

When Can You Withdraw EPF?

One may choose to withdraw EPF entirely or partially.

Complete Withdrawal

EPF can be withdrawn entirely only under the following two circumstances:

- When an individual retires
- When an individual is unemployed for more than one month, he/she can withdraw 75% of the total accumulated amount and can withdraw the rest 25% if the unemployment period stretches beyond two months.

Individuals cannot make a complete withdrawal of EPF balance while switching employers if they don't remain unemployed for two months or more (i.e. the interim period between changing jobs).