

**GUIDE TO COMPLETE PRS HOUSING WITHDRAWAL FORM**



APPLICANT IS ADVISED TO READ THE FOLLOWING INSTRUCTIONS CAREFULLY BEFORE COMPLETING THE HOUSING WITHDRAWAL FORM

**1.0 COMPLETING & SUBMITTING THE FORM**

- Please ensure the form is filled using a black ink pen with clear and legible handwriting in CAPITAL LETTERS.
  - Use of liquid paper is not allowed on the Housing Withdrawal Form and any other supporting documents (if required).
  - The Housing Withdrawal Form (PPA004D & PPA005D) and other supporting documents (if required) are to be submitted to the PRS Provider the PRS Member (“member”) has an account with and from which account the withdrawal is to be made
- a) For withdrawals to Purchase a House or to Build a House , kindly fill up PPA004D withdrawal form  
 b) For withdrawals to Reduce or Redeem a Housing Loan, kindly fill up PPA005F withdrawal form
- Members who wish to withdraw from multiple PRS Providers, are required to complete and submit a Housing Withdrawal Form for each PRS Provider that the Member is applying to
  - Member/applicant is required to get all the additional documents complete based on below type of withdrawal:

| WITHDRAWAL FOR PURCHASE OF HOME   | WITHDRAWAL FOR BUILDING A HOME  | WITHDRAWAL TO REDUCE/REDEEM HOUSING LOAN   |
|---|---|--|
| <ul style="list-style-type: none"> <li>• Proof of purchase; and</li> <li>• Proof of financing</li> <li>• Proof of Payment (for self-financing)</li> </ul> | <ul style="list-style-type: none"> <li>• Proof of financing</li> <li>• Proof of Ownership</li> <li>• Proof of Construction</li> <li>• Proof of Payment (for self-financing)</li> <li>• Proof of approval showing that it is under the municipal council’s jurisdiction</li> </ul> | <ul style="list-style-type: none"> <li>• Housing loan balance statement</li> </ul> |

Table 6.3.1: Documents required for housing withdrawal

- Member/applicant is required to indicate method of withdrawal:
  - 1) Normal withdrawal application
  - 2) Fast-track withdrawal application

**2.0 TYPES OF WITHDRAWAL**

**2.1 Normal Withdrawal Application**

List of required documents:

| PRS Withdrawal for   | Required Documents  |
|--|---|
| Withdrawal for purchasing a house (Developer Unit with Loan) | 1) Form PPA004D (PPA Buy/Build House Withdrawal Form); and<br>2) Copy of Identification Card (MyKad/Police Identification Card/Military Identification Card/ Permanent Resident Identification Card (MyPR)/ Passport); and<br>3) Proof of purchase: Copy of Sale and Purchase Agreement (withdrawal application must be made within 3 years of the date of the Sale and Purchase Agreement); and<br>4) Proof of financing (for housing loan): Copy of a valid Housing Loan Approval Letter (withdrawal application must be made within 1 year of the date of the Housing Loan Approval Letter); and<br><br>Note: Only submit relevant pages of documents showing the Member’s name as a purchaser or co purchaser in the Sale and Purchase Agreement, borrower or co borrower in the Housing Loan Approval Letter and named as owner or co-owner in the |

| PRS Withdrawal for  | Required Documents  |
|---|---|
|   | <p>Construction Agreement, the purchase price and the date of the agreement.</p> <p>5) A copy of Member's bank account statement</p> <p>Note: in the event the withdrawal application is made more than 1 year from the date of the Housing Loan Approval Letter the following additional documents are required to be submitted as illustrated below:</p> <ul style="list-style-type: none"> <li>•Copy of the valid Housing Loan Approval Letter; AND</li> <li>•Copy of Housing Loan Agreement/Mortgage Form 16A/Deed of Assignment/Title Deed executed by the Member;</li> </ul>  |
| <p>Withdrawal for purchasing a house (Developer Unit with Self-Financing)</p> | <p>1) Form PPA004D (PPA Buy/Build House Withdrawal Form); and</p> <p>2) Copy of Identification Card (MyKad/Police Identification Card/Military Identification Card/ Permanent Resident Identification Card (MyPR)/ Passport); and</p> <p>3) Proof of purchase: Copy of Sale and Purchase Agreement (withdrawal application must be made within 3 years of the date of the Sale and Purchase Agreement); and</p> <p>4) Proof of payment (for self-finance): Receipt of payment of not less than 20% of the property price; OR</p> <p>Proof of cash purchase (for self-finance): Developer confirmation letter regarding cash purchase. Must contain information on the details of the property; OR</p> <p>Proof of construction (for self-finance): Architect's certificate/ payment request letter for contrition progress of no less than 20% OR Certificate of fitness/ certificate of occupation.</p> <p>5) A copy of Member's bank account statement</p> <p>Note: in the event the withdrawal application is made more than 1 year from the date of the Housing Loan Approval Letter the following additional documents are required to be submitted as illustrated below:</p> <ul style="list-style-type: none"> <li>•Copy of the valid Housing Loan Approval Letter ; AND</li> <li>•Copy of Housing Loan Agreement/Mortgage Form 16A/Deed of Assignment/Title Deed executed by the Member;</li> </ul> |
| <p>Withdrawal for purchasing a house (Sub sales unit with Loan)</p>           | <p>1) Form PPA004D (PPA Buy/Build House Withdrawal Form); and</p> <p>2) Copy of Identification Card (MyKad/Police Identification Card/Military Identification Card/ Permanent Resident Identification Card (MyPR)/ Passport); and</p> <p>3) Proof of purchase: Copy of Sale and Purchase Agreement (withdrawal application must be made within 3 years of the date of the Sale and Purchase Agreement); OR</p> <p>Copy of Deed Title/Official Records Search (Catatan Carian Rasmi) with Seller's name/Transfer of Ownership Consent Letter from the Land Office (if there is transfer of ownership restriction by the authority);OR</p> <p>Copy of Title Deed with Member's name endorsed as owner; OR</p> <p>Copy of Transfer of Ownership Form KTN 14A executed by the Member and completed by the Land Office; OR</p>   |

