

MALAYSIA'S BUDGET 2026

This newsletter is prepared based on Budget 2026 speech as announced on 10 October 2025

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Budget 2026: The Rakyat's Budget

The Fourth MADANI Budget 2026 marks the first budget under the Thirteenth Malaysia Plan, reinforcing the Government's commitment to reform, inclusivity, and sustainable growth. Guided by the theme "The Rakyat's Budget," it focuses on improving the well-being of Malaysians through good governance, targeted subsidies, and investment in high-value sectors such as digital technology, green transition, and food security.

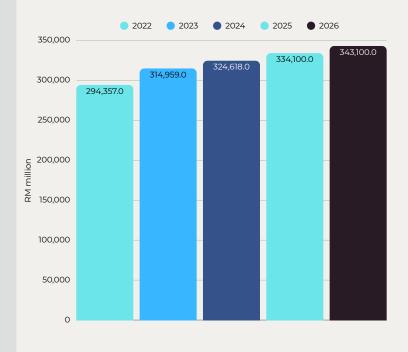
Budget 2026 also highlights the Government's emphasis on fiscal discipline, automation, innovation, and social protection, ensuring that every initiative contributes towards building a resilient, competitive, and equitable nation.



Economic Outlook

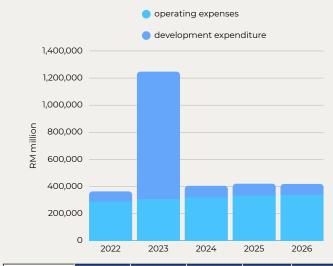
TOTAL GOVERNMENT REVENUE

The Government's revenue collection is projected to increase steadily, rising from RM324.6billion in 2024 to RM334.1billion in 2025, and further to RM343.1 billion in 2026



TOTAL COST

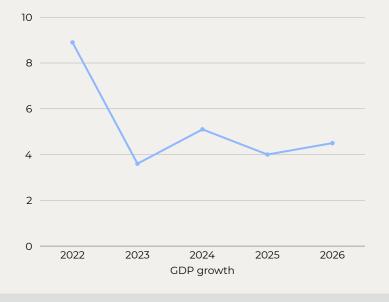
The total allocation for Budget 2026 is RM470billion, an increase from the RM421billion allocated in 2025 (comprising RM335billion for operating expenses and RM86billion for development expenditure).



	2022	2023	2024	2025	2026
Operating Expenditure	292,693	311,267	321,509	335,000	338,200
Development Expenditure	71,574	96,090	84,012	86,000	81,000

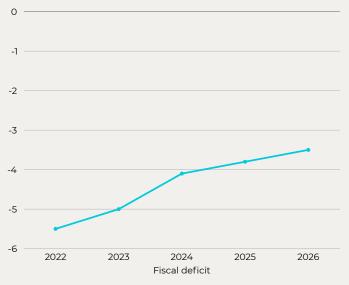
GDP GROWTH

under the fourth MADANI Budget, the national economy is expected to grow by between 4.0% and 4.5%



FISCAL DEFICIT

In 2026, supported by the measures introduced The government aims to further narrow the fiscal deficit, targeting a reduction to 3.5% of GDP by 2026, with a long-term goal of achieving 3%



Corporate Tax

To improve tax compliance and streamline processes, the government will fully implement e-Invoicing and modernize tax systems starting in 2026

- e-Invoicing implementation projected to boost Company Income Tax (CITA) revenue to RM103.4billion.
- Self-assessment for stamp duty will simplify taxpayer obligations.
- Faster tax refund processes will improve efficiency and trust.
- These reforms encourage responsible and efficient tax management.

To support digital transformation, the Government allows Small and Medium Enterprises (SMEs) to claim an additional 50% tax deduction on expenses related to Artificial Intelligence (AI) and cybersecurity training. This initiative encourages businesses to strengthen digital skills and security readiness through certified programmes

- Applies to AI and cybersecurity training programmes certified by the National AI Council for Industry (NAICI).
- Supported by the RM53million Malaysia Digital Accelerator Grant to catalyse technology adoption.
- SMEs can claim an additional 50% tax deduction on eligible training expenses.
- Part of Malaysia's vision to become an Al-driven nation by 2030.

