

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 member's 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

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

Dividend is the 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 prior to the retirement age to help members prepare for retirement. The savings can be withdrawn from Account 2 for Housing Withdrawal, Education Withdrawal, Medical Withdrawal, Age 50 Years Withdrawal, Withdrawal of Savings of more than RM 1 million and Hajj Withdrawal.

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 2017, the basic savings has been set at RM228,000, which is equivalent to a monthly retirement income of RM950 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 or shelter, as well as financial support and non-financial support from family members.

RETIREMENT ADVISORY SERVICE (RAS)

The EPF provides free Retirement Advisory Service (RAS) for members at selected EPF offices. This includes providing information on the EPF's services 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 members' golden years.



1950s



EPF
OVER THE
YEARS

Since

1951

1960s



1970s



1951

- The Employees Provident Fund (EPF) was 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 was collected in contributions.

1956

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

1958

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

1960

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

1961

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

1963

- The EPF Ordinance was amended to cover employers who employ at least three persons, as opposed to five or more persons.

1967

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

1968

- The EPF Ordinance was 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 extended its coverage to include Sabah and Sarawak.

1970

- The EPF's asset size grew to RM2.1 billion, while membership approached two million.

1975

- The contribution rates increased to 6 per cent for employees and 7 per cent for employers. By this time, the EPF had 2.6 million members and 75,000 registered employers.

1977

- The EPF Ordinance was amended to:
 - (1) Increase employees' contribution rate;
 - (2) Allow the self-employed the option to contribute to the EPF; and
 - (3) Allow members to withdraw up to 10 per cent of the purchase price of a low-cost house from their savings.

1980

- Membership increased to 3.7 million with close to 110,000 registered employers, while contributions for the year surpassed the RM1 billion mark. The employees' contribution rate was raised from 6 per cent to 9 per cent and employers' rate from 7 per cent to 11 per cent effective 1 December.

1981

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

1982

- On 22 July, the EPF Ordinance 1951 became the EPF Act 1951.

1983

- The EPF declared its highest dividend rate of 8.5 per cent, which it maintained until 1987.

1990

- The EPF invested significantly in corporate bonds for the first time and increased the number of its portfolio managers.

1991

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

1993

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

1995

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

1996

- The EPF launched 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 appointed by the Securities Commission.

1997

- Construction began at the EPF Social Security Training Institute in Bangi, Selangor.

1999

- The EPF's Computer Department ensured that the EPF's computer system was Y2K compliant.

2000

- The EPF introduced the Education Withdrawal Scheme and the Pensionable Employees Withdrawal Scheme.

2001

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

-2016

2000s



1980s



1990s



2003

- The EPF established a Call Management Centre and set up a one-stop customer service centre at the EPF Head Office at Jalan Raja Laut, Kuala Lumpur.
- A high-level Business Process Re-engineering project, known internally as SERVE (Service Excellence), was initiated to redesign and streamline the EPF's work processes and IT systems through the replacement of the legacy mainframe system.

2004

- The EPF introduced the Balanced Score Card management system as part of its strategy to become a world-class social security organisation and the top government agency in Malaysia.
- The e-Kiosk, which allows members to print their statement using their MyKad, was set up at 13 states and 28 branch offices nationwide.

2007

- The EPF introduced Beyond Savings, which restructured members' accounts from three to two; introduced the Flexible Age 55 Withdrawal scheme; and allowed 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 was extended from age 55 to age 75. The EPF also set Basic Savings targets for different age levels to help members accumulate at least RM120,000 by age 55.
- The EPF established the nation's first Social Security Endowed Chair at the University of Malaya.
- The EPF established the International Social Security Association Sub-Regional Office for ASEAN countries in Kuala Lumpur to enhance cooperation among the ASEAN social security organisations in the area of social security development.

2009

- The EPF introduced the Anti-Fraud and Whistleblowing policies.
- The EPF was awarded a Five-Star Rating by the Malaysian Administrative Modernisation and Management Planning Unit (MAMPU).

2010

- The EPF launched the 1Malaysia Retirement Savings Scheme for the self-employed, and the service was later extended to include housewives.
- The EPF introduced the electronic Members Investment Option system to replace the manual system of withdrawal applications by members for investment in unit trusts.

2011

- The EPF extended its list of critical illnesses under the Health Withdrawal from 39 illnesses to 55, and permitted members to purchase medical support equipment effective 15 July 2011.

