

Additional Resources

240 Glossary

242 EPF Over the Years (1951-2015)

244 68 Branch Networks Across Malaysia

“ Hiring the right people will ensure that EPF can serve our members to the best of our ability. ”

Tan Sri Mohamad Zabidi Zainal

Chairman, Personnel Appointment and Services Committee

GLOSSARY

MEMBER

An EPF member according to the EPF Act is an individual who has an account and savings with the EPF. Members comprise private and non-pensionable public sector employees, and those who have opted to contribute.

ACCOUNT 1

70 per cent of a member's savings, which is dedicated specifically for retirement.

ACCOUNT 2

30 per cent of a member's savings, which can be utilised for pre-retirement withdrawals to enhance retirement well-being.

STRATEGIC ASSET ALLOCATION (SAA)

The primary goal of the EPF's Strategic Asset Allocation is to create an asset mix that will provide optimal balance between expected risk and return for long-term investments.

CONTRIBUTION

A contribution is the amount of money paid into a member's EPF account every month based on the monthly salary of the employee. EPF contributions are made by both employees and employers (on behalf of their employees).

DIVIDEND

Return to members' savings from investment activities. The dividend for every member's account is calculated based on an aggregate daily balance.

i-Akaun

i-Akaun refers to a member's or employer's EPF online account.

SOCIAL SECURITY

Social Security refers to the government's programmes to promote the welfare of the population, ensuring adequate resources such as food and shelter, while promoting the health and well-being of everyone including children, the elderly, sick and unemployed.

EMPLOYER

- An employer is a person or party who employs an employee to work under a contract of service or apprenticeship. Employers include managers, agents or any persons responsible for the payment of wages to an employee;
- Any group of persons, whether statutory or non-statutory or incorporated; and
- The government and any government department, statutory body, local authority or other body as specified in the Second Schedule of the EPF Act 1991.

EMPLOYEE

An employee is a person employed by an employer under a contract of service or apprenticeship.

PRE-RETIREMENT WITHDRAWALS

Pre-Retirement Withdrawals have been approved by the EPF to allow members to take out a certain amount from their savings before they reach the retirement age. The savings can be withdrawn from Account 2 for Housing Withdrawal, Education Withdrawal, Medical Withdrawal, Age 50 Years Withdrawal, Withdrawal of Savings of more than RM1 Million and Hajj Withdrawal. This is to help them prepare for retirement.

GLOSSARY

FULL WITHDRAWAL

Retirement Withdrawals allow members to withdraw all of their savings upon reaching the retirement age, or upon death, incapacitation or leaving the country. Pensionable employees or those opting for retirement can also make retirement withdrawals. Retirement withdrawals are paid either in lump-sum, in monthly instalments, in a partial sum, through annual dividends, or a combination of monthly, partial and annual dividends.

NOMINATION

A nomination is a written declaration in Form KWSP 4 to elect/nominate one or more individuals to be beneficiaries (for non-Muslim members) or executors/administrators (for Muslim members) of members' EPF savings upon their death.

FINANCIAL PLANNING

Financial planning is an ongoing process to help individuals make sensible decisions about money with the ultimate objective of achieving long-term goals.

RETIREMENT PLANNING

Retirement planning is the process of determining retirement income goals and the actions necessary to achieve those goals. It includes identifying sources of income, estimating expenses, implementing a savings programme and managing assets. Future cash flows are estimated to determine if the retirement income goal can be achieved.

RETURN ON INVESTMENT (ROI)

Return on Investment (ROI) is the ratio of realised income gained or lost against the average fund size (at cost) for the year.

BASIC SAVINGS

Basic savings refers to the minimum amount of savings in Account 1 that a member should have upon reaching age 55, as determined by the EPF. As of 1 January 2014, the basic savings has been set at RM196,800, which is equivalent to a monthly retirement income of RM820 for 20 years (240 months) from age 55 to 75.

WAGES

Wages are all monetary remuneration due to an employee under his/her contract of service or apprenticeship, whether it was agreed to be paid monthly, weekly, daily or otherwise.

MULTI-PILLAR PENSION FRAMEWORK

The World Bank advocates a multi-pillar pension framework, envisaging retirement income from at least five sources (or pillars) to ensure a comfortable retirement. The sources or pillars are: i) means-tested social assistance for poor elderly or retirees; ii) basic monthly income provided by the government; iii) retirement income from mandatory savings; iv) retirement income from voluntary savings; and v) informal financial and non-financial support such as the healthcare system, having a home as shelter, as well as financial support and non-financial support from family members.