The Government continues to recognize the role of social enterprises in driving inclusive growth and community empowerment. To strengthen this sector, the income tax exemption period for accredited social enterprises is extended until 31 December 2028

- Applies to social enterprises accredited by the Ministry of Entrepreneur Development and Cooperatives (MEDC).
- Tax exemption extended for an additional three years until 2028.
- Complemented by a RM120million matching grant for GLIC/GLC foundations to support social initiatives.
- Supports initiatives tackling urban poverty and social welfare challenges.

Corporate Tax

The Government allows private hospitals to establish Hospital Welfare Funds managed by a Company Limited by Guarantee (CLBG) to assist underprivileged patients in obtaining healthcare services

- Income received by the Fund will be fully tax-exempt.
- Cash donations to the Fund qualify for tax deductions.
- The initiative promotes public-private collaboration in healthcare welfare.
- Supports equitable access to healthcare for low-income and needy patients

To enhance funding for healthcare education and services, the Government approves the establishment of Endowment Funds by Public University Teaching Hospitals. This aims to support long-term sustainability in education, research, and patient care

- Contributions received qualify for income tax deductions.
- Income generated and contributions are fully exempted from tax.
- Strengthens financial independence of university hospitals.
- Promotes investment in medical research and healthcare training.

To sustain Malaysia's competitiveness as a global investment hub, the tax exemption on foreign-sourced income and gains is extended until 31 December 2030 and broadened to include more entities

- Exemption applies to foreign-sourced dividend income and capital gains.
- Beneficiaries include resident companies, LLPs, co-operative societies, and trust bodies.
- Effective 1 January 2027 to 31 December 2030 for co-operatives and trusts.
- The unit trust exemption (excluding REITs) remains under existing provisions.

Corporate Tax

The government will incentivize anti-corruption initiatives by civil society through tax deductions and national recognition

- Anti-corruption programmes recognized by MACC qualify for tax deductions.
- Donors to these initiatives can also enjoy income tax relief.
- This encourages public-private collaboration in combating corruption.
- Efforts align with MADANI principles of integrity and shared responsibility.

The National Energy Transition Roadmap (NETR) aims for 70% renewable energy capacity by 2050, mobilising large-scale private and public investments

- RM150million Energy Transition Fund supports NETR initiatives.
- LSS 6 solar project adds 2GW capacity with RM6billion private investment.
- GLICs and GLCs invest RM16.5billion in renewable energy projects.
- Corporate Renewable Energy Scheme (CRESS) to generate RM3.5billion investment.

To encourage the repurposing of unused commercial properties, the Government provides a tax incentive for renovation and conversion to residential units

- Special tax deduction of 10% on qualifying expenditure for renovation/conversion projects.
- Applicable up to a maximum of RM10million.
- Encourages adaptive reuse of urban spaces for housing.
- Promotes sustainable urban regeneration and efficient property use.

Individual Tax

The Government promotes sustainable lifestyles through tax incentives and consumer rebates to encourage eco-friendly practices

- Continues rebates for purchasing energy-efficient equipment.
- Extends RM2,500 tax relief for household food waste grinders.
- Encourages adoption of green technologies at the household level.
- Promotes sustainability awareness and eco-friendly living nationwide

A matching grant of RM5million encourages corporate and public donations to rejuvenate the National Museum

- Individual and corporate donations qualify for tax deductions.
- Encourages greater private sector involvement in heritage conservation.
- Supports the Department of Museums Malaysia Trust Account.
- Promotes philanthropy in preserving national history.

