

PTPTN Application Guidelines

1. PTPTN Loan Application Process

(I) Prepare before the online registration

1. Open a **CIMB Bank** Saving Account (Open a joint account with parent for applicant below 18 years old)
 2. Download myPTPTN apps: <https://taplink.cc/myptptn>
 3. Save your digital copy of UCSI University's Offer Letter
 4. Open a **SSPN Plus / SSPN Prime Account** through online:
<https://www.ptptn.gov.my/sspnplusonline/> - **SSPN Plus**
<https://www.ptptn.gov.my/simpan-sspn/simpan-sspn-prime/> - **SSPN Prime**
 - a. (**Kod Eksekutif: 00003232,00005074**), or via myPTPTN apps or walk in to the selected bank as below:
 - b. Maybank, Bank Islam, Agrobank, Bank Rakyat, or RHB Bank
 5. Buy a **PTPTN pin number** through online / walk in to BSN (Bank Simpanan Nasional):
 - a. <https://www.ptptn.gov.my/elmas-pin-purchase-web/#/register> or
 - b. from BSN (Bank Simpanan Nasional): RM5 per application and it is valid for 6 months
- Kindly note that item number 4 and 5 can be done simultaneously when you register for your application at myPTPTN apps.

(II) myPTPTN mobile apps

- Effective 1 January 2024, all application of PTPTN loan **must be applied via the myPTPTN Online Apps** either at the PTPTN's Website or mobile apps. Get more details here:
 - <https://www.ptptn.gov.my/myptptn/>
- Please read through the PTPTN Online Application Guidelines (for better understanding of the usage of the myPTPTN)
- https://www.ptptn.gov.my/wp-content/uploads/2024/01/Panduan_Pengguna_myPTPTN_Versi_1.0.pdf
- [Panduan_Pengguna_Penambahbaikan_myPTPTN.pdf](#)
- [Panduan_Pengguna_Permohonan_Kelas_Pertama.pdf \(ptptn.gov.my\)](#)
- [Panduan_Pengguna_Pendaftaran_Permohonan_Pinjaman.pdf \(ptptn.gov.my\)](#)
- [Panduan_Pengguna_Tawaran_Permohonan_Pinjaman.pdf \(ptptn.gov.my\)](#)
- [Panduan_Pengguna_Permohonan_Pinjaman.pdf \(ptptn.gov.my\)](#)
- [Panduan_Pengguna_Semakan_Jadual_Permohonan_Pinjaman.pdf \(ptptn.gov.my\)](#)
- https://www.ptptn.gov.my/wp-content/uploads/2024/01/Panduan_Pengguna_Permohonan_Rundingan.pdf
- [Panduan_Pengguna_Permohonan_Penangguhan.pdf \(ptptn.gov.my\)](#)
- [Panduan_Pengguna_Semakan_JomPAY.pdf \(ptptn.gov.my\)](#)
- [Panduan_Pengguna_Semakan_WPP.pdf \(ptptn.gov.my\)](#)
- Please browse through the following videos to help you with the application through myPTPTN:
 - <https://youtu.be/QmyJx8yT-BE> (Steps - how to do loan application)
 - <https://youtu.be/dY3XA4yr0IU> (Steps - Acceptance of Loan Offer)
 - <https://youtu.be/paa4gNbjuu4> (Registration of Account)
 - https://youtu.be/c4_6m9Js12g (Services without eKYC)
 - https://youtu.be/wB_Fx5e_JIk (eKYC process)
 - <https://youtu.be/vsxDK2HX-vs> (updating profile)

- <https://youtu.be/jk1stpkldco> (my savings account deposit)
- <https://youtu.be/Crgjsz7yK7I> (transfer from my account)
- <https://youtu.be/H9KgotzJGAc> (open SSPN Prime account)
- <https://youtu.be/nnGpv7ZMYyE> (Checking my statement of savings accounts)
- https://youtu.be/e_dFFQDPXs (Checking my Loan statement)
- <https://youtu.be/ACycoYov5AQ> (Checking the Tax Exemption Statement)
- <https://youtu.be/JiEmBcrH06Q> (Application of Verification of Loan Balance)
- https://youtu.be/_uGnOWjcXx0 (Application of Auto Debit)
- <https://youtu.be/cmyvR10qLlI> (Application of Salary Deduction)

Definition:

*eKYC = electronic Know Your Customer (Verification of your customer)

**WPP = Wang Pendahuluan Pinjaman

Application of New Loan for Existing PTPTN Loan holders

- As of August 2016, PTPTN diploma loan holders applying for degree programme DO NOT need to apply for the loan repayment extension and the diploma repayment amount will be transferred into the new agreement of degree programme.
- Student will proceed to do New Loan Application in myPTPTN.

(III) Check application status

- Applicants will receive *Push Notification* in their myPTPTN mobile app as well as an email to inform of their application status. Students are urged to check on their myPTPTN mobile app to their email **on the 7th working day AFTER** the specific application deadline.