RETIREMENT ADVISORY SERVICE (RAS)

The EPF began providing free retirement advisory services (RAS) for members at selected EPF offices. This includes providing information on the EPF's services in general, options on retirement savings, and tips on how to create a retirement plan and boost retirement savings to achieve a reasonable level of comfort during golden years.

EPF

OVER THE YEARS

1951-
2015



1950s



1960s



1970s



1980s



1990s



2000s

1951

The Employees Provident Fund (EPF) is established under the EPF Ordinance 1951, and placed under the National Director of Posts.

1952

The EPF has 518,948 members and 11,918 registered employers in its network. A total of RM2.6 million is collected in contributions.

1956

The EPF makes its first short- and long-term investments in the Federation, Singapore and Municipal Government securities.

1958

The EPF Board takes over the administration of the EPF from the National Director of Posts.

1960

The EPF officially opens its new headquarters in Petaling Jaya, Selangor, in November.

1961

Tan Sri Dato' Abdul Jamil Abdul Rais is appointed as the EPF's first Malaysian Chairman.

1963

The EPF Ordinance is amended to cover employers who hire at least three persons, as opposed to five or more persons.

1967

Automated data processing is introduced with the installation of a mainframe computer.

1968

The EPF Ordinance is amended to provide for the withdrawal of one-third of a member's savings upon reaching age 50 to assist in purchasing a house and preparing for retirement.

1969

The EPF extends its coverage to include Sabah and Sarawak.

1970

The EPF's asset size grows to RM2.1 billion, while membership approaches two million.

1975

The contribution rates increase to 6% for employees and 7% for employers. By now, the EPF has 2.6 million members and 75,000 registered employers.

1977

The EPF Ordinance is amended to:

- Increase employees' contribution rate;
- Allow the self-employed the option to contribute to the EPF; and
- Allow members to withdraw up to 10% of the purchase price of a low-cost house from their savings.

1980

Membership increases to 3.7 million with close to 110,000 registered employers while contributions for the year surpass the RM1 billion mark. The employees' contribution rate is raised from 6% to 9% and employers' rate from 7% to 11% effective 1 December.

1981

To mark the EPF's 30th anniversary, Minister of Finance Tengku Razaleigh Hamzah lays the foundation stone for a new 28-storey EPF building on Jalan Raja Laut, Kuala Lumpur.

1982

On 22 July, the EPF Ordinance 1951 becomes the EPF Act 1951.

1983

The EPF declares its highest dividend rate of 8.5%, which it maintains until 1987.

1990

The EPF invests significantly in corporate bonds for the first time and increases the number of its portfolio managers.

1991

The EPF celebrates its 40th anniversary, and the EPF Act 1951 (Amended 1982) is replaced with the EPF Act 1991 to liberalise investment regulations and enhance the withdrawal schemes while facilitating enforcement.

1993

The Fund enters into project financing and joint ventures for the first time, in line with the government's privatisation agenda.

1995

The EPF introduces the first Social Security Course in the country, attended by its officers as well as those from other social security organisations.

1996

The EPF launches the Members' Investment Scheme, allowing members with more than RM55,000 in their Account 1 to invest in unit trusts through approved Fund Management Institutions (FMIs) appointed by the Ministry of Finance.

1997

Construction begins at the EPF Social Security Training Institute (ESSET) in Bangi, Selangor.

1999

The EPF's Computer Department ensures the Fund's computer system is Y2K compliant.

2000

The EPF introduces the Education Withdrawal Scheme and the Pensionable Employees Withdrawal Scheme.

2001

Membership grows to 10 million and total assets to RM186 billion. In April, Tan Sri Azlan Zainol is appointed as Chief Executive Officer of the EPF.

2003

The EPF establishes a Call Management Centre (CMC) and sets up a one-stop customer service centre in the Federal Territory state office on Jalan Raja Laut, Kuala Lumpur.

A high-level Business Process Reengineering (BPR) project, known internally as SERVE (Service Excellence), is initiated to redesign and streamline the Fund's work processes and IT systems through the replacement of the legacy mainframe system.

2004

The EPF introduces the Balanced Score Card (BSC) management system as part of its strategy to become a world-class social security organisation and top government agency in Malaysia.

The e-Kiosk, which allows members to print their statement of accounts using their MyKad, is set up at 13 state and 28 branch offices nationwide.

2007

The EPF introduces Beyond Savings, which restructures members' accounts from three to two; introduces the Flexible Age 55 Withdrawal scheme; and allows members with savings in excess of RM1 million to manage their savings on their own.

2008

Effective 1 February, the liability period for EPF contributions is extended from age 55 to age 75. The Fund also sets Basic Savings targets for different age levels to help members accumulate at least RM120,000 by age 55.

The EPF establishes the nation's first Social Security Endowed Chair at the University of Malaya.