The Government continues to empower women in leadership and workforce participation through inclusive policies and support systems

- As of 1 October 2025, 45% of public listed companies have achieved at least 30% women representation on their boards; eight companies still have no women directors.
- The Securities Commission (SC) will intensify efforts to promote greater female participation in corporate governance leadership.
- Individual income tax relief of up to RM3,000 for childcare will be expanded to include registered daycare and transit centres for children up to 12 years old from 2026.
- AIM, Bank Rakyat, BSN, MARA, and SME Bank collectively allocate RM 500million to support women entrepreneurs, alongside legal aid for 5,000 poor single mothers.

Individual Tax

To encourage domestic tourism, individuals can claim up to RM1,000 in tax relief for local travel expenses

- Applies to admission fees at local tourist and cultural attractions.
- Encourages Malaysians to explore domestic destinations.
- Supports local tourism operators and small businesses.
- Aligns with Visit Malaysia 2026's goal to boost internal tourism.

The government extends comprehensive support for Persons with Disabilities (PWDs), acknowledging their strengths, resilience, and vital contributions to society

- Nearly RM1.4billion allocated for PWD assistance, including allowances for bedridden individuals and those unable to work.
- Expansion of Autism Service Centres (PPA) to Labuan, Sabah, and Sarawak to support 13,000 individuals with autism and their families.
- Prasarana to provide 100 special mobility vans equipped for wheelchair users to enhance accessibility.
- Tax relief for early intervention and therapy for children with disabilities increased from RM6,000 to RM10,000

Stamp Duty

To ease the burden on first-time homebuyers, the Government extends stamp duty exemptions to promote affordable home ownership

- Full stamp duty exemption for homes priced up to RM500,000 extended until 31 December 2027.
- Applies to both transfer deeds and loan agreements.
- Encourages home ownership among young and low-income Malaysians.
- Reduces transaction costs for first-time buyers.

To maintain market competitiveness and housing affordability, the Government will impose a flat-rate stamp duty on foreign property purchases

- Flat-rate stamp duty increased from 4% to 8% for residential properties bought by non-citizens and foreign companies.
- Permanent residents in Malaysia are exempted.
- Measure aims to stabilize housing prices and protect local buyers.
- Ensures a balanced and competitive property market

The Government eases the cost of doing business by raising the stamp duty exemption threshold on employment contracts

- Salary threshold raised from RM300 to RM3,000 per month.
- Effective from 1 January 2026.
- Reduces administrative burden for employers and SMEs.
- Supports hiring and business operations efficiency.

Indirect Tax

The Royal Malaysian Customs Department (RMCD) will implement new technologies to address counterfeiting and reduce leakages at national entry points

- Introduce digital tax stamps with enhanced security features to curb counterfeiting.
- Establish a Centralised Screening Complex (CSC) with integrated CCTV systems to address leakages at entry points.
- Supported by the RM715million allocation for enforcement agencies, including RMCD, MACC, and PDRM.

The Government continues to support taxi drivers with incentives and training for improved service quality and safety

- Excise and sales tax exemptions remain for new PROTON and PERODUA taxis.
- HRD Corp allocates RM10million for taxi driver training and allowances.
- Programs aim to improve professionalism and operational standards to enhance passenger safety and service quality.

Green technology adoption is incentivised through enhanced tax allowances to promote sustainable industrial practices

- 100% Green Investment Tax Allowance for self-consumed certified green assets.
- Applies to companies using MyHIJAU-certified green products locally.
- Encourages integration of sustainability within Malaysian supply chains.
- Supports transition to eco-friendly, low-carbon operations.

Indirect Tax

To support national health initiatives, excise duties on smoking and alcoholic products will be increased, with additional funds allocated for health programmes

- Cigarette excise duty increased by 2 sen per stick; cigars by RM40/kg; heated tobacco by RM20/kg.
- Import and sales tax exemptions extended for nicotine mist and lozenge products.
- Excise duty on alcoholic beverages increased by 10% effective November 2025.
- Additional revenue will fund lung health, diabetes, and heart disease treatments.

