

# PTPTN ONLINE APPLICATION GUIDELINES

(For new and existing applicants)

## Part A: PTPTN Loan Eligibility

### 100% PTPTN Loan

Applicable for parents/ guardian (married) that receive Bantuan Prihatin Rakyat (BPR) and Bantuan Prihatin Nasional (BPN).

### 75% PTPTN Loan

Applicable for parents/ guardian (married) with household income below RM8,000.

### 50% PTPTN Loan

Applicable for parents/ guardian (married) with household income above RM8,000.

## Part B: Application Date of PTPTN Loan

INTAKE	ONLINE APPLICATION PERIOD	ONLINE APPLICATION CLOSING DATE
<b>January</b>	1st Batch: 1 - 28 February	<b>28 February</b>
<b>February</b>		
<b>March</b>	2nd Batch: 1 - 31 March	<b>31 March</b>
<b>May</b>	1st Batch: 1 - 30 June	<b>30 June</b>
<b>June</b>		
<b>July</b>	2nd Batch: 1 - 30 July	<b>30 July</b>
<b>August</b>	1st Batch: 1 - 30 September	<b>30 September</b>
<b>September</b>		
<b>October</b>	2nd Batch: 1 - 31 October	<b>31 October</b>

## Part C: Procedures PTPTN Online Application

### 1) BEFORE APPLICATION

Please prepare the below items before you proceed:

1. Open a personal savings account at Maybank
2. Open a SSPN (Skim Simpanan Pendidikan Nasional) account at Maybank or apply online at PTPTN website <https://www.ptptn.gov.my/>  
*Note: If you have opened a SSPN account previously, you do not have to open again.*
3. Buy a PTPTN pin number at Bank Simpanan Nasional (BSN) or buy online at PTPTN website



### 2) ONLINE APPLICATION

1. Complete the online application form (Refer to **Part D** for Steps of PTPTN Loan Online Application)
  2. Click 'YA' once the details have been filled and completed
- IMPORTANT!** Submit your online application before the closing date (Refer Part B)



### 3) AUTO-DEBIT FORM

1. Fill up the 'Authorised to Debit Account Form' (refer to **Part D**) to auto deduct your PTPTN fee (Loan Disbursement).
2. Email the completed form to our Student Financial Support Officer, Mr Zamzuri at [zamzuri@iumw.edu.my](mailto:zamzuri@iumw.edu.my).



### 4) CHECK APPLICATION STATUS

1. After 7 working days from the closing date, log on to PTPTN website <https://www.ptptn.gov.my/ionline/#/login> to check if your application has been approved or rejected.  
**(SEDANG DIPROSES → DILULUSKAN)**



### 5) SUBMISSION OF PTPTN DOCUMENTS

1. You will receive an email on the confirmation and the agreement by our Student Financial Support Officer (SFSO).
2. Download the PTPTN Agreement & print out 2 sets. (Refer to **Part D** for Steps of Downloading and Printing of PTPTN Agreement)
3. Attach 2 pieces of duty stamp that can be bought at any post office (RM10.00 each)
4. Attach IUMW Offer Letter (1 copy)

#### \*IMPORTANT NOTES FOR THE HARDCOPY SUBMISSION

- All documents must be in **A4 size, white paper, single sided & use one colored pen only** (either black/blue) to sign both copies of the agreement.
- Ensure the 2 SETS OF AGREEMENT ARE SIGNED AND DATE-WRITTEN.
- DO NOT USE any liquid-paper/correction-tape on the agreement.
- The validity of PTPTN Agreement is only **14 DAYS** from the approval date.

**ALL COMPLETED AGREEMENT AND ATTACHMENTS ARE TO BE SENT BY THE STUDENT TO OUR STUDENT FINANCIAL SUPPORT OFFICE OR ANY NEARBY PTPTN OFFICE IF YOU ARE RESIDING OUTSIDE OF KLANG VALLEY AREA.**

**\* INCOMPLETE DOCUMENTS WILL NOT BE ACCEPTED.**



### 6) PTPTN OFFICER'S VERIFICATION

1. Kindly email Mr Zamzuri at [zamzuri@iumw.edu.my](mailto:zamzuri@iumw.edu.my) on the date you have submitted the agreement.



### 7) PTPTN PAYMENT

1. The first payment will be made within 1 month after successful submission of documents to PTPTN, if approved.
2. Students to check their Maybank account accordingly.

#### IMPORTANT NOTES:

1. It is advisable for you to submit your online application during the 1st batch of online application.
2. Kindly get your Course Consultant's advise to fill the form.
3. If you missed the online application period, you will need to pay full fee amount of your current semester.
4. We will not be held liable for any errors occur during your online application process. Kindly ensure that every details you key in are accurate.
5. If your loan application amount differs from what you expected, kindly email our Finance Department directly at [finance@iumw.edu.my](mailto:finance@iumw.edu.my) to recalculate your PTPTN monthly installment.
6. If your PTPTN loan application is rejected or amount approved differs from what you expected, kindly contact our Student Financial Support Officer (Mr Zamzuri) for assistance.
7. Kindly settle your outstanding PTPTN amount every 7th of the month. Failure to comply will result to penalty of RM5.00 per day for each day of late payment.

