



EDUCATION WITHDRAWAL

PURPOSE

This withdrawal allows you to utilize your savings in Account 2 to finance your education or your children's education (including step-children and legally adopted children) at an Institution of Higher Learning either locally or abroad.

APPLICATION ELIGIBILITY

- (i) A Malaysian Citizen; **OR**
- (ii) A Malaysian Citizen who has made Leaving The Country Withdrawal before 1 August 1995 and later opted to re-contribute to the EPF; **OR**
- (iii) A Non-Malaysian Citizen who:
 - Has become an EPF member before 1 August 1998; **OR**
 - Has obtained a Permanent Resident status (PR).

- Have not reached the age of 55 on the date the application is received by EPF; **AND**

- Still have savings in Account 2.

TERMS OF WITHDRAWAL

1) Implementation Date of Education Withdrawal Based on Education Levels

- | | | |
|---|---|-----------------|
| • Bachelors Degree or equivalent and higher studies for member's children | : | 1 April 2000 |
| • Diploma or equivalent and higher studies for members | : | 2 January 2001 |
| • Diploma for member's children | : | 17 January 2006 |

2) Study Programs Allowed

- You / your children have registered to undertake **academic / professional / skill-based / vocational** course in an authorised institution of higher learning.

3) Education Levels Allowed

- You / your children must undertake a course at Diploma, Advanced Diploma, Bachelors Degree, Masters Degree, Doctor of Philosophy or equivalent level.

4) Courses Allowed

- **Local Institutions of Higher Learning**

- a) Academic Courses

Full time, part time or distance learning courses offered by:

- Public Institutes of Higher Learning;
- Government run Institutes of Higher Learning such as polytechnics, community colleges, educational institutions or any institutions of higher learning under the administration of the State Government and Central Government agencies;
- Private Institutes of Higher Learning approved by the Department of Higher Education, Ministry of Higher Education (JPS-KPT) or Malaysian Qualifications Agency (MQA);
- Overseas university's campus that has obtained the approval from the Department of Higher Education, Ministry of Higher Education or Malaysian Qualifications Agency (MQA).

- b) Professional and Skill-based Courses

- Professional / skill-based courses that conduct face-to-face interaction learning sessions between students and lecturers which have been approved by JPS-KPT / MQA or have been assessed by Training Division, Public Services Department (PSD), **OR** any Professional Bodies acknowledged by the Government as equivalent with Diploma level and above.
- However, the professional courses in the EPF approved list conducted online with professional bodies overseas without involvement from local Private Institutes of Higher Learning can be considered for approval.
- Access our website or visit the nearest EPF service counter to obtain a complete list of the professional / skill-based courses approved and not approved for Education Withdrawal.

- c) Vocational Courses

- Vocational courses recognised by the Department of Skills Development (JPK/MLVK), Ministry of Human Resources that the courses are equivalent to a Diploma (level 4) or a Bachelors Degree (level 5).

- **Overseas Institutions of Higher Learning**

- **Full time courses** in overseas Institutes of Higher Learning subject to the above mentioned allowed education levels.

- **Distance Learning or Offshore Learning Offered with Overseas Institutes of Higher Learning**

- Only Distance Learning and Offshore Learning offered by overseas Institutes of Higher Learning made available via joint-venture with local Institutes of Higher Learning which have obtained the approval from JPS-KPT are allowed.
- Programs which are conducted directly with an overseas institute of higher learning or via a local and overseas agent are not allowed.

- **Franchise Programmes**

- Courses offered by private Institutes of Higher Learning as a franchise with Public Institutes of Higher Learning.
- Courses offered by Private Institutes of Higher Learning as a franchise with overseas Institutes of Higher Learning and have obtained the 'Letter of Approval To Conduct Courses' issued by JPS-KPT.