Full implementation of e-invoice and self-assessment system for stamp duty

- The e-Invoice initiative will be fully implemented in 2026.
- Self-assessment for stamp duty will simplify taxpayer obligations.
- Faster tax refund processes will improve efficiency and trust.
- Refunds for overpaid taxes will also be expedited.

To prevent misuse of vehicle tax exemptions in Langkawi and Labuan, the government will impose new limits beginning in 2026

- Luxury vehicle owners have exploited tax exemptions for years.
- A new cap of RM300,000 will apply to vehicle value exemptions.
- This ensures fairer implementation of tax privileges.
- The reform protects public revenue from unnecessary losses.

Tax Incentive

Under Budget 2025, the Government introduced the Outcome-Based Incentive Framework in line with the New Industrial Master Plan (NIMP), focusing on high-growth and high-value activities. The framework aims to attract investments that generate quality employment and strengthen Malaysia's industrial competitiveness

- The pilot phase is ongoing and will continue until the end of 2025.
- Full implementation begins in the first quarter of 2026 for the manufacturing sector.
- The services sector will follow in the second quarter of 2026.
- Focuses on performance-based incentives that reward productivity, innovation, and job creation

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- 100% Green Investment Tax Allowance for self-consumed certified green assets.
- Applies to companies using MyHIJAU-certified green products locally.
- Encourages integration of sustainability within Malaysian supply chains.
- Supports transition to eco-friendly, low-carbon operations.

The Green Technology Financing Scheme (GTFS) 5.0 aims to boost sustainable investments and support Malaysia's transition to a low-carbon economy by offering government-backed financing for green technology projects across key sectors

- Application period open until 31 December 2026.
- Government guarantee of up to 80% for projects in the waste sector.
- Guarantee of up to 60% for projects in energy, water, transport, and manufacturing sectors.
- Total financing value: RM1billion to support the development of sustainable industries

Tax Incentive

The Government enhances food security and modernises agriculture through financing and tax incentives to boost productivity and automation

- Agrobank will provide RM1.1billion in financing to strengthen agricultural businesses.
- The KPKM NextGen Agropreneur Programme allocates RM20million in startup and development grants.
- Tax exemptions are proposed for companies engaged in food production and expansion projects, valid until 2030.
- An Agricultural Sector Automation Incentive will encourage the adoption of technology in crops, livestock, and fisheries.

Labuan

Malaysia continues to lead in Islamic finance by modernizing systems and promoting innovative, risk-sharing financial instruments

- New financing models such as musyarakah and mudharabah promote inclusive growth.
- Labuan IBFC will evolve into a Digital Islamic Finance Hub through sukuk tokenization.
- The Climate Sukuk supports green projects with carbon credit dividends.
- The iTEKAD programme expands to improve employability through matching grants.

As part of national risk management reforms, Labuan IBFC introduces a new insurance-based framework to enhance fiscal resilience

- Labuan IBFC will launch the MADANI Captive Insurance Programme.
- This initiative establishes a new national risk management instrument.
- It reduces reliance on public funds through risk pooling and private sector participation.
- The platform offers cost-effective and efficient insurance and takaful solutions.

Grant

To preserve Malaysia's cultural heritage, the Government is promoting collaborative efforts to rejuvenate the National Museum

- RM5million matching grant provided as initial funding.
- Aims to revitalise the National Museum through restoration and innovation.
- Encourages participation from the corporate sector, philanthropists, and heritage experts.
- Promotes public-private collaboration in preserving national history and heritage.

To strengthen Malaysia's digital ecosystem and accelerate the adoption of next-generation technologies, the Government introduces the Malaysia Digital Accelerator Grant

- RM53million allocation under the Malaysia Digital Accelerator Grant.
- Aims to accelerate growth and adoption of advanced technologies.
- Focus areas include blockchain, artificial intelligence (AI), and quantum computing.
- Supports Malaysia's goal of becoming a regional leader in digital innovation.

