

PERAK STATE GOVERNMENT HIGHER EDUCATION LOAN FACT SHEET

1. Perak-born students can apply for the following State Government Loans:

Level of Study	Loan Per Year (RM)
Foundation / Diploma	5,000.00
Undergraduate	
• MBBS	18,000.00
• Science based programme	6,500.00
• Non Science based programme	6,000.00
Master	10,000.00
PhD	15,000.00

**Terms and conditions apply.*

2. General Conditions to apply for loan:

- I. Applicants, and/or parents must be Perak born.
- II. If applicants, and/or parents are not Perak born, they must have resided in Perak more than 10 years.
- III. Applicants offered full time studies at Diploma, Degree, Master or PhD level.
- IV. Pass SPM with credit in Bahasa Melayu
- V. Pass with CGPA 2.00 and above for applicant who are currently pursuing their studies
- VI. Total household income not exceeding RM 5,000.00
- VII. Remaining period of study during the application shall not be less than one (1) year
- VIII. Age of applicant at the time of the application:

Diploma	Not more than 26 years old and 41 for those who are serving in the government
Undergraduate	Not more than 36 years old and 41 for those who are serving in the government
Masters / PhD	Not more than 36 years old and 40 for those who are serving in the government

3. Month/Intake of application

Students can make application via <http://epinjaman.perak.gov>. The date of application will be communicated to students directly through Student Admission and Records Division. Generally the application will be February/March of every calendar year. The duration for online application is one month.

5. What is interest rate?

The loan is interest Free (0%)