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PEOPLE VOICE

Borneo Expectation
of Malaysia Day 2020
Celebration

COVER STORY

Malaysia Day Celebrations
in Sibul, Sarawak to Go On –
Saifuddin

FEATURE

Drawing on the
Malaysian Spirit

Merdeka vs Malaysia Day?
Analysts Say Nothing Wrong
with Having Both



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MALAYSIA DAY CELEBRATIONS IN SIBU, SARAWAK TO GO ON – SAIFUDDIN

The Malaysia Day celebrations this year will still be held in Sibu, Sarawak despite the spread of COVID-19 cases in the state, the Dewan Rakyat was told on 4 August 2020.

Communications and Multimedia Minister Datuk Saifuddin Abdullah said the ministry understood the worry about the increase in the number of cases in the state, but the celebrations for the historic day will go on as planned.

“I understand that the number of COVID-19 cases in Sarawak has increased but for now, our decision is to still go ahead (with the Hari Malaysia celebrations) in Sarawak,” he said when winding-up the debate on the motion of thanks for the Yang di-Pertuan Agong’s royal address at the Dewan Rakyat sitting on 4 August 2020.

On 10 July 2020, Saifuddin announced that Sibu town would be the host for the Malaysia Day celebrations on 16 September 2020.

He said the decision to choose the town with about 200,000 people was made at the 2020 Malaysia Day Main Committee Meeting between the Sarawak and Federal Governments on the same day.

“I would like to express my appreciation to the Chief Minister Datuk Patinggi Abang Johari Tun Openg and all Sarawakians on their willingness to host the event for

the second year in a row,” he said at the Malaysia Day press conference and launch of the 2020 National Month logo at the Pelita Auditorium Building.

Earlier, Saifuddin paid a courtesy call on Sarawak Utilities Minister Datuk Seri Dr Stephen Rundi Utom, who is also the state minister responsible for the Malaysia Day 2020 celebration.

Meanwhile, at the same press conference, Dr Rundi said hosting the event for two consecutive years was something significant for Sarawak and indeed the state government was honoured.

Dr Rundi said the state government had actually applied to hold the celebration here this year after hosting it in 2019.

“This year’s celebration will be organised according to standard operating procedures (SOP) which have been set and will be held in an indoor area such as a hotel, where attendance is by invitation,” he said.

Last year the Malaysia Day celebration held at Stadium Perpaduan in Kuching, was attended by former Prime Minister Tun Dr Mahathir Mohamad, Sabah Chief Minister Datuk Seri Mohd Shafie Apdal and Abang Johari.

Source: Bernama



MERDEKA VS MALAYSIA DAY?

ANALYSTS SAY NOTHING WRONG WITH HAVING BOTH

The ongoing debate over why Malaysia effectively celebrates two national days is predicated on a misunderstanding of their significance, according to political observers.

While the apparent prominence given to Merdeka Day is seen by East Malaysians as an affront to Malaysia Day that marks the birth of the federation, the analysts pointed out that the former was a crucial moment in history that served to seed of what eventually became Malaysia.

Universiti Sains Malaysia's Prof Sivamurugan Pandian said Malaysians should not view Merdeka Day and Malaysia Day as a dichotomy but strive to understand the interconnectedness of the two celebrations.

"With 31st August, the Federation of Malaya could focus on the formation of Malaysia. It is a long six-year struggle, and I think it will be unfair to history," he explained.

Officially, Merdeka Day on 31 August 1957 marks Malaya's independence from the British, while Malaysia Day on 16 September 1963 was when the peninsula allied with Sabah, Sarawak and Singapore to create Malaysia. Singapore left in 1965.

Until recently, however, Merdeka Day was considered the official national day, while Malaysia Day had only been a state holiday in Sabah and Sarawak as recently as 2010.

Universiti Kebangsaan Malaysia's Prof Kartini Abou Talib Khalid said Malaysia should be seen as a nation-state with two birthday celebrations.

"One can never get enough of two birthday celebrations, cakes and two national holidays. For both, National Day and Malaysia Day, the whole of Malaysia is celebrating the days.

"We have to be clear that 31st August was a historic moment for Malaya declaring independence from Britain, while 16th September was the formation of Malaysia. The former is the birthday and the latter is a form of unity and anniversary," she said.

When asked if Putrajaya should place the emphasis on Malaysia Day more, Kartini said there is no need to as only "a confused, inferior mind" would think this necessary.



“Those dates are historical through different paths and events. Each is rich with the evolution and narrative of states that structurally define a society’s biography. Moreover, both created unique federal-state relationships,” she said.

Universiti Malaysia Sarawak’s Prof Arnold Puyok shared a similar view.

“There is no issue about celebrating both days; they show that our country is unique and shaped by different historical trajectories,” he told Malay Mail.

Others suggested, however, that the significance of Merdeka and Malaysia Day should be made clearer to illustrate that the latter was the country’s national day.

Singapore Institute of International Affairs senior fellow Oh Ei Sun said the continued prominence given to Merdeka Day unsurprisingly upset East Malaysians.

A Sabah native, Oh said many in the Borneo states are regularly perplexed by why those in the peninsula do not place as much importance on 16th September.