The EPF is awarded the MS ISO 9001:2000 certification for its Quality Management Systems.

The EPF receives the Chief Secretary to the Government Award under the Prime Minister's Quality Awards.

The EPF establishes the International Social Security Association (ISSA) Sub-Regional Office for ASEAN countries in Kuala Lumpur to enhance cooperation among social security organisations of ASEAN members in the area of social security development.

2009

The EPF introduces Anti-Fraud and Whistleblowing policies.

The EPF is awarded a Five-Star Rating by the Malaysian Administrative Modernisation and Management Planning Unit (MAMPU).

2010

The EPF launches the 1Malaysia Retirement Savings Scheme for the self-employed, and the service is later extended to include housewives.

The EPF introduces the elektronik-Pilihan Pelaburan Ahli (ePPA) system to replace the manual system of withdrawal applications by members for investment in unit trusts.

2011

The EPF extends its list of critical illnesses under the Health Withdrawal from 39 illnesses to 55, and permits members to purchase medical support equipment effective 15 July.

2012

The EPF is awarded a Five-Star Excellence Ranking as a top front-line agency by MAMPU for the second time.

As at 31 December 2012, the EPF's investment asset stands at RM526,753.81 billion while membership increases to 13,585,007 and the number of registered employers reaches 502,863.

2013

The EPF introduces e-Caruman, an online facility that allows employers to remit their contributions through i-Akaun on the myEPF website (www.kwsp.gov.my). Three main services are provided through e-Caruman, namely remittance of payment with Form A, submission of Form A only and remittance of payment only.

The e-Pengeluaran is introduced, allowing EPF members to submit withdrawal applications online through their i-Akaun. As a first step, members are allowed to apply for withdrawals to reduce/redeem their housing loans and Housing Loan Monthly Instalments.

2014

The EPF revises the Basic Savings, setting RM196,800 as the minimum amount members should have in their EPF accounts when they reach age 55.

Effective 1 April 2014, employers with more than 50 employees are required to submit their monthly contributions online via the e-Caruman facility.

The EPF launches its first mobile application, EPF i-Akaun, enabling members to access information about their EPF savings in the palm of their hands.

The EPF introduces the Retirement Advisory Service (RAS) at its main branches on Jalan Raja Laut, Kuala Lumpur and Jalan Gasing, Petaling Jaya.

The EPF is awarded a Five-Star Rating for the third time for service delivery excellence by the Malaysian Administrative Modernisation and Management Planning Unit (MAMPU).

The EPF i-Akaun mobile application is made available at the Apple App Store.

2015

The Employees Provident Fund (EPF) announced that its Members' Consultation exercise received an encouraging response with 96,448 survey respondents.