To boost Malaysia's export competitiveness, the Government is strengthening support for MSMEs to expand into global markets

- RM60million allocation under MATRADE.
- Aims to facilitate MSMEs in exporting Malaysian-made products.
- Targets new and existing markets such as Africa, Latin America, and Central Asia.
- Strengthens Malaysia's global trade presence and supports export diversification.

Grant

The Government aims to strengthen business competitiveness by promoting digitalisation and automation through DFI support

- Nearly RM1billion allocated in financing and grants.
- Channelled through Development Financial Institutions (DFIs).
- Supports process automation and digitalisation for businesses.
- Encourages innovation and efficiency across key industries

The Government continues to empower microentrepreneurs by providing capital support to kick-start small businesses

- Grant of up to RM10,000 provided through Bank Simpanan Nasional (BSN).
- Targeted for 1,000 potential microentrepreneurs.
- Aims to help purchase essential business equipment.
- Supports entrepreneurship growth and income generation.

The Government is committed to addressing social challenges and empowering vulnerable groups through collaborative funding initiatives

- Matching grant of RM120million provided to Yayasan GLIC and GLC.
- Focuses on reducing urban poverty and tackling homelessness.
- Supports former JKM shelter residents to achieve self-reliance.
- Encourages public-private partnerships in social empowerment.

The Government supports youth involvement and innovation in the agriculture sector through targeted funding assistance

- RM20million allocation under the Ministry of Agriculture and Food Security (MAFS).
- Provides start-up and expansion grants for agro-based projects.
- Aims to encourage young agropreneurs to modernise and sustain farming activities.
- Supports the growth of high-value and technology-driven agriculture.

Grant

The Government introduces an incentive to promote vehicle safety and environmental sustainability

- Matching grant of up to RM4,000 jointly provided by the Government and national car makers.
- Encourages owners of vehicles over 20 years old to replace them with new national vehicles.
- Aims to reduce road accidents and lower carbon emissions.
- Supports the creation of a safer, cleaner, and more sustainable transport ecosystem.

The Government promotes healthy lifestyles and social unity through sports development at the community level

- Matching grant of RM30million allocated by the Government.
- Supports associations and NGOs in organising community sports programmes.
- Aims to encourage active participation in sports across all age groups.
- Strengthens social cohesion and national unity through grassroots activities

Financing Package

The Government introduces a dedicated fund to strengthen SME and mid-tier company supply chains through alternative financing models

- RM200million matching fund under the Strategic Co-Investment Fund.
- Supports SMEs and mid-tier companies in key sectors.
- Encourages funding through Equity Crowdfunding (ECF) and Peer-to-Peer (P2P) Financing platforms.
- Aims to enhance business growth, innovation, and financial access in the private sector

The Government continues to boost Malaysia's industrial transformation through the New Industrial Master Plan (NIMP)

- RM180million allocation under the NIMP Industrial Development Fund.
- Focuses on high-impact sectors including pharmaceuticals, semiconductors, AI, digital technology, and sustainability.
- Supports industry development programmes to enhance competitiveness and innovation.
- Aims to accelerate Malaysia's transition to advanced, sustainable industries.

To strengthen Malaysia's position in the global semiconductor industry, BPMB will channel targeted financing support under the National Semiconductor Strategy

- RM500million financing provided by BPMB.
- Supports high value-added activities, especially research and development (R&D).
- Focuses on local companies within the electrical and electronics (E&E) ecosystem.
- Aims to enhance Malaysia's competitiveness and innovation in semiconductor technology

Financing Package

To boost strategic investments in high-growth and sustainable sectors, Kumpulan Wang Persaraan (KWAP) will launch a new investment initiative

- RM1.2billion Catalyst Fund to be established by KWAP.
- Undertakes co-investments with private fund managers (co-GPs).
- Targets growth companies and emerging markets.
- Focus areas include energy transition, food security, and the digital economy.

