

PTPTN Application Guidelines

1. PTPTN Loan Application Process

(I) Prepare before the online registration

- Open a **CIMB Bank** Saving Account (Open a joint account with parent for applicant below 18 years old)
- 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**
(Kod Eksekutif: **000003232,000005074**), or via myPTPTN apps or walk in to the selected bank as below:
 - Maybank, Bank Islam, Agrobank, Bank Rakyat, or RHB Bank
- Buy a **PTPTN pin number** through online / walk in to BSN (Bank Simpanan Nasional):
 - <https://www.ptptn.gov.my/emas-pin-purchase-web/#/register> or
 - from BSN (Bank Simpanan Nasional): RM5 per application and it is valid for 6 months

(II) Online registration

- Application must apply through the PTPTN Online Application Website at
 - <https://www.ptptn.gov.my/gateway/login.jsp>
(If you bought PTPTN pin number via online)
 - <http://www.ptptn.gov.my/gateway/>
(If you bought PTPTN pin number from BSN)
- PTPTN Online Application Guidelines ([Click here](#))
- 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 who previously got the PTPTN loan for Diploma programme & wish to continue apply PTPTN loan in the Degree programme, they are required to
 - Login into PTPTN website to check the status of the previous loan
 - The status appear must show "Tamat Pembiyaan" then only
 - Click "Pendaftaran Baru (No. Pin BSN)

(III) Check application status

- Applicants must check their application status on the PTPTN website **on the 6th working day AFTER** the specific application deadline.

(IV) Submit the loan agreement documents

- Guidelines to complete the agreement documents ([Click here](#))
- 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.
- Student can 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.

(V) Check loan disbursement in CIMB

- PTPTN will process the agreement on 16th and 30th.
- The loan will be credited on 24th if the agreement is submitted to PTPTN before 16th.

- The loan will be credited on 7th of the following month if the agreement is submitted to PTPTN on 16th and after.
- The following 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.

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)
<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</p> <p><u>September Semester</u> 1 Aug – 31 Aug 1 Sept – 30 Sept</p>

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:

- Deferment 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](#)