

SOALAN LAZIM/FREQUENTLY ASKED QUESTIONS (FAQ)

1. Apakah Inisiatif Pay for Reduction (e-PaR)?

e-PaR adalah insentif pengurangan Caj Lewat Bayar sehingga 70%, yang ditawarkan kepada majikan yang telah menyelesaikan caruman dan dividen yang tertunggak. Insentif ini bertujuan meringankan beban kewangan majikan supaya mereka dapat terus bertahan, kekal beroperasi dan berupaya membayar caruman KWSP dalam tempoh pandemik Covid-19 yang berpanjangan.

What is Pay for Reduction (e-PaR) initiative?

e-PaR is an incentive to reduce Late Payment Charges by up to 70%, offered to employers who have settled their outstanding contributions and dividends. The incentive aims to ease financial burden of employers so that they can continue to sustain, remain operational and pay EPF contributions during the prolonged period of the Covid-19 pandemic.

2. Berapakah pengurangan Caj Lewat Bayar yang ditawarkan?

- Tawaran pengurangan Caj Lewat Bayar yang diberikan kepada majikan swasta berstatus **aktif** adalah sebanyak **70%** daripada jumlah tunggakan Caj Lewat Bayar bagi tempoh caruman Julai 2021 dan sebelumnya.
- Tawaran pengurangan Caj Lewat Bayar yang majikan berstatus **batal** adalah sebanyak **60%** daripada jumlah tunggakan Caj Lewat Bayar bagi tempoh caruman Julai 2021 dan sebelumnya.

How much is the reduction of Late Payment Charges offered?

- *The reduction on Late Payment Charges offered to **active** employers is **70%** from the total outstanding of Late Payment Charges for July 2021 contribution and prior to that.*
- *The reduction on Late Payment Charges offered to employers with **cancelled** status is **60%** from the total outstanding of Late Payment Charges for July 2021 contribution and prior to that.*

3. Apakah kelayakan untuk memohon e-PaR?

Kelayakan untuk memohon e-PaR adalah seperti berikut:

- i. Terbuka kepada semua majikan swasta
- ii. Melibatkan tempoh Caj Lewat Bayar sehingga bulan caruman Julai 2021 (upah Jun 2021).
- iii. Pastikan semua perkara tertunggak diselesaikan:
 - Bayaran caruman bulanan sehingga bulan caruman Julai 2021 (upah Jun 2021) adalah teratur;
 - Bayaran dividen sehingga Julai 2021 adalah teratur (jika ada).
 - Pelan bayaran ansuran Caj Lewat Bayar adalah teratur (jika ada);
 - Tiada tindakan undang-undang yang diambil oleh KWSP.

Who is eligible to apply for e-PaR?

Below are the eligibilities to apply for e-PaR:

- i. *All private sector employers are eligible to apply.*
- ii. *Related to Late Payment Charges for the month of July 2021 Contributions (June 2021 wages) and prior.*
- iii. *Ensure all outstanding matters are resolved:*
 - *Payment of monthly contributions up to contribution month July 2021 (June 2021 wages) are in order.*
 - *Payment of dividend up to July are in order (if any).*
 - *Late Payment Charges instalment plan are in order (if any).*
 - *No legal action taken by EPF.*

4. Bilakah permohonan e-PaR boleh dibuat?

Majikan boleh membuat permohonan mulai 13 September 2021 sehingga 31 Disember 2021.

When can an e-PaR application be made?

Employers can apply for e-PaR starting 13 September 2021 to 31 December 2021.

5. Bagaimanakah majikan boleh membuat permohonan untuk e-PaR?

Majikan boleh membuat permohonan e-PaR secara dalam talian melalui i-Akaun (Majikan).

How can employers apply for e-PaR?

Employers can apply for e-PaR online via i-Akaun (Majikan) portal.

6. Bagaimanakah majikan boleh menyemak status permohonan e-PaR?

Majikan boleh menyemak status permohonan e-PaR melalui i-Akaun (Majikan) di bawah menu e-PaR.

How can employers check e-PaR application status?

Employers can check e-PaR application status via i-Akaun (Majikan) under e-PaR menu.

7. Dimanakah bayaran boleh dibuat?

Bayaran boleh dibuat melalui:

- Perbankan Internet - Maybank, RHB Bank, Public Bank, Bank Muamalat, Alliance Bank, Hong Leong Bank, Bank Islam, AmBank dan UOB.
- Ejen bank yang dilantik - RHB Bank, Maybank, Bank Simpanan Nasional dan Public Bank.
- Kaunter pembayaran KWSP - Kangar, Alor Star, Seberang Jaya, Ipoh, Kuala Lumpur, Shah Alam, Seremban, Bandar Melaka, Kuantan, Kuala Terengganu, Kota Bharu, Muar, Johor Bahru, Kuching dan Kota Kinabalu

Where payment can be made?