“It would be a better alternative to refer to 31st August as Independence Day, and 16th September as National Day, or Malaysia Day,” he said.

Unimas Prof Jeniri Amir said the tussle was indicative of the dysfunctions in East-West relations over the decades, including the lack of adherence to the Malaysia Agreement 1963.

Jeniri said that theoretically more significance ought to be placed on 16th September, but suggested celebrations also be held in the peninsula instead of either Sabah or Sarawak as has been the case for the past decade or so.

“This way, the people in West Malaysia will be able to comprehend the importance of 16th September.

“As it stands, I think many do not feel the same way about that date, and vice-versa for Sabah and Sarawak when it comes to 31 August 1957,” he said.

Source: Malay Mail, September 2019

BORNEO EXPECTATION OF MALAYSIA DAY 2020 CELEBRATION

As we all know, Sibu town has been announced as the host for the Malaysia Day celebrations on 16 September this year. The celebration's theme, "Malaysia Prihatin" is to reflect our country's battle against the COVID-19 pandemic. Despite the increase of the cases in the state, I feel honoured and excited the town to be chosen as the host. I hope the celebrations will include all the cultural performances to showcase our local diversity to a wider audience. But the precautions at the event will still need to be emphasized.

Since it is obviously no parade this year of celebrations, I would probably just sit in front of the television and watch all the programmes.



Shafrine Mohamad Morshidi,
Lecturer,
Community College Kuching



Esmafaridzam Muhd Esa,
Executive
Petronas Carigali, Sarawak

It will be celebrated harmoniously and patriotically by the people of Sarawak, by practising the spirit of unity. I am sure the event will also be celebrated in accordance to current COVID-19 standard operating procedure (SOP), so I expect it might be a bit different from previous years' practise. I'm expecting no large audience will be involved, as we have to avoid people gather in massive crowd.

For me I will celebrate Malaysia Day by putting up Jalur Gemilang flag at home, to show my appreciation and solidarity towards the remembrance of Malaysia Day.

I am excited that there is some positive things happening amidst the pandemic. I think it will give hope that we might overcome this someday hopefully soon. As for me, with young children in the family, I would be hesitant to go Celebrate with the crowd on the square. Depending on the precautions and measure taken, it will be carefully thought decision. It is an historic event and to not be part of it will be disappointing but we do have priorities which are our families and kids.

It might be safer to celebrate with our eyes fixed from television screen watching the event in the comfort and safety of our home.



Freziamella Anak Lapok,
Administrative and
Diplomatic Officer,
Hospital Bintulu, Sarawak



**Mohd Hassanuddin Mohd Sulaiman, Driver
Institut Kemahiran Islam
Malaysia Sarawak (IKMAS)**

As a non-Sarawakian who lives in Sarawak, I am very proud to be around here witnessing the harmonies between people here in Sarawak. They are very positive with Sarawak once again chosen to be the host for this year Malaysia Day celebrations. I believe the celebrations could grow and encourage patriotism among the citizens especially Sibu's town people. As we know, this year celebrations will be very different from the previous year due to the COVID-19 pandemic. Therefore, I believe the government is ready for the celebrations in accordance to the current SOP.

I will celebrate this year Malaysia Day with proudly hanging flags around my house and stay safe at home.

Malaysia Day should be celebrated by all Malaysians in this country. It shows our respects and loves to our country. Regarding about where it will be held, for example in Sibu, it would be better to enclose the gap between peninsular and west Malaysia on how some people think that Sarawak is not part from Malaysia. I will celebrate Malaysia Day by hanging up as much flag as I could at my home compound and my vehicles.

At the same time, I will buy a shirt with a Malaysia flag as the illustration if possible because we cannot make mass gathering to prevent the spread of COVID-19.



**Ariff Suhadat, Teacher,
Ma'had Tahfiz Tun Abdul
Rahman Yaakub**



**Modwin Robin, Civil Servant,
Jabatan Bekalan Air Luar
Bandar, Sarawak**

The celebration of Malaysia Day marking another achievement in nation building process. Although Malaysian still under RMCO, it would not deter the spirit of togetherness and sense of belonging among Malaysian as we celebrate another year of the establishment of Malaysia state. As the host this year, Sibu city is one of the most diverse population in Sarawak where main Sarawak ethnic groups living in unity and prosperous. Embodied the Malaysia spirit. As a Malaysian, I will celebrate that day as many Malaysian are doing. Waving the flag high as the strong expression of feeling toward this country.

An expression of my proudness to be born as Malaysian.



DRAWING ON THE MALAYSIAN SPIRIT

Ask any Malaysian about Lat – chances are they would know who he is. The beloved cartoonist is an icon of interracial harmony, which he often depicts through his Malaysian – themed drawings.

Datuk Mohammad Nor Khalid was born six years before the country's independence. He grew up witnessing how the country progressed and developed following its independence, and told his story through the eyes of a kampung boy.

His passion for drawing started while still in school. He came up with the cartoon series 'Keluarga Si Mamat' for the paper Berita Harian while he was in Form Four. At the same time, he also contributed to Berita Minggu and the magazines Pemimpin and Dewan Pelajar.

