

PTPTN Loan Amount Details

1. How PTPTN determine the new loan amount?

It is based on the old loan amount set before November 2014.

Example:

Degree in Art		
Old Loan (per long semester)	New Loan (per long semester)	New Loan (per year)
Full loan	Maximum	Maximum
RM 8,000	$RM\ 8,000 \times 85\% =$ RM 6,800	RM 13,600
Partial Loan	75%	75%
RM 6,500	$RM\ 6,800 \times 75\% =$ RM 5,100	RM 10,200
Tuition fee only	50%	50%
RM 5,000	$RM\ 6,800 \times 50\% =$ RM 3,400	RM 6,800

Diploma in Art		
Old Loan (per long semester)	New Loan (per long semester)	New Loan (per year)
Full loan	Maximum	Maximum
RM 4,000	$RM\ 4,000 \times 85\% =$ RM 3,400	RM 6,800
Partial Loan	75%	75%
RM 4,000	$RM\ 3,400 \times 75\% =$ RM 2,550	RM 5,100
Tuition fee only	50%	50%
RM 4,000	$RM\ 3,400 \times 50\% =$ RM 1,700	RM 3,400

2. How much will I received for each semester?

- For application from May 2016 onwards, new loan table per year

Example 1: Business & Arts Programme

Maximum rate: RM 13,600 (degree) and RM 6,800 (diploma) per year

Year	Degree in Arts (2 long & 1 short semesters per year)			Diploma in Arts (2 long & 1 short semesters per year)		
	Semester	Amount	Distribution	Semester	Amount	Distribution
1	1	4,624	34%	1	2,312	34%
	2	4,488	33%	2	2,244	33%
	3	4,488	33%	3	2,244	33%
2	1	4,624	34%	1	2,312	34%
	2	4,488	33%	2	2,244	33%
	3	4,488	33%	3	2,244	33%
3	1	4,624	34%			
	2	4,488	33%			
	3	4,488	33%			
Total	9 semesters	RM 40,800		6 semesters	RM 13,600	

Example 2: Engineering & Science Programme

Maximum rate: RM 14,030 (degree) and RM 6,800 (diploma) per year

Year	BSc (Hons) in Architecture (2 long semesters per year for 3.5 years)			Diploma in Architectural Studies (3 semesters per year for 2.5 years)		
	Semester	Amount	Distribution	Semester	Amount	Distribution
1	1	7,015	50%	1	2,312	34%
	2	7,015	50%	2	2,244	33%
				3	2,244	33%
2	1	7,015	50%	1	2,312	34%
	2	7,015	50%	2	2,244	33%
				3	2,244	33%
3	1	7,015	50%	1	2,312	34%
	2	7,015	50%			
4	1	7,015	50%			
Total	7 semesters	RM 49,105		7 semesters	RM 15,912	

3. When will I received my loan?

- PTPTN will process the agreement on 16th and 30th.
- The loan will be credited on 24th if the agreement is submitted to PTPTN by 16th.
- The loan will be credited on 7th of the following month if the agreement is submitted to PTPTN on 17th - 30th.
- The following loan disbursement will be credited on 24th or 7th of the following month (may delay depends on CIMB bank's processing speed), and subjected to student's previous semester GPA result.
- The table below shown the example of first loan disbursement based on the application period.

Application Period	Application Deadline	Document Process Date by PTPTN	First Loan Disbursement
1 – 31 Dec	31 Dec	16 Jan	24 Jan
		30 Jan	7 Feb
1 – 31 Jan	31 Jan	16 Feb	24 Feb
		30 Feb	7 Mar

- The table below shown the loan disbursement from 2nd disbursement onwards.

Semester	First Validation				Second Validation			
	Data received from PTPTN	Data sent To PTPTN	Payment Proses Date	Credit Date	Data received from PTPTN	Data sent To PTPTN	Payment Proses Date	Credit Date
Jan	01/01	14/01	16/01	24/01	17/01	28/01	30/01	07/02
Feb	01/02	14/02	16/02	24/02	17/02	28/02	30/02	07/03
May	01/05	14/05	16/05	24/05	17/05	28/05	30/05	07/06
July	01/07	14/07	16/07	24/07	17/07	28/07	30/07	07/08
Aug	01/08	14/08	16/08	24/08	17/08	28/08	30/08	07/09
Sept	01/09	14/09	16/09	24/09	17/09	28/09	30/09	07/10