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WARTA KERAJAAN PERSEKUTUAN

*FEDERAL GOVERNMENT
GAZETTE*

KAEDAH-KAEDAH KUMPULAN WANG SIMPANAN
PEKERJA (PINDAAN) (NO. 3) 2021

*EMPLOYEES PROVIDENT FUND (AMENDMENT)
(NO. 3) RULES 2021*

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AKTA KUMPULAN WANG SIMPANAN PEKERJA 1991

KAEDAH-KAEDAH KUMPULAN WANG SIMPANAN PEKERJA (PINDAAN) (NO. 3) 2021

PADA menjalankan kuasa yang diberikan oleh seksyen 73 Akta Kumpulan Wang Simpanan Pekerja 1991 [*Akta 452*], Lembaga membuat kaedah-kaedah yang berikut:

Nama dan permulaan kuat kuasa

1. (1) Kaedah-kaedah ini bolehlah dinamakan **Kaedah-Kaedah Kumpulan Wang Simpanan Pekerja (Pindaan) (No. 3) 2021**.

(2) Kaedah-Kaedah ini mula berkuat kuasa pada 1 Oktober 2021.

Pindaan kaedah 41

2. Kaedah-Kaedah Kumpulan Wang Simpanan Pekerja 1991 [*P.U. (A) 493/1991*] dipinda dalam kaedah 41 dengan memasukkan selepas subkaedah (10T) subkaedah yang berikut:

“Ahli Kumpulan Wang mengambil polisi insurans atau sijil takaful. (10U) Jika notis pengeluaran dibuat di bawah perenggan 54(6)(j) Akta atas alasan bahawa ahli Kumpulan Wang mengambil suatu polisi insurans atau sijil takaful bagi dirinya sendiri, atau dirinya sendiri dan mana-mana orang yang diluluskan, ahli Kumpulan Wang itu hendaklah memberikan suatu notis pengeluaran kepada Lembaga mengikut apa-apa cara yang ditentukan oleh Lembaga.

(10V) Notis pengeluaran yang dibuat di bawah subkaedah (10U) hendaklah disertakan dengan apa-apa dokumen yang berhubungan dengan polisi insurans atau sijil takaful sebagai keterangan bagi menyokong notis pengeluaran itu.

(10W) Jika Lembaga berpuas hati dengan notis pengeluaran yang dibuat di bawah subkaedah (10U), Lembaga boleh—

- (a) membenarkan pengeluaran daripada Akaun II ahli Kumpulan Wang; dan
- (b) membayar sebahagian atau keseluruhan jumlah yang diperlukan bagi pengambilan polisi insurans atau sijil takaful tertakluk kepada amaun yang ada pada kredit Akaun II ahli Kumpulan Wang.

(10X) Jumlah yang disebut dalam perenggan (10W)(b) hendaklah dibayar secara tahunan kepada syarikat insurans atau takaful.

(10Y) Lembaga boleh, pada bila-bila masa sebelum habis tempoh polisi insurans atau sijil takaful, berhenti membuat pembayaran bagi jumlah yang disebut dalam perenggan (10W)(b) jika ahli Kumpulan Wang itu—

- (a) membatalkan notis pengeluaran; atau
- (b) membatalkan polisi insurans atau sijil takaful yang diambil daripada syarikat insurans atau takaful.

(10Z) Jika ahli Kumpulan Wang itu membatalkan polisi insurans atau sijil takaful yang diambil daripada syarikat insurans atau takaful, syarikat insurans atau takaful itu hendaklah, dalam tempoh yang ditentukan oleh Lembaga, membayar balik jumlah yang tidak diperuntukkan bagi maksud

pengambilan polisi insurans atau sijil takaful itu kepada Lembaga.

(10ZA) Bagi maksud subkaedah (10U) dan subkaedah ini—

- (a) “orang yang diluluskan” ertinya anak atau suami atau isteri ahli Kumpulan Wang itu;
- (b) “anak” mempunyai erti yang diberikan kepadanya dalam subkaedah (10E) Kaedah-Kaedah ini; dan
- (c) “suami atau isteri” mempunyai erti yang diberikan kepadanya dalam perenggan (10M)(d) Kaedah-Kaedah ini.”.

Dibuat 2 Julai 2021

[KWSP/JUU/9/1/GUB(U)33; PN(PU2)498/Jld.17]

TAN SRI AHMAD BADRI BIN MOHD ZAHIR
Pengerusi
Lembaga Kumpulan Wang Simpanan Pekerja

EMPLOYEES PROVIDENT FUND ACT 1991

EMPLOYEES PROVIDENT FUND (AMENDMENT) (NO. 3) RULES 2021

IN exercise of the powers conferred by section 73 of the Employees Provident Fund Act 1991 [Act 452], the Board makes the following rules:

Citation and commencement

1. (1) These rules may be cited as the **Employees Provident Fund (Amendment) (No. 3) Rules 2021**.

(2) These Rules come into operation on 1 October 2021.

Amendment of rule 41

2. The Employees Provident Fund Rules 1991 [*P.U. (A) 493/1991*] are amended in rule 41 by inserting after subrule (10T) the following subrules:

“Member of Fund takes insurance policy or takaful certificate. (10U) Where a notice of withdrawal is made under paragraph 54(6)(j) of the Act on the ground that a member of the Fund takes an insurance policy or a takaful certificate for himself, or himself and any approved person, the member of the Fund shall give a notice of withdrawal to the Board in accordance with any manner as determined by the Board.

(10V) The notice of withdrawal made under subrule (10U) shall be accompanied with any document relating to the insurance policy or takaful certificate as evidence in support of the notice of withdrawal.

(10W) Where the Board is satisfied with the notice of withdrawal made under subrule (10U), the Board may—

(a) authorize the withdrawal from Account II of the member of the Fund; and

(b) pay partly or wholly the sum required for the taking of insurance policy or takaful certificate subject to the amount standing to the credit in Account II of the member of the Fund.

(10X) The sum referred to in paragraph (10W)*(b)* shall be paid on a yearly basis to an insurance or a takaful company.

(10Y) The Board may, at any time before the expiry of the insurance policy or takaful certificate, cease to make payment for the sum referred to in paragraph (10W)*(b)* if the member of the Fund—

(a) revokes the notice of withdrawal; or

(b) cancels the insurance policy or takaful certificate taken from the insurance or takaful company.

(10Z) Where the member of the Fund cancels the insurance policy or takaful certificate taken from the insurance or takaful company, the insurance or takaful company shall, within the period as determined by the Board, refund the unallocated sum for the purpose of taking the insurance policy or takaful certificate to the Board.

(10ZA) For the purposes of subrule (10U) and this subrule—

(a) “approved person” means child or spouse of the member of the Fund;

- (b) “child” has the meaning assigned to it in subrule (10E) of these Rules; and
- (c) “spouse” has the meaning assigned to it in paragraph (10M)(d) of these Rules.”.

Made 2 July 2021

[KWSP/JUU/9/1/GUB(U)33; PN(PU2)498/J]d.17]

TAN SRI AHMAD BADRI BIN MOHD ZAHIR
Chairman
Employees Provident Fund Board