2012

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

2013

- The EPF introduced e-Caruman, an online facility that allows employers to remit their contributions through i-Akaun on the myEPF website (www.kwsp.gov.my).
- The e-Pengeluaran was introduced, allowing EPF members to submit withdrawal applications online through their i-Akaun.

2014

- The EPF revised 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 launched its first mobile application, the EPF i-Akaun.
- The EPF introduced the Retirement Advisory Service at its main branches at Jalan Raja Laut, Kuala Lumpur and Jalan Gasing, Petaling Jaya.

2015

- The EPF carried out the Members' Consultation exercise to obtain members' feedback on the enhancement initiatives proposal. The exercise received overwhelming response with 96,448 respondents.
- The Members' Consultation also revealed that 65.7 per cent of respondents were members aged 40 and below. This demonstrated that members aged 40 and below are increasingly interested in actively taking charge of their retirement planning.

2016

- The EPF introduced Simpanan Shariah to provide members with the option to have their account managed and invested according to Shariah principles.
- Registration for Simpanan Shariah started on 8 August and to be eligible for Simpanan Shariah 2017, members must register their application by 23 December.
- As at 23 December, a total of RM59.03 billion of the initial RM100 billion fund allocated for Simpanan Shariah 2017 have been taken up and 635,037 members have switched to Simpanan Shariah, with the majority, at 99.41 per cent, being Muslim members.