(IV) Submit the loan agreement documents

- Acceptance of Loan Offer <https://youtu.be/dY3XA4yr0IU>
- Applicants have an **option** of whether to download the Loan Agreement Documents and submit to nearest PTPTN counter **OR** to **digitally sign and accept the offer** via myPTPTN mobile apps.
- The loan agreement (Surat Tawaran) will be expired if the applicants did not submit it to the PTPTN office **within fourteen (14) days from the agreement letter date** or any date set by PTPTN. The applicant will need to re-apply.
- **If student opt for the manual submission**, you need to drop by SAA office to get the signature of the witnesses within seven (7) days / any date set by SAA office after the approval date of the loan if you opt for the manual submission of Loan Agreement Documents.
- **Students are required to do online stamping only.** Online stamping can be done here: <https://stamps.hasil.gov.my/stamps/>
- Students are urged to download and save the Signed, Stamped, Approved Loan Contract/Agreement from the myPTPTN app. For those who submit manually, please get a duplicate copy from PTPTN during submission.

(V) Check loan disbursement in CIMB

- The first loan disbursement shall be processed and credited into the students' account within 20 working days' period. Information of the credit shall be notified via message inbox in myPTPTN.
- The loan will be credited on 24th day of the current month or 7th day of the next month.

- *The following semester's loan disbursement will be credited on 24th or 7th of the following month in each semester (may delay depends on CIMB bank's processing speed), and subjected to student's previous semester GPA result.*

Check when you should apply for PTPTN Loan according to your Programme's intake

All Programme (except selective programme)	Diploma in Nursing Bachelor in Nursing (Hons) BSc (Hons) in Architecture BA (Hons) Interior Architecture Bachelor of Quantity Surveying	Doctor of Medicine
<p><u>January Semester</u> 1 Dec – 31 Dec 1 Jan – 31 Jan Deadlines: 31 Dec & 31 Jan</p> <p><u>May Semester</u> 1 Apr – 30 Apr 1 May – 31 May Deadlines: 30 Apr & 31 May</p> <p><u>September Semester</u> 1 Aug – 31 Aug 1 Sep – 30 Sep Deadlines: 31 Aug & 30 Sep</p>	<p><u>January Semester</u> 1 Dec – 31 Dec 1 Jan – 31 Jan Deadlines: 31 Dec & 31 Jan</p> <p><u>July Semester</u> 1 June – 30 June 1 July – 31 July Deadlines: 30 June & 31 July</p>	<p><u>September Semester</u> 1 Aug – 31 Aug 1 Sep – 30 Sep Deadlines: 31 Aug & 30 Sep</p>

Bachelor in Optometry	Bachelor of Pharmacy; Bachelor of Formulation Science (Hons)	Diploma in Pharmacy; Diploma in Cosmetic Science; Diploma in Packaging Science and Technology
<p><u>January Semester</u> 1 Jan – 31 Jan 1 Feb – 28 Feb Deadlines: 31 Jan & 28 Feb</p> <p><u>August Semester</u> 1 July – 31 July 1 Aug – 31 Aug Deadlines: 31 July & 31 Aug</p>	<p><u>February Semester</u> 1 Jan – 31 Jan 1 Feb – 28 Feb Deadlines: 31st Jan & 28th Feb</p> <p><u>September Semester</u> 1 Aug – 31 Aug 1 Sept – 30 Sept Deadlines: 31st Aug & 30 Sept</p>	<p><u>February Semester</u> 1 Jan – 31 Jan 1 Feb – 28 Feb Deadlines: 31 Jan & 28 Feb</p> <p><u>June Semester</u> 1 May – 31 May 1 June – 30 June Deadlines: 31 May & 30 June</p> <p><u>September Semester</u> 1 Aug – 31 Aug 1 Sept – 30 Sept Deadlines: 31st Aug & 30 Sept</p>

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3. PTPTN Loan Amount

As of 1st November 2014, PTPTN will reduce the total loan amount for their new applicants. For private higher education institution, a total of 15% from the previous total loan amount will be deducted. PTPTN will also use the Bantuan Sara Hidup (BSH) data to determine the amount eligible to the applicants. However, total loan amount for the program of Doctor of Medicine will remain the same. There are three levels of loan amount designed by PTPTN to determine the amount eligible to the applicants. The details of the loan levels are as below:

No	Category	Eligibility
1	Maximum	Student's or parents' names are listed as recipient of BSH (Bantuan Sara Hidup)
2	75% of maximum rate	Family income lower than RM8,000 (names not listed in BSH)
3	50% of maximum rate	Family income higher than RM8,000 (names not listed in BSH)

Below are the comparative table for old and new loan amount for each semester. The calculation is based on the guideline by PTPTN and has been rounded off to zero decimal place. The exact amount will be determined by PTPTN. [Click here](#)

