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WARTA KERAJAAN PERSEKUTUAN

*FEDERAL GOVERNMENT  
GAZETTE*

KAEDAH-KAEDAH KUMPULAN WANG SIMPANAN  
PEKERJA (PELABURAN DALAM INSTITUSI  
PENGURUSAN DANA) 2016

*EMPLOYEES PROVIDENT FUND (INVESTMENT IN FUND  
MANAGEMENT INSTITUTION) RULES 2016*



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AKTA KUMPULAN WANG SIMPANAN PEKERJA 1991

KAEDAH-KAEDAH KUMPULAN WANG SIMPANAN PEKERJA (PELABURAN DALAM  
INSTITUSI PENGURUSAN DANA) 2016

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 (Pelaburan dalam Institusi Pengurusan Dana) 2016**.

(2) Kaedah-Kaedah ini mula berkuat kuasa pada 1 Januari 2017.

**Tafsiran**

2. Dalam Kaedah-Kaedah ini, melainkan jika konteksnya menghendaki makna yang lain—

“Akaun I” ertinya akaun yang disenggarakan oleh Lembaga mengikut Peraturan-Peraturan Kumpulan Wang Simpanan Pekerja 2001 [*P.U. (A) 409/2001*];

“akaun pelaburan” ertinya akaun ahli Kumpulan Wang dengan institusi pengurusan dana;

“institusi pengurusan dana” ertinya institusi pengurusan dana atau institusi lain yang diluluskan, yang dilantik oleh Menteri bagi maksud pelaburan di bawah Bahagian IIIA Akta;

“simpanan asas” ertinya suatu jumlah simpanan dalam Akaun I yang ditentukan oleh Lembaga mengikut umur seseorang ahli Kumpulan Wang sebagaimana yang dinyatakan dalam Jadual.

**Permohonan bagi pelaburan di bawah Bahagian IIIA Akta**

3. (1) Tiada jumlah wang yang ada pada kredit seseorang ahli Kumpulan Wang boleh dipindahkan kepada mana-mana institusi pengurusan dana kecuali dengan kebenaran Lembaga.

(2) Seseorang ahli Kumpulan Wang yang berniat untuk membuat pelaburan di bawah Bahagian IIIA Akta hendaklah membuat permohonan kepada Lembaga mengikut apa-apa cara sebagaimana yang ditentukan oleh Lembaga.

(3) Lembaga boleh membenarkan permohonan di bawah subkaedah (2) jika—

(a) amaun yang ada pada kredit ahli Kumpulan Wang dalam Akaun I melebihi amaun simpanan asas sebagaimana yang dinyatakan dalam Jadual;

(b) ahli Kumpulan Wang itu belum mencapai umur lima puluh lima tahun; dan

(c) ahli Kumpulan Wang itu telah membuka akaun pelaburan dengan institusi pengurusan dana.

**Pemindahan amaun pelaburan**

4. (1) Jika Lembaga membenarkan suatu permohonan seseorang ahli Kumpulan Wang untuk melabur di bawah Bahagian IIIA Akta, Lembaga hendaklah, tertakluk kepada subkaedah (2), memindahkan amaun yang ada pada kredit ahli Kumpulan Wang itu ke dalam akaun pelaburan ahli Kumpulan Wang itu mengikut apa-apa cara sebagaimana yang ditentukan oleh Lembaga.

(2) Amaun yang boleh dipindahkan di bawah subkaedah (1) tidak boleh melebihi tiga puluh peratus daripada amaun yang melebihi simpanan asas sebagaimana yang dinyatakan dalam Jadual tertakluk kepada amaun pelaburan minimum sebanyak satu ribu ringgit.

(3) Lembaga tidak boleh membuat apa-apa pemindahan amaun yang disebut dalam subkaedah (1) jika Lembaga menerima notis mengenai kematian ahli Kumpulan Wang itu sebelum apa-apa pemindahan dibuat.

**Lembaga boleh membenarkan pelaburan seterusnya**

5. (1) Lembaga boleh membenarkan permohonan ahli Kumpulan Wang yang telah membuat pelaburan dengan institusi pengurusan dana untuk membuat pelaburan seterusnya pada lat tempoh sembilan puluh hari dari tarikh pemindahan pelaburan terdahulu yang dibuat dengan syarat amaun yang boleh dipindahkan tidak boleh melebihi tiga puluh peratus daripada baki yang melebihi simpanan asas sebagaimana yang dinyatakan dalam Jadual dengan amaun pelaburan minimum sebanyak satu ribu ringgit.