To enhance Malaysia's industrial competitiveness, Khazanah Nasional Berhad will support the development of mid-tier companies with targeted funding and growth initiatives

- RM250million allocation under Khazanah.
- Aims to strengthen capabilities and growth potential of mid-tier companies.
- Focuses on scaling local businesses into regional and global players.
- Supports innovation, productivity, and competitiveness within key industries.

To accelerate innovation and collaboration between governmentlinked and private sectors, Cradle Fund will strengthen its support for tech-driven entrepreneurship

- RM55million allocation under Cradle Fund.
- Funds the Equity Investment Programme to support innovative startups.
- Expands GLC Innovation Workshops to include private sector participation.
- Aims to foster innovation, technology commercialization, and ecosystem growth.

Financing Package

The iTEKAD Programme aims to empower individuals—especially from low-income groups—by supporting skills enhancement and employability initiatives

- RM35million matching fund allocated under iTEKAD.
- Provides grants to participants who upskill to improve employability.
- Promotes career advancement and income stability.
- Encourages collaboration between government, financial institutions, and training providers to build a resilient workforce.

To boost Malaysia's halal industry, the Government is enhancing financial support to help MSMEs expand their halal-certified businesses and strengthen the overall halal ecosystem

- RM100million financing provided by SME Bank for halal-focused MSMEs.
- SJPP guarantees up to RM2billion in financing for halal-related businesses.
- Supports business growth, certification, and market expansion within the halal sector.
- Reinforces Malaysia's position as a global leader in the halal economy.

To strengthen Malaysia's export sector, the Government will enhance access to financing for mid-tier companies expanding into new and international markets

- SJPP to provide up to 70% financing guarantee for export-oriented midtier companies.
- Total guarantee value: up to RM5billion.
- Supports business expansion into new and emerging global markets.
- Aims to boost export competitiveness and strengthen Malaysia's industrial supply chain.

Financing Package

The Government continues to strengthen business resilience and entrepreneurial growth by expanding financial support for exportoriented companies and microenterprises

- EXIM Bank to offer RM500million in soft loans to help companies impacted by global trade tariff tensions.
- Bank Simpanan Nasional (BSN) and TEKUN to provide over RM2.5billion in microloans for local entrepreneurs.
- RM50million allocated to Suruhanjaya Koperasi Malaysia (SKM) as a financing fund for cooperative enterprises.
- Initiatives aim to boost exports, promote entrepreneurship, and enhance business sustainability nationwide.

The Government is promoting technological innovation in agriculture to enhance productivity and reduce dependence on foreign labour

- RM20million allocation to support start-up companies developing mechanisation and automation products.
- Collaboration with the Malaysian Palm Oil Board (MPOB) and major palm oil companies.
- Focus on boosting local innovation and reducing reliance on foreign workers.
- Aims to modernise the agro-industry and strengthen Malaysia's position in sustainable agriculture.

The Government is strengthening the agriculture sector by providing financial support to help agro-based entrepreneurs expand operations and adopt modern technology

- RM1.1billion funding provided through Agrobank.
- Supports entrepreneurs in business expansion within the agriculture sector.
- Promotes automation and mechanisation to increase efficiency and productivity.
- Aims to modernise agriculture and ensure long-term sustainability in food production.

Financing Package

The Government introduces a RM20million microfinance programme through KWAP to support retirees in starting small-scale businesses and promoting financial independence

- RM20million allocation under KWAP.
- Targets retirees to encourage post-retirement entrepreneurship.
- Supports community-level business activities.
- Aims to enhance financial empowerment and self-sufficiency.

The Government strengthens entrepreneurship support through targeted financing programmes for Bumiputera, women, and youth entrepreneurs to enhance business growth and export potential

- RM200million under SME Bank's Jaguh Serantau Programme to help Bumiputera SMEs expand into export markets.
- RM270million financing via SME Bank, BSN, Bank Rakyat, and MARA for women-owned MSMEs.
- RM150million provided by BSN to support youth entrepreneurs aged 30 and below.
- Aims to empower diverse groups and boost inclusive entrepreneurship nationwide.