Payment can be made at:

- *Internet banking - Maybank, RHB Bank, Public Bank, Bank Muamalat, Alliance Bank, Hong Leong Bank, Bank Islam, AmBank and UOB.*
- *Appointed bank agent - RHB Bank, Maybank, Bank Simpanan Nasional and Public Bank.*
- *EPF payment counters - Kangar, Alor Star, Seberang Jaya, Ipoh, Kuala Lumpur, Shah Alam, Seremban, Bandar Melaka, Kuantan, Kuala Terengganu, Kota Bharu, Muar, Johor Bahru, Kuching and Kota Kinabalu*

8. Bilakah pengurangan Caj Lewat Bayar akan dikemas kini di i-Akaun (Majikan)?

Pengurangan akan dibuat mulai Oktober 2021 setelah Amaun Perlu Dibayar diselesaikan sepenuhnya (Tertakluk kepada proses pelepasan bayaran di pihak bank)

When will the Late Payment Charges reduction be updated on i-Akaun (Majikan)?

Reduction of Late Payment Charges will only be made from October 2021 onwards, upon full settlement of the Amount To Be Paid (Subject to bank's clearance procedures)

9. Bilakah Amaun Perlu Dibayar (RM) perlu dijelaskan?

- **Amaun Perlu Dibayar** perlu dijelaskan dalam tempoh 30 hari dari Tarikh Kelulusan.
- Tawaran adalah terbatal sekiranya bayaran tidak dijelaskan dan amaun Caj Lewat Bayar akan kembali ke amaun asal.

When does the Amount To Be Paid need to settle?

- **Amount To Be Paid** must be settled within 30 days from Approval Date.
- Offer is void if the **Amount To Be Paid** is not fully settled and Late Payment Charges amount will be returned to the original amount

10. Apakah manfaat e-PaR kepada majikan?

Manfaat e-PaR kepada majikan adalah seperti berikut:

- Pengurusan aliran tunai majikan yang lebih efektif
- Majikan dapat meneruskan operasi perniagaan dan mengekalkan penggajian pekerja
- Menggalakkan pematuhan majikan kepada Akta KWSP

What are benefits of e-PaR to employers?

The benefits of e-PaR to employers are as follow:

- *Assisting employers to manage cash flow more effectively*
- *Maintaining business continuity and retaining employees*
- *Encouraging employers compliance to the EPF Act*

11. Contoh senario sebagai penjelasan kepada Inisiatif e-PaR

Syarikat ABC Sdn. Bhd. mempunyai caruman tertunggak bagi Jun 2021 dan Julai 2021, serta dividen dan CLB tertunggak bagi caruman Mei 2021. Adakah majikan ini layak memohon e-PaR?

Jawapan:

Majikan adalah layak untuk memohon e-PaR setelah menjelaskan:

- Caruman tertunggak 06/2021 dan 07/2021
- Dividen tertunggak bagi caruman 05/2021, 06/2021 dan 07/2021

An example of scenario in explaining e-PaR Initiative

Syarikat ABC Sdn Bhd has outstanding contributions for June 2021 and July 2021, as well as dividends and late payment charges for May 2021 contribution. Is this employer eligible to apply for e-PaR?

Answer:

Employers are only eligible to apply for e-PaR after settling:

- *Outstanding contributions of 06/2021 and 07/2021*
- *Outstanding dividends for contributions 05/2021, 06/2021 and 07/2021*

Untuk sebarang pertanyaan, sila rujuk atau hubungi:

- Laman web rasmi KWSP: www.kwsp.gov.my
- Ask ELYA di laman web rasmi KWSP
- Platform media sosial rasmi KWSP:
 - Facebook: [Kumpulan Wang Simpanan Pekerja](#)
 - Twitter: [@KWSPMalaysia](#)
- Contact Relationship Centre: [03-89226000](tel:03-89226000)

For inquiries, please refer to or contact:

- EPF official website: www.kwsp.gov.my
- Ask ELYA in EPF official website
- EPF official social media platforms:
 - Facebook: [Kumpulan Wang Simpanan Pekerja](#)
 - Twitter: [@KWSPMalaysia](#)
- Contact Relationship Centre: [03-89226000](tel:03-89226000)