**Part D: PTPTN Online Application Guidelines (For new applicants)**

**Steps of PTPTN Loan Online Application**

**1) If you purchase the PTPTN pin number at BSN:**

- i. Log in to PTPTN website.
- ii. Refer to your BSN-PTPTN slip and fill in all the required fields.

**Refer to your BSN-PTPTN slip**

**LOG MASUK PENDAFTARAN PINJAMAN**

NO KAD PENGENALAN \* :

Sila isikan No Kad Pengenalan (12 digit) tanpa mengai sahara ( / , / ruang kosong)

TARIKH BAYARAN (HIBTT) \* :

MASA BAYARAN (JUMSS) \* :

NO PTPTN \* :

Masukkan Maklumat No. PTPTN yang dibeli daripada BSN

**2) If you purchase the PTPTN pin number online at PTPTN website:**

- i. Log in to PTPTN website.
- ii. Key in your IC number and the password and proceed to login. ("Kata Laluan" is the same password you set during the purchase of PTPTN pin number online)

**PERMOHONAN PINJAMAN / SEMAKAN PENYATA**

No. Kad Pengenalan

Kata Laluan

**LOG MASUK**      **PERMOHONAN KALI PERTAMA**

**3)**

**MENU**      **SENARAI PENDAFTARAN**

NO KAD PENGENALAN:

Id	Tarikh Daftar	Status	Sumber	Ked	Institusi	Kursus	Peringkat Pencapaian
10870011	21/01/2021	DILULUSKAN	ELMAS	B8811	INTERNATIONAL UNIVERSITY OF MALAYA-WALES	SEPENUH MASA-BACHELOR OF BUSINESS ADMINISTRATION (HONOURS) IN MARKETING	LIJAZH PERTAMA SEPENUH MASA

SENARAI PENDAFTARAN  
 PENDAFTARAN BARU (NO. PIN BSN)  
 DAFTAR PERMOHONAN BARU ONLINE

**Select PENDAFTARAN BARU (NO. PIN BSN) or DAFTAR PERMOHONAN BARU ONLINE**

**4)**

NO AKAUN SKIM SIMPANAN PENDIDIKAN NASIONAL(SSPN) \* :

-NO AKAUN SSPN TIDAK WUJUD-

NO AKAUN SKIM SIMPANAN PENDIDIKAN NASIONAL PLUS(SSPNH PLUS) \* :

-NO AKAUN SSPN PLUS TIDAK WUJUD-

**Kindly fill in SSPN account number for verification purpose**

**5)**

**BUTIRAN PENJAGA/PASANGAN**

JUMLAH GAJI KASAR SEBULAN (BERDASARKAN SLIP GAJI) RM :

**Gaji kasar = Gross salary**

JUMLAH GAJI BERSIH SEBULAN (BERDASARKAN SLIP GAJI) RM :

**Gaji bersih = Net salary after deducting EPF & SOCSO**

**Part D: PTPN Online Application Guidelines (For new applicants) (Cont.)**

6)

**BUTIRAN KURSUS**

JENIS IPT \* **IPTS**

NAMA INSTITUSI \* **INTERNATIONAL UNIVERSITY OF MALAYA-WALES**

MOD PENGAJIAN \* **SEPENUH MASA**

PERINGKAT PENGAJIAN \* **DIPLOMA SEPENUH MASA/ IJAZAH PERTAMA SEPENUH MASA**

NAMA PROGRAM/KURSUS \* **Kindly refer to your offer letter**

TEMPOH PENGAJIAN \* **Auto generated after programme name being selected**

TARIKH MULA PENGAJIAN \* **Please select the date below according to your INTAKE. (refer to your offer letter)**  
 \*\* Mengikut bulan dan tahun mula pengajian.

NO. MATRIK \* **STUDENT ID NUMBER**

NAMA BANK (ADALAH SEPERTI YANG DITETAPKAN OLEH IPT) \* **MAYBANK**

NO. AKAUN \* **12 Digits\*\* Applicants personal Maybank account number**

**Please select the date below according to your INTAKE. (refer to your offer letter)**  
 If your intake is in the month of: Select the following dates:  
 JAN/FEB/MAR 01/03/\*  
 APR/MAY/JUN 01/06/\*  
 JUL/AUG/SEP/OCT 01/10/\*  
 \*Follow your offer letter intake

SIMPAN DAN SETERUSNYA

7)

Sila periksa butiran-butiran yang mustahak di bawah. Pastikan maklumat-maklumat yang tertera adalah tepat.