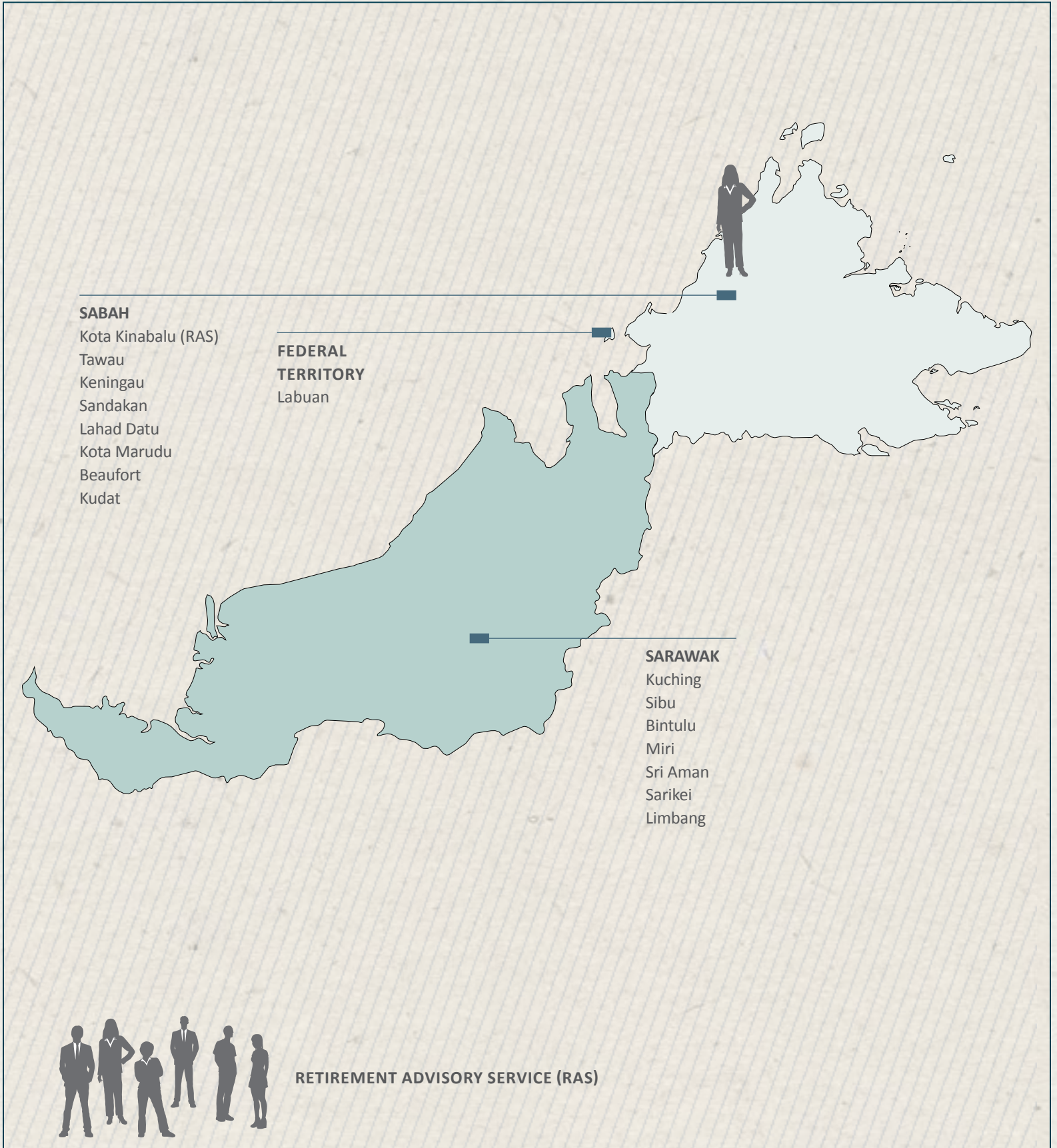
The members' consultation also revealed that 65.7 per cent of respondents were members age 40 and below. A total of 24.9 per cent were between age 41 and 50, while 9.2 per cent were between age 51 and 60; and only 0.2 per cent above 60 years old. This demonstrated that younger members are increasingly interested in actively taking charge of their future retirement planning.



68 Branch Networks

Across Malaysia





SABAH

- Kota Kinabalu (RAS)
- Tawau
- Keningau
- Sandakan
- Lahad Datu
- Kota Marudu
- Beaufort
- Kudat

**FEDERAL
TERRITORY**

- Labuan

SARAWAK

- Kuching
- Sibu
- Bintulu
- Miri
- Sri Aman
- Sarikei
- Limbang



RETIREMENT ADVISORY SERVICE (RAS)

BRANCH NETWORKS

STATE	BRANCH	LOCATION	TELEPHONE AND FAX
HEAD- QUARTERS		Bangunan KWSP Jalan Raja Laut 50350 Kuala Lumpur	Tel: 03-2694 6566/ 03-2694 7566/ 03-2694 8566/ 03-2694 9566 Fax: 03-2694 8433
	FEDERAL TERRITORIES	KUALA LUMPUR	Head of Branch: Tel: 03-2694 6566/ Mohammad Zulkifly Zainal 03-2694 7566/ Abidin 03-2694 8566/ Tingkat Bawah 03-2694 9566 Bangunan KWSP Fax: 03-2698 8213 Jalan Raja Laut 50350 Kuala Lumpur
	PUDU	Head of Branch: Tel: 03-2078 6788 Fakhrul Farris Harun Fax: 03-2026 4570 Tingkat Bawah, Mezzanine & Satu Bangunan KWSP No. 3, Changkat Raja Chulan Off Jalan Raja Chulan 50200 Kuala Lumpur	
	KEPONG	Head of Branch: Tel: 03-6258 9521 Abdul Razak Razali Fax: 03-6252 5417 No. 34 & 36, Jln Metro Perdana 8 Taman Usahawan Kepong Kepong Utara 51200 Kuala Lumpur	
	WANGSA MAJU	Head of Branch: Tel: 03-4149 9499 Azmi Mohd Nasir Fax: 03-4143 5488 Lot 32A, Dataran Wangsa, Wangsa Melawati, 53300 Kuala Lumpur	
	SERI PETALING	Head of Branch: Tel: 03-9054 5249 Muhammad Mahdi Fax: 03-9054 6704 Abdul Samad No. 2, Jalan Radin Bagus 6, Bandar Baru Seri Petaling, 57000 Kuala Lumpur	
	LABUAN	Head of Branch: Tel: 087-424 963/ Gilbod A Jakual @ Gilbert 087-424 964 A Jokual 087-424 811 Tingkat Bawah, Lot E004 Fax: 087-424 816 Financial Park Labuan Jalan Merdeka 87000 Labuan	
SELANGOR	PETALING JAYA	Head of Branch: Tel: 03-8922 6000 Mohd Yusoff Wan Nawang Fax: 03-8922 6222 Bangunan KWSP Jalan Gasing 46598 Petaling Jaya Selangor	
	SHAH ALAM	Head of Branch: Tel: 03-5519 2155 Ahmad Abas Fax: 03-5512 2927 Tingkat 1, 2, 3 & 4 Menara Pertubuhan Peladang Negeri Selangor (PPNS) 03-5519 4993 Pusat Dagangan UMNO Shah Alam (Enforcement Lot 8, Persiaran Damai 40000 Shah Alam Selangor Section)	