Every strip of cartoon created by Lat draws on the 'Malaysiana' element. He has captured the often funny, heart-warming and bittersweet scenes of Malaysian life, from the daily routines of multiracial kampung communities to the way things are in the big cities.

It is little wonder that Malaysians love and relate to his work so much. Even after he started slowing down several years ago, the characters he created such as Mat, Mrs Hew, Opah, Ana, Yap and Yah can still be seen on posters today, particularly during the New Year and festive seasons.

DRAWING EVERYBODY

To Lat, it was really important to include the element of the racial diversity in Malaysia in his works. This, to him, was a way to casually educate the masses about the beauty of the differences in race and religion.

"When I drew, I drew everybody. "Everybody" meant all the races in Malaysia. All Malaysians and all ages from kids to the senior citizens because they all read the newspapers. Those were the glorious days of newspapers," he recounted.

During an event at the National Art Gallery on August last year, Lat shared his story of working with The New Straits Times and the creative freedom given to him to draw on anything based on the Malaysian culture.

The paper had given him six columns after seeing his work on the Asia Magazine.

Six columns was actually quite a large space to fill every single day. His task was to come up with ideas and submit his drawings by 7.00pm every day so that it could be vetted by the editors and printed for the next day's edition.

"Sometimes even at six o'clock I will still have nothing to draw. I would not even be in the office. I would be in the car, in Lucky Garden, Bangsar. There would be some editor waiting for my drawings and I would be in my Pajero in Lucky Garden, not knowing what to draw. That has happened many times, but you do not panic in these situations," he said.

While it might have sounded like it had been difficult for him coming up with something, the truth was, Lat never ran out of ideas. He always had some material to work with, especially when it came to the idiosyncrasies, habits and tendencies of Malaysians.

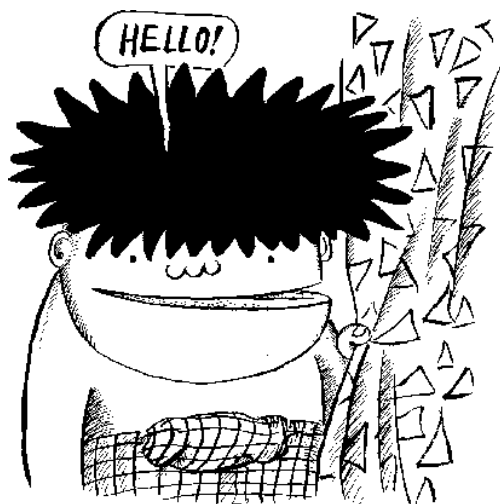
CURIOUS

Lat believed that having a deep and healthy curiosity about the different cultures in Malaysia was essential towards fostering interracial harmony.

"You see, because of the varied and different backgrounds of people in this country, we are from different tribes, different clans and different races – but that is actually what makes us very attractive.

The more we understand about each other, the more we will be interested in each other. All my work in The New Straits Times were about understanding each other," he said.

He said that if someone expected a friend of another race or religion to be interested in their culture, they should first be interested in their friend's cultural background.



He believed that it should not be one-sided. A party that promotes their culture should also, in return, strive to learn the culture of others.

Lat also insisted that the cross-cultural learning process should start from a young age.

"When do we usually realise that our differences are attractive? It is during our teenage days. That is the age when we become interested in each other because of our differences.

That is the time to mingle, when you are young, when you are good-looking, full of energy. That is the time to mix around. My book *Kampung Boy* was about the Malays in a little kampung but when I did my next book *Town Boy*, it was about Ipoh and how people mingled in that town," he said.

The first time he drew a cartoon on the wedding rituals of another culture was in 1974, with a heart-warming depiction of a Sikh wedding.

The idea stemmed from the deep curiosity he felt after seeing a wedding photo of the owner of a restaurant he patronised. He then inquired where he could witness a Sikh wedding ceremony himself so that he could draw it out.



His request was initially denied because of fears that he might portray the ceremony in a way that offends the community. Lat, however, did not give up. He talked about his job and of his intention to draw it in such a way that would educate other communities about it.

At the time, he was yet to be known for his work and as such, many were still unacquainted with the themes he worked with.

The restaurant owner eventually agreed and informed him about a wedding ceremony that would take place that weekend at the Gurdwara Sahib in Kampung Pandan.

“I was glad that I did that because the series went on for many days and the response was very good,” he said, adding that the

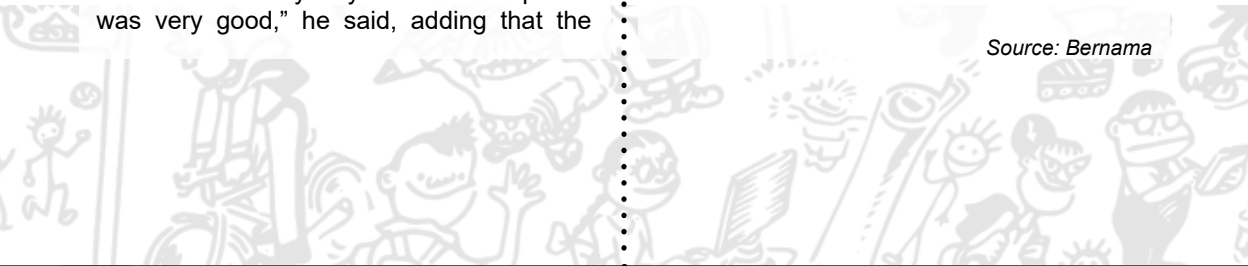
paper was inundated with calls praising his work and asking for more of such themes.

