PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL (PTPTN)

Guidelines & Information
Eligibility Requirements

- The applicant must be a Malaysian citizen only.
- The applicant must less than 45 years of age on the date of application.
- The applicant must possess the actual SPM result with a minimum of 3 credits in any subjects and meet the entry requirements of the programme applied for.
- UEC students without SPM must meet the entry requirements of the programme as determined by MOHE.
- The remaining period of study upon application must exceed one year (12 months) and exclude extended semester(s).
- The applicant have no other sponsor (government loan) and overall total of loan must not exceed RM 65,000.00.
- Meet other requirements set by PTPTN from time to time.

Total Loan Entitlement Per Year

<table>
<thead>
<tr>
<th>Level of Study</th>
<th>Full (Monthly Income &lt; RM 4,000)</th>
<th>Partial (Monthly Income : RM 4,001 - RM 5,000 )</th>
<th>Tuition Fee (Monthly Income &gt; RM 5,001 )</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Degree: Science &amp; Engineering</td>
<td>16,500</td>
<td>13,500</td>
<td>10,500</td>
</tr>
<tr>
<td>1st Degree: Business &amp; Arts</td>
<td>16,000</td>
<td>13,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Diploma</td>
<td>8,000</td>
<td>8,000</td>
<td>8,000</td>
</tr>
</tbody>
</table>

Online Application Closing Date

<table>
<thead>
<tr>
<th>Programme</th>
<th>Period for Online Application</th>
<th>Closing Date (Online)</th>
<th>Estimated Date for Online Approval</th>
<th>Deadline to Submit Loan Agreement</th>
</tr>
</thead>
</table>

Notes: The online approval is provisional approval. Actual approval is subject to the conditions set by PTPTN.
Flow Chart of Online PTPTN Application

1. Open **Saving Account** (Applicant’s personal account) at **CIMB** & **SSPN Account** (Min. deposit is RM20) at **MAYBANK/ Bank Islam only**.

2. Purchase PTPTN Pin Number from **Bank Simpanan Nasional** (BSN). The pin number is valid for 6 months from the date of purchase.

3. Register an email account either yahoo.com or gmail.com

4. Prepare all information and supporting documents needed before hand (refer to appendix 1)

5. Log in to http://www.ptptn.gov.my/gateway

6. Fill in all the required information online.
   For further information, please visit http://www.ptptn.gov.my/

Flow Chart after Online Approval and Loan Agreement

1. Check your application status online based on the estimated date of approval given

2. Print out two (2) sets of the “Set Dokumen Tawaran” in A4 size white paper (80gsm), single sided and in black.
   - i. Loan Offer Letter (with Acceptance Letter, Permission Letter 1,2,3 and 4)
   - ii. Loan Agreement

3. Purchase 2 pieces of **“Setem Hasil”** worth **RM10.00** each from the Post Office

4. Completed loan documents and supporting documents *(refer to appendix 1)* have to submit to Scholarship Unit 3 weeks from the date of loan approval *(refer to notice board for the actual date)*

5. Scholarship Unit will check through the completed loan documents before the students having a session with PTPTN officer

6. The loan documents will return to student after completely check through by Scholarship Unit

7. **A session with PTPTN officer (subject to request on the date)**
   Applicants are compulsory to be present with the **loan documents** and **MyKad**
Procedures of Signing the Loan Agreement

- You are required to use only “Black” ball pen to sign on the loan agreement.
- Use of liquid paper is strictly not allowed for any mistakes made. You have to strike off the mistakes follow by an initial and re-write.
- Both sets of the loan agreement must be Original Signature and Write. Photocopied signatures are not allowed.

Loan Disbursement

- The loan payment will direct debited into College’s account (student are compulsory to fill up the CIMB Direct Debit Service Form).
- The first loan payment is released only after the completed agreement is received by PTPTN.
- Subsequent payments will be made after PTPTN receives confirmation from the college that the student is successful in continuing studies and has obtained a GPA of > 2.0 or average of 50%.
- Students are required to submit their latest academic result to Scholarship Unit within 2 weeks from the date of release of result.

Suspension of Loan Disbursement

- Students who obtain results of less than GPA of 2.0 or average of 50% (result refer to long semester).
- Student defers their semester.

Insurance

- All students who receive the PTPTN loan must take insurance coverage. The appointment of an insurance company and payment of premium (deducted from the loan total) will be handled by PTPTN.
- Insurance deduction will be done every semester when the loans are disbursed.
- The insurance deduction amount is RM0.96 for every RM1, 000 of loan amount.