5) Tuition Fees Allowed

- Tuition Fees are all charges imposed by the Institutes of Higher Learning including hostel fees and one-way flight ticket for local or overseas Higher Learning Institutes (only eligible for students who are registering for the first year of their courses).
- Member/member's child who is currently pursuing or has completed his/her study is allowed to apply for the withdrawal to finance the tuition fee under the following circumstances:
 - (i) To fully-settle tuition fees which have not been paid to the Institutes of Higher Learning; **OR**
 - (ii) To reimburse tuition fees which have already been paid to the Institutes of Higher Learning based on the payment receipt issued by the institutes with a condition that the date on the payment receipt does not exceed one year from the date the withdrawal application is received; **OR**
 - (iii) To pay for tuition fees in arrears with the Institutes of Higher Learning, subject to the implementation date of the withdrawals mentioned above; **OR**
Note: Students who have completed their studies are eligible for withdrawal as long as the certificate of study completion has not been issued/retained by the Institutes of Higher Learning.
 - (iv) To reduce / fully settle balance of study loan taken from a financial institution recognized by the EPF; **OR**
 - (v) Member / member's child is undertaking a course or has graduated.

6) Terms and Conditions for Members / Members' Children Who Are Receiving Sponsorship (Scholarship / Study Assistance / Study Loan)

- You are eligible to make the Education Withdrawal if you / your children **do not receive** or **are partially sponsored** by other parties.
- For those who have received sponsorship but are required to pay for the tuition fees on their own due to certain circumstances, you / your children are required to produce a confirmation letter from the Institutes of Higher Learning stating the exact amount which you / your children will have to bear on your / their own together with an explanation letter. However, the explanation will be reconsidered by EPF for approval.
- For those who **have received the sponsorship after** they have made the withdrawal, you are responsible to make sure that the Institutes of Higher Learning refund to EPF the amount withdrawn and utilized for the fees covered by the sponsorship, to be credited back in members' accounts.

7) Terms and Conditions for Members / Member's Children to Reduce / Fully Settle Study Loan

- You are eligible if:
 - (i) The study loan is with a Financial Institution licensed under the Banking and Financial Institution Act 1989 (BAFIA), Bank Rakyat, JPA, MARA, PTPTN, State Foundation (*Yayasan Negeri*), State Education Foundation (*Yayasan Pendidikan Negeri*), MIED, Tenaga Nasional Foundation (*Yayasan Tenaga Nasional*), Telekom Malaysia Foundation (*Yayasan Telekom Malaysia*)/TMB, Petronas, Tun Sambathan Scholarship Foundation (*Yayasan Biasiswa Tun Sambathan*), Co-operatives registered with Co-operative Development Department or any other institutions recognised by EPF including study loan between employer and employee (member) to finance member's studies only; **AND**
 - (ii) The Education Loan Agreement is made under the member's or member's child's name or both and the agreement must be signed on or after the implementation date of the withdrawal based on study level; **AND**
 - (iii) Member / member's child is still undergoing the course or has successfully completed the course; **AND**
 - (iv) The course is allowed for this withdrawal.
- Access our website or visit the nearest EPF service counter to obtain a complete list of approved financiers who provide study loans to reduce / settle the loan balance.

8) Other Terms and Conditions

- **Pursuing Courses in Overseas Institutes of Higher Learning**

- (i) Course Offer Letter, Student's Enrollment Confirmation Letter and payment receipt must be issued by the overseas Institutes of Higher Learning and **NOT** by the local agent appointed by the said Institutes of Higher Learning.
- (ii) All documents from the overseas Institutes of Higher Learning must be in the English language. For other languages, the translation in Bahasa Malaysia or English by the overseas Institutes of Higher Learning / the relevant Embassy / National Translation Institute / Court / Public Institutes of Higher Learning which are qualified and has the expertise in the language must be attached.
- (iii) Any foreign exchange profit or loss incurred during the process of conversion for payment made either to the overseas Institutes of Higher Learning or the member will be borne by the member. The exchange rate is based on the current rate at the time the withdrawal application is approved.