A NATIONAL DAY ICON

Datuk Lat has received many accolades for his work and was recently given another form of recognition when renowned stationery manufacturer Faber-Castell appointed him as the company’s National Day and Malaysia Day icon.

He worked with Faber-Castell to produce three drawings on the theme of the major celebrations in Malaysia which are Hari Raya Aidilfitri, the Chinese New Year and Deepavali.

Source: Bernama





COVID-19: MCO MAY BE ENFORCED AGAIN IF CASES REACH THREE DIGITS – ISMAIL SABRI

The government will re-implement the Movement Control Order (MCO) if the number of COVID-19 cases climbs to three digits, said Senior Minister (Security Cluster) Datuk Seri Ismail Sabri Yaakob.

"If it reaches three digits, we have no choice but to re-introduce the MCO (to curb the spread of the pandemic) and we will see."

"I understand that if the MCO is enforced again, it will make things difficult for all parties, including those of us who want to work and so on but this measure must be taken," he said after a ceremony to hand over contributions to Royal Malaysian Army (ATM) veterans in conjunction with the ATM Veterans Cakna Programme in Wakaf Mek Zainab on 26 July 2020.

Ismail Sabri, who is also the Defence Minister, said this when commenting on the rising number of COVID-19 cases of late.

He said the government always monitored the COVID-19 situation and said one of the main causes for the figures returning to double digits was the public's complacency.

"This is because the public has forgotten what needs to be done... we eased the standard operating procedures (SOPs) and the number of cases begin to rise again," he said.

He said that all citizens should be frontliners by taking care of themselves, their families and communities until the pandemic is over.

"There will be a meeting to discuss various issues and if the government decides on certain matters, the public must comply with the SOP then," he said.