(2) Apa-apa pemindahan amaun oleh Lembaga bagi pelaburan seterusnya di bawah subkaedah (1) hendaklah dibuat ke dalam mana-mana akaun pelaburan.

**Lembaga tidak bertanggungjawab atas kerugian pelaburan**

6. Lembaga tidak bertanggungjawab bagi apa-apa kerugian daripada pelaburan yang dibuat oleh seseorang ahli Kumpulan Wang di bawah Bahagian IIIA Akta.

**Pembatalan tidak dibenarkan**

7. Mana-mana ahli Kumpulan Wang yang telah membuat permohonan untuk melabur di bawah Bahagian IIIA Akta tidak dibenarkan untuk membatalkan permohonannya.

**Penutupan akaun pelaburan atau pencairan pelaburan**

8. (1) Mana-mana ahli Kumpulan Wang boleh—

(a) menutup akaun pelaburannya dan mengarahkan institusi pengurusan dana memindahkan kesemua amaun yang berada dalam akaun pelaburan itu kepada Kumpulan Wang; atau

(b) mengarahkan institusi pengurusan dana untuk mencairkan kesemua atau sebahagian daripada pelaburannya dan memindahkan kepada Kumpulan Wang kesemua atau sebahagian daripada pelaburan yang dcairkan itu.

(2) Walau apa pun subkaedah (1), mana-mana ahli Kumpulan Wang boleh pada bila-bila masa, tertakluk kepada Kaedah-Kaedah ini, membuat permohonan seterusnya untuk melabur di bawah Bahagian IIIA Akta.

(3) Apa-apa amaun yang dipindahkan semula kepada Kumpulan Wang di bawah subkaedah (1) hendaklah dikreditkan ke dalam Akaun I ahli Kumpulan Wang.

### **Penamatan pelantikan institusi pengurusan dana**

9. Jika pelantikan suatu institusi pengurusan dana ditamatkan, institusi pengurusan dana itu hendaklah mencairkan kesemua pelaburan ahli Kumpulan Wang dan memindahkan ke dalam Kumpulan Wang semua amaun yang ada dalam akaun pelaburan ahli Kumpulan Wang itu termasuklah semua dividen ke atas pelaburan itu mengikut apa-apa cara dan dalam apa-apa tempoh yang ditentukan oleh Lembaga.

### JADUAL [Kaedah 3, 4 & 5]

#### Jumlah Simpanan Asas dalam Akaun I

<b>Umur Ahli Kumpulan Wang (Tahun)</b>	<b>Jumlah Simpanan Asas (RM)</b>
18	1,000
19	3,000

<b>Umur Ahli Kumpulan Wang (Tahun)</b>	<b>Jumlah Simpanan Asas (RM)</b>
20	5,000
21	6,000
22	8,000
23	10,000
24	12,000
25	14,000
26	17,000
27	20,000
28	23,000
29	26,000
30	29,000
31	33,000
32	37,000
33	41,000

<b>Umur Ahli Kumpulan Wang (Tahun)</b>	<b>Jumlah Simpanan Asas (RM)</b>
34	45,000
35	50,000
36	55,000
37	60,000
38	66,000
39	72,000
40	78,000
41	85,000
42	92,000
43	100,000
44	108,000
45	116,000
46	125,000
47	134,000

<b>Umur Ahli Kumpulan Wang (Tahun)</b>	<b>Jumlah Simpanan Asas (RM)</b>
48	144,000
49	154,000
50	165,000
51	176,000
52	188,000
53	201,000
54	214,000
55	228,000

Dibuat 20 Disember 2016

[9/1/GUB(U)-4 Vol. 4; KK/SID/(S)/9/419/379/23/1 Jld. 38; PN(PU2)498/X]

**TAN SRI SAMSUDIN BIN OSMAN**  
*Pengerusi*  
*Lembaga Kumpulan Wang Simpanan Pekerja*

EMPLOYEES PROVIDENT FUND ACT 1991

EMPLOYEES PROVIDENT FUND (INVESTMENT IN FUND MANAGEMENT INSTITUTION)  
RULES 2016

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 (Investment in Fund Management Institution) Rules 2016**.

(2) These Rules come into operation on 1 January 2017.

