

No.	Question	Answer
1	Status of NMCE who obtains PR	<p>Q: Referring to the FAQ table below, NMCE was originally subject to employee and employer contribution deductions of 2% (Category 3). However, if NMCE obtains Permanent Resident status in October, does the deduction rate change to Category 1 (11% employee and 13% employer) as per the FAQ table, or remain at 2%?</p> <p>A: Yes, if a non-Malaysian member has obtained Permanent Resident (PR) status, the contribution rate will follow the rate set in the Third Schedule. In addition, the member's account consolidation process must be carried out according to the relevant MO/AK.</p>

2	Professional Visitor Pass	<p>Q: Are holders of a Professional Visitor Pass required to contribute to EPF given that the working period is only 3-12 months, most of them already contribute to a pension scheme in their home country, and salaries are paid by an overseas company? Are they still subject to EPF even if there is no salary payment by a Malaysian company?</p> <p>A: Generally, holders of a Professional Visit Pass are subject to mandatory EPF contributions as long as they work legally in Malaysia and receive a salary. Additionally, employers may submit the following documents for review and determination of contribution status:</p> <ul style="list-style-type: none">i. Employment contract with the company in the home countryii. Employment contract with the company in Malaysia, if anyiii. Secondment letter or agreementiv. Other relevant documents.
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3	Student Pass Holder	<p>Q: According to the FAQ, holders of a Student Pass are required to register and contribute to EPF. Are there any specific requirements for this registration as there is feedback from directors that registration cannot be done at EPF branches?</p> <p>A: Student Pass holders who have obtained permission to work from the Immigration Department of Malaysia are required to contribute to EPF. If employers face difficulties registering, they should submit relevant documents and information for further review.</p>
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4	Death Withdrawal Without Nomination	<p>Q: There is feedback from company directors that the process of death withdrawal without nomination for NMCE is complicated and involves high costs for NMCE's heirs in their home country, especially for Visitor Pass holders from Bangladesh, Vietnam, India, Myanmar, and others who lack knowledge in managing EPF savings in the event of death. Please clarify the nomination issue so staff can provide clear and strong answers to briefing participants, whether they should make a will, refer to the embassy, etc.</p> <p>A: These are the current conditions and procedures set. For further inquiries, please refer to the Policy & Strategy Department.</p>
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5	Transfer of Savings to BWTD	<p>Q: According to the FAQ, if there are no active contributions for three consecutive years, NMCE's EPF savings will be transferred to BWTD. Will notification be given to members via email, letter, SMS, or notification in the i-Akaun app?</p> <p>A: Notification will be sent to affected members based on the address in EPF records. In addition, members can check on the EPF website: Unclaimed Savings – EPF Malaysia.</p>
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