67

Branch Networks

Across Malaysia

51

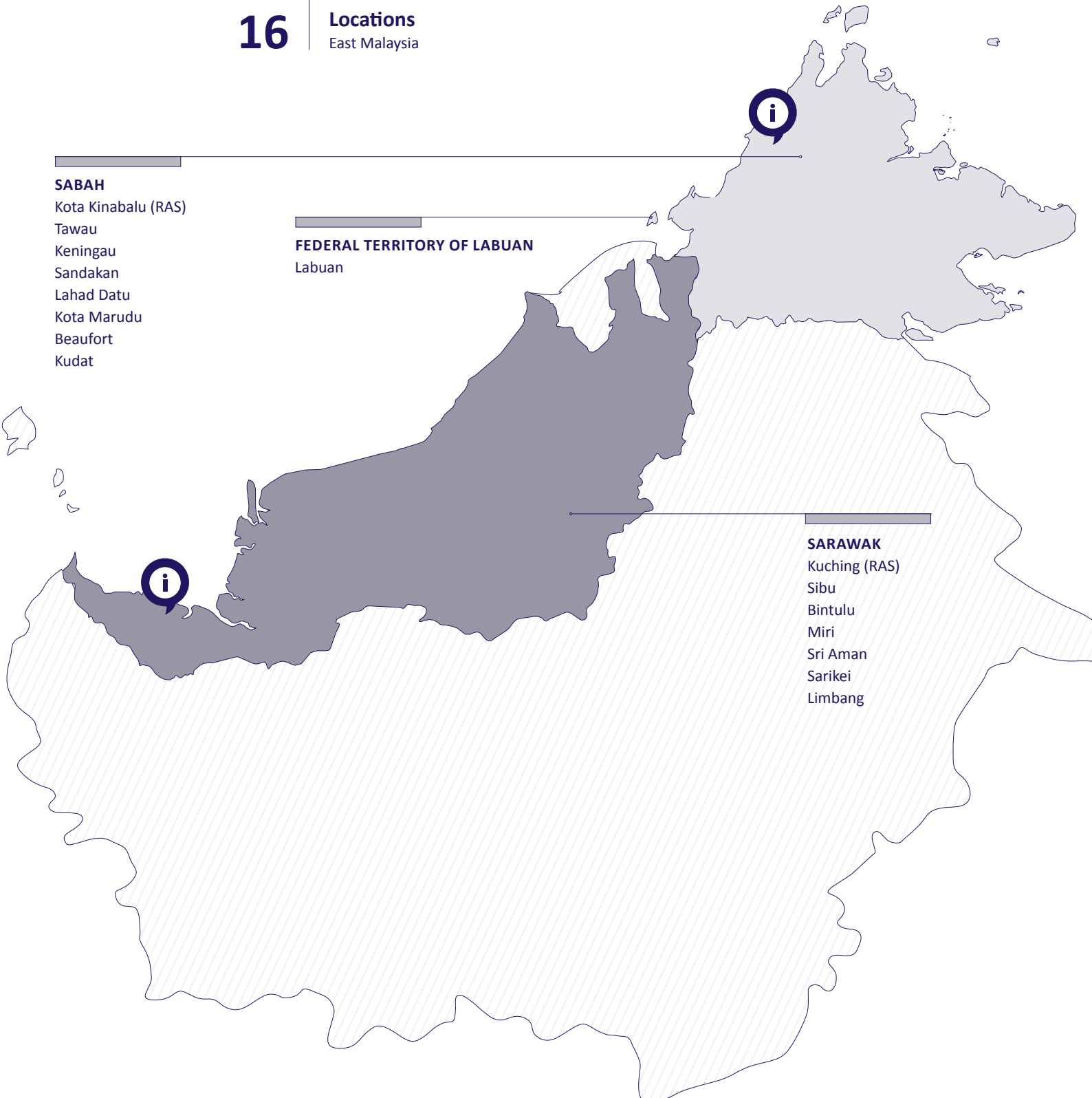
Locations

West Malaysia

16

Locations

East Malaysia



SABAH

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

FEDERAL TERRITORY OF LABUAN
Labuan

SARAWAK

- Kuching (RAS)
- Sibu
- Bintulu
- Miri
- Sri Aman
- Sarikei
- Limbang

ADDITIONAL INFORMATION



Retirement Advisory Service (RAS)

PERLIS
Kangar

KEDAH

Alor Setar (RAS)
Langkawi
Sungai Petani (RAS)
Kulim

PENANG

Seberang Jaya (RAS)
Georgetown (RAS)
Nibong Tebal
Bayan Baru

PERAK

Ipoh (RAS)
Taiping
Kuala Kangsar
Teluk Intan
Manjung

SELANGOR

Petaling Jaya (RAS)
Shah Alam (RAS)
Kajang (RAS)
Klang (RAS)
Puchong
Gombak
Kuala Selangor
Rawang

FEDERAL TERRITORY OF KUALA LUMPUR

Kuala Lumpur (RAS)
Jalan Raja Chulan
Kepong
Wangsa Maju
Seri Petaling

NEGERI SEMBILAN

Seremban (RAS)
Bahau

MALACCA

Bandar Melaka (RAS)
Alor Gajah
Jasin

JOHOR

Johor Bahru (RAS)
Kluang
Batu Pahat
Segamat
Muar
Mersing
Kulai

KELANTAN

Kota Bharu (RAS)
Kuala Krai
Tanah Merah

TERENGGANU

Kuala Terengganu (RAS)
Kemaman
Besut
Dungun

PAHANG

Kuantan (RAS)
Raub
Temerloh
Jerantut
Pekan

ADDITIONAL INFORMATION

State	Branch	Location	Telephone and Fax
HEAD-QUARTERS		Bangunan KWSP Jalan Raja Laut 50350 Kuala Lumpur	Tel: 03-2694 6566/ 03-2694 7566/ 03-2616 2273 Fax: 03-2698 0723/ 03-2698 8213
FEDERAL TERRITORIES	Kuala Lumpur	Head of Branch: C Baharudin Wahab Tingkat 1 Bangunan KWSP Jalan Raja Laut 50350 Kuala Lumpur	Tel: 03-2694 6566/ 03-2694 7566/ 03-2616 2273 Fax: 03-2698 0723
	Wangsa Maju	Head of Branch: Azmi Mohd Nasir No. 32A, Dataran Wangsa Wangsa Melawati 53300 Kuala Lumpur	Tel: 03-4149 9499 Fax: 03-4143 5488
	Jalan Raja Chulan	Head of Branch: Jaafar Edon Tingkat Bawah Mezzanine & 1 Bangunan KWSP Changkat Raja Chulan Off Jalan Raja Chulan 50200 Kuala Lumpur	Tel: 03-2078 6788 Fax: 03-2026 4570
	Kepong	Head of Branch: Abdul Razak Razali No. 1 & 3 Jalan Laman Rimbulan Raya 1 Laman Rimbulan 52100 Kepong, Kuala Lumpur	Tel: 03-6179 4569 Fax: 03-6179 3080
	Seri Petaling	Head of Branch: Muhammad Mahdi Abdul Samad No. 2, Jalan Radin Bagus 6 Bandar Baru Seri Petaling 57000 Kuala Lumpur	Tel: 03-9054 5249 Fax: 03-9054 6704
	SELANGOR	Petaling Jaya	Head of Branch: Mohd Yusoff Wan Nawang Bangunan KWSP Jalan Gasing 46598 Petaling Jaya Selangor
Shah Alam		Head of Branch: Ahmad Abas Pejabat KWSP Shah Alam Tingkat G, 1 & 2 Corporate Tower IDCC Shah Alam Jalan Pahat L 15/L 40200 Shah Alam Selangor	Tel: 03-5545 1577 Fax: 03-5545 0236

