



DEATH WITHDRAWAL

PURPOSE

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

NOMINATION

1. The applicant is the nominee 2. In the event the nominee passed away		
Nominee still living	Muslim Member	Non-Muslim Member
	Deceased member's next-of-kin to apply for the Death Withdrawal accompanied with a Letter of Administration	Deceased member's next-of-kin to apply for the Death Withdrawal accompanied with a Letter of Administration
After nominee dies	Same as above	Nominee's next-of-kin to apply for the Death Withdrawal accompanied with a Letter of Administration
3. Withdrawn amount will be apportioned according to the amount stated in the nomination		

WITHOUT NOMINATION

1. Next-of-kin will be determined by the deceased member's marital status	
If the deceased member was married	If the deceased member was single
Deceased member's widow or widower	Deceased member's father and/ or mother
Deceased member's children	Deceased member's siblings (if deceased member's parents have passed away)
Deceased member's Administrator	Deceased member's Administrator

Savings not more than RM2,500

Entire amount will be paid to the next-of-kin	
Savings less than RM25,000	
Application less than two (2) months from the date of member's death	Application two (2) months after the date of member's death
An amount of RM2,500.00 will be paid to the next-of-kin as first instalment	Balance of savings will be paid to the next-of-kin
Savings more than RM25,000	
Application less than two (2) months from the date of the member's death	Application two (2) months after the date of member's death
An amount of RM2, 500 will be paid to the next-of-kin as first instalment. A second payment of not more than RM17, 500 will be paid to the next-of-kin two (2) months after the date of member's death.	An amount of RM20, 000 will be paid to the next-of-kin, with the balance to be paid based on the Letter of Administration.

NOMINATION FROM 2017

1. For Muslim members, the nomination made will be void if the nominee does not apply for withdrawal one (1) year from the member's death; or if the nominee is less than 18-years-old when the withdrawal application is made.

ELIGIBILITY FOR DEATH BENEFIT

1. The death benefit of RM2,500.00 will be paid only once upon EPF's discretion to any of the deceased member's dependents (widow, widower, children OR mother / father)
2. The death benefit is a gesture of compassion by the EPF for the member's next-of-kin
3. Conditions for applying the death benefit:
 - Malaysian citizen (including Permanent Resident) OR Non-Malaysian members who registered with the EPF before 1 August 1998
 - Member passed away before reaching age 55
 - Application is received within six (6) months from the date of member's death
 - Death benefit will be given out only ONCE
 - Member still have savings when the withdrawal application is made
 - The EPF has the right to make the final decision on the death benefit

MODES OF PAYMENT

1. Payment in Malaysia

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

- Applicant has an active account with a panel bank appointed by the EPF; AND
- Applicant'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 9KM (AHL) for nominee/next-of-kin/guardian or administrator OR Withdrawal Application Form 9KM (PA) for trustee
2. Recipient Responsibility Declaration Form
3. A duplicate copy of member's death certificate
4. A duplicate copy of applicant's MyKad or identification document (for non-MyKad holder)
5. Bank account information. Members are encouraged to bring along a bank passbook / savings account statement OR a copy of the account statement when making an application.

ADDITIONAL DOCUMENTS

1. Letter of Administration
2. Letter of Administration/ Probate (High Court); OR
3. Distribution Order (Land Office); OR
4. Letter of Administration of Amanah Raya Berhad (ARB)
5. Proof of relation
6. Other documents required by the EPF

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