

(A) MEMBER'S INFORMATION

Name : ALI BIN ABU
Member's No. : 20855913
Identification Card No. : 841104075295
Police/Army/Passport/Other Identification Document No. : -
E-mail Address : aliabu@gmail.com
Mobile No. : 017-7485368

(B) e-AKAD FOR SIMPANAN SHARIAH

I hereby make the "election" for all amount standing to the credit of my account with Employees Provident Fund ("EPF") to be managed according to Shariah as provided under Section 43A of the EPF Act 1991.

I agree to appoint the EPF Board as the "agent" and "trustee" to manage and invest all amount standing to the credit of my EPF account according to Shariah based on the provisions under the EPF Act 1991, Regulations, Rules and any other related requirements in force from time to time.

I also agree that:

1. This election shall take effect on a date to be determined ("effective date") based on the conditions as prescribed by the EPF Board.
2. This election may only be revoked before the effective date and no revocation is allowed after the effective date.
3. The annual dividend rate declared by the EPF Board is based on the actual performance of Shariah compliant investments.
4. The EPF Board may appoint any third party to manage the investment of all or part of the amount standing to the credit of my EPF account.
5. Transfer of funds under the EPF members Investment Scheme managed by the fund management or any other institutions shall only be invested in Shariah compliant products as listed by the EPF Board.
6. Dividend for late payment of contributions, account adjustments, refund of contributions and reversal of contributions payment to be credited into my EPF account shall be based on the status of my account as determined by the EPF Board.
7. This e-Akad shall be terminated and ceased to be effective in any of the following events:-
 - (a) Full withdrawal which has been approved by the EPF Board under the following withdrawal schemes:
 - (i) Leaving country; or
 - (ii) Death;
 - (b) All amount standing to the credit of my EPF account are transferred to the Registrar of Unclaimed Money.
8. Any decision by the EPF Board in relation to the management of credit standing to my EPF account is final and conclusive.
9. The EPF Board reserves the rights to make any additions, amendments or variations to the terms and conditions of this e-Akad based on the provisions of EPF Act 1991.

(C) CONFIRMATION AND CONSENT

I hereby confirm that:

- (a) All details stated herein are true and correct; and
- (b) I have read, understand and agreed with the terms of this e-Akad.