



MEDIUM : CHINA PRESS ONLINE  
DATE : OCTOBER 16, 2015

## KPMG EXEMPTION OF STAMP DUTY ON PROPERTIES, AND INTRODUCE MORTGAGE INTEREST DEDUCTION

中國報新聞網  
ChinaPress dotCom



首頁 | 官方 | 社會 | 地方 | 國際 | **財經** | 娛樂 | 體育 | 波王 | 評論 | 圖輯 | 副刊 | 專題 | 開卷小棧 | 5心耳

## 畢馬威冀豁免房產印花稅 再推出房貸利息減免



財經 16 Oct 2015 20:43



轉寄 列印 字体: 小 中 大

(吉隆坡16日訊)大馬畢馬威會計師事務所(KPMG)指出,政府應該在2016年財政預算案中,再提供房屋貸款利息減免,並豁免房貸合約和房屋割名手續的印花稅,以助人民置產並舒緩供款壓力。

大馬畢馬威會計師事務所執行董事章汀譚寔蓮指出,國內房地產價格高漲,民眾擔心自己甚至下一代人是否還有能力購買住宅。

她告訴《中國報》,如今甚至有越來越多的雙薪家庭面對置產問題,如果政府可以在來屆預算案重推房貸利息減免,並豁免全額印花稅,將是人民一大佳音。



她指出，政府曾二度提供住宅的房貸利息減免給個人納稅人，首次落窰是針對2003年6月1日至2004年5月31日所購買的房產；第2次落窰，是在2009年3月10日至2010年12月31日購買的房產。

“首次落窰時，已付的利息減免額，是連續3年最高可扣稅1萬令吉。第2次是為期連續3年，每年最多可扣稅1萬令吉。”

所謂住宅房產，是建造成住宅的房屋、公寓單位、組屋。

此外，譚窰蓮認為，政府應考慮豁免房貸合約和房屋割名手續的印花稅。

目前，一間貸款不超過50萬令吉的住宅房產，買家可豁免50%的印花稅，以及豁免50%的割名印花稅。但這只限在今年1月1日至明年12月31日期間購買的房產。

隨著生活成本持續上升，房價一再衝高，她希望政府可以2016年預算案中再推出房貸利息減免，以及豁免全額的印花稅。

### **Synopsis:**

KPMG in Malaysia said that the Government should propose mortgage interest deduction, and grant full stamp duty exemption on housing loan in the 2016 Budget Announcement, in order to ease the already burdensome commitments of the people.

KPMG in Malaysia Executive Director Datin Pauline Tam pointed out that domestic real estate prices are sky-rocketing; people are worried if the current and future generations are able to afford buying residential properties.

She told the "China Press" that there is a rise of households with double-incomes struggling in this matter, and if the government can reintroduce the mortgage interest deduction in the coming Budget Announcement, and to grant full stamp duty exemption; it would be a great help for the people.

She noted that the Government had twice provided the deduction for individuals on interest expended on housing loans. The first time was for properties purchased during the period from 1 June 2003 to 31 May 2004, and the second time for properties which were purchased during the period from 10 March 2009 to 31 December 2010.

During the first exercise, interest expended was for a maximum deduction of RM10, 000 for 3 consecutive years, whilst for the second time was for a maximum deduction of RM10,000 for each year for a period of 3 consecutive years.



“Residential property” is defined to mean a house, condominium unit, apartment or flat which is built as a dwelling house.

In addition to the above relief, it would be good if the Government would also consider exempting the stamp duty on the housing loan agreement and the transfer of property.

Currently, there is a 50% stamp duty exemption for one unit of residential property costing not more than RM500, 000 on housing loans, and also a 50% stamp duty exemption on the transfer of this property to the house buyer. However, this is only available for properties purchased during the period from 1 January 2015 to 31 December 2016.

As we see a constant rise on the costs of living and the ever increasing price of properties, it is hopeful that the Government will be able to reintroduce the personal deduction for interest expended on housing loans, and to grant full exemption of stamp duty in the 2016 Budget Proposals.