



WITHDRAWAL TO PURCHASE A HOUSE

PURPOSE

- This withdrawal allows you to withdraw your Account 2 savings to finance the purchase of a house.
- Withdrawal to purchase a second house is allowed after the first house is sold or disposal of ownership of property has taken place. Disposal of ownership refers to 'loss of ownership of the first house owned through previous EPF withdrawal' either due to auction, surrender of property by court order, transfer of ownership because of love and affection, destruction of house due to natural disaster, abandoned housing project or cancellation of purchase.

APPLICATION ELIGIBILITY

- (i) A Malaysian Citizen; **OR**
- (ii) A Malaysian Citizen who has made Leaving the Country Withdrawal before 1 August 1995 and has 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).
- You have not reached 55 years of age at the time the EPF receives your application; **AND**
- You have at least RM500.00 of savings in Account 2.

TERMS OF WITHDRAWAL

You are eligible to apply if:

1. You buy or build a residential house (type: bungalow / terrace / semi-detached / apartment / condominium / studio apartment / service apartment / townhouse / SOHO) or a shop lot with residential unit.
2. The purchase is financed through:
 - (i) Housing loan from any of the institutions as follows:
 - Financial Institutions licensed under the Banking and Financial Institutions Act 1989 (BAFIA)
 - Central / State government or any other government financial agencies
 - Member's employers
 - Cooperatives / Cooperative Companies with license (approved by Malaysian Cooperative Commission, Ministry of Entrepreneur and Co-operative Development)
 - Licensed insurance companies approved by the Central Bank of Malaysia
 - Loan providers allowed by the EPF
 - OR**
 - (ii) Cash purchase.
3. You have signed the Sale and Purchase agreement of **not more than three (3) years** at the time your application is received by EPF.
4. You have never made a Housing Withdrawal; **OR** you have made a withdrawal to purchase your first house and have sold the house or disposal of ownership has taken place and subsequently buy a second house. Proof of sale / disposal of ownership of the first house must be submitted.
5. You intend to buy a house which has been acquired from a rental with a view of purchase agreement from a party authorised by EPF.
6. You have bought a land and built a house on the same land simultaneously (dates of the agreement to purchase the land and the agreement to construct the house must be within 6 months).

You are not eligible to apply if you:

- Buy a land or a house lot only
- Renovate, repair or do additional work to the existing house
- Ownership of property is not via sale and purchase transaction
- Have taken an overdraft loan
- Buy a third house
- Buy a house abroad

WITHDRAWAL AMOUNT ELIGIBILITY

You can withdraw your savings as follows:

HOUSE PURCHASE OWNED BY INDIVIDUAL	JOINT PURCHASE WITH SPOUSE OR IMMEDIATE FAMILY MEMBER OR OTHER INDIVIDUAL
The difference between the house price with the loan amount and an additional 10% of the house price OR All your savings in Account 2. (Whichever is lower but not less than RM500.00)	The difference between the house price with the loan amount and an additional 10% of the house price OR All the savings in each purchaser's Account 2 subject to the maximum amount eligible for withdrawal. (Whichever is lower but not less than RM500.00)
100% HOUSING LOAN	PURCHASE WITHOUT LOAN / CASH PURCHASE
10% of the house price OR All your savings in Account 2. (Whichever is lower but not less than RM500.00)	House price with an additional 10% of the house price OR All your savings in Account 2. (Whichever is lower but not less than RM500.00)

- You may choose to decide on the amount to withdraw from your Account 2, subject to the maximum amount eligible by filling in the desired amount in the Housing Withdrawal Form (KWSP 9C) (AHL).
- You may have made a housing withdrawal previously but have cancelled the purchase of the house. In this situation, the withdrawal amount need not be returned. The current eligible amount will be deducted from the amount previously withdrawn subject to the eligible balance (if any).

LIST OF REQUIRED DOCUMENTS

NO.	MAIN DOCUMENTS
1.	KWSP 9C (AHL) Withdrawal Form.
2.	<p>Personal Identification Card</p> <p>a. MyKad / Military Identification Card / Permanent Resident Identification Card (MyPR) OR</p> <p>b. Police Identification Card AND Verification Letter from Employer stating that the Police number and Identification Card number refer to the same person (If member does not own MyKad/Police Identification Card without identification card number) OR</p> <p>c. Passport. If the member is not a Malaysian citizen and has become an EPF member before 1 August 1998.</p> <p>Note:</p> <ul style="list-style-type: none"> Copy of identification card is not necessary if the member is a MyKad holder and Thumbprint Identification against the EPF Database or MyKad Reader is successful. Members who do not possess MyKad and/or application via mail/ via representative are still required to submit a copy of the identification document respectively.
3.	<p>Payment Via Direct Crediting to Member's Bank Account</p> <p>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 OR Bank Account Holder's Card</p> <p>Note:</p> <ul style="list-style-type: none"> Owns an account with the panel bank appointed by EPF The bank account must still be active <p>(The original document is not required if members are able to provide accurate information of the bank account without having to refer to the original document. The accuracy of the information is important to avoid failure of direct credit to members' accounts)</p>
4.	<p>Payment Via Mail</p> <ul style="list-style-type: none"> Application for Member's Registration and Amendments of Member's Particulars (KWSP 3).