State	Branch	Location	Telephone and Fax	
SELANGOR	Kajang	Head of Branch: Fakhrul Farris Harun No. 1, Jalan Hentian 3 Pusat Hentian Kajang Jalan Reko 43000 Kajang Selangor	Tel: 03-8737 5223/ 03-8737 5237/ 03-8737 5242 Fax: 03-8737 0261/ 03-8739 4691	
	Klang	Head of Branch: Parameswaran a/I V V Subramaniam Tingkat Bawah dan Satu Unit B-G-1 North Tower (Tower B) BBT One The Towers Lebuh Batu Nilam 1 Bandar Bukit Tinggi 41200 Klang, Selangor	Tel: 03-3325 1625/ 03-3325 1626 Fax: 03-3325 1615	
	Puchong	Head of Branch: Mohd Nohan Salim No. 19 Jalan Bandar 18 Pusat Bandar Puchong 47160 Puchong, Selangor	Tel: 03-8075 4747 Fax: 03-8075 7125	
	Gombak	Head of Branch: Mohammad Che Rus Lot 5, Sunway Batu Caves 68100 Batu Caves Selangor	Tel: 03-6185 0780/ 03-6185 0781/ 03-6185 0782/ 03-6185 0784/ 03-6185 7040 Fax: 03-6185 0785	
	Rawang	Head of Branch: Azmi Ismail No. 3S-10-G (Tingkat Bawah) No. 3S-10-1 (Tingkat Atas) Rawang One Jalan Pintas Rawang 48000 Rawang, Selangor	Tel: 03-6091 0286/ 03-6091 7021 Fax: 03-6092 0054	
	Kuala Selangor	Head of Branch: Abdul Shukor Samad Tingkat Bawah, Lot G-01 Kompleks PKNS Jalan Perusahaan Satu Taman IKS PKNS Kuala Selangor 45000 Kuala Selangor	Tel: 03-3281 1359 Fax: 03-3289 8257	
	MALACCA	Bandar Melaka	Head of State/Branch: Mohd Dali Jasmin Bangunan KWSP Jalan MITC Hang Tuah Jaya 75450 Ayer Keroh Melaka	Tel: 06-285 3200 Fax: 06-232 4560 (Head of State/ Branch Office) 06-232 4585 (Enforcement Section)

ADDITIONAL INFORMATION

State	Branch	Location	Telephone and Fax
MALACCA	Alor Gajah	Head of Branch: Mohd Hafizan Ismail 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 Khailil JC 538, Jalan Bestari 5 Bandar Jasin Bestari Seksyen 2 77200 Bemban, Melaka	Tel: 06-521 6080 Fax: 06-521 6090
JOHOR	Johor Bahru	Head of Branch: Mohd Taib Ismail Tingkat 1-2, 12-16 Bangunan KWSP Jalan Dato' Dalam 80000 Johor Bahru Johor	Tel: 07-222 5234/ 07-222 6234 Fax: 07-222 8234
	Muar	Head of Branch: Haslida Mohd Hashim Tingkat Bawah, 1, 2 & 3 No. 9, Jalan Petrie 84000 Muar Johor	Tel: 06-953 9288 Fax: 06-953 8340/ 06-953 8341
	Batu Pahat	Head of Branch: Nor Farrahedayu Abdu Rahim No. 6 & 8 Jalan Sulaiman 83000 Batu Pahat Johor	Tel: 07-432 6436/ 07-432 7436 Fax: 07-434 1170
	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 Fax: 07-772 0801
	Segamat	Head of Branch: Amir Rudin Mansor No. 5 & 6 Jalan Genuang Perdana Taman Genuang Perdana 85000 Segamat, Johor	Tel: 07-943 7166/ 07-943 7167 Fax: 07-943 7615
	Kulai	Head of Branch: Mohd Jamil Hafiz Ibrahim 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
	Mersing	Head of Branch: Norhapipah Mohd Ahyan Lot No. 2 Bandar Tepian Sungai Jalan Jemaluang 86800 Mersing Johor	Tel: 07-798 2633 Fax: 07-798 2644

