



# DEATH WITHDRAWAL

## PURPOSE

This withdrawal allows member's nominees/ administrators/ next-of-kin to withdraw the EPF savings in the event of the member's death.

## APPLICATION ELIGIBILITY

### A. EPF MEMBER'S SAVINGS

1. You may apply to withdraw the savings of a deceased EPF member's savings if:
  - You are the **nominee** for the deceased member's savings; **OR**
  - If there is **no nomination** made, you are the Administrator/ next-of-kin for the deceased member's savings.
2. For a deceased member's savings **without nomination**, the eligible person to apply for this withdrawal based on priority includes:
  - (i) **If the deceased member was married**
    - Deceased member's Administrator;
    - Deceased member's widow or widower;
    - Deceased member's children or their guardian;
    - Deceased member's father and/ or mother;
    - Deceased member's siblings;
    - Whoever is deemed rightful by the EPF to receive the deceased member's savings.
  - (ii) **If the deceased member was single**
    - Deceased member's Administrator;
    - Deceased member's father and/ or mother;
    - Deceased member's siblings;
    - Whoever is deemed rightful by the EPF to receive the deceased member's savings.

### B. DEATH BENEFIT

Other than the deceased member's EPF savings, the Death Benefit is also paid to any one of the following dependents of the deceased member at **EPF's discretion**:

- Deceased member's widow or widower
- Deceased member's children
- Deceased member's father or mother

## TERMS OF WITHDRAWAL

### A. DECEASED MEMBER'S SAVINGS WITH NOMINATION

- (i) The nominee can apply to withdraw the deceased member's savings provided that the nominee has reached the age of 18.
- (ii) If the nominee is below the age of 18, he/she will not be eligible to apply for the death withdrawal until he/she has turned to 18 years old. However, the guardian of the nominee can apply for the withdrawal by attaching an appeal letter stating the reason, subject to EPF's discretion.
- (iii) For a **Muslim** member, if the nominee passes away either **before or after** the demise of the member, the eligible applicant to apply for the death withdrawal would be the deceased member's next-of-kin. This is because the nominee acts only as an administrator to the deceased member's savings.
- (iv) For a **non-Muslim** member, if the nominee passes away:
  - **before** the demise of the member, the eligible applicant would be the deceased member's next-of-kin;
  - **after** the demise of the member, the eligible applicant would be the nominee's next-of-kin. This is because the nominee has the sole rights over the deceased member's savings.

### B. DECEASED MEMBER'S SAVINGS WITHOUT NOMINATION

Member's Administrator/ next-of-kin will be eligible to apply to withdraw under Death Withdrawal in the event of the member's death.

### C. DEATH BENEFIT

- (i) The deceased member must be a Malaysian Citizen; **OR** Non-Malaysian citizen who:
  - Became an EPF member before 1 August 1998; **OR**
  - Obtained a Permanent Resident (PR) status.  
(Non-Malaysian citizens who opted to contribute on and after 1 August 1998 are not eligible for the Death Benefit)
- (ii) The deceased member must not have reached the age of 55 at the time of death;
- (iii) The application is received within 6 months from the date of the member's death;
- (iv) The Death Benefit of RM2,500.00 will be paid only once at EPF's discretion to any of the deceased member's dependents;
- (v) The deceased member has savings balance in his/her EPF account.

**WITHDRAWAL AMOUNT ELIGIBILITY****A. DECEASED MEMBER'S SAVINGS WITH NOMINATION**

- If you are the rightful nominee, you can withdraw the deceased member's savings apportioned to you.

**B. DECEASED MEMBER'S SAVINGS WITHOUT NOMINATION**

Payment will be made to the rightful next-of-kin at EPF's discretion subject to the deceased member's savings in the following manner:

- (i) If the savings amount is not more than RM2,500.00
  - All of the savings amount will be paid to the next-of-kin.
- (ii) If the savings amount is more than RM2,500.00 but less than RM25,000.00
  - A payment of RM2,500.00 will be made to the next-of-kin as the first instalment if the withdrawal application is received in less than two months from the date of the member's death.
  - The balance of the savings will be paid to the next-of-kin after two months from the date of the member's death; **OR**
  - A lump sum payment will be made to the next-of-kin if the withdrawal application is received after two months from the date of the member's death.
- (iii) If the savings amount is more than RM25,000.00
  - A payment of RM2,500.00 will be made to the next-of-kin as the first instalment if the withdrawal application is received in less than two months from the date of the member's death; **AND**
  - The second payment of not more than RM17,500.00 will be paid to the next-of-kin after two months from the date of the member's death; **OR**
  - A payment of RM20,000.00 to the next-of-kin if the withdrawal application is received after two months from the date of the member's death; **AND**
  - The balance of member's savings will be paid to the person who provides the Letter of Administration/ Letter of Probate/ Distribution Order (Land Office)/ Faraid Certificate (Syariah Court).
- (iv) If the Letter of Administration/ Letter of Probate/ Distribution Order/ Faraid Certificate is provided together with the withdrawal application, the payment will be made to the person/ appointed administrator according to the portion as determined in the said document. The EPF Board may choose to pay out the deceased member's savings based on any documents received earlier and the payment released is deemed valid for the EPF Board.

