

FREQUENTLY ASKED QUESTIONS (FAQ)

e-PENGELUARAN

NO.	QUESTIONS AND ANSWERS
1.	What is e-Pengeluaran?
	e-Pengeluaran is a facility for EPF members with i-Akaun to submit their withdrawal application online
2.	What are the types of EPF withdrawals available through e-Pengeluaran?
	e-Pengeluaran is for: <ul style="list-style-type: none">a. Buying/Building a Houseb. Reduce/Redeem Housing Loanc. Housing Loan Monthly Installmentd. Educatione. Health Withdrawal
3.	What are the advantages of e-Pengeluaran to members?
	Advantages of e-Pengeluaran to members are: <ul style="list-style-type: none">a. Easier and Faster withdrawal application<ul style="list-style-type: none">i. submission can be done anywhere and anytimeii. online checking of withdrawal eligibilityb. Secure<p>i-Akaun Member/Business Partner is equipped with built-in safety features that will ensure the integrity of the data submitted via i-Akaun and the confidentiality of members' information.</p>c. Time and Cost saving<ul style="list-style-type: none">i. Member can obtain information on housing/education/health loan without having to be present at the premises of the financial institution/higher education institution/medical institution (KWSP Business Partner)ii. Members can have their applications auto-approved without having to be present at counter for CIJ verification, provided that members fulfill all e-Pengeluaran terms & conditions, have previous approved application record; and that the current withdrawal application does not exceed the maximum daily withdrawal amount except for buying/building house withdrawaliii. payment via direct crediting into member's or Business Partner's account

4. How does member make an online application?

Member needs to login at i-Akaun member > click e-Pengeluaran Tab > select e-Pengeluaran and click New Application to start a new transaction

The screenshot displays the EPF i-Akaun member portal. The top navigation bar includes 'Home', 'Change Password', and 'Log Out'. Below this, there are tabs for 'Profile', 'Nomination', 'MyAccount', 'enquiry', 'Withdrawal', and 'Secured Messages'. The 'Withdrawal' tab is selected. On the left sidebar, the 'e-Pengeluaran' option is highlighted with a red circle. The main content area is titled 'e-Pengeluaran' and contains a table of withdrawal applications. A 'New Application' button is highlighted with a red circle in the top right corner of the main content area.

No.	Withdrawal Type	Status	Created Date	Updated Date	Action
1	Buy/Build House	REJECTED	08-Jul-2015	13-Jul-2015	Print
2	Housing Loan Monthly Installment	NON-COMPLIANCE	13-May-2015	15-May-2015	Delete Print
3	Reduce / Redeem Housing Loan	NON-COMPLIANCE	12-Mar-2015	12-Mar-2015	Delete Print

5. Who is eligible to apply via e-Pengeluaran?

Member is eligible to apply for withdrawal application via e-Pengeluaran if he/she has:

- ahousing loan from Financial Institution; OR
- enrolled in Higher Learning Institution AND/OR taken up a loan from local Education Lending Institution; OR
- received treatment at a local Medical Institution

Application can only be made for institutions participating in e-Pengeluaran.
Please refer to the EPF website for the latest list.

6. Why is this facility limited to certain institutions only?

The listed institutions are among institutions collaborating in the e-Pengeluaran project. Nevertheless, the EPF is expanding this facility to include other financial institutions.

7. What are the eligibility requirements to apply via e-Pengeluaran?

Eligibility requirements to apply via e-Pengeluaran are as follows:

- The current withdrawal requirements remain unchanged (For more information, please visit www.kwsp.gov.my)
- Registered i-Akaun user
- For approval, members who do not fulfill the criteria for auto approval must verify their thumbprints at any EPF counters (subject to application terms and conditions)

