

# Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) / National Higher Education Fund (NHEF) INFORMATION PACK

### [A] Introduction



PTPTN is a special fund established under the auspices of the Ministry of Higher Education with the objective of offering educational loans to all eligible Malaysian students pursuing their tertiary studies at selected institutions of higher learning in the country. This loan will enable students to fully or partially pay their fees and their subsistence for the duration of their study. The scope of the PTPTN education loan facility is open to students pursuing studies at the diploma, first degree, master, doctorate and professional courses levels in IPTs established:

- \* Universities and Universities Colleges
- \* Institut Teknologi MARA
- \* Private Higher Education

## [B] Eligibility to Apply

- 1. Citizen of Malaysia
- 2. Not exceeding 45 years of age at date of application
- 3. Pursuing full-time degree at RCSI & UCD Malaysia Campus (RUMC)
- 4. Must meet RUMC entry requirements
- 5. Remaining period of study at the time of application should not be less than one (1) year
- 6. Has no other sponsor(s);

Note: The PTPTN loan only covers the 2 ½ years' course of study at Penang, Malaysia.

## [C] Requirement

- 1. Has been offered a place at RUMC
- 2. Application is valid through the following address http://www.ptptn.gov.my
- 3. Application is based on the date determined by RUMC
- 4. The applicant should have an individual saving account with bank determined by RUMC, such as SSPNi and CIMB account.

#### [D] Loan Levels

#	LOAN LEVELS	ELIGIBILITY
1	Maximum	For Students or Parents listed under
'	Maximum	"Bantuan Rakyat 1 Malaysia" (BR1M)
2	75%	Family income does not exceed RM8,000
2	75%	(not listed for BR1M)
3	E0%	Family income exceeds RM8,000
S	50%	(not listed for BRIM)

Types of interest Rate:

- 1 Flat/Fixed Rates (new PTPTN loan applicants) (either 1% pa flat or 3% fixed);
- 2 Interest rate 1% pa flat "Ujrah" (new PTPTN loan applicants);
- 3 Fixed for existing loan holders 3% pa.

#### [E] Disbursement

COURSE	TOTAL DISBURSEMENT 2 ½ YEARS (RM)			
	Maximum	75%	50%	
Medicine	125,000	92,500	75,000	
	TOTAL DISBURSEMENT PER YEAR (RM)			
	50,000	37,000	30,000	
	TOTAL DISBURSEMENT PER SEMESTER (RM)			
	25,000	18,500	15,000	

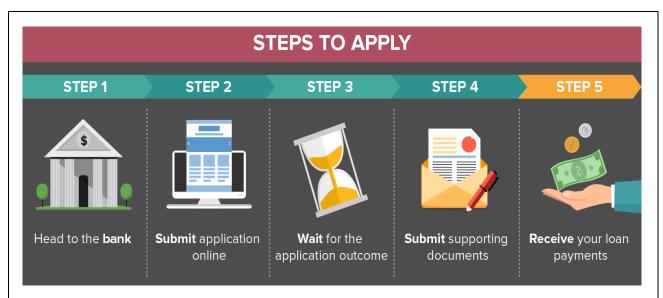
# [F] Repayment

LOAN REPAYI	MENT	
SCIENCE/MEDICINE/	20 years	
HEALTH SCIENCES	20 years	
ARTS	15 years	

Repayment will commence six (6) months after graduation or upon securing a job, whichever is earlier Payments can be made via the following channels:

- Cheque / bank draft / money order
- Online payment
- Payment at PTPTN counter
- Salary Deduction via Inland Revenue Board (IRB)
- 1% administrative cost per annum will be charged starting from the date of repayment

## [G] Procedure



#### **Important Notes:**

- PTPTN NUMBER Required for Online Application and can be purchased at any branch of Bank Simpanan Nasional (BSN) at the cost of RM5.00. It is valid for six (6) months from the date of purchase.
- Must OPEN SSPN-I account through Maybank/Bank Rakyat/Agro Bank/Bank Islam before applying to PTPTN.
- Those who applied for SSPN-I with Maybank/Bank Rakyat can apply for PTPTN on the same day while for who apply with Agro/Bank Islam will be able to apply on the next day.
- To open a CIMB ACCOUNT for every semester PTPTN disbursement.
- Log in and submit the online application at http://www.ptptn.gov.my
- The application will only be processed after the closing date.
- PTPTN agreement and supporting documents must be submitted within 14 days from the approval date along with a copy of the RUMC OFFER LETTER.
- During the online application, please fill in "14th January 2019" as your first day of the course.
- For the year of 2019 the closing date for the Online application is:

SEMESTER 1	Batch 1	28/2	Batch 2	31/3
SEMESTER 2	Batch 1	31/8	Batch 2	30/9

## [H] Application Process Flow

Application Period	February	August	
Final closure date	31 Mar	30 Sep	
Online app. status available	31 Mar	20 Con	
after 6 working days from	31 Mai	30 Sep	
Submission of PTPTN	Must be done within 14 days		
Agreement	from the approval date		
PTPTN Review	PTPTN will review and process the agreement		
Disbursement	May / June	October / November	