

PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL (PTPTN)

FREQUENTLY ASKED QUESTIONS (FAQ)

1) LOAN ELIGIBILITY REQUIREMENT

- (a) I am an International student. Am I eligible to apply for the loan?**
No, only Malaysian students are eligible to apply for PTPTN Loan.
- (b) I have completed my Bachelor Degree programme in another University. Am I eligible to apply PTPTN for the new programme in UTAR?**
No, PTPTN Loan is only available for first Bachelor Degree programme.
- (c) I am currently in the final trimester of the UTAR Foundation programme. Could I apply for the loan for my Bachelor Degree even though I have yet to complete my Foundation?**
No, you are strictly **NOT** allowed to apply for the loan during your Foundation programme. You are only allowed to apply for the loan after you have successfully proceeded to the Bachelor Degree programme.
- (d) I am a Postgraduate student and looking for financial assistance. Am I eligible to apply for PTPTN Loan?**
No, PTPTN Loan is available only for Bachelor Degree programme students.
- (e) I am currently in Year 3 Trimester 2 Bachelor of Communication (Honours) Public Relations. Am I still eligible to apply for the loan?**
No, PTPTN Loan is not eligible for final year students.
- (f) I am from ABC University and previously took a Bachelor of International Business (Honours) and failed to complete my studies. I have been sponsored by PTPTN and yet to repay the loan I have owed. Could I re-apply for the loan to further study in UTAR?**
No, the student who obtained the PTPTN Loan previously in another institution but failed to complete their study is only eligible to apply for the second time upon payment of all outstanding debts to PTPTN.

2) ONLINE APPLICATION

- (a) How do I apply for PTPTN?**
- (i) Open Public Bank Personal Savings Account
 - (ii) Open Skim Simpanan Pendidikan Nasional (SSPN) Account
 - (iii) Purchase PTPTN pin number from Bank Simpanan Nasional (BSN) or from PTPTN Website
 - (iv) Apply online via PTPTN Website during the application period
- (b) I have a Public Bank Joint Account with my parents. Could I use this account to apply for the PTPTN Loan?**
No, you are strictly **NOT** allowed to use the joint account with your parents. You are required to open a Public Bank Personal Savings Account under your name only.
- (c) I have opened the Personal Savings Account from another bank. May I use the bank account to apply for the PTPTN Loan?**
No, PTPTN Loan is required for the student to open a bank account only from Public Bank and the account must be a Personal Savings Account under the student's name only.

- (d) **What if I accidentally submitted my joint account with my parents during an online application?**
Your loan payment will be rejected and you will **NOT** receive the loan from PTPTN.
- (e) **How could I change my bank account details if I have wrongly keyed in the account number?**
You have to download **“Borang Perubahan Maklumat”** which can be obtained from PTPTN Website, fill up the form and submit to any nearest PTPTN Office. You need to attach your Public Bank Passbook as proof of change.
- (f) **Where can I open the Skim Simpanan Pendidikan Nasional (SSPN) account?**
You could open an SSPN account from PTPTN Office or from PTPTN Website.
- (g) **Why do I have to open the Skim Simpanan Pendidikan Nasional (SSPN) account since I have a Public Bank Personal Savings account?**
SSPN account is one of the requirements set by PTPTN for you to apply for the loan. You are not eligible to apply for the loan if you did not comply with their requirements.
- (h) **Will the payment from PTPTN be credited to Skim Simpanan Pendidikan Nasional (SSPN) account?**
No, the loan payment will be credited directly to your Public Bank Personal Savings account.
- (i) **What is the cost of the PIN number and its validity?**
Currently, the PIN number is charged at RM5.00 and is only VALID for six (6) months from the date of purchase.
- (j) **What is the link for me to apply for the PTPTN Loan?**
<http://www.ptptn.gov.my/>
- (k) **When is the online application date?**
For January Trimester, May Trimester and October Trimester Intakes students, the deadline to apply for PTPTN online loan application are as follows:

Intake	1 st Deadline for PTPTN Loan Online Application	2 nd Deadline for PTPTN Loan Online Application
January Trimester	01 January - 31 January	01 February – 28 February
May Trimester	01 May - 31 May	01 June - 30 June
October Trimester	01 October - 31 October	01 November - 30 November

