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## MANDATORY EPF CONTRIBUTIONS FOR NON-MALAYSIAN CITIZEN EMPLOYEES

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## PURPOSE

The purpose of mandating EPF contributions for non-Malaysian citizen employees is to foster greater equity and fairness within the labour market, regardless of nationality, in line with international social security standards.

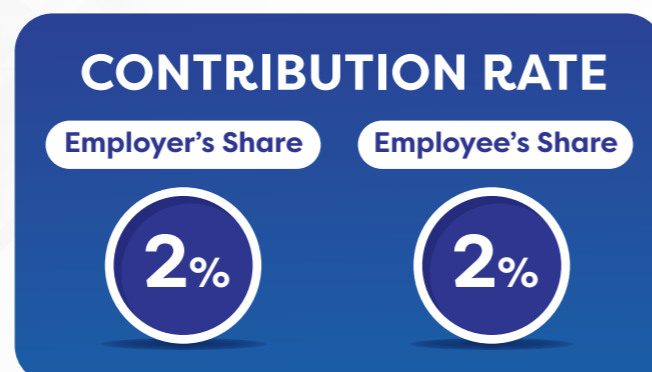
## WHO IS LIABLE TO CONTRIBUTE

EMPLOYER	MEMBER
Employer of non-Malaysian citizen employees	Non-Malaysian citizen <b>employees</b> with a valid passport and work pass (excluding domestic workers*) must be registered and have contributions made on their behalf by their employers  Below 75 years of age

\*According to Section 3 of the Workmen's Compensation Act 1952, 'domestic servants' are individuals who work as, among others: Maids, Cooks, Gardeners, Cleaners, Babysitters, Drivers and others.

## WHO IS REQUIRED?

Mandatory contribution are expanded to include all non-Malaysian citizen employees working in Malaysia (excluding domestic workers\*), who have a valid passport and a pass permitting them to work, as issued by the Immigration Department of Malaysia.



## PASS TYPE

Non-Malaysian citizen employees who are employed by an employer starting from the October 2025 salary period and hold any of the following types of passes are required to contribute to the EPF:

- i Visitor's Pass (Foreign Workers except Foreign Domestic Helpers)
- ii Employment Pass
- iii Professional Visitor Pass
- iv Student Pass
- v Residence Pass
- vi Long-Term Social Visit Pass

### Note:

- a) The obligation to contribute applies to non-Malaysian citizen employees who have been employed by an employer and receive wages starting from the October 2025 salary.
- b) Work permission for Professional Visitor Pass (Specialized), Student Pass, Residence Pass and Long-Term Social Visit Pass must be obtained in advance from the Immigration Department of Malaysia.

## WHEN WILL THE MANDATORY CONTRIBUTION FOR NON-MALAYSIAN CITIZEN EMPLOYEES TAKE EFFECT?

Starting with the **October 2025** Salaries



## EMPLOYER'S REQUIRED ACTIONS

- 1 Register as an EPF employer\*
- 2 Register non-Malaysian citizen employees as EPF members
- 3 Pay contributions for employees
- 4 Maintain payroll records
- 5 Keep records updated

\*Employers who are currently employing both Malaysian and non-Malaysian employees are not required to submit a new registration. They may continue to use their existing employer number.

\*\*Employers are encouraged to support employees by providing general guidance on EPF withdrawal processes, such as directing them to official EPF channels or assisting with employer-related documentation when required. Withdrawal applications must be made by members themselves, and employers should not act on behalf of employees.

## BENEFITS TO EMPLOYEES

Following the implementation of this mandatory contribution, Non-Malaysian citizen employees who contribute to the EPF will be entitled to receive various EPF facilities and benefits, subject to the terms and conditions set by the EPF.

Partial Withdrawal	Full Withdrawal	Voluntary Contribution	Other Facilities / Benefits
<ul style="list-style-type: none"> <li>■ Akaun fleksibel Withdrawal</li> <li>■ Housing Withdrawal</li> <li>■ Health Withdrawal</li> <li>■ Age 50 Withdrawal</li> <li>■ Education Withdrawal</li> <li>■ More Than RM1 Million Savings Withdrawal</li> </ul>	<ul style="list-style-type: none"> <li>■ Death Withdrawal (with the exception of Death Assistance)</li> <li>■ Incapacitation Withdrawal (with the exception of Incapacitation Assistance)</li> <li>■ Leaving the Country Withdrawal</li> <li>■ Age 55 &amp; 60 Withdrawal</li> </ul>	<ul style="list-style-type: none"> <li>■ Contribute More Than the Statutory Rate</li> <li>■ i-Sayang (as contributor)</li> <li>■ Contribute for other member (as contributor)</li> </ul>	<ul style="list-style-type: none"> <li>■ Annual Dividend</li> <li>■ Simpanan Shariah election</li> <li>■ Transfer Savings Between Own EPF Accounts</li> </ul>

Note: The Age 55 & 60 Partial Withdrawals are only available from April 2026