

NATIONAL HIGHER EDUCATION FUND CORPORATION (PTPTN) LOAN FACT SHEET

1. General Conditions to apply for PTPTN loan

1. Malaysian citizen;
2. Aged not more than 45 years on the date of application;
3. Has been offered a place at IPTA/ IPTS and Polytechnic by fulfilling entry requirements determined by the Ministry of Education and Malaysian Qualifications Agency (MQA);
4. The course to be pursued by the IPTA/ IPTS and Polytechnic student must have registration approval from the Ministry of Education;
5. For IPTS students, the course to pursued must have the Certificate of Accreditation from the Malaysian Qualifications Agency (MQA) and still valid on the application submission;
6. For a student who has other qualifications different from the conditions in paragraphs (4) and (5), a verification must be obtained from the department or agency as stated above; to show that the qualifications are on par with the required qualifications
7. Remaining period of study at time of the application should not be less than one (1) year;
8. Student has no other sponsor;
9. SSPN-i saving account is a requirement prior for application
10. The Eligibility is determined based on the financing rate below:

Financing Rate	Eligibility
Maximum	If the student or guardian of student is listed as a recipient Of 1 Malaysia (BR1M)
75% of the maximum finance	Family income does not exceed the RM8,000 (there is no data in the BR1M)
50% of the maximum finance	Family income exceeds the RM8, 000 (there is no data in the BR1M)

2. Month/Intake of application

Applicants have to check application closing date with the Student Admissions and records Division. An email will be sent to all new students with regards relevant information pertaining the application process.

3. Important document to be prepared to make an application:

1. Applicants have to purchase the PTPTN application PIN No. valued at RM5.00 at any Bank Simpanan Nasional (BSN) branches. The PTPTN No. is only valid within 6 months from the date of purchase.
2. Applicants must have an individual savings account at Bank Islam . The Bank Islam savings account No must be active when making the online application . For applicant who already have a Bank Islam savings account kindly ensure that the account is ACTIVE at the time the application is made. ONLY BANK ISLAM SAVINGS ACCOUNT IS ACCEPTED FOR PTPTN APPLICATION AT QIUP.
3. Applicants must also have a SSPN account to apply for the PTPTN loan. This is to be done at the PTPTN offices nationwide, Maybank or Bank Islam branched nation wide.

4. Loan payment

The agreement should be submitted to the respective IPT based on the date determined by IPT. The amount of education financing is determined by the net income of the guardian, after deducting the number of dependents.

Subsequent disbursement will be made according to the following conditions:

- i. Student still pursuing their study at the approved level, course and IPT;
- ii. Student has passed the previous semester examinations with a 2.0 and above Grade Point Average (GPA) of; and
- iii. Student has no other sponsor.

The duration of financing is based on the semester of application. Should the application is made on the second semester; financing will be approved from the second semester onwards until completion of study.

The education financing will be retained in the semester studies are deferred. The disbursement of education financing for the subsequent semesters will be made upon verification from the IPT.

5. What is the interest rate?

The PTPTN loan interest rate is 1.0%.

6. Conversion to Scholarship

The loan can be converted to scholarship for students who attained First Class Honours. The programme must have received a full accreditation status at the time the scholarship application is made to PTPTN.

7. Change of programme during study

An appeal for continued financing for the change of course will be considered if the exchange does not involve any repetition of the semester study. Consideration of the appeal is given subject to the allocation of sufficient PTPTN.

The student will be required to submit the following document:

i.	PTPTN change of programme Form;
ii.	a copy of the offer letter entry to IPT for the original programme ;
iii.	a copy of the offer letter entry to IPT for the new programme;
iv.	a copy of the letter of confirmation that the student is not repeating the semester study;
v.	a copy of the each semester for the original course;
vi.	a copy of the each semester of the new courses for each semester;
vii.	copy of the Acceptance of the original agreement form PTPTN(if related);

Note : Please refer to the Student Admission & Records Division for the above.

8. Application made for the same level of study

An application can be made for the PTPTN loan if the recipient does not have any an outstanding loan payable to PTPTN. However, for recipients who are still have an outstanding loan, consideration will be given if the student continues studies to a level higher.

For example:

1. For student who have completed an undergraduate level and have an outstanding loan with PTPTN, applying for another second undergraduate programme.
For such cases above application can only be made provided the 1st loan taken for the undergraduate study is settled, since the second programme is at the same level
2. For student who have completed diploma level and have an outstanding loan with PTPTN applying for another undergraduate programme.
For such cases above an application is allowed as the level of progression of study is higher