- (l) **I am a new intake student. However, I have missed the online application date to apply for the PTPTN Loan. Am I eligible to apply for the loan in my following trimester?**
Yes, you could apply as long as you are not in the final year of your studies.
- (m) **When I do an online application, there is a date required under the “Tarikh Kemasukan Mengikut Surat Tawaran” part. What is the date I have to choose?**
The date you have to choose are as follows:

Intake	Date to Choose (Tarikh Kemasukan mengikut Surat Tawaran)
January Trimester	01/02
May Trimester	01/06
October Trimester	01/11

- (n) **What if I have wrongly chosen the “Tarikh Kemasukan Mengikut Surat Tawaran” during online application?**
You are required to cancel and re-apply the online application. To re-apply you need to download and fill up **“Borang Pembatalan Pinjaman PTPTN”** which can be obtained from PTPTN Website and have to submit to any nearest PTPTN Branch.
- (o) **What should I do if I selected the wrong programme?**
You are required to cancel and re-apply the online application. To re-apply you need to download and fill up **“Borang Pembatalan Pinjaman PTPTN”** which can be obtained from PTPTN Website and have to submit to any nearest PTPTN Branch.

(p) I have submitted my application within the duration period and the status still show “Sedang Di Proses”. Is this normal status for the student?

Yes, as PTPTN will process your loan application after the closing date. You just need to wait for the approval from PTPTN and you may check your loan application status seven (7) working days after closing date.

3) LOAN AMOUNT

(i) How much is the loan amount and what are the criteria?

The loan amount will be approved by PTPTN based on your family income and it is subject to the following criteria:

- (i) Maximum loan: Student or parents of the student listed as a Bantuan Sara Hidup (BSH) recipient
- (ii) 75% from the maximum loan: Family monthly income below RM8,000
- (iii) 50% from the maximum loan: Family monthly income above RM8,000

FIELD OF STUDY	AMOUNT PER ANNUM (RM)		
	Maximum*	75%	50%
Arts	13,600	10,200	6,800
Science	14,030	10,520	7,010
Health Sciences	17,000	12,750	8,500
MBBS	50,000	37,500	30,000

4) LOAN APPROVAL

(a) When will the result for my loan application be released?

Your loan application will be processed after the closing date of online application. You may check your status seven (7) working days after the closing date.

(b) How do I know if the loan is approved?

If your loan application is successful, you will receive an official email from PTPTN together with the Loan Agreement.

(c) I have not received any notification or email from PTPTN. What should I do and how to check my application status?

You may log in to the PTPTN Website and check your status. The loan Agreement could be downloaded from PTPTN website as well.

(d) I have received an approval from PTPTN of my online application. Where and how to submit my loan agreement?

DEAS will make an announcement to the students via Student Portal, Mailmaster and UTAR Facebook Page for the submission of loan agreement. The instructions and guidelines for you to complete the agreement will be stated in the announcement.

(e) When is the deadline for me to submit the Agreement?

You have to submit the Agreement to PTPTN office within fourteen (14) days from the approval date.

(f) What if I failed to submit my loan Agreement before the stipulated deadline?

Your loan application will be cancelled by PTPTN and you have to re-apply.

5) LOAN DISBURSEMENT

(a) I have completed and submitted my PTPTN Loan Agreement to PTPTN Office. May I know when I could receive the first payment from PTPTN?

The first loan payment will be released within twenty-one (21) working days after the submission of your loan agreement to PTPTN Office.

(b) May I know which bank account the loan will be credited?

Your loan payment will be credited directly to your Public Bank Personal Savings account.

(c) May I receive the payment during the short trimester?

Yes, the loan will be disbursed to the student every trimester including short trimester as long as you meet the requirement set by PTPTN.

(d) I am a new intake student and just applied for the PTPTN Loan this trimester. Could I request to pay my Student Bill after I have received the loan from PTPTN?

No, you have to pay your bill on your own as PTPTN will take some time to process and release the first loan payment to your account.

(e) I am currently in Year 1 Trimester 2 and just applied for the PTPTN Loan. My loan application is successful and waiting for PTPTN to release the first loan payment. Could I wait until I have received the payment from PTPTN to pay my current trimester Student Bill?