**NOTE:**

The EPF will release all controls on the investments made with the approved Fund Management Institution(s) in the event of the member's death.

**LIST OF REQUIRED DOCUMENTS****A. WITHDRAWAL APPLICATION BY NOMINEE/ NEXT-OF-KIN/ ADMINISTRATOR OR TRUSTEE**

NO.	MAIN DOCUMENTS
1.	<b>KWSP 9KM (AHL) Withdrawal Form</b>
2.	<b>Member's Death Certificate</b> Note: Death Verification Letter by the Employer must be produced for military/police members who lost their lives in line of duty.
3.	<b>Applicant's Identification Card</b> (a) MyKad / Police or Military Identification Card/ Permanent Resident Identification Card (MyPR) <b>OR</b> (b) Passport for Non-Malaysian citizens.
4.	<b>Payment Via Direct Crediting Into Applicant's Bank Account</b> Bank Passbook / Savings Account Statement <b>OR</b> Current Account Statement <b>OR</b> Verification Letter of Account Holder's Details from Bank <b>OR</b> Account Holder's Details Printed via Website Note: <ul style="list-style-type: none"> <li>• Owns an account with the panel bank appointed by EPF</li> <li>• The bank account must still be active</li> </ul> (The original document is not required if the bank account information can be provided by applicant correctly without reference to the original document. Accuracy of the information is necessary to avoid failure of direct crediting to applicant's account. For death withdrawal applications that involve joint administrator, a copy of the administrator's bank passbook is required)
NO.	SUPPORTING DOCUMENTS
1.	<b>If the deceased member was single</b> <ul style="list-style-type: none"> <li>• Deceased member's birth certificate, if the applicant is the parent to the deceased member; <b>OR</b></li> <li>• Deceased member's birth certificate, applicant's birth certificate as well as the Death Certificate of the deceased member's parents, if the applicant is a sibling of the deceased member.</li> </ul>
2.	<b>If the deceased member was married</b> <ul style="list-style-type: none"> <li>• Deceased member's Nikah Certificate / Marriage Certificate/ Extract of Marriage Certificate;</li> </ul> Note: If the marriage information is incomplete, the deceased member's child's birth certificate must be provided.
3.	<b>If the deceased member was non-Muslim and married before 1 March 1982</b> <ul style="list-style-type: none"> <li>• Letter of Oath for the marriage AND birth certificate of the deceased member's child.</li> </ul>
4.	<b>If the deceased member was divorced</b> <ul style="list-style-type: none"> <li>• Deceased member's Divorce Certificate; <b>AND</b></li> <li>• Proof of relationship documents of the applicant with the deceased member.</li> </ul>
5.	<b>Letter of Administration</b> <ul style="list-style-type: none"> <li>• Letter of Administration/ Probate (High Court); <b>OR</b></li> <li>• Distribution Order (Land Office); <b>OR</b></li> <li>• Faraid Certificate (Syariah Court); <b>OR</b></li> <li>• Letter of Administration of Amanah Raya (ARB)</li> </ul> Note: Copy of the letter of administration <b>must be verified by the issuer or if the original document or duplicate is submitted, the copy of the letter of administration can be verified by the EPF counter officer.</b> A letter of administration printed online must also be verified by the issuer. Lawyers are not allowed to verify the copy of the letter of administration.
6.	<b>If the nominee is deceased</b> <ul style="list-style-type: none"> <li>• Death certificate of the nominee</li> </ul>

## B. WITHDRAWAL APPLICATION BY A TRUSTEE (APPOINTED AGENCIES UNDER THE TRUSTEE ACT)

NO.	MAIN DOCUMENTS
1.	KWSP 9KM (AHL) (PA) Withdrawal Form
2.	Member's death certificate
3.	<b>Letter of Administration</b> <ul style="list-style-type: none"><li>• Letter of Administration/ Probate (High Court); <b>OR</b></li><li>• Distribution Order (Land Office); <b>OR</b></li><li>• Letter of Administration of Amanah Raya (ARB)</li></ul> <p>Note: Copy of the letter of administration <b>must be verified by the issuer or if the original document or duplicate is submitted, the copy of the letter of administration can be verified by the EPF counter officer.</b> A letter of administration printed online must also be verified by the issuer. Lawyers are not allowed to verify the copy of the letter of administration.</p>

### **NOTE:**

EPF reserves the rights to request any additional documents if required and reject any incomplete applications and do not comply to the terms and conditions.