The Government is strengthening retirement and social protection through enhanced EPF schemes, targeting gig workers, women, and informal employees to ensure broader financial security and healthcare access

- i-Saraan Plus: Offers matching EPF contributions up to RM600 per year (RM6,000 lifetime) for gig, e-hailing, and p-hailing workers.
- i-Saraan: Continues providing up to RM500 per year (RM5,000 lifetime) for informal and self-employed workers.
- i-Suri: Eligibility extended to age 60, aligning with the minimum retirement age for women.
- Akaun Sejahtera: Allows contributors to use savings for medical and health insurance or takaful subscriptions, promoting better health protection.

The Government has enhanced financial accessibility for Muslims performing the Hajj by increasing the EPF withdrawal limit and expanding early withdrawal options for civil servants

- EPF withdrawal limit raised from RM3,000 to RM10,000 for Hajj purposes.
- Civil servants can now use the Gantian Cuti Rehat (GCR) early withdrawal facility for Hajj.
- GCR redemption capped at RM10,000 per person.
- RM10million allocated to support this expanded facility.

The Government, through HRD Corp, is strengthening Malaysia's skilled workforce to meet the needs of high-demand and future-ready industries

- RM3billion allocation provided under HRD Corp.
- 3million training opportunities will be offered nationwide.
- Focus areas include high-tech, digital, and energy transition sectors.
- Aims to upskill workers and enhance Malaysia's competitiveness in emerging industries.

The Government, through HRD Corp, continues to support the professional development and welfare of licensed taxi drivers to improve service quality and safety

- RM10million allocation provided by HRD Corp.
- Covers training course fees and allowances for licensed taxi drivers contributing to the fund.
- Focuses on enhancing operational efficiency and service professionalism.
- Aims to improve safety standards and elevate the image of Malaysia's taxi industry.

Under the Gig Workers Act 2025, all gig workers will be required to contribute to SOCSO, ensuring better protection and welfare coverage for those in the gig economy

- The Government will subsidise 70% of SOCSO contributions for first-time registrants in non-mandated sectors.
- A 50% contribution incentive will be provided for the second year.
- Ensures comprehensive social protection for gig workers such as ehailing and delivery riders.
- Supports the formalisation and long-term welfare of Malaysia's gig economy workforce.

To support employment mobility and reduce relocation costs, the Government through SOCSO will provide a relocation incentive for job seekers and fresh graduates who secure jobs away from their hometowns

- Eligible recipients will receive up to RM1,000 as a relocation incentive.
- Aims to encourage job acceptance beyond local areas.
- Helps reduce youth unemployment and support fresh graduates.
- Promotes workforce flexibility and national labour mobility.

The Social Security Organisation (SOCSO) is expanding and upgrading its rehabilitation centres nationwide to enhance recovery services and reintegration support for injured workers

- New rehabilitation centre established in Penang, adding to existing facilities in Melaka, Perak, and Terengganu.
- Each centre will have a capacity of 250 beds.
- Focuses on improving physical and occupational rehabilitation services.
- Strengthens Malaysia's national rehabilitation and social protection infrastructure.

The Social Security Organisation (SOCSO) has increased its hemodialysis treatment support rate to better assist Malaysians requiring regular dialysis care

- Treatment rate raised from RM150 to RM170 per session.
- The revision will cost SOCSO an additional RM52million annually.
- Aims to enhance financial support for dialysis patients nationwide.
- Reflects the government's commitment to improving healthcare affordability and access.

The SOCSO Health Screening Program has been broadened to include public transport and goods vehicle drivers, ensuring greater access to preventive healthcare

- Now includes public transport and goods vehicle drivers under SOCSO's coverage.
- Promotes early health detection to prevent serious medical conditions.
- Enhances well-being and safety of transport sector workers nationwide.
- Reflects the government's effort to strengthen occupational health protection for essential workforce groups.