No, all new students have to pay the bill first while waiting for the reimbursement from PTPTN.

(f) I am an Existing PTPTN Loan holder and waiting for PTPTN to disburse the loan to my account. Could I pay the Student Bill after I have received the payment from PTPTN? Is there any penalty will be charged if I paid the bill after the due date?

Please note that there is an extension of Student Bill due date only for **ELIGIBLE** students and no penalty will be charged.

Eligible student who will receive the payment are as follows:

- (i) Current trimester's GPA above 2.0000
- (ii) Active status and **NOT** under Deferment of Study / Leave of Absence / Suspension of Study / Withdraw / etc.
- (iii) PTPTN contract still valid (please refer to your Agreement)

(g) I am taking only Pass and Fail courses which have no contribution to the GPA. Am I still eligible to get the loan as I do not have any pointer / GPA for this trimester?

You will receive the loan if you **PASSED** all the courses.

(h) What is the requirement for me to retain the loan every trimester?

The requirements are as follows:

- (i) Current trimester's GPA above 2.0000
- (ii) Active status and **NOT** under Deferment of Study / Leave of Absence / Suspension of Study / Withdraw / etc.
- (iii) PTPTN contract still valid (please refer to your Agreement)

(i) What if my GPA for last trimester is below 2.0000? Will my PTPTN loan be terminated?

No, your loan will be suspended until you have achieved a GPA of 2.0000.

(j) I have few trimesters where my GPA is below 2.0000 and did not receive the loan for that trimesters. Could I receive back the loan I did not receive earlier?

No, PTPTN will not disburse back the loan to your account.

(k) I have completed my studies earlier than my programme structure. Do I still receive the loan even though I have completed my studies early? If not, should I pay the full amount stated on the Agreement or only payback the amount I have received?

No, PTPTN will not disburse the loan if you have completed your studies early and you just need to pay back the loan based on the amount credited to your account together with 1% interest only.

6) LOAN REPAYMENT

(a) May I know the repayment period for me to settle the loan?

The repayment period are as follows:

Field of Study	Repayment Period
Science/ MBBS/ Health Sciences	20 years
Arts	15 years

(b) When do I have to start to repay the loan?

Repayment will commence six (6) months after graduation or upon securing a job, whichever is earlier.

(c) How much is the interest rate that will be charged?

1% administrative cost per annum will be charged starting from the date of repayment

7) PROGRAMME TRANSFER

(a) I have successfully transferred my programme from Bachelor of Science (Honours) Physics to Bachelor of Science (Honours) Software Engineering. Could I continue to receive the loan after my programme transfer?

No, your loan will be cancelled and you are required to pay back the previous loan in order to re-apply for the new programme.

The procedure are as follows:

- (i) Download "*Borang Pembatalan Pinjaman PTPTN*" from PTPTN Website
- (ii) Fill up the form and provide necessary document as stated in the application form
- (iii) Submit to any nearest PTPTN Office
- (iv) Pay back the loan in lump sum to PTPTN Office
- (v) Re-apply for the new programme

8) DEFERMENT OF STUDY / LEAVE OF ABSENCE

(a) I have applied for Deferment of Study / Leave of Absence due to personal reasons and my studies will be extended for a few trimesters. Could I still receive the loan even after my extended trimester?

No, PTPTN will disburse the loan based on your actual duration of study programme **ONLY**. You will **NOT** receive the loan for your extended trimester.

9) PTPTN LOAN REPAYMENT EXEMPTION

(a) I have completed my studies and have obtained a Honours Degree with Distinction. Am I eligible to apply for PTPTN Loan Repayment Exemption?

For the time being, PTPTN still has this type of scheme and is eligible for the student who have obtained a Honours Degree with Distinction / Degree with Distinction. However, it is subject to PTPTN approval.

(b) How do I apply for PTPTN Loan Repayment Exemption?

You may apply online via PTPTN Website.

(c) When is the deadline to apply?

You have to apply within 12 months from the convocation date. Applications after the period are not accepted by PTPTN.

10) CHANGING OF DETAILS

(a) I just moved to the new house. Could I update my correspondence address?

Yes, please download "*Borang Perubahan Maklumat*" from PTPTN Website. Please fill up the form and provide necessary documents as stated in the application form and send it to any nearest PTPTN Office.