### **ATTENTION AND NOTICE TO APPLICANT**

- EPF will only process the appointed Joint Administrator's application through the Letter of Administration if the appointed administrators submit the applications simultaneously.
- For Muslim members, the nominee/ applicant only acts as wasi/administrator to the savings. They are advised to administer and divide the EPF savings according to the Islamic Law (Faraid).
- EPF can make payment of the member's credit based on any Letter of Probate or Letter of Administration or Distribution Order or Faraid Certificate/ Order received prior and the payment released is deemed valid for the EPF Board.
- If the applicant/ nominee is the member's dependent, the Death Benefit will be paid together with the member's savings a separate application is not required **OR** If the applicant is not the recipient of the member's savings, the applicant must complete KWSP 9 KM (AHL) Form and submit an application together with a photocopy proof of relationship document within 6 months from the member's date of member's death (EPF reserves the right of not making the Death Benefit payment if the application is not submitted within the stipulated period).
- Please ensure that the information in the application form, i.e. '**Status Pekerjaan : Pekerja Kerajaan Berpencen**' (Occupation Status : Government Pensioner) is stated clearly. If the deceased is a member of the Public Service under the Government Pensionable Scheme, the applicant is advised to ensure that the refund of government share has been made to the Public Service Department before making the Death Withdrawal application. This is to ensure that the refund to the Retirement Fund (Incorporated) or Kumpulan Wang Persaraan (Diperbadankan), KWAP has been made for gratuity and pension payments.
- **Incorrect or False Declaration or Furnishing False Documents**  
If the applicant provides incorrect or false declaration or furnishes false documents, the applicant is considered as has committed an offence and shall, on conviction, be liable to imprisonment for a term not exceeding three years or to a fine not exceeding RM10,000.00 or to both [Section 59, EPF Act 1991 (Amendment) 2007].

### **MODES OF PAYMENT**

#### (i) **Payment in Malaysia**

- All withdrawal payments will be credited directly into your account subject to the following:
  - a. You have an account with a panel bank appointed by EPF; **AND**
  - b. Your account is still active; **AND**
  - c. Your identification number matches with the bank's record; **AND**
  - d. Payment is made in Ringgit Malaysia (RM)
- However, if the payment cannot be credited into member's bank account due to causes such as bank account is not active or your identification number does not match with the bank's record, payment will be made via banker's cheque.

#### (ii) **Remittance of Payment to Foreign Countries**

Payment is made via Foreign Bank Draft. Types of currencies are as follows:

- Foreign currency as per member's choice stated in the application form subject to the currency is available in EPF's list for the purpose of payment via Foreign Bank Draft; **OR**
- In US Dollar if the currency stated by the member in the withdrawal form is not available in EPF's list for the purpose of payment via Foreign Bank Draft  
Note:  
EPF will make a verification with the member again if the type of currency chosen in the application form is not available in the allowed list or before changing the type of currency to US Dollar.

### **MODES OF SUBMISSION**

Submission can be made at any EPF branch either at the counter **OR** via mail.

#### **SUBMISSION AT THE COUNTER**

- Please bring along **ALL** original documents for verification purposes by the EPF Officer.
- However, if the photocopied documents have been verified, please ensure the photocopies have been verified by the authorised officer by EPF, complete with signature, name, designation and official stamp.

## SUBMISSION BY MAIL

- Please ensure that **ALL** documents have been verified by an officer authorised by EPF, complete with signature, name, designation and an official stamp.
- All applications by mail must be addressed to:

### **THE EMPLOYEES PROVIDENT FUND**

Locked Bag No. 220  
Jalan Sultan  
46720 Petaling Jaya  
SELANGOR

## ENQUIRY

Should you have any enquiry or require additional information regarding this withdrawal, kindly contact:

- Any EPF Office nearest to you;
- The EPF Call Management Centre (CMC) at: **03-8922 6000**
- Customer Feedback: <http://enquiry.kwsp.gov.my>

Please quote your EPF number or your Identification Card number and the type of withdrawal that you have applied for when you contact the EPF.

***You Are Our Priority***

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