Termination of Loan

- Loan will be terminated when students fail to continue their studies.
- Loan will be terminated when students continue their studies overseas.
Loan Repayment

- The borrower is encouraged to pay back the loan without waiting for the letter of claim. The period of loan repayment is based on the total loan taken as follows:

<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>Repayment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM10,000 and below</td>
<td>60 months</td>
</tr>
<tr>
<td>RM10,001 to RM22,000</td>
<td>120 months</td>
</tr>
<tr>
<td>RM22,001 to RM50,000</td>
<td>180 months</td>
</tr>
<tr>
<td>RM50,001 and above</td>
<td>240 months</td>
</tr>
</tbody>
</table>

- Administrative costs of 1% annually will be charged on the remaining monthly loan.
- Administrative costs will be calculated 6 months after completion of study or termination of loan as specified in the signed agreement. No reduction is given in administrative cost.
- Deferment of repayment can be considered for borrowers who continue their studies or who are not yet working by submitting an application. However, administrative cost will be charged during the period of deferment.
- Administrative costs will be waived for full repayment of loan within 6 months.

Certification of Supporting Document

- Headmaster/Assistant headmaster/‘Guru Kanan’/ ‘Guru Penyelia Petang’ (Government Secondary School)
- Headmaster (Government Primary School)
- Lawyer/ Commissioner of Oath
- Justice of Peace
- Government Officer (Category A)/ Police Officer (ASP and above)/Army Officer (Captain and above)
- ‘Penghulu’/ ‘Ketua kampung’/ ‘Penggawa’/ ‘Tuai Rumah’/ ‘Ketua Kaum’
- A Representative from INTI’s Scholarship Unit

Example of the completed certification (complete with signature, name and address of the signatory)

Note: The same authorized person who certify on the supporting documents can also sign for the following on the loan agreement:--
   i. Tandatangan Saksi penerima Biaya

*except for Assistant Headmaster, Guru Kanan & Guru Penyelia Petang
Methods for Repayment of Loan

- Payment via cheque/bank draft/money order must be crossed and made payable to ‘PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL’. Please mail your payment in an envelope addressed to:

  **Chief Executive**
  National Higher Education Loan Corporation
  Lot G2, Ground Floor, Wisma Chase Perdana
  Off Jalan Semantan, Damansara Heights
  50490 Kuala Lumpur
  (Attn: Receiving Unit)

*Note: You are advise to write your identity card number and name on the reverse side of the cheque/bank draft/money order.*

- Online payment via website
  - e-FES
  - www.maybank2u.com
  - www.cimbclicks.com.my
  - www.bankislam.biz
  - www.rhbbank.com.my
  - www.publicbank.com.my
  - www.posonline.com.my
  - Debit Payment (DPE)

- Payment at counter
  - One Stop Center counters in KL Sentral
  - All Bank Islam Malaysia Berhad (BIMB) branches
  - All Bank Simpanan Nasional (BSN) branches.
  - All CIMB branches
  - All Pos Malaysia Berhad branches

- Deduction of pay via inland revenue board (IRB)
  - Submit detailed information of employer by letter or e-mail
  - Instructions for deduction will be issued to employer by IRB
  - Whilst waiting for application to be processed, please submit payment via the methods specified.

Enquiries

For further information, kindly contact INTI International College Subang’s Scholarship Unit at Student Services Department.

1) Ms. Fong Yee Yee 03-5634 4711 ext 2830 yeeeye.fong@newinti.edu.my

For detailed information, you may call PTPTN Hotline at 03-2080 4455 or visit http://www.ptptn.gov.my.
Appendix 1

Supporting Documents

**ONE** certified true copy of the following supporting documents (*photocopied on A4 size*) must be submitted:

- Online loan application information (can be printed by pressing 'Cetak Maklumat' button on the Online Loan Application). This document *needs no certification*.
- Student’s identity card (*front and back of IC on the same page*)
- SPM certificate or SPM result slip (result slip will only be accepted if the period is within **2 years**). Forecast results will not be accepted.
- Programme Offer Letter from INTI International College Subang
- Personal Account Book (*the main page with account number*) / Bank Deposit Slip / Bank Account Summary.
- Other relevant qualification obtained after SPM for degree programme.
  - e.g. STPM/ Diploma/ Matriculation/ UEC
- Pay slip / Government Pensioner’s Card / EA / BA Form / Income Certification Form / Pension Statement of guardian 1 & 2.