STATE	BRANCH	LOCATION	TELEPHONE AND FAX
SELANGOR	KAJANG	Head of Branch: Tel: 03-8737 5223/ Mohd Taib Ismail 03-8737 5237/ Tingkat Bawah, 03-8737 5242 M, 1, 2, & 3 Fax: 03-8737 0261/ No. 1, Jalan Hentian 3 03-8739 4691 Pusat Hentian Kajang Jalan Reko 43000 Kajang Selangor	
	KLANG	Head of Branch: Tel: 03-3325 1625 Parameswaran a/l V V Fax: 03-3325 1615 Subramaniam (Service/ Unit B-G-1, GF & 1F Contributions North Tower (Tower B), Section) BBT One 03-3325 1614 Lebuhr Batu Nilam 1 (Enforcement Bandar Bukit Tinggi Section) 41200 Klang	
	PUCHONG	Head of Branch: Tel: 03-8075 4747 Mohd Nohan Salim Fax: 03-8075 7125 No. 19 & 21, (Service Section) Jalan Bandar 18 03-8076 9649 Pusat Bandar Puchong (Enforcement 47160 Puchong, Selangor Section)	
	GOMBAK	Head of Branch: Tel: 03-6185 0780/ Mohammad bin Che Rus 03-6185 7040 Tingkat Bawah & Fax: 03-6185 0785 Mezzanine No. 2 & 4 Jalan Medan Batu Caves 1 68100 Batu Caves Selangor	
	KUALA SELANGOR	Head of Branch: Tel: 03-3289 7880 Abdul Shukur Samad (Service) Tingkat Bawah, Lot G-01, 03-3289 6504 Kompleks PKNS (Enforcement) Jalan Perusahaan Satu 03-3281 1359 Taman IKS (Direct Line) 45000 Kuala Selangor Fax: 03-3289 8257	
	RAWANG	Head of Branch: Tel: 03-6091 0286, Azmi Ismail 03-6091 7021 No. 3S-10-G Fax: 03-6092 0054 (Tingkat Bawah) No. 3S-10-1 (Tingkat Atas) Jalan Pintas Rawang Rawang One 48000 Rawang, Selangor	
	MALACCA	BANDAR MELAKA	Head of State/Branch: Tel: 06-285 3200 Mohd Dali Jasmin Fax: 06-232 4560 Bangunan KWSP (Head of State/ Jalan MITC, Branch Office) Hang Tuah Jaya 06-232 4585 75450 Ayer Keroh (Enforcement Melaka Section)