**SEMAKAN KELAYAKAN PERMOHONAN**

STATUS SEMAKAN PERMOHONAN DENGAN PEMBIAYAAN YANG SEDIA ADA: **BERJAYA**

STATUS SEMAKAN NO AKAUN SSPN: **No Akaun SSPN-/SSPN- Plus anda tidak wujud atau tidak sah.**

STATUS SEMAKAN NO AKAUN SSPN- PLUS: **No Akaun SSPN-/SSPN- Plus anda tidak wujud atau tidak sah.**

**BUTIRAN PERIBADI**

NAMA PENSIH (SEPERTI DI DALAM KAD PENGENALAN):

NO. KAD PENGENALAN:

NO. AKAUN:

**Kindly verify the important details as stated here.**  
**Please ensure the information is accurate before proceeding to the confirmation.**

**Pengesahan Permohonan**

**BUTIRAN PENJAGA/PASANGAN**

NAMA PASANGAN PEMOHON/ PENJAGA 1:

NO KAD PENGENALAN(BARU/LAMA/TENTERA/POLIS/PASPORT):

JUMLAH GAJI KASAR SEBULAN (BERDASARKAN SLIP GAJI) RM:

JUMLAH GAJI BERSIH SEBULAN (BERDASARKAN SLIP GAJI) RM:

JUMLAH TANGGUNGAN (JUMLAH ANAK-ANAK YANG MASIH DIBAWAH TANGGUNGAN PENJAGA TERMASUKLAH PASANGAN PENJAGA):

**You cannot edit/cancel/click new application when your status is "SEDANG DIPROSES"**

**Part D: PTPN Online Application Guidelines (For new applicants) (Cont.)**

**Authorised to Debit Account Form**

Date:

The Manager  
Maybank Islamic Berhad  
Wisma FGV Branch  
Kuala Lumpur

Dear Sir/ Madam,

**AUTHORISED TO DEBIT ACCOUNT**

I, ..... I/C No: .....  
hereby authorized Maybank to debit my account number ..... of being  
payments for:

**1) AUTO DEDUCTION FOR PTPN (LOAN DISBURSEMENT)**

I agree that Maybank would send the Official Receipt on the above payment to me.

Thank you.

Signature as per the Bank's records:

\_\_\_\_\_

\*\*\*\*\*

FOR BANK'S USE:

Signature Verified by:

\_\_\_\_\_

**Part D: PTPTN Online Application Guidelines (For new applicants) (Cont.)**

**Steps of Downloading and Printing of PTPTN Agreement (Please follow the steps below)**

- 1) You may download and print the PTPTN agreement from your registered email with the PTPTN or;
- 2) Login to PTPTN website: <https://www.ptptn.gov.my/ionline/#/login>
- 3) Key in your IC No and the password and login

- 4) To check the application

id	Tarikh Daftar	Status	Sumber	Kod	Institusi	Kursus	Peringkat Pencapaian
10870011	21/01/2021	DILULUSKAN	ELMAS	B8811	INTERNATIONAL UNIVERSITY OF MALAYA-WALES	SEPENUH MASA-BACHELOR OF BUSINESS ADMINISTRATION (HONOURS) IN MARKETING	IJAZAH PERTAMA SEPENUH MASA

Place your cursor at "DILULUSKAN"

- 5) To download and print an agreement

Place your cursor at "MUAT TURUN SURAT" or "di sini" and it will download your agreement (you can select from either one of these)

## Part E: Manual Application Guidelines (Only For Second Time and Subsequent Application)

### a. Fill up PTPTN manual application form (fillable) provided by your assigned Course Consultant.

### b. Prepare all required documents as below:

1. Bantuan Prihatin Nasional (BPN)/ Bantuan Prihatin Rakyat (BPR) supporting documents OR Latest 1 month payslip of guardian or parents.
2. A copy of guardian or parents NRIC.
3. PTPTN pin number (purchase from BSN/ online).
4. SSPN account number (purchase online for RM20).
5. 2 pieces of stamp duty (purchase at post office, each RM10).
6. Maybank Savings Account (open at Maybank with IUMW Offer Letter).

#### IMPORTANT NOTES:

1. If you are not applying for 100% PTPTN loan, DO NOT fill up 'Penjaga Pertama' section.
2. Kindly ensure that you have filled up all sections and provide all required documents before submitting your PTPTN application.