NO.	(A) SUPPORTING DOCUMENTS FOR PURCHASE OF HOUSE FROM DEVELOPER	LOAN	WITHOUT LOAN
1.	Sale and Purchase Agreement (agreement date is not more than 3 years from the date of application).	√	√
2.	Housing Loan Approval Letter (if the loan approval is less than one year); OR Housing Loan Approval Letter AND Housing Loan Agreement Letter / Mortgage Form 16A / Deed of Assignment / Title Deed with your name and has been mortgaged to the financier (if the loan approval exceeds one year).	√	
3.	Developer Confirmation Letter on the cash purchase that contains details of the property.		√
4.	Proof of payment of not less than 20% of the house price		√
5.	Architect's Certificate / Payment Request Letter to confirm progress of construction is not less than 20% OR Certificate of Fitness (CF) or Certificate of Occupation (CO).		√
6.	Joint purchase with immediate family members (parents, spouses, siblings or children), if the applicant is not the borrower <ul style="list-style-type: none"> Proof of relationship (Marriage Certificate or Birth Certificate). 	√	√

NO.	(B) SUPPORTING DOCUMENTS FOR PURCHASE OF LAND AND CONSTRUCTION OF HOUSE VIA PACKAGE	LOAN	WITHOUT LOAN
1.	Agreement letter for the house construction (agreement date is not more than 3 years from the date of application) AND agreement letter for the sale and purchase of land (agreement date is not more than 6 months with the agreement letter for the house construction).	√	√
2.	Housing Loan Approval Letter (if the loan approval is less than one year); OR Housing Loan Approval Letter AND Housing Loan Agreement Letter / Mortgage Form 16A / Deed of Assignment / Title Deed with your name and has been mortgaged to the financier (if the loan approval exceeds one year).	√ √	
3.	Land Title Deed in the name of the seller / land owner.	√	√
4.	Letter from the Power of Attorney which has been registered at the Court (if the land purchase and house construction are using the Power of Attorney).	√	√
5.	Developer's Confirmation Letter on the cash purchase containing details of the property.		√
6.	Proof of payment of at least 20% of the house price.		√
7.	Architect Certificate / Payment Request Letter to proof that the construction stage is not less than 20% OR Certificate of Fitness (CF) or Certificate of Occupation (CO).	√	√
8.	Joint purchase with immediate family members (parents, spouses, siblings or children), if the applicant is not the borrower • Proof of relationship (Marriage Certificate or Birth Certificate).	√	√

NO.	(C1) SUPPORTING DOCUMENTS FOR PURCHASE OF HOUSE FROM INDIVIDUAL	LOAN	WITHOUT LOAN
	TITLE DEED HAS BEEN ISSUED		
1.	Sale and Purchase Agreement (agreement date is not more than 3 years from the date of application). <u>Note:</u> If the purchase of house is from immediate family members (parents / spouses / children / siblings), the proof of purchase transaction must be submitted, which is the completed Transfer of Ownership Form (Form KTN 14A / Memorandum of Transfer).	√	√
2.	(a) Ownership in the Seller's Name Title Deed / Official Records Search in name of the Seller / Transfer of Ownership Consent Letter from the Land Office (if there is transfer of ownership restriction by the authority); OR (b) Ownership in the Buyer's Name Title Deed in your name; OR Transfer of Ownership Form KTN 14A in the name of the new owner completed by the Land Office OR at least a signed Transfer of Ownership Form KTN 14A together with the receipt of submission by the Land Office.	√	
3.	Housing Loan Approval Letter (if the loan approval is less than a year) OR Housing Loan Approval Letter AND Housing Loan Agreement Letter / Mortgage Form 16A / Title Deed in your name and has been mortgaged to the financier (if the loan approval exceeds one year).	√	
4.	Title Deed is in your name; OR Transfer of Ownership Form KTN 14A in your name completed by the Land Office OR at least a signed Transfer of Ownership Form KTN 14A together with the receipt of submission by the Land Office		√
5.	A confirmation letter from a lawyer's office that handles the transaction stating that the purchase is by cash and contains details of the property.		√
6.	Proof of payment of at least 20% of the house price.		√
7.	Joint purchase with immediate family members (parents, spouses, siblings or children), if the applicant is not the borrower • Proof of relationship (Marriage Certificate or Birth Certificate).	√	√