**Interpretation**

2. In these Rules, unless the context otherwise requires—

“Account I” means the account maintained by the Board in accordance with the Employees Provident Fund Regulations 2001 [*P.U. (A) 409/2001*];

“investment account” means an account of the member of the Fund with a fund management institution;

“fund management institution” means the fund management institution or other approved institution, appointed by the Minister for the purpose of investment under Part IIIA of the Act;

“basic savings” means an amount of savings in Account I which is determined by the Board in accordance with the age of a member of the Fund as specified in the Schedule.

**Application for investment under Part IIIA of the Act**

3. (1) No sum of money standing to the credit of a member of the Fund may be transferred to any fund management institution except with the approval of the Board.

(2) A member of the Fund who intends to make an investment under Part IIIA of the Act shall make an application to the Board in any manner as determined by the Board.

(3) The Board may approve the application under subrule (2) if—

(a) the amount standing to the credit of the member of the Fund in Account I exceeds the amount of basic savings as specified in the Schedule;

(b) the member of the Fund has not attained the age of fifty-five years; and

(c) the member of the Fund has opened an investment account with the fund management institution.

**Transfer of investment amount**

4. (1) If the Board has approved an application of a member of the Fund to invest under Part IIIA of the Act, the Board shall, subject to subrule (2), transfer the amount standing to the credit of the member of the Fund to the investment account of the member of the Fund in any manner as may be determined by the Board.

(2) The amount which may be transferred under subrule (1) shall not exceed thirty percent of the amount in excess of the basic savings as specified in the Schedule subject to the minimum investment amount of one thousand ringgit.

(3) The Board shall not make any transfer of the amount referred to in subrule (1) if the Board has received notice of the death of the member of the Fund before any transfer is made.

**The Board may approve subsequent investment**

5. (1) The Board may approve the application of the member of the Fund who has made investment with the fund management institution to make subsequent investment at the interval of ninety days from the date of the previous investment transfer made provided that the amount which may be transferred shall not exceed thirty percent of the amount in excess of the basic savings as specified in the Schedule with the minimum investment amount of one thousand ringgit.

(2) Any transfer of amount by the Board for the subsequent investment under subrule (1) shall be made to any investment account.

**The Board is not responsible for any loss from investment**

6. The Board shall not be responsible for any loss from the investment made by a member of the Fund under Part IIIA of the Act.

**Revocation is not permissible**

7. Any member of the Fund who has made an application for investment under Part IIIA of the Act shall not be allowed to revoke his application.

**Closing of investment account or liquidation of investment**

8. (1) Any member of the Fund may—

(a) close his investment account and instruct the fund management institution to transfer all amount standing to the investment account to the Fund; or

(b) instruct the fund management institution to liquidate all or part of his investment and transfer to the Fund all or part of the investment so liquidated.

(2) Notwithstanding subrule (1), any member of the Fund may at any time, subject to these Rules, make subsequent application for investment under Part IIIA of the Act.

(3) Any amount which is retransferred to the Fund under subrule (1) shall be credited into Account I of the member of the Fund.

### **Termination of appointment of fund management institution**

9. If the appointment of a fund management institution is terminated, the fund management institution shall liquidate all investments of members of the Fund and transfer to the Fund all amount standing to the investment account of the members of the Fund including all dividend on the investment in any manner and within any period determined by the Board.

#### SCHEDULE [Rules 3, 4 & 5]

##### Total Basic Savings in Account I

<b>Age of the Member of the Fund (Year)</b>	<b>Basic Savings Amount (RM)</b>
18	1,000
19	3,000
20	5,000
21	6,000
22	8,000
23	10,000

<b>Age of the Member of the Fund (Year)</b>	<b>Basic Savings Amount (RM)</b>
24	12,000
25	14,000
26	17,000
27	20,000
28	23,000
29	26,000
30	29,000
31	33,000
32	37,000
33	41,000
34	45,000
35	50,000
36	55,000
37	60,000

<b>Age of the Member of the Fund (Year)</b>	<b>Basic Savings Amount (RM)</b>
38	66,000
39	72,000
40	78,000
41	85,000
42	92,000
43	100,000
44	108,000
45	116,000
46	125,000
47	134,000
48	144,000
49	154,000
50	165,000
51	176,000

<b>Age of the Member of the Fund (Year)</b>	<b>Basic Savings Amount (RM)</b>
52	188,000
53	201,000
54	214,000
55	228,000

Made 20 December 2016

[9/1/GUB(U)-4 Vol. 4; KK/SID/(S)/9/419/379/23/1 Jld. 38; PN(PU2)498/X]

TAN SRI SAMSUDIN BIN OSMAN  
*Chairman*  
*Employees Provident Fund Board*