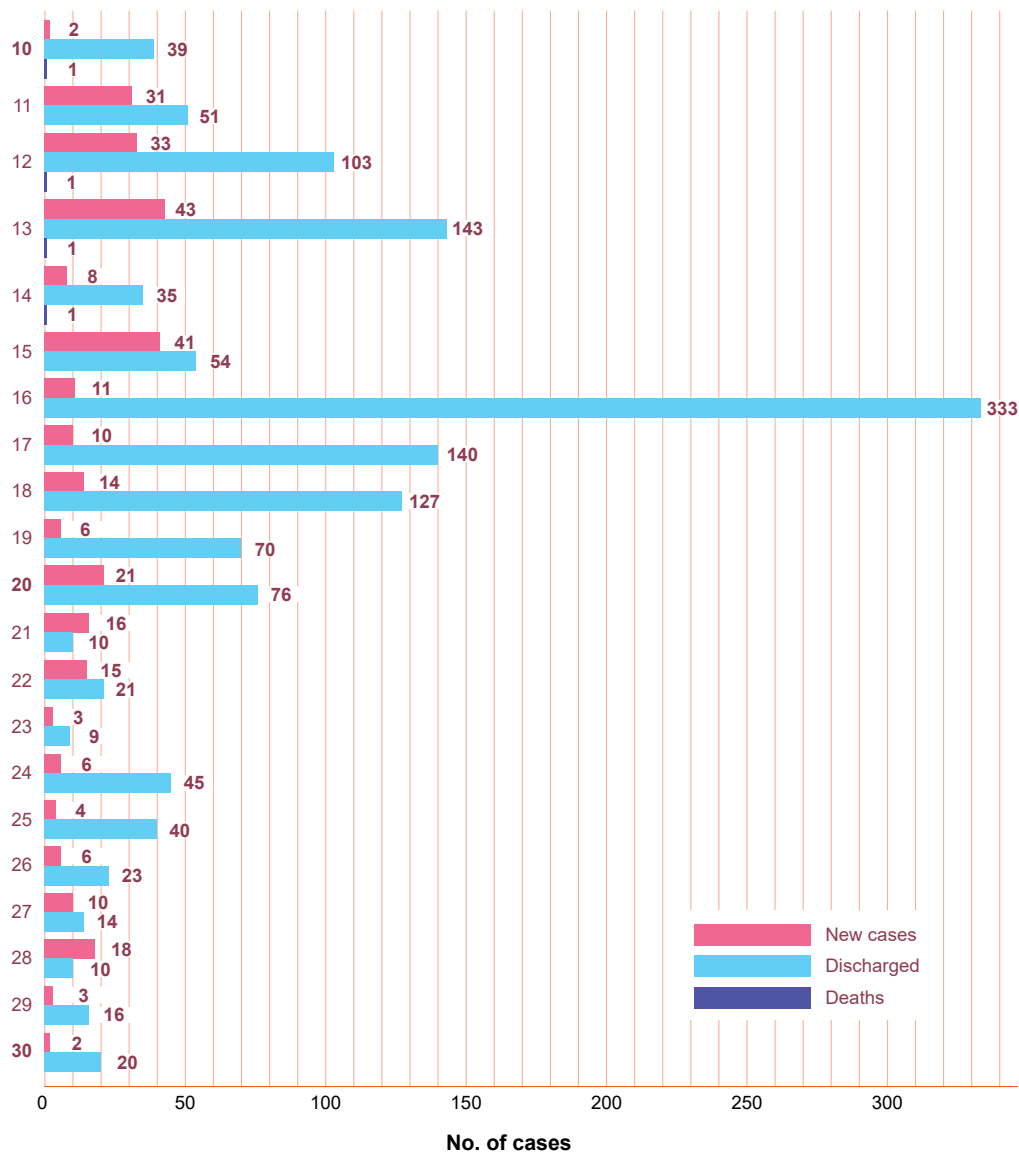
Source: Bernama



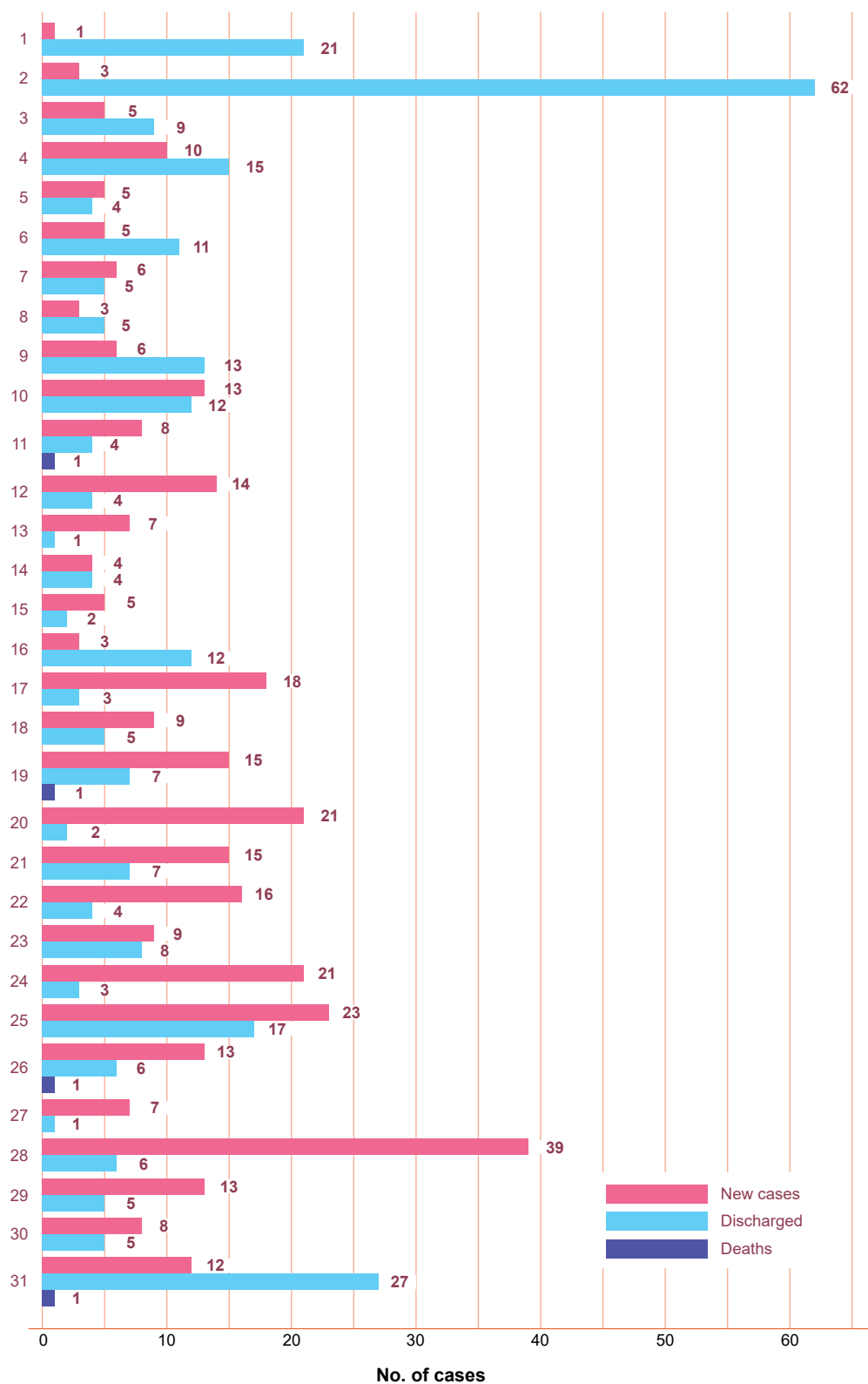
DAILY COVID-19
STATISTIC
DURING RECOVERY
MOVEMENT CONTROL
ORDER (RMCO)

