - **RM500 million** fund under the Micro Credit Scheme with interest rate of 2% without collateral
  - Extend the benefit of Credit Guarantee Corporation (CGC) BizMula-i and BizWanita-i schemes with funding up to **RM300,000** per SME with business records of less than 4 years
  - Guarantee facility of **RM5 billion** and increase guarantee coverage from 70% to **80%** by Syarikat Jaminan Pembiayaan Perniagaan (SJPP)
OBJECTIVE #2: SUPPORT BUSINESSES

17. Assisting Business Cashflow

- Employer Advisory Services (EAS) programme by EPF including payment deferment, restructuring and rescheduling of employer contributions options
- Exemption of Human Resources Development Fund (HRDF) levy for all sectors for a period of 6 months
- Deferment of monthly income tax deduction for all SMEs for 3 months
- 6 months deferment or loan repayment moratorium, conversion of credit card balance to term loan and restructuring of corporate loans
- Moratorium on loans from TEKUN, MARA and cooperatives and other government agencies providing loans to SMEs

18. Social Financial Programme

- Social financial programme in the form of initial capital for micro entrepreneurs through zakat and matched with micro financing at affordable rates

19. Guarantee Facility Scheme for Corporates

- Provide guarantee facility of up to 80% of the loan amount to finance working capital with a minimum loan size of RM20 million per business (RM50b)
20. Focus on Domestic Investment Activity

- Identify small projects such as repair of roads, upgrading dilapidated schools in Sabah and Sarawak, cleaning places of worship and police stations as well as improving tourism facilities which will benefit G1-G4 class contractors (RM2b).

- Continuation of all projects under the 2020 Budget including the ECRL, MRT2 and the National Fiber Optic and Connectivity Plan.

21. Ensure sustainability of fiscal and debt position

- Direct fiscal injection to ease the burden of rakyat and businesses in this difficult economic situation (RM25b).

- Two-month salary of the Prime Minister, Cabinet Members and Deputy Ministers will be deducted and channelled to the COVID-19 Fund.

- All Ministries to review their budgets to look for savings so that it can be used to meet the medium-term measures to curb the outbreak.