

Pre-Retirement Withdrawal for Housing and Healthcare



Effective 15 March 2020, PRS Members can make pre-retirement withdrawals from PRS for the purposes of housing and healthcare without tax penalty, as announced in Budget 2020.

This move will help Malaysians to use a portion of their retirement savings for their needs. Withdrawals will come from Sub Account B, which holds 30 percent of PRS Members' savings.

In recognition of rising healthcare cost, withdrawal for immediate family members is also allowed and can be used to cover 91 types of illnesses, including the cost of medical equipment or medication for the approved illnesses.

For housing, withdrawals can be made to buy or build a house as well as to reduce or redeem a housing loan.

Below is a list of forms, guides and documents which you can download to facilitate your withdrawal application. If you have a question that is not answered in the FAQ, you can call PPA at 1300-131-772 for further assistance on this withdrawal measure.

Withdrawal for Healthcare

1. [FAQ on Withdrawal for Healthcare](#)
2. [Guide to Complete Form for Healthcare Withdrawal](#)
3. [PRS Withdrawal Form for Healthcare](#)
4. [Medical Report for PRS Withdrawal for Healthcare](#)

Withdrawal for Housing

1. [FAQ on Withdrawal for Housing](#)
2. [Guide to Complete Form for Housing Withdrawal](#)
3. [PRS Housing Withdrawal Form – Buy or Build House](#)
4. [PRS Housing Withdrawal Form – Reduce or Redeem Housing Loan](#)

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