**New Loan Amount Table Agreement dated
30/05/2016 and onwards
(Disbursement amount per year, by semester basis)**

Income group	Maximum	75%	50%
First Degree - Engineering & Science	RM 14,030	RM 10,520	RM 7,010
First Degree - Business & Arts	RM 13,600	RM 10,200	RM 6,800
Diploma - Engineering & Science Diploma - Business & Arts	RM 6,800	RM 5,100	RM 3,400
Diploma in Nursing	RM 12,750	RM 9,560	RM 6,380
B. Sc. (Hons) Nutrition with Wellness Bachelor of Nursing Bachelor of Pharmacy Bachelor of Optometry Bachelor of Forensic Science	RM 17,000	RM 12,750	RM 8,500
Doctor of Medicine *Effective January 2018	RM 50,000	RM 37,500	RM 30,000

4. Academic Performance

PTPTN will stop disbursement under the following circumstances:

- Deferral of studies;
- Failure to complete studies within the designated time frame;
- Student's semester Grade Point Average (GPA) is lower than 2.0 (50%).
- Please take note that PTPTN has the right to discontinue disbursement of the loan if a student's academic performance has deteriorated and they will not pay back any stopped payments.

Please refer to the example below:

Semester	GPA	Status of Payment
1	<2.0	Disbursed
2	2.0 and above	Not disbursed based on semester 1 GPA result
3	<2.0	Disbursed
4	2.0 and above	Not disbursed based on semester 3 GPA result

5. Loan Repayment

The recipient of PTPTN education loan is responsible for repaying the total amount disbursed by PTPTN, including other costs such as fees, insurance coverage, Duty Stamp and miscellaneous payments as stated in the PTPTN agreement.

- Subject to the latest policy, PTPTN will charge a 1% service fee per year on the total outstanding loan amount.
- The loan repayment begins 1 year after the completion of study or employment (whichever is earlier).
- The repayment period is based on the loan amount:

Education Loan / Financing Amount	Repayment Period
RM10,000 and Below	60 Months (5 years)
RM10,001 to RM22,000	120 Months (10 years)
RM22,001 to RM50,000	180 Months (15 years)
Above RM50,001	240 Months (20 years)

TERMS & CONDITIONS FOR PTPTN REPAYMENT EXEMPTION:

1. Obtained a Bachelor Degree with First Class Honour.
 - a. CGPA 3.67 and above effective from May 2016 Intake
 - b. CGPA 3.75 and above prior to May 2016 Intake
2. Completed the study within the programme duration as stated in the UCSI Offer Letter.
3. Not applicable to International Degree Pathway Programme.
4. The PTPTN education loan does not overlap with other sponsorship/scholarship.
5. Applicant must submit the complete application within twelve (12) months from the date of the convocation.
6. The related documents can be requested from the Registrar's Office / Student Affairs after the convocation.
7. The terms and conditions are subjected to change by the PTPTN.
8. For more info regarding PTPTN First Class Waiver Application, [Click Here](#)

6. Additional Information

- **Skim Simpanan Pendidikan Nasional (SSPN Plus)** is a saving plan specially designed by the Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) for higher education. The system offered is Syariah compliant based on the "Wakalah Bil Istithmar" concept, whereby the depositors appoint PTPTN to manage their deposits for investment purposes. A minimum deposit of RM20.00 is required.
- Students who have received PTPTN loan through previous college / university, but have withdrawn or have not completed their programme, are required to terminate the contract and make full payment with PTPTN before a new application can be made.
- Diploma PTPTN loan holder who will continue to Degree programme may proceed to the new application and do not need to apply for the loan repayment extension.
- Loan holder who would like to **Transfer Programme**, choose one option from the below:
 - a) Borang Permohonan Pertukaran Kursus
 - If does not repeat the semester and will complete the study within the timeframe as the same as in the first PTPTN agreement.
 - If approved, applicants will fall into overlapping schedule and do not need to pay back the loan balance of initial programme.
 - b) Borang Pembatalan Perjanjian dan Penolakan Pembiayaan Pendidikan
 - Steps: cancel the current active PTPTN agreement, settle the loan amount that have been received and re-apply for the new programme.

*To access important forms concerning PTPTN, please visit

<https://www.ptptn.gov.my/borang/>

- Borang Perubahan Maklumat Pelanggan
- Borang Permohonan Penangguhan Bayaran Balik
- Borang Permohonan Pertukaran Kursus
- Borang Pembatalan Perjanjian dan Penolakan Pembiayaan Pendidikan PTPTN
- Borang Permohonan Dan Akuan Penerima Biaya Bagi Pengecualian Bayaran Balik Pembiayaan Kerana Mendapat Ijazah Sarjana Muda Dengan Kepujian Kelas Pertama Atau Setaraf Dengannya

Check the specific campus below to find out more:

- [Kuching Campus](#)