State	Branch	Location	Telephone and Fax
PERAK	Ipoh	Head of Branch: Jeffary B Mohamed Isa Tingkat Bawah 5, 6, 7 & 8 Bangunan KWSP Negeri Perak Jalan Greentown 30450 Ipoh	Tel: 05-242 0000 Fax: 05-243 0000
	Manjung	Head of Branch: Sazli Abas No. 260 & 261 Jalan PPMP 3/4 Pusat Perniagaan Manjung Point 3 32040 Seri Manjung Perak	Tel: 05-688 3800 Fax: 05-688 3133
	Taiping	Head of Branch: Mariam Shuib Tingkat Bawah & Mezzanine Lot 820-822 Jalan Boo Bee 34000 Taiping Perak	Tel: 05-808 5889/ 05-806 1724/ 05-806 1722 Fax: 05-806 6817
	Teluk Intan	Head of Branch: Abdul Kahar Bin Ab Shukor 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
	Kuala Kangsar	Head of Branch: Ahmad Shamsul Chik No. 8B, Tingkat Bawah Jalan Raja Chulan 33000 Kuala Kangsar Perak	Tel: 05-776 7484/ 05-776 7485 Fax: 05-776 2139
	PENANG	Seberang Jaya	Head of Branch: Aminuddin Abdul Aziz Bangunan KWSP No. 3009, Off Lebuh Tenggiri 2 Bandar Seberang Jaya 13700 Seberang Jaya Pulau Pinang
Georgetown		Head of Branch: Ishak Haron Tingkat 3 & 4 Menara KWSP 38 Jalan Sultan Ahmad Shah 10050 Georgetown Pulau Pinang	Tel: 04-226 1000 Fax: 04-226 8900
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

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State	Branch	Location	Telephone and Fax
PENANG	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
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
	Sungai Petani	Head of Branch: Rubaine Hashim Tingkat Bawah & 1 Bangunan Wisma Keladi No. 11A Jalan Bank 08000 Sungai Petani Kedah	Tel: 04-422 5800/ 04-422 6800 Fax: 04-422 4200
	Kulim	Head of Branch: Zakariah Saad 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
	Langkawi	Head of Branch: Mohd Shahrizal Mohd Hashim Lot 260 (103), Langkawi Mall Kuah 07000 Kuah Langkawi Kedah	Tel: 04-967 1405 Fax: 04-966 3453
PERLIS	Kangar	Head of Branch: Mohd Majdy Hj Mohd Said Tingkat Bawah Blok Podium 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 Tingkat 2, 3 & 5 Bangunan KWSP Jalan Padang Garong 15000 Kota Bharu Kelantan	Tel: 09-744 5191/ 09-744 1350 Fax: 09-744 8806
	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
	Kuala Krai	Head of Branch: Daumi Nasran Salleh Lot PT 5556 Taman Yani 18000 Kuala Krai Kelantan	Tel: 09-960 6629 Fax: 09-966 5010

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 Tingkat Bawah & Tingkat 1 PT 10720 & 10721 Taman Chukai Utama Fasa 4 Jalan Kubang Kurus 24000 Kemaman Terengganu	Tel: 09-859 2132 Fax: 09-859 8435
	Dungun	Head of Branch: Rohana Che Abdullah KWSP Dungun Lot No. 84321, Tingkat Bawah Wisma MDD Jalan Yahya Ahmad 23000 Dungun Terengganu	Tel: 09-844 3269 Fax: 09-844 3269
	Besut	Head of Branch: Hishamuddin Hassan WSP Besut 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
PAHANG	Kuantan	Head of Branch: Mohamed Zubir Alias Bangunan KWSP Pahang Persiaran KWSP Bandar Indera Mahkota 25200 Kuantan Pahang	Tel: 09-573 9666/ 09-573 3294/ 09-573 4750 Fax: 09-573 9870
	Temerloh	Head of Branch: Mohd Hatta Abdullah No. 1 Jalan Sudirman Utama 28000 Temerloh Pahang	Tel: 09-296 2948/ 09-296 4658/ 09-296 2946 Fax: 09-296 4143
	Raub	Head of Branch: Noor Arizan Mahmud No. 79, Jalan Tun Razak 27600 Raub Pahang	Tel: 09-355 1188/ 09-355 0762/ 09-355 0760 Fax: 09-355 7715
	Pekan	Head of Branch: Zulina Mohd Nor No 10-B Tingkat Bawah Lorong Peramu Permai 1 Taman Peramu Permai 26600 Pekan Pahang	Tel: 09-426 4404 Fax: 09-426 4405
	Jerantut	Head of Branch: Ridzuan Ahmad Radzi Tingkat Bawah, No. 7 Jalan Inderapura 27000 Jerantut Pahang	Tel: 09-266 7105 Fax: 09-267 1354