AS OF 10 JUNE 2020
TO 31 AUGUST 2020

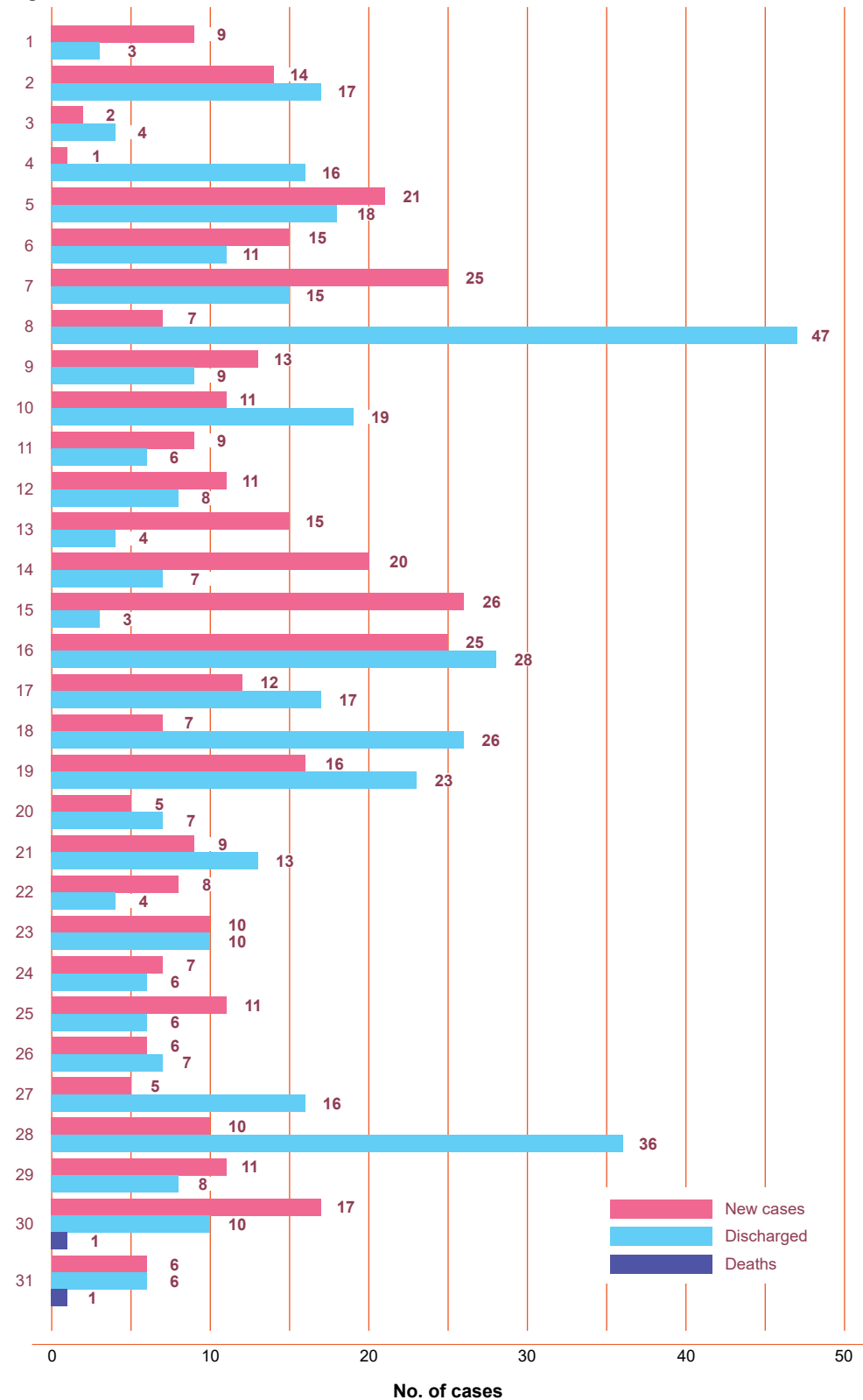
June



July



August



New cases
Discharged
Deaths

FACE MASK SHIELDS AGAINST COVID-19



Believe it or not, the face mask, which is normally worn on hazy days when the country is covered in smog, is now categorised as the most important “shield” to fight against the invisible enemy, COVID-19, apart from physical distancing.

Wearing the face mask is said to be an important preventive measure as it can reduce filtration by 60 percent of airborne virus particles, including of COVID-19.

As such, effective 1 August 2020, the government is making compulsory the wearing of face mask in public or congested areas and public transport, whereby a fine of RM1,000 could be imposed on those caught not wearing the “shield” under the Prevention and Control of Infectious Diseases Act 1988 (Act 342).

The reason being that although Malaysia is recognised as one of the countries that have succeeded in addressing the pandemic, the people are becoming complacent in complying with the standard operating procedures (SOP) set by the government to curb the spread of COVID-19.

The new regulation had prompted reactions from various quarters, health experts, the general public, who agreed with the move which they described as appropriate to ensure discipline and compliance to the SOP, thus reducing the risk of infection.

Realizing that the government’s decision was for the common good, a private sector employee, Zaiton Mohamad, 35, said she feels more confident to be in public when everybody wears the face mask.

Director of the Tropical Infectious Disease Research and Education Center (TIDREC), Universiti Malaya (UM), Prof Dr Sazaly Abu Bakar said the use of face masks in public and congested places should have been made mandatory a long time ago.