NO.	(C2) SUPPORTING DOCUMENTS FOR PURCHASE OF HOUSE FROM INDIVIDUAL	LOAN	WITHOUT LOAN
TITLE DEED HAS NOT BEEN ISSUED			
1.	Sale and Purchase Agreement (agreement date is not more than 3 years from the date of application). Note: If the purchase of house is from immediate family members (parents / spouses / children / siblings), the proof of purchase transaction must be submitted, which is the completed Deed of Assignment.	√	√
2.	Developer Confirmation Letter on details of the property; OR Transfer of Ownership Consent Letter from the Land Office / State government (if there is transfer of ownership restriction by the authority); OR Deed of Assignment between you and the seller which has been completed and with stamp duty (or produce the stamp receipt) of 1% of the sale price.	√	
3.	Housing Loan Approval Letter (if the loan approval is less than a year) OR Housing Loan Approval Letter AND Housing Loan Agreement Letter (if the loan approval exceeds one year).	√	
4.	Deed of Assignment between you and the seller which has been completed and with stamp duty (or produce the stamp receipt) of 1% of the sale price.		√
5.	A confirmation letter from a lawyer's office that handles the transaction stating that the purchase is by cash and contains details of the property.		√
6.	Proof of payment of at least 20% of the house price.		√
7.	Joint purchase with immediate family members (parents, spouses, siblings or children), if the applicant is not the borrower <ul style="list-style-type: none"> • Proof of relationship (Marriage Certificate or Birth Certificate). 	√	√

NO.	(D) SUPPORTING DOCUMENTS FOR PURCHASE OF HOUSE FROM PUBLIC AUCTION	LOAN	WITHOUT LOAN
1.	Sale Agreement; OR Proclamation of Sale from Administrator / Court (<i>Agreement date / declaration is not more than 3 years from application date</i>).	√	√
2.	Housing Loan Approval Letter (if the loan approval is less than a year); OR Housing Loan Approval Letter AND Housing Loan Agreement Letter / Mortgage Form 16A / Deed of Assignment / Title Deed in your name and has been mortgaged to the financier (<i>if the loan approval exceeds one year</i>).	√	
3.	A confirmation letter from a lawyer's office that handles the transaction stating that the purchase is by cash and contains details of the property.		√
4.	Proof of payment of at least 20% of the house price. (Receipt of Payment OR Proof of Payment from Auctioning Bank or Auctioning Bank's Lawyer)		√
5.	Transfer of Ownership documents as follows: Form KTN 16F (Proclamation of Sale from Court); OR Form KTN 16I (Proclamation of Sale from Administrator); OR Title Deed in your name; OR Deed Of Assignment AND letter of confirmation from buyer / seller's lawyer stating that the Notice of Assignment has been submitted to the developer according to the Section 22D (2) Housing Developer Act (Control And Licensing) Amendment 2007; OR Any transfer of ownership forms (Form KTN 14A / 16F/ 16I / Deed of Assignment) in your name which has not been completed, at least signed by you AND Statutory Declaration Letter (Declaration of Oath) to confirm the house purchase is genuine and will submit the completed related documents within 6 months.		√

NO.	(E) SUPPORTING DOCUMENTS FOR PURCHASE OF SECOND HOUSE
1.	Proof of documents for second house purchased subject to the withdrawal terms imposed and stated in Supporting Documents (A) until (D) above.
2.	<p>Proof of sale or disposal of ownership of first house, either one of the following:</p> <p>a) Ownership of Transfer Form KTN 14A in the name of the new owner completed by the Land Office or at least an Ownership of Transfer Form KTN 14A completed and signed, together with the submission receipt by the Land Office; OR <u>Note:</u> Any proof of relationship documents must be submitted for transfer of ownership houses because of love and affection (subject to immediate family members only, who are parents, spouses, children or siblings).</p> <p>b) Deed Of Assignment AND letter of confirmation from buyer / seller's lawyer stating that the Notice of Assignment has been submitted to the developer according to the Section 22D (2) Housing Developer Act (Control And Licensing) Amendment 2007 (for buy or sell process after 12 April 2007); OR</p> <p>c) Deed of Assignment between you and the new owner which has been completed and with stamp duty (or produce the stamp receipt) of 1% of the sale price; OR</p> <p>d) Title Deed in the new owner's name AND Sale and Purchase Agreement between you and the new owner; OR</p> <p>e) Real Property Gain Tax Form 5 / 5A AND Sale and Purchase Agreement between you and the new owner; OR</p> <p>f) Proclamation of Sale from Administrator (Form KTN 16I) / Proclamation of Sale from Court (Form KTN 16F); OR</p> <p>g) Confirmation by auction bank on property auction; OR</p> <p>h) Transfer of ownership by Court Order to any party AND divorce documents (for divorce cases); OR</p> <p>i) A formal search from the Land Office that indicates that the name of the new owner of the said property AND Sale and Purchase agreement between you and the new owner; OR</p> <p>j) Confirmation letter from the Authorities (Municipal Councils / District Offices / Penghulu) for houses damaged by natural disasters; OR</p> <p>k) letter from the Housing and Local Government Ministry / State Government for abandoned housing projects / problematic / sick; OR</p> <p>l) Assessment Bills issued by the Municipal Council / local authorities in the name of the new owner and Sale and Purchase agreement between you and the new owner; OR</p> <p>m) Confirmation letter on house damaged by fire and as a result losing a home issued by approved authorities, such as Fire and Rescue Department / Royal Malaysia Police / local authorities / Municipal Council / Head of Village and other approving authorities; AND additional documents such as scene photos or other documents to support the application (if necessary).</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

• **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

(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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