The Investor Pass has been enhanced to attract and retain more foreign investors, providing greater flexibility and convenience in doing business in Malaysia

- Now offers a 12-month Multiple-Entry Visa, upgraded from the previous 6-month renewable version.
- Administered by MIDA (Malaysian Investment Development Authority) for streamlined processing.
- Targeted at multinational corporations and prospective investors, especially in key sectors like Electrical & Electronics (E&E).
- Aims to boost investor confidence and ease of business entry into Malaysia

The RP-T Fast Track Scheme is designed to attract and retain highly skilled professionals by simplifying the hiring process for strategic investors

- Enables faster and more seamless processing of foreign talent applications.
- Provides exemption from the standard three-year Employment Pass requirement.
- Specifically benefits strategic investors bringing in high-value expertise.
- Aims to strengthen Malaysia's talent ecosystem and support key growth sectors.

The Government continues to support the welfare and income stability of fishermen through targeted financial assistance

- RM160million allocated under the 2026 Budget.
- Provides a cost-of-living allowance of up to RM300 per month.
- Includes catch incentives to boost productivity and earnings.
- Aims to enhance income security and support the fishing community's livelihood.

The Government allocates RM15billion in 2026 to support Malaysians through STR and SARA, helping ease living costs and uplift household income

- 9million recipients to receive up to RM1,200 annually; 1million e-Kasih households up to RM2,400 per year.
- Single individuals will receive RM600 annually under SARA.
- Maximum household benefit reaches RM4,600, combining STR and SARA aid.
- Additional RM100 SARA payment for 22million adults in February 2026.

The Government strengthens educational access and reduces financial burdens through targeted PTPTN initiatives for students from lower-income families

- Free PTPTN education for 5,800 low-income students in public universities.
- Loan repayment exemptions for First-Class Honours graduates from low- and middle-income families.
- Encourages academic excellence and equal access to higher education.
- Aims to reduce student debt and promote social mobility.

The Government continues to strengthen social protection for retirees and vulnerable citizens through higher allowances and welfare allocations

- Bantuan Sara Hidup (BSH) for 4,000 KEMAS contract retirees increased from RM300 to RM500/month.
- RM3.1billion allocation to the Social Welfare Department (JKM) to assist over 560,000 recipients.
- Focus on sustaining livelihoods and protecting vulnerable groups.
- Reflects the Government's commitment to inclusive welfare and financial securit

The Government is enhancing housing accessibility for contract civil servants who struggle to secure financing for their first homes

- SJKP will provide loan guarantees of up to 120%, with a total value of RM1billion.
- BSN to allocate RM500million for first home loans for contract civil servants.
- Aims to ease financial barriers and promote home ownership among public sector workers.
- Strengthens the Government's focus on inclusive housing opportunities.

The Government honours the dedication and sacrifice of Malaysia's military personnel, particularly the Pingat Jasa Malaysia (PJM) medal recipients

- Special payment of RM500 will be given to nearly 120,000 PJM recipients.
- Total allocation: RM60million for this initiative.
- Serves as a token of gratitude for veterans' service and sacrifice.
- Reinforces the Government's commitment to recognising and supporting national heroes.

In conjunction with the 2026 salary adjustment and ongoing STR and SARA support, the Government has allocated RM18billion to ease the financial burden of civil servants and pensioners

- RM500 will be given to civil servants in Grade 56 and below, including contract officers.
- RM250 will be provided to Government pensioners, including veterans with or without pensions.
- The assistance will be disbursed in early March 2026, ahead of the Aidilfitri celebrations.
- This initiative aims to support public servants' welfare and recognise their continued service.

The Government recognises the vital role of religious and community educators in strengthening moral and social values nationwide

- RM35million allocation under the 2026 Budget.
- Special contribution of RM500 for 70,000 recipients, including KAFA and takmir teachers, imams, bilals, tok siak, nojas, and marbuts.
- Aims to acknowledge their dedication and service to communities across Malaysia.
- Reflects the MADANI Government's commitment to uplifting religious education and community leadership.