“With the face mask on, we are indirectly preventing our hands from touching parts of the body that can cause the virus to infect us,” he said.

“ With the face mask on, we are indirectly preventing our hands from touching parts of the body that can cause the virus to infect us ”



Meanwhile, the Malaysian Pharmaceutical Association advises the public to be careful when buying fabric or the three-ply face masks online.

The society have to know why the face mask should be worn, instead of simply wearing it, without knowing its protective effects.

“If you buy online, who will be responsible if anything happens. How would you know the source or manufacturer? What we want is, first, the quality, second, it is safe to use, and thirdly, it works,” said its chairman, Amrahi Buang.

Despite the positive response from various parties to the new rule, there are also complaints, especially on the price of face masks, which is said to be quite expensive due to traders indiscriminately increasing the price and sale of counterfeit face masks.

The Ministry of Domestic Trade and Consumer Affairs (KPDHEP), through checks at 43,402 premises

: nationwide since 29 January 2020
: until 24 July 2020, had issued a total
: of RM392,400 compound for various
: offences, including selling of face
: masks above the maximum price.

: Its Enforcement director Datuk Iskandar
: Halim Sulaiman said the ministry also
: detected many cases involving sale of
: fake face masks with traders purchasing
: generic face masks from China and re-
: packaging them.

: However, KPDNHEP has taken a smart
: move by reducing the ceiling price of
: face mask to RM1.20 per unit from
: RM1.50, and the wholesale price, which
: is currently RM1.45 per unit, to RM1.15
: each, effective 15 August 2020, as
: announced by its minister Datuk Seri
: Alexander Nanta Linggi on 24 July 2020.

: The government will also continue to
: study the need to lower the price of
: face mask and ensure there is always
: adequate supply, he added.

Source: Bernama





WEAR FACE MASK PROPERLY – DR NOOR HISHAM

Health director-general Datuk Dr Noor Hisham Abdullah stressed that a face mask must be worn properly for it to be effective in preventing the spread of diseases.

He said the face mask should cover the entire nose up to the chin, while leaving it around the forehead or neck, or having it only cover part of the nose and mouth was not appropriate, and in fact, posed a risk of contamination or infection.

The use of a face mask is an important method to prevent the spread of respiratory diseases that are transmitted through viruses, including COVID-19.

“It can be used either to protect healthy people from being infected, or to prevent infected people from infecting others,” he said during a press conference on 21 July 2020.

Prime Minister Tan Sri Muhyiddin Yassin in his special address on the Recovery Movement Control Order (RMCO) on 20 July 2020, said the government was considering making it obligatory to wear face mask in public places following the COVID-19 threat, and further details would be announced once the relevant regulations had been finalised.

Dr Noor Hisham said face mask could be used for six medical and non-medical (non-medical) reasons.

He said the details on the use of face mask for medical purposes involving health workers are mentioned in the ‘Guidelines on COVID-19 Management in Malaysia’.

Meanwhile, it is recommended for those who do not have any symptoms to use a face mask when they are in a place where COVID-19 is widespread and physical distancing is difficult to practice, for example, in public places and crowded environments.

People with respiratory tract issues, as well as those in high-risk groups such as the elderly and with a background of having chronic diseases, should use a surgical 3-ply mask in high-risk and crowded areas, he said.

According to Dr Noor Hisham, the World Health Organisation (WHO) also recommended the use of non-medical fabric type masks with three layers, where the inner layer is water-absorbent (hydrophilic) and the outer layer is made of a material that is water repellent (hydrophobic), which can

DO NOT BRING DOWN
YOUR MASK TO THE CHIN



Exposed area



The inside of the mask
will be contaminated



Mouth and nose will
be infected by bacteria
or virus or germs

When you want to eat, drink or do any activity
where you have to remove your mask,
JUST REMOVE IT COMPLETELY

limit contaminants in the environment from penetrating into the wearer’s nose and mouth.

A middle hydrophobic layer made from synthetic nonwoven materials such as polypropylene or cotton can increase the filtration or resist respiratory droplets.

“The Ministry of Health would also like to remind the public that non-medical face mask are not considered medical or personal protective equipment,” he said.

In addition, he stressed that non-medical face mask should not be worn by children below the age of two, nor by those who

have difficulty breathing, are unconscious, have a disability, or who cannot remove the face mask on their own.

Dr Noor Hisham said the ministry strongly encouraged the use of face mask, especially in public places and high-risk areas where it was difficult to practice physical distancing.

He said there were two methods to prevent the spread of COVID-19, namely the use of face mask and social distancing, which could reduce the chain of infection by up to 70 percent.

