



## **ABOUT YOU AND YOUR EPF**

**JUST REMIND YOU AND CONCERN ABOUT YOUR EPF, IS ONLY FROM WHAT WE KNOW, FOR MORE INFORMATION, PLEASE PROCEED TO FIND OUT MORE FROM EPF DEPARTMENT.**

在此提醒并且关心您的 EPF。请亲自到 EPF 部门查询详情，因为在此只供一些我们已懂的资讯。

### **DEAREST VIP CUSTOMER:**

如果在你的 EPF 的受益人的名单里其中一个人死掉。你是可以继续拿你 EPF 的钱, 但如你和你 EPF 的受益人的名单一起死掉, 那你的 EPF 名单就会直接被取消。

如果很不幸运他/她比你早死, 那么你的 EPF 钱就会自动转去政府 Amanah Raya 就算你的 EPF 名单有很多个人的名字, 只要其中一个死掉, 其他几个受益人的名字都没有办法拿到钱。那些钱一样会自动转去政府 Amanah Raya。

奉劝各位- 如果其中一个受益人过世了, 你必须立刻去 EPF OFFICE 呈上当个人的死亡证明书和你必须立刻报上你最新的受益人名单。

如果你或你的受益人 (可能是你的另一半) 很不幸的两个人在同一时间死在同一场 (车祸/病) 在之前, 你应该要跟你的兄弟姐妹, 亲戚或父母, 告诉他们一定要再 3 天之内去 EPF OFFICE 呈上死亡证明书, 如果在 3 天内没有到 EPF OFFICE 报告同样的 那些钱一样会自动转去政府 Amanah Raya。

如果你的钱自动转去政府 Amanah Raya, 你的孩子要争取回那笔钱必须经过 3 个部门。

#### **1: Majlis Agama 2: Pejabat Tanah 3: Mahkamah**

如果要经过这 3 个部门, 最少要经过 2-3 年。(除非你在部门里面有认识人)在 Amanah Raya。

If ONE (1) of your Nominees in the EPF Nominees list dies, automatically the whole arrangement (EPF Nominees list) is VOID. Meaning if, you only put in One (1) name & unfortunately he/she dies before you – automatically EPF will channel your EPF money to trustee of AMANAH RAYA upon your death.

Even though if you have few names in the EPF Nominees list, - the whole arrangement is VOID & none of the individual names left in the EPF Nominees list will get their portion & automatically EPF will channel your EPF money to trustee of AMANAH RAYA upon your death.

Piece of advice - if any of the your Nominees in the EPF Nominees list dies, please do immediately approach the nearest EPF counter & present the Death Certificate of the individual & register your NEW / LATEST Nominee in the EPF Nominees list + NEW / LATEST percentage .

If, you & the other party (maybe spouse) involved in the same misfortune (accident / illness) that caused death to both yourself / spouse please, please, please alert your siblings / relatives / parents to immediately approach the nearest EPF counter & share the information within 3 days to AVOID all EPF money to be surrendered to trustee of AMANAH RAYA .

Upon surrender to trustee of AMANAH RAYA, your children will have to battle the money through 3 channels;

#### **1. Majlis Agama 2. Pejabat Tanah 3. Mahkamah**

The normal period via above 3 channels usually takes 2-3 years (except if you have inside/tip top connection) at Amanah Raya.

Note: The above is just based on our personal information only. Information is subject to validation and other information incidental thereto. Please refer to the designated authorized party for more information. Terimee does not guarantee the accuracy, completeness and/or applicability of the information provided. 以上只是一些我们所知的资讯, 此资讯的有效期限可被更改, 请向有关部门查询详情。特丽美不保证资讯的准确性, 完整或可行性。

