



Employee's Provident Fund (EPF) Withdrawal for Education

Students or parents of students at the RCSI & UCD Malaysia Campus (RUMC) can withdraw from their Employees Provident Fund (EPF) Account 2 savings to cover education fees at RUMC, Royal College of Surgeons in Ireland (RCSI), or University College Dublin (UCD).

This withdrawal option applies to both Malaysian and non-Malaysian members who contribute to the EPF. However, applicants must be under 55 years old on the application date and have sufficient funds in Account 2.

Payments for tuition fees can be made directly to RUMC's account or as a reimbursement into the member's bank account.

Terms of Withdrawal

1. Study Programmes

Members or members' children are registered to undertake the undergraduate or postgraduate programme at RCSI & UCD Malaysia Campus RR(M).

2. Categories of Withdrawal

- a. To finance members' tuition fees.
- b. To pay for the outstanding
- c. To pay for the children's tuition fees.
- d. Joint withdrawal with a spouse to pay for children's education.

3. The EPF Withdrawal will cover the following items;-

- a. Tuition fees imposed by RUMC, RCSI or UCD.
- b. Hostel and accommodation fees.
- c. One-way flight for first-year students studying abroad or out of their hometowns.

4. Frequency of Withdrawal

- a. Members may withdraw at every semester or academic year to pay for the tuition fees.
- b. To finance outstanding student loans.

5. Mode of Payment

a. Payment in Malaysia

The payment will be credited directly into the member's bank account, which should be active and in the list panel banks, recognised by EPF.

b. Payment to Foreign countries

The payment will be made using the Foreign Bank Draft.

6. RCSI & UCD Malaysia Campus (RUMC) will provide the following documents to the students.

a. Student Verification Letter

b. Letter of Approval on the course from the Ministry of Education.

7. For students who are starting their First Year of studies at either RCSI or UCD, the supporting documents will only be provided after the students have registered in Dublin. The parents will request to be reimbursed by EPF with RCSI or UCD receipts.

This will be considered a "refund application" since the tuition fees have been paid.

8. RUMC's active students (Year 2 to Year 5) would be able to request the documents from RUMC, for EPF to pay directly to RUMC, RCSI or UCD.
9. The funds can be withdrawn either through i-Akaun (member) or manual withdrawal at the nearest EPF Office.

Procedures for Withdrawal

Applications may be submitted to any EPF offices or by post.

1. Submission of Documents at the counter in the nearest EPF Office

Bring along both the original and photocopied documents for verification by the EPF officer (if document verification has not been done).

2. Submission by Post

Please ensure ALL documents have been verified by an officer authorised by the EPF, complete with the officer's full name, designation and official stamp, except for those documents that require verification by EPF officers only.

All applications by post must be addressed to:
Jabatan Pengurusan Transaksi
Kumpulan Wang Simpanan Pekerja
P.O. Box 00220, Jalan Sultan
46720 Petaling Jaya
Selangor

The checklist and more information for EPF withdrawal are available [here](#).

More information on the EPF withdrawal can be obtained from the [EPF website](#).