*Note: ‘Borang Pengesahan Pendapatan’ **must be** filled up if both /one of the parents/guardian are not working. You can obtain the form from either Scholarship Unit or download it at [www.ptptn.gov.my](http://www.ptptn.gov.my). This form must be certified by any authorized person. (refer to the "certification of the supporting documents")*

- Confirmation Letter from Welfare Department/Zakat Centre if receiving monthly payment from the agency.

**Students in their 2nd semester and above must submit additional supporting documents as below:**

- Confirmation Letter from INTI International College Subang (*to prove that the applicant is still studying*) – please request from RTRP, Level 2 next to Finance Office.
- All Exam Results Slips before application.

**AUP & NU Students who completed their 1st year:**

- Certification letter to certify you had completed 1st year of the program (*applicable to student who applied with SPM result*) – please request from the Head of Program.

*Note : You are required to **write your name & IC No.** At the Top Right Hand Corner on **every page** of your supporting documents.*
## Courses Registered with PTPTN

**Name:** Kolej Antarabangsa INTI Subang  
**Code:** B82

<table>
<thead>
<tr>
<th>Program</th>
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<tbody>
<tr>
<td>Diploma in Accounting</td>
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<tr>
<td>Diploma in Information &amp; Communication Technology</td>
</tr>
<tr>
<td>Diploma in Electrical &amp; Electronic Engineering</td>
</tr>
<tr>
<td>Diploma in Mechanical Engineering</td>
</tr>
<tr>
<td>Diploma in Mass Communication</td>
</tr>
<tr>
<td>Diploma in Networking &amp; Security</td>
</tr>
<tr>
<td>Diploma in Hotel Management</td>
</tr>
<tr>
<td>Diploma in Business</td>
</tr>
<tr>
<td>American Degree Transfer Program (Arts)</td>
</tr>
<tr>
<td>American Degree Transfer Program (Applied Science)</td>
</tr>
<tr>
<td>B.Sc (Hons) in Business Information Technology 3+0 in collaboration with Coventry University UK</td>
</tr>
<tr>
<td>B.Sc (Hons) in Computer Science 3+0 in collaboration with Coventry University UK</td>
</tr>
<tr>
<td>B.A (Hons) in Business Administration 3+0 in collaboration with University of Hertfordshire UK</td>
</tr>
<tr>
<td>B.A (Hons) in Marketing 3+0 in collaboration with University of Hertfordshire UK</td>
</tr>
<tr>
<td>B.A (Hons) in Finance 3+0 in collaboration with University of Hertfordshire UK</td>
</tr>
<tr>
<td>B.A (Hons) in Accounting 3+0 in collaboration with University of Hertfordshire UK</td>
</tr>
<tr>
<td>BBA major in Marketing &amp; Management 4+0 in collaboration with Northwood University, USA</td>
</tr>
<tr>
<td>BBA major in International Business &amp; Management 4+0 in collaboration with Northwood University, USA</td>
</tr>
<tr>
<td>Bachelor Of Commerce (Economics) 3+0 in Collaboration with University of Wollongong, Australia</td>
</tr>
<tr>
<td>Bachelor Of Commerce (Marketing) 3+0 in Collaboration with University of Wollongong, Australia</td>
</tr>
<tr>
<td>Bachelor of Commerce (Accounting) 3+0 in collaboration with University of Wollongong, Australia</td>
</tr>
<tr>
<td>Bachelor of Commerce (Finance) 3+0 in collaboration with University of Wollongong, Australia</td>
</tr>
<tr>
<td>Bachelor of Commerce (Management) 3+0 in Collaboration with University of Wollongong, Australia</td>
</tr>
<tr>
<td>Bachelor of Commerce (Public Relations) 3+0 in collaboration with University of Wollongong, Australia</td>
</tr>
<tr>
<td>Bachelor of Communication and Media Studies (Marketing Communication &amp; Advertising) 3+0 in collaboration with University of Wollongong, Australia</td>
</tr>
<tr>
<td>Bachelor Of Information Technology (E-Business) 3+0 in Collaboration with University of Wollongong, Australia</td>
</tr>
<tr>
<td>Bachelor Of Information Technology (Network Design and Management) 3+0 in Collaboration with University of Wollongong, Australia</td>
</tr>
<tr>
<td>Bachelor of Computer Science (Software Engineering) 3+0 in collaboration with University of Wollongong, Australia</td>
</tr>
<tr>
<td>Bachelor Of Computer Science (Digital System Security) 3+0 in Collaboration with University of Wollongong, Australia</td>
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</tbody>
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