| PRS Withdrawal for  | Required Documents   |
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|   | <p>At least an executed Transfer of Ownership Form KTN 14A together with the receipt of submission to the Land Office; OR</p> <p>Copy of Developer Confirmation Letter regarding details of the property if the deed title has not been issued; OR</p> <p>Copy of Transfer of Ownership Consent Letter from the Land Office/State government (if there is transfer of ownership restriction by the authority) if the deed title has not been issued; OR</p> <p>Copy of Deed of Assignment executed by the Member and the seller which has been completed and with stamp duty (or produce the stamp receipt) of 1% of the sale price paid and stamped if the deed title has not been issued.</p> <p>4) Proof of financing (for housing loan): Copy of a valid Housing Loan Approval Letter (withdrawal application must be made within 1 year of the date of the Housing Loan Approval Letter</p> <p>5) A copy of Member’s bank account statement</p> <p>Note: in the event the withdrawal application is made more than 1 year from the date of the Housing Loan Approval Letter the following additional documents are required to be submitted:</p> <p>Copy of the valid Housing Loan Approval Letter;<br/>And<br/>Copy of Housing Loan Agreement/Mortgage Form 16A/Deed of Assignment/Title Deed executed by the Member</p> |
| <p>Withdrawal for purchasing a house (Sub sales unit with Self-Financing)</p> | <p>1) Form PPA004D (PPA Buy/Build House Withdrawal Form); and</p> <p>2) Copy of Identification Card (MyKad/Police Identification Card/Military Identification Card/ Permanent Resident Identification Card (MyPR)/ Passport); and</p> <p>3) Proof of purchase: Copy of Sale and Purchase Agreement (withdrawal application must be made within 3 years of the date of the Sale and Purchase Agreement); OR</p> <p>Copy of Title Deed with Member's name endorsed as owner; OR</p> <p>Copy of Transfer of Ownership Form KTN 14A executed by the Member and completed by the Land Office; OR</p> <p>At least an executed Transfer of Ownership Form KTN 14A together with the receipt of submission to the Land Office; OR</p> <p>Copy of Deed of Assignment executed by the Member and the seller which has been completed and with stamp duty (or produce the stamp receipt) of 1% of the sale price paid and stamped if the deed title has not been issued.</p> <p>4) Proof of transaction: A confirmation letter from a law firm that is managing the sales and purchase transaction. The letter must contain details of the property and that the purchase was made by cash; OR</p> <p>Proof of payment: Payment of at least 20% of the house price; OR</p> <p>5) A copy of Member’s bank account statement</p>            |