BRANCH NETWORKS

STATE	BRANCH	LOCATION	TELEPHONE AND FAX
MALACCA	ALOR GAJAH	Head of Branch: Nor Farrahedayu Abdu Rahim AG 8670, Lot 10 Kompleks Perniagaan Alor Gajah Jalan Besar 78000 Alor Gajah Melaka	Tel: 06-556 5919 Fax: 06-556 5915
	JASIN	Head of Branch: Mohd Rashidi Khalil JC 538, Jalan Bestari 5, Bandar Jasin Bestari Seksyen 2, 77200 Jasin, Melaka	Tel: 06-521 6080 Fax: 06-521 6090
JOHOR	JOHOR BAHRU	Head of Branch: Zulkifli Saad Bangunan KWSP Jalan Dato' Dalam 80000 Johor Bahru Johor	Tel: 07-222 5234/ 07-222 6234 07-222 7234 Fax: 07-222 8234
	KLUANG	Head of Branch: Maheran Othman No. 8 & 10 Tingkat Bawah 1 & 2, Jalan Haji Manan 86000 Kluang Johor	Tel: 07-771 3857/ 07-771 3493 07-772 4276/ 07-772 4277 Fax: 07-772 0801
	BATU PAHAT	Head of Branch: Mohd Ahyan Shukimee No. 38, 38-1, 38-2 Wisma Sucha Singh Jalan Rahmat, 83000 Batu Pahat Johor	Tel: 07-432 5436/ 07-432 2868/ 07-432 2828/ 07-432 6436, 07-432 7436, 07-432 2821 Fax: 07-434 1170
	SEGAMAT	Head of Branch: Mohd Jamil Hafiz Bin Ibrahim No 5 & 6, Jalan Genuang Perdana, Taman Genuang Perdana, 85000 Segamat, Johor	Tel: 07-943 7166/ 07-943 7167 Fax: 07-943 7615
	MUAR	Head of Branch: Haslida Hashim Tingkat Bawah, 1, 2 & 3 No. 9, Jalan Petrie 84000 Muar Johor	Tel: 06-953 9288 Fax: 06-953 8341
	MERSING	Head of Branch: Muhd Fauzi Sabri Lot No. 2, Bandar Tepian Sungai Jalan Jemaluang 86800 Mersing Johor	Tel: 07-798 2633 Fax: 07-798 2644
	KULAI	Head of Branch: Tengku Ismariza Bin Tuan Ismail No. 259 & 260, Jalan Kenanga 29/8, Indahpura, 81000 Kulai, Johor	Tel: 07-662 5919/ 07-662 5920/ 07-662 5921 Fax: 07-662 5924

STATE	BRANCH	LOCATION	TELEPHONE AND FAX
PERAK	IPOH	Head of Branch: Jeffary B Mohamed Isa Tingkat Bawah, 5, 6, 7 dan 8 Bangunan KWSP Negeri Perak Jalan Greentown 30450 Ipoh	Tel: 04-242 0000 Fax: 04-243 0000
	TAIPING	Head of Branch: Mohd Yasin Abu Bakar Tingkat Bawah, Mezzanine & 1 Lot 820 - 822, Jalan Boo Bee 34000 Taiping Perak	Tel: 05-808 5889/ 05-806 1724 05-806 1722 Fax: 05-806 6817
	KUALA KANGSAR	Head of Branch: Ahmad Shamsul b Chik No. 8B, Tingkat Bawah Jalan Raja Chulan 33000 Kuala Kangsar Perak	Tel: 05-776 7484/ 05-776 7485 Fax: 05-776 2139
	TELUK INTAN	Head of Branch: Abdul Kahar Bin Ab Shukur No. 1 - 3 G, Jalan Intan 2 Bandar Baru Teluk Intan 36000 Teluk Intan Perak	Tel: 05-621 5600/ 05-622 5600/ 05-622 3600 Fax: 05-621 0500
	MANJUNG	Head of Branch: Mohd Amin Mat Isa No 260 & 261, Jalan PPMP 3/4 Pusat Perniagaan Manjung Point 3 32040 Seri Manjung Perak	Tel: 05-688 3800 Fax: 05-688 3133
	GRIK	Head of Branch: Sharul Nizam Hamdan No. 7, Tingkat Bawah Jalan Tun Bija Diraja 33000 Grik Perak	Tel: 05-791 3852 Fax: 05-791 3853
PENANG	SEBERANG JAYA	Head of Branch: Aminuddin Bin Abdul Aziz Tingkat Bawah, 2, 3, 4 & 5 Bangunan KWSP No. 3009, Off Lebu Tenggiri 2 Bandar Seberang Jaya 13700 Seberang Jaya Pulau Pinang	Tel: 04-399 2000 Fax: 04-399 9945
	GEORGETOWN	Head of Branch: Jaafar Edon Menara KWSP No. 38, Jalan Sultan Ahmad Shah 10050 Georgetown Pulau Pinang	Tel: 04-226 1000 Fax: 04-226 8900
	NIBONG TEBAL	Head of Branch: Khairil Johari Muhamad No. 56, Tingkat Bawah Jalan Besar, Taman Merbah 14300 Nibong Tebal Pulau Pinang	Tel: 04-593 7622 Fax: 04-594 3262

