



# WITHDRAWAL TO BUILD A HOUSE

## PURPOSE

- This withdrawal allows you to withdraw your Account 2 savings to finance the purchase of a house.
- Withdrawal to build 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 are building a residential house / village house on your own or your spouse's piece of land;  
OR  
Your spouse is building a residential house / village house on a piece of land which you own;  
OR  
You are building a long house (for Sabah & Sarawak);  
OR  
You are building a house on a land belonging to FELDA or any other recognised government agency, subject to the agency's confirmation on the ownership status of the land..
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.
3. You have signed the Sale and Purchase agreement of **not more than three (3) years** at the time your application date.
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. The cost of building the house is the amount stated in the Construction Agreement. The cost of purchasing the land can also be considered, subject to date of the Land Purchase Agreement is within two (2) years from the date of the Construction Agreement.
6. 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 BUILD BY AN INDIVIDUAL	JOINT PURCHASE WITH SPOUSE OR IMMEDIATE FAMILY MEMBER OR OTHER INDIVIDUAL
The difference between the cost of building the house with the loan amount and an additional 10% of the cost to build the house <b>OR</b> All your savings in Account 2. <b>(Whichever is lower but not less than RM500.00)</b>	The difference between the cost of building the house with the loan amount and an additional 10% of the cost to build the house. <b>OR</b> All the savings in each purchaser's Account 2 subject to the maximum amount eligible for withdrawal. <b>(Whichever is lower but not less than RM500.00)</b>
100% HOUSING LOAN	HOUSE BUILT WITH CASH
10% from the cost to build the house <b>OR</b> All your savings in Account 2. <b>(Whichever is lower but not less than RM500.00)</b>	Cost to build the house and additional 10 % from the cost to build the house <b>OR</b> All your savings in Account 2. <b>(Whichever is lower but not less than RM500.00)</b>

- 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.	<b>Personal Identification Card</b> a. MyKad / Military Identification Card / Permanent Resident Identification Card (MyPR) <b>OR</b> b. Police Identification Card <b>AND</b> 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) <b>OR</b> c. Passport. If the member is not a Malaysian citizen and has become an EPF member before 1 August 1998. <u>Note:</u> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>
3.	<b>Payment Via Direct Crediting to Member'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 <b>OR</b> Bank Account Holder's Card <u>Note:</u> <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 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)
4.	<b>Payment Via Mail</b> <ul style="list-style-type: none"> <li>Application for Member's Registration and Amendments of Member's Particulars (KWSP 3).</li> </ul>

NO.	(A) SUPPORTING DOCUMENTS FOR BUILDING A HOUSE FROM DEVELOPER	LOAN	WITHOUT LOAN
1.	Construction Agreement to build the house in your name or your spouse's; OR Construction Agreement to build the house in your name and your spouse's for joint application; OR Your Statutory Declaration which includes details of property, type of house, date and cost of construction with a RM10.00 revenue stamp. (Date of the agreement does not exceed 3 years from the application date).	√	√
2.	Land Purchase Agreement (if the date of this agreement is within 2 years from the date of the Construction Agreement).	√	√
3.	Land Title Deed / Official Records Search in your name or spouse's (if in your spouse's name, please submit proof of relationship).	√	√
4.	<b>Property under Municipal Council's jurisdiction</b> Approval Letter to build the house from the local authority; OR complete building plan with the local authority's approval.	√	√
5.	<b>Property not under Municipal Council's jurisdiction</b> Confirmation letter on the construction of the house is outside the Municipal Council's jurisdiction by the local authority / Penghulu / Village Working Committee; AND building plan.	√	√
6.	Housing Loan Approval Letter (if the loan approval is less than a year); OR Housing Loan Approval Letter AND Housing Loan Agreement / Mortgage Form 16A / Title Deed in your name and has been mortgaged to the financier (if the loan approval exceeds one year).	√	
7.	Proof of payment of not less than 20% of the house price i. Receipt of construction payment; OR ii. Purchase bill of construction items; OR iii. Payment confirmation letter from the contractor. (The payment proofs above must not exceed three years from the date the application is received).		√
8.	Architect Certificate / Payment Request Letter to proof that the construction stage is not less than 20% (for construction cases by accredited contractor and architect).		√
9.	Location plan of the construction site (for cases of houses built out of the Municipal Council's jurisdiction).		√

<b>(B) SUPPORTING DOCUMENTS FOR CONSTRUCTION OF LONG HOUSE / HOUSE ON CUSTOMARY LAND IN SABAH AND SARAWAK – WITHOUT LOAN</b>	
1.	Construction Agreement Letter in your name (agreement date does not exceed 3 years from application date) OR Your Statutory Declaration which includes details of property, type of house, start date and cost of construction with a RM10.00 revenue stamp. (Date of the agreement does not exceed 3 years from the application date).
2.	Letter of consent for the house construction from the Head of Village / Tribe acknowledged and endorsed by the Land Survey Department.
3.	Your picture with the Head of Village / Tribe in front of the long house.
4.	Proof of payment of at least 20% of the house price, such as: <ul style="list-style-type: none"> <li>• Receipt of construction payment; OR</li> <li>• Purchase bill of construction items; OR</li> <li>• Payment confirmation letter from the contractor.</li> </ul> (The payment proofs above must not exceed three years from the date the application is received).
5.	Location plan of the construction site.

<b>(C) SUPPORTING DOCUMENTS FOR CONSTRUCTION OF SECOND HOUSE</b>	
1.	Proof documents for construction of second house fulfilling the withdrawal terms as stipulated and stated in items (A) until (B) of Supporting Documents above.
2.	Proof of sale or disposal of ownership of first house, <b><u>either one of the following:</u></b> <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</p> <p><b>Note:</b> 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) Confirmation 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***

Print Date: June 2013