| PRs Withdrawal for  | Required Documents  |
|---|---|
| Withdrawal to Build House with Land Purchase (With Loan)      | <p>1) Form PPA004D (PPA Buy/Build House Withdrawal Form); and</p> <p>2) Copy of Identification Card (MyKad/Police Identification Card/Military Identification Card/ Permanent Resident Identification Card (MyPR)/ Passport); and</p> <p>3) Proof of financing: Copy of Housing Loan Approval Letter which is still valid*; and</p> <p>4) Proof of construction: Copy of Construction Agreement with the Member as owner or co-owner (withdrawal application must be made within 3 years from the date of the Construction Agreement and the Construction Agreement must be dated not more than 2 years from date of Land Purchase Agreement); OR</p> <p>Letter of Oath – must include property details, home type, build start date and construction cost with RM10.00 revenue stamp; and</p> <p>5) Proof of ownership: Copy of Land Purchase Agreement; and</p> <p>6) Proof of Approval showing that it is under the municipal council’s jurisdiction</p> <p><b>Property under Municipal Council’s jurisdiction</b></p> <p>Approval construction letter by Local Authority<br/>OR<br/>An approved building plan from the Local Authorities</p> <p><b>Property not under Municipal Council’s jurisdiction</b></p> <p>The confirmation letter of the house is located outside the Municipal Council area of the Local Authority/Village Head /Penghulu/Village Committee (JKK)<br/>AND<br/>building sketch; and</p> <p>7) A copy of member’s bank account statement (not the front cover).</p> <p>* In the event the withdrawal application is made more than 1 year from the date of the Housing Loan Approval Letter the following documents are required:- Copy of valid Housing Loan Approval Letter; AND<br/>- Copy of Housing Loan Agreement/Mortgage Form 16A/Deed of Assignment/Title Deed executed by the Member</p> |
| Withdrawal to Build House with Land Purchase (Self-Financing) | <p>1) Form PPA004D (PPA Buy/Build House Withdrawal Form); and</p> <p>2) Copy of Identification Card (MyKad/Police Identification Card/Military Identification Card/ Permanent Resident Identification Card (MyPR)/ Passport); and</p> <p>3) Proof of payment: Payment of no less than 20% of the property price Purchased receipt /bill of building materials;<br/>OR<br/>Receipt of labour cost for build;<br/>OR<br/>Confirmation of payment from contractor (Proof of payment not later than 3 years from application date); and</p> <p>4) Proof of construction: Copy of Construction Agreement with the Member named as owner or co-owner (withdrawal application</p>  |

| PRS Withdrawal for   | Required Documents   |
|--|--|
|  | <p>must be made within 3 years from the date of the Construction Agreement and the Construction Agreement must be dated not more than 2 years from date of Land Purchase Agreement); OR</p> <p>Letter of Oath – must include property details, home type, build start date and construction cost with RM10.00 revenue stamp; and</p> <p>5) Proof of ownership: Copy of Land Purchase Agreement; and</p> <p>6) Proof of Approval showing that it is under the municipal council’s jurisdiction</p> <p><b>Property under Municipal Council’s jurisdiction</b></p> <p>Approval construction letter by Local Authority<br/>OR<br/>An approved building plan from the Local Authorities</p> <p><b>Property not under Municipal Council’s jurisdiction</b></p> <p>The confirmation letter of the house is located outside the Municipal Council area of the Local Authority/Village Head /Penghulu/Village Committee (JKK)<br/>AND<br/>building sketch; and</p> <p>7) A copy of member’s bank account statement (not the front cover).</p>   |
| <p>Withdrawal to Build House on Owned Land (with Loan)</p> | <p>1) Form PPA004D (PPA Buy/Build House Withdrawal Form); and</p> <p>2) Copy of Member’s Identification Card (MyKad/Police Identification Card/Military Identification Card/ Permanent Resident Identification Card (MyPR)/ Passport); and</p> <p>3) Proof of financing: Copy of Housing Loan Approval Letter which is still valid; and</p> <p>4) Proof of construction: Copy of Construction Agreement with the Member named as owner or co-owner (withdrawal application must be made within 3 years from the date of the Construction Agreement ); OR</p> <p>Letter of Oath – must include property details, home type, build start date and construction cost with RM10.00 revenue stamp; and</p> <p>5) Proof of ownership: Copy of Land Title Deed/Land Search (Catatan Carian Rasmi) showing the Member as owner or co-owner of the property; and</p> <p>6) Proof of Approval showing that it is under the municipal council’s jurisdiction</p> <p><b>Property under Municipal Council’s jurisdiction</b></p> <p>Approval Letter to build the house from the local authority<br/>OR<br/>complete building plan with the local authority’s approval</p> |

