#### **Education Loan**

PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL





# Introduction

The PTPTN Education Loan Scheme was established for the purpose of providing educational loans to students pursuing studies at local Higher Education Institutions (IPT). This education loan will allow students to finance all or part of their tuition fees and living expenses throughout their period of study. The PTPTN education loan facility is open to students continuing their studies at Higher Education Institutions



## **Terms of Application**

- **1** Malaysian citizen
  - 2 Aged not more than 45 years on the date of application
    - Received offer to IPT
  - The remaining duration of the course of study during application must not be less than one (1) year
- Have opened an account for Simpan SSPN Prime/ Simpan SSPN Plus\*\*

### **Loan Amount**

# Maximum 75% of the maximum loan If the student or student's guardian is listed as a recipient of Sumbangan Tunai Rahmah (STR) Family income does not exceed RM8,000 (data not in STR) Family income above RM8,000 (data not in STR)



Maximum (RM)

• RM6,800

**75** %

• RM5,100

50 %

• RM3,400



Maximum (RM)

• RM13,600

**75** %

• RM10,200

**50** %

• RM6,800

## **Application Schedule**

Session	Range	Group	Loan Application Start Date	Loan Application Closing Date
July	01/09	1	1-Aug	31-Aug
		2	1-Sep	30-Sep
November	01/02	1	1-Jan	31-Jan
		2	1-Feb	28-Feb
April	01/06	1	1-May	31-May
		2	1-Jun	30-Jun

For more info :- <a href="https://www.ptptn.gov.my/myptptn/">https://www.ptptn.gov.my/myptptn/</a>

# Loan Application System

Applications must be made online through <a href="https://myptptn.ptptn.gov.my/ptptn/app/landing">https://myptptn.ptptn.gov.my/ptptn/app/landing</a>

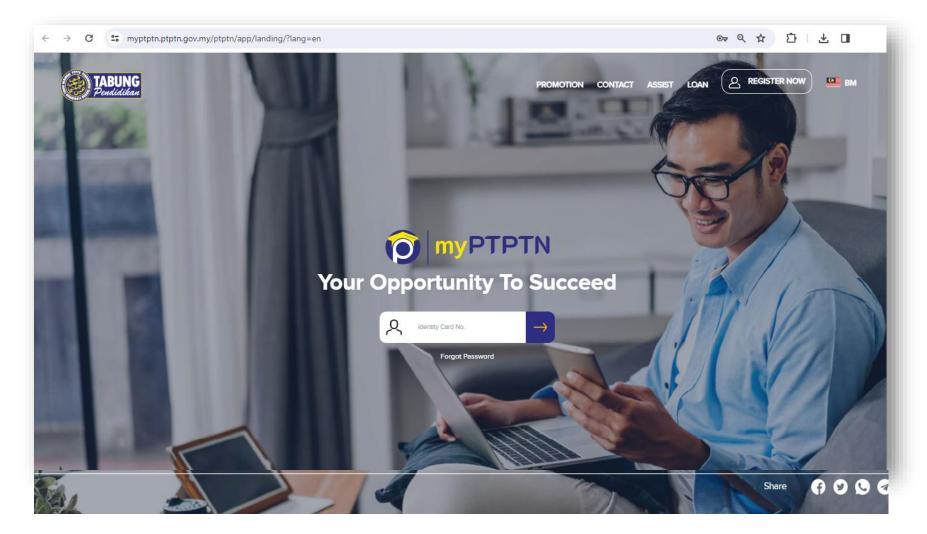
#### To do:

- 1. Received Offer Letter from University
- 2. Have opened an account for Simpan SSPN
- Have opened an account bank (Bank Islam only)



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#### Permohonan Pinjaman Baharu



#### Carta Alir:





**PEMINJAM** 

- · Download myPTPTN
- Daftar myPTPTN
- Sempurnakan eKYC





**PEMINJAM** 

- Semak Jadual Permohonan
- · Daftar Permohonan Pinjaman
- · Lengkapkan maklumat permohonan pinjaman





- **PEMINJAM**
- · Muat naik dokumen tawaran kemasukan IPT
- · Hantar Permohonan Pinjaman





**PTPTN** 

- Semak permohonan
- Proses kelulusan





**PTPTN** 

 Proses pengeluaran pinjaman kali pertama

Jabatan Dasar





**PEMINJAM** 

· Cetak dokumen perjanjian yang telah lengkap





 Pegawai PTPTN menurunkan tandatangan secara digital

**PTPTN** 

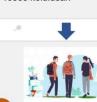






- · Bayar duti setem (RM20) dan tandatangan digital (RM5)
- · Peminjam turunkan tandatangan secara digital







#### Perhatian Kepada Pengguna Yang Masih Belum Berdaftar Dengan myPTPTN

Anda perlu mendaftar di myPTPTN terlebih dahulu untuk menikmati perkhidmatan yang lebih mudah, cepat dan selamat.