- **Pursuing Courses in Local Institutes of Higher Learning**

- (i) Payment receipts that can be used must be issued by the Institutes of Higher Learning. Payment receipts issued by any other party appointed by the Institutes of Higher Learning are not valid even with an accompanying confirmation letter from the said Institutes of Higher Learning.
- (ii) For the Public Institutes of Higher Learning, payment checks will be made out in the name of the said institutes only. For the Private Institutes of Higher Learning, payment checks will be made out in the name of the said institutes or in the name of the company registered in the approval letter to handle such courses by the Department of Higher Education, Ministry of Higher Education.

9) Frequency of Withdrawals Allowed

- You are allowed to apply for a withdrawal to pay for your tuition fees:
 - (i) Every semester; **OR**
 - (ii) Every academic year (one withdrawal per academic year).
- You may apply to withdraw once every semester / academic year for each child.
- You may also apply to jointly withdraw with your spouse to pay for your child's tuition fees.

10) Interview with EPF Officer

- For a withdrawal application for studying in **both local or overseas Private Institutes of Higher Learning**, you / your child is required to attend an interview conducted by an EPF officer at the time you submit the withdrawal application form (**applicable for first time application only**).

WITHDRAWAL AMOUNT ELIGIBILITY

You may withdraw the following amount, **whichever is lower**:
 Tuition fees amount **OR** all of your Account 2 savings.

LIST OF REQUIRED DOCUMENTS

NO.	MAIN DOCUMENTS	FIRST TIME APPLICATION	SUBSEQUENT APPLICATION
1.	KWSP 9H (AHL) Withdrawal Form.	√	√
2.	Personal Identification Card (a) MyKad/ Military Identification Card/ Permanent Resident Identification Card (MyPR) OR (b) Police Identification Card AND Verification Letter from Employer stating that the Police number and Identification Card number refer to the same person (if without MyKad) OR (c) Passport. If the member is not a Malaysian citizen and has become an EPF member before 1 August 1998.	√	√
3.	Course Offer Letter	√	
4.	Student's Enrollment Confirmation Letter <ul style="list-style-type: none"> • To follow the format provided by EPF, except for the overseas Institutes of Higher Learning. • The date of the letter does not exceed 6 months from the date the application is received. Note: For overseas institutes of higher learning, other documents containing details of the course and fees, or other related information can be accepted.	√	√
5.	Recognition or Accreditation Letter for Course <ul style="list-style-type: none"> • Exempted for students of overseas Public Institutes of Higher Learning OR Institutes of Higher Learning OR local Private Institutes of Higher Learning which already have university / university college / overseas branch campus status which have been listed by the EPF OR Students who are enrolled in Professional / Skill-based Courses directly with Professional Bodies listed in the Professional / Skill-based Courses List approved by EPF. (a) Academic OR Professional Courses A valid approval letter to conduct stipulate course issued by the Department of Higher Education, Ministry of Higher Education or Malaysian Qualifications Agency (MQA); (b) Professional OR Skill-based Courses Course recognition letter as issued by the Training Division, Public Services Department (PSD) OR any Professional Body recognized by the Government to be equivalent with Diploma or better. (c) Vocational Courses Course accreditation letter as issued by the Department of Skills Development, Ministry of Human Resources and recognized to be equivalent to a Diploma (level 4) OR a Bachelors Degree (level 5).	√	√