| PRs Withdrawal for  | Required Documents  |
|---|---|
|   | <p><b>Property not under Municipal Council's jurisdiction</b><br/>Confirmation letter for homes built outside the Municipal Council's jurisdiction by the local authorities/Head of Village/Village Committee members AND building plan AND home construction site plan; AND</p> <p>7) A copy of Member's bank account statement (not the front cover).</p>   |
| <p>Withdrawal to Build House on Owned Land (Self-Financing)</p> | <ol style="list-style-type: none"> <li>1) Form PPA004D (PPA Buy/Build House Withdrawal Form); and</li> <li>2) Copy of Member's Identification Card (MyKad/Police Identification Card/Military Identification Card/ Permanent Resident Identification Card (MyPR)/ Passport); and</li> <li>3) Proof of payment: Payment of no less than 20% of the property price Purchased receipt /bill of building materials;<br/>OR<br/>Receipt of labour cost for build;<br/>OR<br/>Confirmation of payment from contractor (Proof of payment not later than 3 years from application date); and</li> <li>4) Proof of construction: Copy of Construction Agreement with the Member named as owner or co-owner (withdrawal application must be made within 3 years from the date of the Construction Agreement ); OR<br/><br/>Letter of Oath – must include property details, home type, build start date and construction cost with RM10.00 revenue stamp; and</li> <li>5) Proof of ownership: Copy of Land Title Deed/Land Search (Catatan Carian Rasmi) showing the Member as owner or co-owner of the property; and</li> <li>6) Proof of Approval showing that it is under the municipal council's jurisdiction</li> </ol> <p><b>Property under Municipal Council's jurisdiction</b><br/>Approval Letter to build the house from the local authority<br/>OR<br/>complete building plan with the local authority's approval</p> <p><b>Property not under Municipal Council's jurisdiction</b><br/>Confirmation letter for homes built outside the Municipal Council's jurisdiction by the local authorities/Head of Village/Village Committee members AND building plan AND home construction site plan; AND</p> <p>7) A copy of Member's bank account statement (not the front cover).</p> |
| <p>Withdrawals to Reduce or redeem Housing Loan</p>             | <ol style="list-style-type: none"> <li>1) Form PPA005D (PPA Reduce or redeem Housing Loan Withdrawal Form); and</li> <li>2) Copy of Identification Card (MyKad/Police Identification Card/Military Identification Card/ Permanent Resident Identification Card (MyPR)/ Passport); and</li> <li>3) Certified true copy of housing loan account balance statement (Follow EPF format) dated not more than 3 months from the date of application.</li> </ol>   |

| PRS Withdrawal for | Required Documents   |
|--------------------|--|
|                    | *Certified true copy of housing loan balance statement certified by commissioner of oath or bank officer is required if there is only one original housing loan balance statement. |

## 2.2 Fast-Track Withdrawal Application

- Members who have the following proof of withdrawal from Employee Provident Fund (EPF) are eligible for fast-track withdrawal (**no requirement to submit proof of purchase , proof of financing, proof of construction, proof of ownership or proof of approval documents**):

| PRS Withdrawal for  | Required Documents  |
|---|---|
| Withdrawal for purchasing a house   | <ol style="list-style-type: none"> <li>1) Form PPA004D (PPA Buy/Build House Withdrawal Form); and</li> <li>2) Copy of Identification Card (MyKad/Police Identification Card/Military Identification Card/ Permanent Resident Identification Card (MyPR)/ Passport); and</li> <li>3) Certified true copy of EPF Account Statement (reflecting successful Buy House Withdrawal from member's EPF Account and dated not more than 12 months from the date of application); and</li> <li>4) A copy of member's bank account statement (not the front cover).</li> </ol>   |
| Withdrawal to Build House with Land Purchase or Build House on owned land | <ol style="list-style-type: none"> <li>1) Form PPA004D (PPA Buy/Build House Withdrawal Form); and</li> <li>2) Copy of Identification Card (MyKad/Police Identification Card/Military Identification Card/ Permanent Resident Identification Card (MyPR)/ Passport); and</li> <li>3) Certified true copy of EPF Account Statement (reflecting successful Build House Withdrawal from member's EPF Account and dated not more than 12 months from the date of application); and</li> <li>4) A copy of member's bank account statement (not the front cover).</li> </ol> |

- 2.3** Please ensure all supporting documents submitted are certified true copies and verified by a Commissioner of Oaths, complete with the name, address and official stamp of the Commissioner of Oaths.

## 3.0 FURTHER REQUIREMENTS

- The withdrawal must be to finance the purchase of a residential house\* in Malaysia from a developer or a sub sale; or to finance the construction of a new house at the time of the land purchase or solely to finance the construction of a new house on land owned or co-owned by the Member or to reduce or redeem a Member's housing loan balance on condition the Member is stated to be a purchaser or co purchaser in the Sale and Purchase Agreement, borrower or co borrower in the Housing Loan Approval Letter and owner or co-owner in the Construction Agreement;
- Members required to have a minimum balance of RM500 in Sub-Account B in order to be eligible to make the withdrawal.
- There must be an approved loan from recognised lenders\*\* or alternatively members may self-finance;
- Members are allowed to withdraw fully from Sub-Account B ONLY and are exempted from the 8% tax penalty.

\*Residential home is defined as bungalow/terrace/semi-detached/apartment/ condominium/ studio apartment/service apartment /townhouse/SOHO or a shop lot with a residential unit from a developer in Malaysia

\*\* Certified financial institutions under the Financial Services Act 2013 or Islamic Financing 2013; Central/State Government or any other government financing institutions; member's employer; Licensed Corporation/Cooperative bodies (approved by SKM); Insurance Companies licensed by Bank Negara; or other recognised loan providers.