

GUIDELINE AND REFERENCE FOR PTPTN LOAN

Eligibility for PTPTN financing:

1. Citizen of Malaysia AND age not exceeding 45 years old on the date of application;
2. Remaining period of study at the time of application must be at least **ONE (1) year**;
3. Has no other sponsors (such as JPA or MARA) **OR** not receiving UniMy full scholarship;
4. Must be a **FULL TIME** undergraduate **OR** Diploma student at UniMy;
5. Meet the requirements set by PTPTN.

Procedures for online application:

- STEP 1 :** Open SSPN-i account at any PTPTN branch or at Maybank/Bank Rakyat (can apply PTPTN immediately) or Bank Islam/Agrobank (can apply PTPTN on the next day).
- STEP 2 :** Open an individual bank account at Bank Islam Malaysia.
- STEP 3 :** Buy PTPTN Number (password number to log in) at any Bank Simpanan Nasional (BSN) branch. Take note that PTPTN number is only valid for **SIX (6) months** from the date of purchase.
- STEP 4 :** Log on to <http://www.ptptn.gov.my/gateway/> and complete the online application form. Click "YA" once all the details have been completed.
- STEP 5 :** Check the status of your application in PTPTN website **EIGHT(8) days** from the Closing date.

Important Dates regarding PTPTN loan application:

Closing Date for Online Application	Estimated Date of Online Approval	Due date for Loan documents Submission to CSAD	Estimated Date of 1 st Payment Release
30 th January	7 th February	15 th February	7 th March
28 th February	7 th March	15 th March	7 th April
30 th April	7 th May	15 th May	7 th June
30 th May	7 th June	15 th June	7 th July
30 th August	7 th September	15 th September	7 th October
30 th September	7 th October	15 th October	7 th November

Any application submitted after the due date will automatically be processed in the next available group.

Loan Entitlement:

Household Income Criteria	Loan Entitlement
Has a household member receiving Bantuan Rakyat 1 Malaysia (BR1M)	Maximum entitlement
Not receiving BR1M and income < RM8,000.00	75% of maximum entitlement
Not receiving BR1M and income > RM8,000.00	50% of maximum entitlement

The source of information is derived from PTPTN website (<http://ptptn.gov.my/>) and subject to changes without prior notice.

Loan Disbursement:

1. Payments from PTPTN is made **THREE (3)** times a year.
2. Minimum amount to be credited into student's bank account is RM100.00 per semester, or as been advised by PTPTN.
3. First loan payment will be released within 21 days upon confirmation of documents acceptance by PTPTN.
4. Subsequent payments will be made after PTPTN receives students' status verification(including GPA score MUST be at least 2.0) from UniMy.

PTPTN Loan Application Flowchart

BEFORE DOING ONLINE APPLICATION

- Open SSPN or SSPN-i account
- Open personal bank account with Bank Islam Malaysia
- Purchase PTPTN Pin Number from Bank Simpanan Nasional (BSN)



DURING ONLINE APPLICATION

- Take note the application deadlines in every semester (2 deadlines/semester)
- Complete all requirements at <http://www.ptptn.gov.my/gateway/website>
- Ensure that all data given are correct and up-to-date
- Check status of approval in PTPTN website **EIGHT (8)** days from Closing dates



UPON RECEIVING PTPTN OFFER LETTER

- Download the Agreement from PTPTN website and print out **TWO (2)** sets
- Purchase Revenue Stamp (Setem Hasil) **TWO(2)** pieces
- Make **ONE(1)** copy of UniMy Offer Letter
- Submit ALL above to CSAD for checking and submission to PTPTN Office within **SEVEN(7)** days from the Offer Letter date



AFTER FINAL APPROVAL FROM PTPTN

- Collect a copy of Agreement from CSAD **ONE(1) month** from Offer Letter date
- Applications that do not meet the requirements will be rejected
- PTPTN will instruct payment to successful applicants **ONE (1) week** after the approval
- Student will receive 1st disbursement of loan within 21 days upon approval

AFTER COMPLETION OF STUDY or WITHDRAWAL

- Fill up BORANG PEMBATALAN PEMBIAYAAN and submit to PTPTN (can download from PTPTN website)
- PTPTN will then send a letter/final statement for loan repayment
- Students to check PTPTN website for more information on the repayment method
- Students to start paying back the loan ASAP to avoid being blacklisted

Any queries, please contact CSAD Office at 03-8800 5006