

EMPLOYEES PROVIDENT FUND (EPF) EDUCATION WITHDRAWAL SCHEME.

This scheme allows qualified EPF members to withdraw their savings from the second account to finance either their study or their children's study. The purpose is to finance education fees (which includes tutorials fees, practical training fees, lab fees, library fees), hostel fees and flight fees and flight tickets only.

ELIGIBILITY TO APPLY

You are eligible to apply if you are:

- A Malaysian citizen; or
- A Permanent Resident; or
- A Malaysian citizen who have withdrawn your savings under Leaving The Country Withdrawal before 1 August 1995 but subsequently returned and re-contribute to EPF; or
- A Non-Malaysian citizen (Expatriate) who became a member of the EPF before 1 August 1998.

You need to have savings in your Account II and you must also have not reached 55 years of age on the date the application is received by the EPF. You must have remaining balance in your Account II to be eligible to apply because all education-related withdrawals are made against your Account II.

AMOUNT ELIGIBLE TO WITHDRAW

You are eligible to withdraw your savings as follows, **whichever is lower**:

- The amount of education fees; or
- All of your Account II savings.

You can choose to determine the amount you wish to withdraw from your savings in Account II, subject to the maximum amount you are entitled to withdrawal by completing "**Surat Akujanji Pilihan Amaun Pengeluaran**".

You can also apply for this withdrawal jointly with your spouse to finance your children's education.

FREQUENCY OF WITHDRAWAL

You may apply this withdrawal to pay the education fees for:

- Every semester; or
- Every academic year (one time withdrawal in an academic year).

You can apply for this withdrawal once in every semester / academic year / the overall module fees for each of your child.

TERMS OF EPF WITHDRAWAL

- ❖ You or your children must have registered with the college which is approved by the Institute of Higher Learning.

HOW TO APPLY:

- Completed KWSP 9H (AHL) form and bring along the following documents.
 - ❖ Public Identification Card / Military Identification Card / MyKad
 - ❖ Letter of Offer from THE OTOMOTIF COLLEGE(for the first application only);
 - ❖ Academic qualification certificates such as SPM, STPM, Degree and other related qualifications;
 - ❖ Approval letter to conduct the programme issued by the Private Education Department, Ministry Of Higher Education (PED-MHE) to the private Institute of Higher Learning which has not been awarded a university status (for learning program in private Institute of Higher Learning only);
 - ❖ Student card and examination result slip for previous semester / academic year (for application of second semester / year and subsequent withdrawals only);
 - ❖ Other related documents as requested by the EPF from time to time.
- Additional Documents (original and photocopies):
 - For Children's Education Withdrawal** Identification Card and Birth Certificate of your children.
- 1. Your marriage certificate (if you and your spouse apply for a joint withdrawal).

FURTHER INFORMATION / ENQUIRIES

If you have any enquiry or require further information regarding this withdrawal please contact:

- Any nearest EPF Office
- EPF Call Management Centre at **03-8732 6000**

Please quote your EPF membership number or your Identity Card number and the type of withdrawal that you have applied for when you contact the EPF. You are encouraged to contact the EPF directly for assistance and advice.