BRANCH NETWORKS

STATE	BRANCH	LOCATION	TELEPHONE AND FAX
PENANG	BAYAN BARU	Head of Branch: Mohammad Zurich Ismail Tingkat Bawah & 1, Blok F-2 , Lorong Bayan Indah 1, Bay Avenue, 11900 Bayan Lepas, Pulau Pinang	Tel: 04-644 2841/ 04-644 2304 Fax: 04-643 0455
KEDAH	ALOR SETAR	Head of Branch: R. Anbananthan a/l Rajandren Tingkat Bawah, Mezzanine, 8 & 9 Bangunan KWSP-Peladang No 33, Jalan Sultan Badlishah 05000 Alor Setar Kedah	Tel: 04-733 2506/ 04-733 2507 04-733 5278 Fax: 04-731 1395
	LANGKAWI	Head of Branch: Mohd Shahrizal b. Mohd Hashim Lot 260, Langkawi Mall 07000 Kuah Langkawi Kedah	Tel: 04-967 1405 Fax: 04-966 3453
	SUNGAI PETANI	Head of Branch: Rubaine Hashim Tingkat Bawah, 1 & 4 Bangunan Wisma Keladi Jalan Bank 08000 Sungai Petani Kedah	Tel: 04-422 5800/ 04-422 6800 Fax: 04-422 4200
	KULIM	Head of Branch: Mohammad Khairri Ibrahim No. 33 & 34, Persiaran 7 Kulim Avenue, Kulim Hi-Tech Park 09000 Kulim, Kedah.	Tel: 04-403 4604/ 04-403 4605/ 04-403 4606 Fax: 04-403 4603
PERLIS	KANGAR	Head of Branch: Mohd Majdy Mohd Said Bangunan KWSP Jalan Bukit Lagi 01000 Kangar, Perlis	Tel: 04-976 1190 Fax: 04-976 7996
KELANTAN	KOTA BHARU	Head of Branch: Mohammad Bakri Muhammad Bangunan KWSP Jalan Padang Garong 15000 Kota Bharu Kelantan	Tel: 09-744 5191/ 09-744 1350 Fax: 09-744 8806
	KUALA KRAI	Head of Branch: Daumi Nasran Salleh Lot PT 5556 Taman Yani 18000 Kuala Krai Kelantan	Tel: 09-966 6788/ 09-966 4731/ 09-966 4733 Fax: 09-966 5010
	TANAH MERAH	Head of Branch: Mohd Ramdzi Ismail Lot 655, Jalan Hospital, 17500 Tanah Merah, Kelantan	Tel: 09-955 4200/ 09-955 4201 Fax: 09-955 3400

STATE	BRANCH	LOCATION	TELEPHONE AND FAX
TERENGGANU	KUALA TERENGGANU	Head of Branch: Rahmat Ali Bangunan KWSP Jalan Kemajuan Padang Hilliran 21100 Kuala Terengganu Terengganu	Tel: 09-622 9431/ 09-622 5866 Fax: 09-622 8606
	KEMAMAN	Head of Branch: Norisfarizan Ismail PT 10720 & 10721, Taman Chukai Utama Fasa 4 Jalan Kubang Kurus 24000 Kemaman Terengganu	Tel: 09-859 2132 Fax: 09-859 8435
	BESUT	Head of Branch: Hishamuddin Hassan Lot P.T 367, Tingkat Bawah Wisma DPMMT Jalan Pasir Akar, Pekan Jerteh 22000 Besut Terengganu	Tel: 09-690 3778/ 09-690 4778 Fax: 09-690 3198
	DUNGUN	Head of Branch: Anuar bin Abd Rahaman Lot No 84321, Tingkat Bawah Wisma MDD Jalan Yahya Ahmad 23000 Dungun Terengganu	Tel: 09-844 3269 Fax: 09-844 3269
PAHANG	KUANTAN	Head of Branch: Mohamed Zubir Alias Bangunan KWSP Bandar Indera Mahkota Persiaran KWSP 25200 Kuantan Pahang	Tel: 09-573 9666/ 09-573 3294 09-573 4750 Fax: 09-573 9870
	RAUB	Head of Branch: Abdul Razak Jalil KWSP Cawangan Raub No. 79, Jalan Tun Razak 27600 Raub Pahang	Tel: 09-355 1188/ 09-355 0762 09-355 0760 Fax: 09-355 7715
	TEMERLOH	Head of Branch: Mohd Hatta bin Abdullah No. 1 Jalan Sudirman Utama 28000 Temerloh Pahang	Tel: 09-296 2948/ 09-296 4658 09-296 2946 Fax: 09-296 4143
	JERANTUT	Head of Branch: Ridzuan Bin Ahmad Radzi Tingkat Bawah, No. 7 Jalan Inderapura 27000 Jerantut Pahang	Tel: 09-266 7105 Fax: 09-267 1354
	PEKAN	Head of Branch: Md Radzi Hj Manab No 10-B Tingkat Bawah Lorong Peramu Permai 1 Taman Peramu Permai 26600 Pekan Pahang	Tel: 09-426 4404 Fax: 09-426 4405

