share

Parkview earned 200 million in the final quarter and will pay a dividend of 5.03 cents per share.

January 29, 2026 Domestic Finance | 326

PAVREIT Parkway's annual production capacity Dividend

(Kuala Lumpur, 29th) Increased occupancy rates and higher contributions from advertising revenue boosted Pavilion REIT's (PAVREIT , 5212, Main Market REITs) net profit for the fourth quarter of FY2025 by 12.48% year-on-year to RM203.245 million. The company also announced a dividend of 5.03 sen.

The REIT reported to Bursa Malaysia on Thursday that its revenue for the fourth quarter increased by 6.08% year-on-year to RM232.087 million.

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Parkway's annual production capacity

For the full year, revenue increased by 6.58% year-on-year to RM901.485 million; net profit increased by 13.90% year-on-year to RM466.913 million.

Pavilion REIT CEO Datuk Ho Yew Kang said the REIT remains focused on improving asset performance, enhancing the shopping experience, and maintaining prudence in cost and capital management to support sustainable long-term growth.

Looking ahead, the REIT remains optimistic about its overall performance, primarily supported by domestic consumption and Visit Malaysia Year, while also focusing on driving business performance.

As for the dividend of 5.03 cents per share, the ex-dividend date and the payment date are February 13 and 27 respectively.

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- **Third-quarter rental expenses boosted Parkview's annual revenue by 20% to RM94.58 million.**
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- **Tourist growth and new hotels boost Pavilion REIT's Q3 net profit.**
  4 months ago

More about PAVREIT

Million-dollar savers value dividends more; new CPF system helps retain capital.

February 1, 2026 Domestic Finance 3.6k

EPF KWSP Housing Provident Fund Zhou Zhiqiang Dividend Xiao Yijin Xue Guolong

Reported by: Wang Lianzhen

KWSP
KWSP | EPF

(Kuala Lumpur, 1st) The Employees Provident Fund (EPF) recently introduced a new measure to raise the threshold for members under the age of 55 to withdraw excess savings. Financial experts believe that this move will not have a significant impact, as there are not many members with savings exceeding one million ringgit; for this group, the EPF payout rate is more important.

The Employees Provident Fund (EPF) announced at the end of last year that it would implement three policy and product improvements starting from January 1 this year, including adjustments to the withdrawal policy for savings exceeding RM1 million.

The excess savings limit that members can withdraw will be gradually increased in stages. Specifically, over the three years starting from 2026, the basic savings for withdrawal will increase by RM100,000 each year, meaning that the threshold for withdrawal will be higher each year, eventually reaching RM1.3 million in savings in 2028.

This initiative aims to give members under 55 more flexibility in managing their remaining funds after meeting their retirement needs. It provides members with greater flexibility in managing their savings and allows them time for appropriate financial planning.

Xiao Yijin

Financial planner Xiao Yijin told Nanyang Business Daily that the government's decision to give members under 55 years old with savings of over RM1 million this flexibility means that these members may actually value the annual dividend rate and stability of the Employees Provident Fund (EPF) more .

Members or those who feel restricted

She said that people usually weigh the importance of debt based on interest rates. If they are facing high-interest debt, they will definitely choose to use their CPF to solve the debt. Education and medical expenses are also important expenses, and it is advisable to use the CPF .

Xiao Yijin believes that this policy adjustment can be seen as encouraging more people with a lot of cash on hand to deposit their money into the CPF (Central Provident Fund) office.

She said that besides working, some members may save their extra money into their CPF (Central Provident Fund). For them, this government adjustment is more beneficial than harmful, because it is a win-win situation for both members and the CPF Board as more savings come in.

Zhou Zhiqiang

Financial planner Zhou Zhiqiang said that members can enjoy government-guaranteed and relatively high interest rates on their savings at the Provident Fund, which is its advantage.

"The only drawback is that members may feel restricted, because they could freely withdraw the remainder after depositing RM1 million, but this year they can only withdraw after depositing more than RM1.1 million, next year RM1.2 million, and the year after RM1.3 million."

He said that this restriction is not actually a significant drawback, because the CPF currently has three accounts. The third account allows members to withdraw funds freely, the second account allows withdrawals under specified conditions, and the first account can only be withdrawn after retirement.

Xue Guolong

Malaysian Institute of Asset Planners (MIEP) President Xue Guolong stated that this adjustment by the Employees Provident Fund (EPF) will allow members with high savings to retain a larger amount of savings in the EPF , enabling them to withdraw more retirement funds when they reach retirement age of 55.

He said that an Employees Provident Fund (EPF) member with savings of over RM1 million would not easily withdraw funds unless he urgently needed the money.

Prioritize repayment of high-interest debt

Although there aren't many Employees Provident Fund (EPF) members with savings exceeding one million ringgit , if an eligible member were to withdraw funds, what would be the most appropriate uses for the funds?

Financial experts believe that qualified provident fund members are well-suited to withdraw funds to address issues such as significant credit card debt or personal loan debt, or when individuals or their families face medical or emergency situations .

Zhou Zhiqiang pointed out that this is because the interest on the debts borne by members (15% or 18% or more than 20%) is far higher thanannual interest rate of about 6% paid out by the Provident Fund . If they have extra savings and withdraw some provident fund , it is feasible to settle their debts first and save on interest costs.

He told this newspaper that, in addition, if members want to pursue further education, such as master's programs, professional courses, or technical courses, it is also appropriate for them to withdraw additional provident funds , because improving their abilities will allow them to be more creative in financial matters.

Zhou Zhiqiang said that it is advisable to be cautious about withdrawing provident funds to pay for children's tuition fees, as this may affect members' retirement plans.

"Personally, I think that if a member's child's tuition fees will affect their retirement plans, it is best not to withdraw their provident fund . If it does not affect their personal retirement plans, they can consider withdrawing it."

Zhou Zhiqiang added that regardless of the purpose of the withdrawals, the most important prerequisite is that the members must have excellent financial management and investment skills.

“If a member has consistently demonstrated strong investment capabilities that are recognized and whose investment returns are far more stable than the EPF ’ s interest rates, then such a member may choose to withdraw their funds.”

It is not advisable to misappropriate housing provident funds for investment.

Xue Guolong pointed out that even provident fund members with millions in savingsshould not withdraw their funds for investment.

He said that members with high savings should use their savings outside of their provident fund for investment, rather than using their provident fund , since investment generally involves risks and the returns are not long-term.

"It is not recommended to withdraw provident fund for consumer goods , and it is also not suitable for travel, changing cars, or renovating houses."

He added that the Employees Provident Fund (EPF) currently does not prevent members from making a lump-sum withdrawal after retiring at age 55, so he advised members not to use the funds early. After all, the average life expectancy for men and women in Malaysia is 74 and 78 years, respectively, and there are still 20 years to live after retirement. Therefore, it is necessary to plan for one's later years.

No withdrawal of excess deposit in one transaction

Regarding risk diversification, Zhou Zhiqiang stated that he does not encourage provident fund members to withdraw excess deposits at once. They should only withdraw the amount needed, because even those with investment capabilities should invest in batches or in stages.

If it's for paying for children's education or personal education expenses, he suggests withdrawing the money on a semester basis and keeping it in the provident fund if possible .

"If you want to withdraw money to cover your monthly cash flow expenses, it would be better to withdraw it in stages."

He said that withdrawing funds in stages has two advantages. First, it ensures that the money is used for essential expenses. Second, it avoids spending on trivial matters or even making poor investment decisions.

"Withdraw only what you need, and withdraw in stages. This is safer and a better way to plan."