ADDITIONAL INFORMATION

State	Branch	Location	Telephone and Fax
NEGERI SEMBILAN	Seremban	Head of Branch: Melati Mohamed 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, Jalan Kiara 1 Pusat Perniagaan Kiara 72100 Bahau Negeri Sembilan	Tel: 06-454 2846/ 06-454 0260 Fax: 06-454 6349
SARAWAK	Kuching	Head of Branch: Julpadya Sooma Bangunan KWSP Jalan Uplands Beg Berkunci 2089 93598 Kuching Sarawak	Tel: 082-240 331/ 082-240 332/ 082-240 333/ 082-237 863 Fax: 082-427 899
	Sibu	Head of Branch: Saini Taiban No. 10-12 Tingkat Bawah & 1 Lorong Kampung Datu 5 Jalan Kampung Datu Peti Surat 1797 96000 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 Tingkat Bawah Aras 1 MCLD Centre Point Jalan Melayu 98008 Miri Sarawak	Tel: 085-418 418 Fax: 085-420 086
	Bintulu	Head of Branch: Sepo @ Sepori Raffae Lot 6 & 7 Jalan Court 97000 Bintulu Sarawak	Tel: 086-312 909/ 086-312 908 Fax: 086-312 910
	Sri Aman	Head of Branch: Mary Kueh Meei Lih Tingkat Bawah Lot 654, Blok 3 Daerah Bandar Simanggang Jalan Hospital 95000 Sri Aman Sarawa	Tel: 083-327 357 083-321 039 Fax: 083-325 188
	Sarikei	Head of Branch: Efindi Aini No. 16, Tingkat Bawah Lorong Abdul Razak 1 96100 Sarikei Sarawak	Tel: 084-655 499 Fax: 084-656 455
	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

State	Branch	Location	Telephone and Fax
SABAH	Kota Kinabalu	Head of Branch: Izziyana Kamalia Abdullah Blok A, Bangunan KWSP Beg Berkunci 2019 88598 Kota Kinabalu Sabah	Tel: 088-520 100 Fax: 088-234 492
	Sandakan	Head of Branch: Lee Thau Min Tingkat Bawah, 1 & 2 Lot 116, Bandar Pasaraya Beg Berkunci 36 Batu 4, Jalan Utara 90009 Sandakan Sabah	Tel: 089-210 636 Fax: 089-211 009
	Tawau	Head of Branch: Mauming Singkung Tingkat Bawah & 1 TB308 Blok 35 Bangunan KWSP Kompleks Fajar, Jalan Lembaga 91000 Tawau Sabah	Tel: 089-779 740/ 089-779 596/ 089-776 452 Fax: 089-762 051
	Keningau	Head of Branch: Aidarina Jakaria Lot 18 & 19, Bangunan KWSP Beg Berkunci 20, Jalan Masak 89009 Keningau Sabah	Tel: 087-337 820 Fax: 087-337 825
	Labuan	Head of Branch: Gilbod A Jakual @ Gilbert A Jokual Tingkat Bawah, Lot E004 Financial Park Labuan Jalan Merdeka 87000 Wilayah Pesekutuan Labuan	Tel: 087-424 963/ 087-424 964/ 087-424 811 Fax: 087-424 816
	Lahad Datu	Head of Branch: Cristiejoyner Moruis MDLD 3330, Lot 65 Kompleks Fajar, Jalan Segama 91126 Lahad Datu Sabah	Tel: 089-880 801/ 089-880 802/ 089-880 803 Fax: 089-880 808
	Kota Marudu	Head of Branch: Mahmun Sayadi Lot No. 2, Taman WTK Fasa II Jalan Tandek 89100 Kota Marudu Sabah	Tel: 088-662 841/ 088-662 842/ 088-662 843 Fax: 088-662 845
	Beaufort	Head of Branch: Shal Faida Hamzah Tingkat Bawah, Lot 1 Bangunan Tabung Haji Jalan Kampung Cina 89807 Beaufort Sabah	Tel: 087-225 985 Fax: 087-224 642
	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
EPF Learning Centre		Persiaran KWSP, 43000 Kajang, Selangor Malaysia	Tel: 03-8926 4100/ 03-8921 0354 Fax: 03-8926 5100

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