Source: Bernama





HOW TO WEAR A NON-MEDICAL FABRIC MASK SAFELY

DO'S:



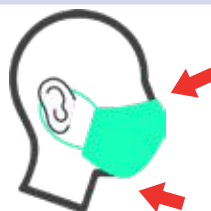
Clean your hands before touching the mask



Inspect the mask for damage or if dirty



Adjust the mask to your face without leaving gaps on the sides



Cover your mouth, nose and chin





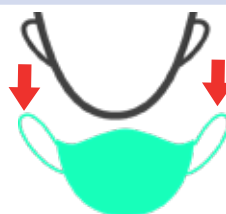
Avoid touching the mask



Clean your hands before removing the mask



Remove the mask by the straps behind the ears or head



Pull the mask away from your face



Store the mask in a clean plastic, resealable bag if it is not dirty or wet and you plan to re-use it



Remove the mask by the straps when taking it out of the bag



Wash the mask in soap or detergent, preferably with hot water, at least once a day



Clean your hands after removing the mask



DON'T:



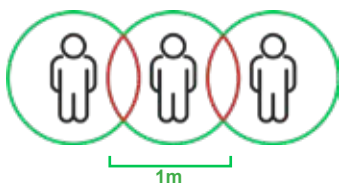
Do not use a mask that looks damaged



Do not wear a loose mask



Do not wear the mask under the nose



Do not remove the mask where there are people within 1 metre



Do not use a mask that is difficult to breathe through



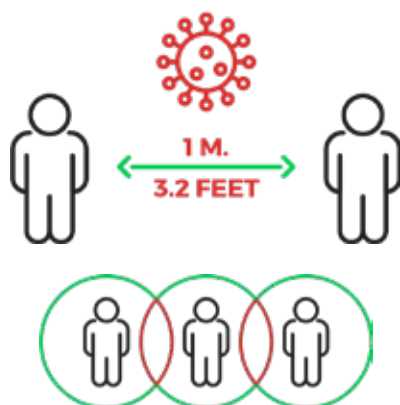
Do not wear a dirty or wet mask



Do not share your mask with others



A fabric mask can protect others around you. To protect yourself and prevent the spread of COVID-19, remember to keep at least **1 metre distance from others, clean your hands frequently and thoroughly and avoid touching your face and mask**



Source: World Health Organization

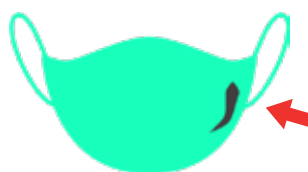


HOW TO WEAR A MEDICAL MASK SAFELY

DO'S:



Wash your hands before touching the mask



Inspect the mask for tears or holes

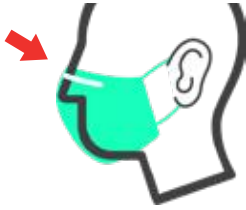


Find the top side, where the metal piece of stiff edge is

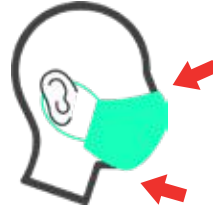


Ensure the colored-side faces outwards





Place the metal piece or stiff edge over your nose



Cover your mouth, nose and chin



Adjust the mask to your face without leaving gaps on the sides



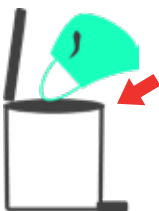
Avoid touching the mask



Remove the mask from behind the ears or head



Keep the mask away from you and surfaces while removing it



Discard the mask immediately after use preferably into a closed bin



Wash your hands after discarding the mask

**DON'T:**

Do not use a ripped
or damp mask



Do not wear the mask only over
mouth or nose



Do not wear a loose mask



Do not touch the front
of the mask



Do not remove the mask to talk to
someone or do other things that
would require touching the mask



Do not leave your used mask
within the reach of others



Do not re-use the mask



Remember that masks alone cannot protect you from COVID-19. Maintain at least **1 metre distance from others and wash your hands frequently and thoroughly even while wearing a mask**



Source: World Health Organization



HOME OWNERSHIP CAMPAIGN (HOC) 2020

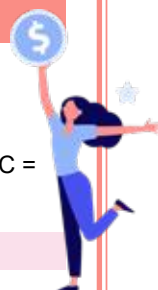
What You Need to Know?

- ▶ HOC only applies to properties sold between 1 June 2020 and 31 May 2021
- ▶ It is open to all Malaysian purchasers, with no limit to the number of purchases
- ▶ Only residential properties in the primary market (homes that have been launched or completed) – purchase from developer
- ▶ Service apartments must be for residential use only and cannot be converted for commercial activities

How it benefits buyers?

Example: Lina buys a house for RM500,000

	BEFORE HOC 2020	AFTER HOC 2020
	<p>▶ Stamp duty = $\{(0.01 \times 100,000) + (0.02 \times 400,000)\} +$ 0.5% of loan amount (90% of RM500,000) = RM1,000 + RM8,000 + RM2,250 = RM11,250</p>	<p>▶ Stamp duty : waived AND 10% discount under HOC = RM50,000</p>
TOTAL	RM511,250	RM450,000



- ▶ The discount is given based on approved APDL pricing. For properties where the APDL is no longer valid (for projects that have already obtained CCC), the 10% discount is based on selling price
- ▶ The above example is only looking at the stamp duty waiver. There are additional costs such as legal fees, etc
- ▶ Savings of **RM61,250!**
- ▶ But before you decide to purchase any property, check your affordability at the online learning module : Rumahku (www.power.akpk.org.my)

Source: Credit Counselling and Debt Management Agency (AKPK)

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