NO.	MAIN DOCUMENTS	FIRST TIME APPLICATION	SUBSEQUENT APPLICATION
6.	Copy of the latest examination result (students of Public Institutes of Higher Learning are exempted) <ul style="list-style-type: none"> For local and overseas Private Institutes of Higher Learning students who are at least in their second year of study. 	√	√
7.	Interview Form <ul style="list-style-type: none"> For local and overseas Private Institutes of Higher Learning studies only An interview session for member / member's child will be conducted at the counter and the form will be completed by the EPF officer. <u>Note:</u> <ul style="list-style-type: none"> Exemption on subsequent application if the student is still studying in the same course and in the same Institute of Higher Learning; OR Application via mail from overseas for overseas Institute of Higher Learning 	√	
8.	Proof of Qualification to Enrol in the Course <ul style="list-style-type: none"> Exempted for students of overseas Public Institutes of Higher Learning OR Institutes of Higher Learning OR local Private Institutes of Higher Learning which already have university / university college / overseas branch campus status which have been listed by the EPF OR Students who are enrolled in Professional / Skill-based Courses directly with Professional Bodies listed in the Professional / Skill-based Courses List approved by EPF. Academic Qualifications Certificate must be submitted according to education levels as follows: <p>(a) <u>Diploma and Bachelors Degree Level</u></p> <ul style="list-style-type: none"> SPM (at least 3 credits) OR STPM (at least passes one subject with C grade) OR Diploma OR other equivalent qualifications <p>(b) <u>Masters Degree Level</u></p> <ul style="list-style-type: none"> STPM (at least passes one subject with C grade) OR Diploma / Advanced Diploma OR Bachelors Degree OR other equivalent qualifications <p>(c) <u>Doctor Of Philosophy</u></p> <ul style="list-style-type: none"> Masters Degree <u>Note:</u> <p>Students who are enrolled in local <u>Executive Diploma / Professional Diploma</u> in Public Institute of Higher Learning or Private Institute of Higher Learning must adhere to the following conditions:</p> <p>(a) At least 3 credits in SPM certificate; AND</p> <p>(b) At least 3 years of working experience. Employer's Confirmation Letter must be provided, stating the service period, designation and field of work.</p>	√	
9.	Payment Via Direct Crediting to Member's Bank Account Bank Passbook / Savings Account Statement OR Current Account Statement OR Verification Letter of Account Holder's Details from Bank OR Account Holder's Details Printed via Website. <u>Note:</u> <ul style="list-style-type: none"> Owns an account with the panel bank appointed by EPF The bank account must still be active and Personal Account type only However, Joint Account type is only allowed for withdrawal amount of more than RM100,000.00 (Please bring original documents for verification)	√	√
FOR MEMBER'S CHILDREN'S EDUCATION WITHDRAWAL			
1.	Children's Identification Card	√	
2.	Proof of Relationship Document Birth Certificate of Member's Children; OR Marriage Certificate (for stepchildren); OR Adoption Certificate from National Registration Department (NRD) (for adopted children)	√	
FOR REFUND APPLICATION OF TUITION FEES ALREADY PAID TO INSTITUTE OF HIGHER LEARNING			
3.	Payment Receipt as Issued by the Institute of Higher Learning <ul style="list-style-type: none"> Not exceeding one year from the date the withdrawal application was submitted and for one refund only; AND Original payment receipt must be produced at the counter. 	√	√
4.	Refund Claim for Flight Ticket <ul style="list-style-type: none"> Original payment receipt or flight ticket must be produced (consists of passenger's details, payment amount, date and flight destination). Eligible for one-way flight for students of local / overseas Institute of Higher Learning who are registering for the first year of their courses only. 	√	

NO.	SUPPORTING DOCUMENTS	FIRST TIME APPLICATION	SUBSEQUENT APPLICATION
PURSUING A COURSE IN OVERSEAS INSTITUTE OF HIGHER LEARNING			
5.	Copy of page in the valid passport where student's details appear; AND a) <u>If member / member's child has already gone abroad</u> <ul style="list-style-type: none"> The page which contains information of the date and stamp of the Immigration Department of the relevant country / payment of tuition fees / student Visa / examination result as proof that the student is studying overseas; OR b) <u>If member / member's child has not gone abroad</u> <ul style="list-style-type: none"> Proof of payment to the overseas Institute of Higher Learning as commitment to undertake the course there. 	√	
FOR APPLICATION VIA MAIL			
6.	Member's Registration and Amendments of Member's Particulars (KWSP 3)	√	√