BRANCH NETWORKS

STATE	BRANCH	LOCATION	TELEPHONE AND FAX
NEGERI SEMBILAN	SEREMBAN	Head of Branch: Melati Mohamed Bangunan KWSP Seremban No. 1, Jalan Dato' A.S. Dawood 70100 Seremban Negeri Sembilan	Tel: 06-766 3500 Fax: 06-761 9863
	BAHAU	Head of Branch: Mazlan Muhammad No. 4, 5 & 6, Pusat perniagaan Kiara 72100 Bahau Negeri Sembilan	Tel: 06-454 2846 Fax: 06-454 6349
SARAWAK	KUCHING	Head of Branch: Julpadya Sooma Bangunan KWSP Beg Berkunci 2089 Jalan Uplands 93598 Kuching Sarawak	Tel: 082-240 331/ 082-240 332/ 082-240 333/ 082-237 863 Fax: 082-427 899
	SIBU	Head of Branch: Usin Bin Ibin @ Husin Bin Ibin No. 10 - 12, Tingkat Bawah & 1, Lorong Kampung Datu 5 Jalan Kampung Datu Peti Surat 1797 96008 Sibu Sarawak	Tel: 084-310 611/ 084-310 612 Fax: 084-327 444
	MIRI	Head of Branch: Unyang Deng @ Unyang Ding Lah Lot 1255, Blok 10 MCLD Centre Point, Jalan Melayu 98000 Miri Sarawak	Tel: 085-418 418 Fax: 085-420 086
	BINTULU	Head of Branch: Sepo @ Sepori Bin Raffae Lot 3078, No. 6 & Lot 3079, No. 7 Jalan Court 97000 Bintulu Sarawak	Tel: 086-312 909/ 086-312 908 Fax: 086-312 910
	LIMBANG	Head of Branch: Hana Natasya Abdul Aziz Lot 1565, Tingkat Bawah Jalan Buangsiol 98700 Limbang Sarawak	Tel: 085-213 051 Fax: 085-210 157
	SARIKEI	Head of Branch: Efindi Aini No. 16, Tingkat Bawah Lorong 1, Jalan Tun Razak 96100 Sarikei Sarawak	Tel: 084-655 499 Fax: 084-656 455
	SRI AMAN	Head of Branch: Mary Kueh Meei Lih Lot 654, Blok 3, Tingkat Bawah, Jalan Hospital 95000 Sri Aman Sarawak	Tel: 083-327 357 083-321 039 Fax: 083-325 188

STATE	BRANCH	LOCATION	TELEPHONE AND FAX
SABAH	KOTA KINABALU	Head of Branch: Izzriyana Kamalia Abdullah Blok A, Bangunan KWSP Beg Berkunci 2019 88598 Kota Kinabalu Sabah	Tel: 088-520 100 Fax: 088-234 492
	KENINGAU	Head of Branch: Shahrani Bin Haji Ibrahim No. 18 & 19, Keningau Commercial Centre Off Jalan Masak, Beg Berkunci 20 89009 Keningau Sabah	Tel: 087-337 820 Fax: 087-337 825
	KUDAT	Head of Branch: Luzy Majit Tingkat Bawah Lot 1 Blok G Jalan Mawar Pekan Tomborungus 89058 Kudat Sabah	Tel: 088-622 819 Fax: 088-622 823
	KOTA MARUDU	Head of Branch: Mahmun Sayadi Tingkat Bawah, 1 & 2 Lot No. 2, Taman WTK Fasa II Jalan Tandek 89108 Kota Marudu Sabah	Tel: 088-662 842/ 088-662 843 Fax: 088-662 845
	LAHAD DATU	Head of Branch: Cristiejoyner Moruis MDLD 3330, Lot 65 Fajar Centre, Jalan Segama Peti Surat 61828 91126 Lahad Datu Sabah	Tel: 089-880 801/ 089-880 802/ 089-880 803 Fax: 089-880 808
	TAWAU	Head of Branch: Mauming B Singkung Tingkat Bawah & 1 Bangunan KWSP, TB308 Blok 35 Kompleks Fajar Jalan Lembaga 91000 Tawau Sabah	Tel: 089-779 740/ 089-779 596 089-776 452 Fax: 089-762 051
	SANDAKAN	Head of Branch: Lee Thau Min Tingkat Bawah, 1 & 2 Lot 116, Bandar Pasaraya Batu 4 Jalan Utara 90009 Sandakan Sabah	Tel: 089-210 636 Fax: 089-211 009
	BEAUFORT	Head of Branch: Shal Faida Binti Hamzah Tingkat Bawah, Lot 1 Bangunan Tabung Haji Jalan Kampung China 89807 Beaufort Sabah	Tel: 087-225 985 Fax: 087-224 642
	EPF Learning Centre	Persiaran KWSP, 43000 Kajang, Selangor Malaysia	Tel: 03-8926 4100/ 03-8921 0354 Fax: 03-8926 5100

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