EDUCATION WITHDRAWAL

PURPOSE

This withdrawal allows members to utilize their savings in Account 2 to finance their own education or that of their children (including stepchildren and legally adopted children) at Institutions of Higher Learning either locally or abroad.

APPLICATION ELIGIBILITY

1. Member is a Malaysian Citizen; OR a Non-Malaysian Citizen
2. Member has not reached age 55 on the date of application
3. Member still have savings in Account 2

TERMS OF WITHDRAWAL

1. Study Programs Allowed
   Member / Member’s children have registered to undertake academic / professional / skill-based / vocational course in an authorized institution of higher learning

2. Education Levels Allowed
   Member / Member’s children must undertake a course at Diploma, Advanced Diploma, Bachelor's Degree, Master's Degree, Doctor of Philosophy or equivalent

EFFECTIVE DATE

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 April 2000</td>
<td>Bachelor's Degree and above or equivalent for member’s children</td>
</tr>
<tr>
<td>2 January 2001</td>
<td>Diploma and above or equivalent for member</td>
</tr>
<tr>
<td>17 January 2006</td>
<td>Diploma for member’s children</td>
</tr>
</tbody>
</table>

1. Withdrawal Categories
   - Withdrawal for member to finance the tuition fee OR to settle outstanding education loan
   - Withdrawal with husband / wife to settle the tuition fee for children

2. Education Categories
   - Institution of Higher Learning in the country - Full-time, part-time, overseas and franchise programs
   - Institution of Higher Learning in a foreign country - Full-time programs only
   - Withdrawal with husband / wife to clear the outstanding education loan for children

3. Tuition Fee
   - All charges imposed by the Institution of Higher Learning including hostel and accommodation fees, and a one-way flight ticket for students who are registering for the first year of their courses

4. Frequency of Withdrawals Allowed
   - Every semester; OR every academic year for member AND OR for every child
   - Within a year from the date of commencement for outstanding payment yet to be settled with the Institution of Higher Learning
WITHDRAWAL ELIGIBILITY

<table>
<thead>
<tr>
<th>Institution Of Higher Education (IPT)</th>
<th>Financial Institution (IPP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment to member (claim the receipts within a year) OR payment to Institution of Higher Learning (for outstanding tuition fees)</td>
<td>Payment to Financial Institution only</td>
</tr>
<tr>
<td>Tuition fees per semester OR per year</td>
<td>With outstanding loan amount</td>
</tr>
<tr>
<td>The amount of tuition fees OR all savings in Account 2, whichever is lower</td>
<td>The outstanding loan amount OR all savings in Account 2, whichever is lower</td>
</tr>
<tr>
<td>Tuition fees without sponsor OR partially sponsored</td>
<td>For financial institutions approved by EPF only</td>
</tr>
</tbody>
</table>

MODES OF PAYMENT

1. Payment in Malaysia
   - All withdrawal payments will be credited directly into member’s account subject to the following:
     - Member has an active account with a panel bank appointed by the EPF; AND
     - Member’s identification number matches with that of the bank’s record AND
     - Payment is made in Ringgit Malaysia (RM)
     - If the payment is not successfully credited into member’s bank account, payment will be made via banker’s cheque

2. Remittance of Payment to Foreign Countries
   - Payment is made via Foreign Bank Draft. Types of currencies are as follows:
     - Foreign currency as per member’s choice stated in the application form subject to the currency being available in EPF’s list for the purpose of payment via Foreign Bank Draft; OR
     - In US Dollar if the currency stated by the member in the withdrawal form is not available in EPF’s list for the purpose of payment via Foreign Bank Draft

LIST OF REQUIRED DOCUMENTS

1. EPF Withdrawal Application Form 9H (AHL)
2. A copy of identification document (for Non-My Card Holder)
3. Bank account information (Members are encouraged to bring along their bank passbook / savings account statement OR a copy of the account statement when making an application
4. EPF Form 3 (Revised) - If thumbprint verification (CIJ) failed / for submission by mail

SUPPORTING DOCUMENTS

1. Please refer to the Document Checklist for Education Withdrawal at EPF website or refer to any EPF branches for all the necessary documents
2. EPF reserves the rights to request any additional documents as required and to reject any incomplete applications that do not comply with the terms and conditions
ATTENTION AND NOTICE TO APPLICANT

Incorrect or False Declaration or Furnishing False Documents

If the applicant provides false statement or furnish the EPF with forged documents, the applicant is deemed as having committed an offence and shall, upon conviction, be liable to imprisonment for a term not exceeding three years or a fine not exceeding RM10,000.00 or both [Section 59, EPF Act 1991 (Amendment) 2007].

ENQUIRY

Should you have any enquiry or require additional information regarding this withdrawal, kindly contact:

- Any EPF Office nearest to you;
- The EPF Call Management Centre (CMC) at: 03-89226000

Please quote your EPF number or your Identification Card number and the type of withdrawal that you have applied for when you contact the EPF.

You Are Our Priority