



EDUCATION WITHDRAWAL

PURPOSE

This withdrawal allows members to use their savings in Account 2 to fund for their own education or that of their children, including stepchildren and legally adopted children, at higher learning institutions either locally or abroad.

APPLICANT'S ELIGIBILITY

1. Member is a Malaysian citizen; OR Non-Malaysian
2. Has not reached age 55 on the date of application
3. Has savings in Account 2

TERMS OF WITHDRAWAL

- 1. Study Programmes**
Member / Member's children have registered to undertake academic / professional / skill-based / vocational course in an authorised higher learning institutions.
- 2. Education Levels**
Member / Member's children must undertake a course at the Diploma, Advanced Diploma, Bachelor's Degree, Master's Degree, Doctor of Philosophy level or equivalent.
- 3. Withdrawal Categories**
 - Withdrawal to finance member's tuition fees OR to settle outstanding education loan
 - Withdrawal with husband / wife to settle children's tuition fees
- 4. Education Categories**
 - Local higher learning institutions- Full-time, part-time, overseas and franchise programmes
 - Overseas higher learning institutions - Full-time programmes only
 - Withdrawal with husband / wife to clear children's outstanding education loan
- 5. Tuition Fees**
 - All charges imposed by the higher learning institution, including hostel and accommodation fees, and a one-way flight ticket for students registering for the first year of their course
- 6. Number of Withdrawals Allowed**
 - Every semester; OR every academic year for member AND / OR for every child
 - Within a year from the date of commencement for outstanding payment yet to be settled with the higher learning institution.

WITHDRAWAL ELIGIBILITY

Higher Learning Institution (IPT)	Financial Institution (IPP)
Payment to member (claim the receipts within a year) OR payment to the higher learning institution (for outstanding tuition fees)	Payment to financial institutions only
Tuition fees per semester OR per year	With outstanding loan amount
Total tuition fees OR all savings in Account 2, whichever is lower	Outstanding loan amount OR all savings in Account 2, whichever is lower
Tuition fees without sponsor OR partially sponsored	For financial institutions approved by the EPF only

MODES OF PAYMENT

1. Payment in Malaysia

All withdrawal payments will be credited directly into member's account subject to the following:

- Member has an active account with a panel bank appointed by the EPF; AND
- Member's identification number matches with the bank's records; AND
- Payment is made in Ringgit Malaysia (RM)
- A banker's cheque will be issued if the crediting of payment into member' account is unsuccessful

2. Remittance of Payment to Foreign Countries

Payment will be made via Foreign Bank Draft. Members may specify their preferred currency in the application form subject to these circumstances:

- Currency is included in the EPF's approved list for payment via Foreign Bank Draft; OR
- If the currency stated by the member in the withdrawal form is not available in the list, the payment via Foreign Bank Draft will be made in US Dollar.

REQUIRED DOCUMENTS

1. EPF Withdrawal Application Form 9H (AHL)
2. A duplicate copy of identification document (for Non-MyKad Holder)
3. Bank account information. Members are encouraged to bring along their bank passbook / savings account statement OR a copy of the account statement when making an application
4. EPF Form 3 (Revised) - If thumbprint verification failed / for submission by mail

SUPPORTING DOCUMENTS

1. Please refer to the Document Checklist for Education Withdrawal at EPF website or refer to any EPF branches for the necessary documents.
2. The EPF reserves the right to request additional documents or reject incomplete applications that do not comply with the terms and conditions.

NOTICE TO APPLICANTS

Incorrect or False Declaration or Furnishing False Documents

If the applicant provides the EPF with false statement or forged documents, the applicant is deemed as having committed an offence and shall, upon conviction, be liable to imprisonment for a term not exceeding three (3) years or fine not exceeding RM10,000.00 or both [Section 59, EPF Act 1991 (Amendment) 2007].

ENQUIRIES

For further enquiries or additional information regarding this withdrawal, please contact:

- Any nearest EPF Office;
- EPF Contact Management Centre (CMC) at **03-89226000**
- Customer Feedback: <http://enquiry.kwsp.gov.my>

Please quote your EPF number or Identification Card number and the type of withdrawal applied for when contacting the EPF.

You Are Our Priority