APPLICATION TO REDUCE / SETTLE STUDY LOAN WITH FINANCIAL INSTITUTION APPROVED BY EPF					
NO.	SUPPORTING DOCUMENTS	IF THE STUDENT IS STILL STUDYING		IF THE STUDENT HAS COMPLETED STUDY	
		FIRST TIME APPLICATION	SUBSEQUENT APPLICATION	FIRST TIME APPLICATION	SUBSEQUENT APPLICATION
1.	Study Loan Agreement in the name of the member / member's children <u>Note:</u> <ul style="list-style-type: none"> Study Loan Offer Letter can be accepted as replacement of Study Loan Agreement. Eligibility is subject to the withdrawal implementation date based on study level. 	√		√	
2.	Latest Statement Balance of Study Loan <ul style="list-style-type: none"> According to the original format stipulated by EPF. Not exceeding 3 months from the date the application is received. 	√	√	√	√
3.	Original Student's Enrollment Confirmation Letter <ul style="list-style-type: none"> The local Institute of Higher Learning must follow the format stipulated by EPF. The validity of the letter is 6 months from the date the application is received. 	√	√		
4.	Recognition or Accreditation Letter for Course (as stated in No. 5 in the Main Documents table).	√	√		
5.	Proof of Document of Course Completion <ul style="list-style-type: none"> Copy of academic certificate; OR Final semester examination transcripts to proof that the member / member's children has successfully completed the course. 			√	
6.	If the name of the course or the Institute of Higher Learning differs between academic certificate and loan statement balance / loan agreement / offer letter, member must produce additional documents: <ul style="list-style-type: none"> Recognition or Accreditation Letter for Course (as stated in No. 5 in the Main Documents table); OR Explanation letter from the Institute of Higher Learning regarding the difference. 	√		√	
7.	If the Financial Institution providing the loan is a Co-operative <ul style="list-style-type: none"> Co-operative Registration Certificate produced by the Malaysian Co-operative Commission / Co-operative Development Department 	√		√	

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 does not produce any receipt on withdrawal payment made to third parties.
- **Failure to Return the Unused Amount for Withdrawal Purpose**
If the applicant does not use the withdrawal payment for the purpose of the withdrawal is made, the applicant is considered as has committed an offence and shall, on conviction, be liable to imprisonment for a term not exceeding six months or to a fine not exceeding RM2,000.00 or to both [Section 58A, EPF Act 1991 (Amendment) 2007].
- **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

A. IF MEMBER / MEMBER'S CHILDREN HAS MADE THE PAYMENT

- All withdrawal payments will be credited directly into the bank account subject to:
 - a. You have an account with a panel bank appointed by EPF; **AND**
 - b. Your account is still active; **AND**
 - c. Your bank account is a Savings / Current Account (personal) **OR** Joint Account for withdrawal amount of more than RM100,000.00.
 - d. Your identification number matches with the bank's record
 - e. 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.
- Member / member's children who are **abroad** can choose for payment via Foreign Bank Draft. The 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.

B. IF MEMBER / MEMBER'S CHILDREN HAS NOT MADE PAYMENT

- (i) **For Institute of Higher learning in Malaysia and Approved Financial Institution (third party)**
 - Payment will be made via banker's cheque in the name of the local Institute of Higher Learning / approved Financial Institution.
 - The banker's cheque will be sent directly to the third party's address stated by the member in the application form via registered mail or at the counter as requested by the third party only.
- (ii) **For Overseas Institute of Higher Learning**
 - Payment will be made through Foreign Bank Draft in the name of the Institute of Higher Learning in foreign currency:
 - The currency based on your choice in the application form subject to the currency is listed by EPF for payment purpose via Foreign Bank Draft; **OR**
 - In US Dollars if the type of currency that you applied in the application form is not available in the EPF list for payment purpose 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.
 - The Foreign Bank Draft will be surrendered to you to submit to the Institute of Higher Learning. **Payment to agents is not allowed.**

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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