8.	What is auto approval?
	An auto-approval is where an application will be approved by the system without requiring members to be physically present at counter for CIJ verification and document submission.
9.	What are the criteria for auto-approval?
	<p>An application will be automatically approved provided that the following criteria are fulfilled:</p> <ol style="list-style-type: none"> i. Member has previously made a successful withdrawal application with the payment credited to member's bank account. The record will be administered by the EPF and will serve as a reference ii. Withdrawal payment via direct crediting to the same member's Savings/Current Account as per previous withdrawal or member/spouse's Housing Loan Account, or EPF Business Partner bank account (institutions participating in e-Pengeluaran) iii. Maximum withdrawal limit applied is RM30,000.00 per day for payment to member's Savings/Current Account (not applicable for payment made to EPF Business Partner bank account)
10.	Is the safety of the e-Pengeluaran online application and auto-approval guaranteed?
	<p>Yes, because the EPF uses 2-Factor Authentication (2-FA) verification method.</p> <p>2-Factor Authentication is a safety feature to guarantee the safety of online transactions.</p> <p>It consists of 2 factors as follows:</p> <ol style="list-style-type: none"> 1. What We Know <ul style="list-style-type: none"> • User ID and Password to log in into i-Akaun • Verification of Security Image and Secret Phrase in i-Akaun 2. What We Have <ul style="list-style-type: none"> • Usage of Mobile Transaction Authorization Code (TAC) Number to validate withdrawal application <p>As an additional control, member will be notified via SMS and i-Akaun Secured Inbox Messaging regarding member's application status.</p>
11.	What is the Mobile Transaction Authorization Code (TAC)?
	Mobile TAC is a security code which will be sent to member's pre-registered mobile phone number to verify of member's identity in order to proceed with online application transaction via i-Akaun.
12.	What does member need to do if Mobile TAC No has not been registered/not updated while performing e-Pengeluaran application?
	Member needs to be present at EPF Office/Kiosk to register/update Mobile TAC No. to proceed with e-Pengeluaran application.

13.	What does the maximum withdrawal limit RM30,000.00 per day mean?
	<p>The maximum withdrawal limit of RM30,000.00 per day is based on total withdrawal amount applied online and processed by EPF for payment to member's Savings/Current Account by taking into account all withdrawal applications received within the same day.</p> <p>The maximum withdrawal limit is not applicable to payment made to Housing Loan Account or EPF Business Partner bank account</p>
14.	I have made an e-Pengeluaran application for tuition fees reimbursement for the amount of RM25,000 and also payment to Higher Learning Institution for the amount of RM15,000. As my total application amount has exceeded RM30,000 per day, is my application subject to the maximum withdrawal limit?
	<p>No.</p> <p>Even though your total application amount sums up to RM40,000, payment to Current/Saving Account of RM25,000 is still within maximum daily withdrawal limit.</p>
15.	If the application is not processed as auto-approved, what will happen to the application?
	Application will be handled manually by the EPF and members will be required to be physically present for CIJ verification and/or supporting document submission in order to proceed with approval process
16.	How do I know whether my application has been auto-approved or if I will be required to be present at EPF Office for CIJ verification and/or supporting document submission?
	<p>If your application is auto-approved, you will receive a notification you're your application has been approved via i-Akaun Secured Inbox Messaging.</p> <p>If you are required to be present at EPF Office for CIJ verification and/or supporting document submission, you will similarly receive notification via i-Akaun Secured Inbox Messaging and also via SMS.</p>
17.	What happens if a member does not present at EPF Office as required?
	Members are given 14 days for CIJ verification and/or supporting document submission at EPF Office, failing which the application will be rejected.
18.	Can non-Malaysian EPF members apply through e-Pengeluaran?
	<p>No.</p> <p>Non-Malaysian EPF Members are required to submit their withdrawal application at the EPF Office.</p>
19.	How can members check their application status and payment?
	<ol style="list-style-type: none"> a. Through i-Akaun; or b. Contact the EPF Contact Management Center (03-89226000); or c. Visit any EPF counter

20.	Is e-Pengeluaran a 24 hours facility?
	Yes, but submission made after 7.00 pm (working day) or 5.00 pm (Saturday, Sunday and Selangor public holiday) will be processed on the following day.