## Part F: Frequently Asked Questions

### 1. Who is eligible to apply for PTPTN loan?

- The applicant must be a Malaysian citizen.
- The applicant must be 45 years old and below at the time of application.
- The application must fulfill the requirements of the programme's entry qualification, as set by the Ministry of Education Malaysia (MOE) and the Malaysian Qualifications Agency (MQA).
- The programme enrolled must be approved by the MOE and registered with PTPTN.
- The programme enrolled must be accredited by MQA and within the validity period at the application's date.
- For applicants who have different qualifications, verifications must be obtained from MOE, and/or MQA, as applicable.
- The remaining period of study upon application must be more than 1 year.
- The applicant must have Skim Simpanan Pendidikan Nasional (SSPN) savings account before applying for PTPTN loan.

### 2. How to apply for PTPTN loan?

- Please apply online via PTPTN website.
- You may refer to IUMW guidelines for steps in applying online and documents that are needed for submission of PTPTN agreement.
- The guidelines can be obtained from your assigned Course Consultant or from our website.

### 3. What should I do if I have updated incorrect information for my online application?

- a) You are required to reapply PTPTN if you made any of the following mistakes:
- Wrongly updated monthly gross and net salary.
  - Wrongly selected name of institution.
  - Wrongly selected name of programme.
  - Wrongly selected intake date.
- Step 1: Please fill up Borang Pembatalan dan Penolakan Tawaran Pinjaman Pendidikan PTPTN (downloaded from PTPTN website) and submit it to any nearby PTPTN office.
- Step 2: Buy a new pin number from Bank Simpanan Nasional.
- Step 3: Apply online within the next application date.
- b) You are required to update correct information if you made any of the following mistakes:
- Wrongly updated personal details.
  - Wrongly updated name of Bank/Bank account number.
  - Please fill up Borang Perubahan Maklumat Pelanggan (downloaded from PTPTN website) and submit it to any nearby PTPTN office.

## Part F: Frequently Asked Questions (Cont.)

### 4. Can I change a programme or major after my PTPTN loan has been approved?

You are not encouraged to change your programme or major after your loan has been approved by PTPTN. However, you may apply to continue the existing loan, provided your conversion of programme or major has been approved by the University and that you do not extend any of your semester.

Documents that are needed to be attached:

- I. Please fill up Borang Permohonan Pertukaran Kursus (downloaded from PTPTN website).
- II. Offer letter and transcript for the new programme.
- III. Offer letter and transcript from the previous programme.
- IV. Confirmation letter which states that you are not repeating any semester.  
(To request from the Registry Counter or email at registry@iumw.edu.my)
- V. Completed form are to be sent directly to any nearby PTPTN office.

### 5. Do students need to pay the tuition fees whilst applying for PTPTN loan?

Yes, students who are applying or have applied for the PTPTN loan are required to pay their current outstanding fees every 7th of the month. Confirmation of receiving 1st PTPTN payment are only upon final approval from PTPTN after successful submission of documents.

### 6. How do I apply if I have previous loan from PTPTN?

Kindly refer to section E for second time and subsequent loan application (page 13).

### 7. How much of PTPTN loan will I get?

This will depend on the applicant's financial background and monthly income of the family. You may refer to the table below as a guide:

#### Degree Programmes:

##### BUSINESS & PROFESSIONAL COMMUNICATION

Income Range	Total Loan Amount
BPN/BPR recipients	RM40,800
Income < RM8,000	RM30,600
Income > RM8,000	RM20,400

##### COMPUTER SCIENCE, IT, PSYCHOLOGY & BIOTECHNOLOGY

Income Range	Total Loan Amount
BPN/BPR recipients	RM42,090
Income < RM8,000	RM31,560
Income > RM8,000	RM21,030

### 8. When is the expected disbursement of PTPTN loan?

- I. The loan disbursement will be credited directly to the student's personal savings account with Maybank.
- II. 1st payment will be made within 1 month after successful submission of documents to PTPTN.
- III. Subsequent payments will be made three times per academic year.

Please refer to schedule below for the tentative dates of payment

Semester	*Payment Date	
	Batch 1	Batch 2
Semester 1	24 Mar	7 Apr
Semester 2	24 June	7 July
Semester 3	24 Oct	7 Nov

\*Please be advised that this payment schedule is subject to change

- IV. The subsequent payments will be made available after PTPTN receives the confirmation from the University that the student is progressing into the following semester and has obtained a GPA of 2.00 and above or a PASS in the previous semester.



## Part F: Frequently Asked Questions (Cont.)

### 9. What will be the possible cause(s) of PTPTN loan disbursement suspension?

The disbursement of loan will be suspended for any of the following reason(s):

- I. Student obtained a GPA of less than 2.00/ 4.00 or FAIL in the previous semester.
- II. Student defers his/ her studies.
- III. Results from the previous semester are unavailable (e.g pending internship report and graduation project)  
Please refer to your academic department on the deadlines of reports before enrolment.
- IV. Loan agreement has ended.

\*Please note that PTPTN will not make a repayment for any suspended loan disbursements.

### 10. What are the procedures to cancel the PTPTN loan after it has been approved?

Please fill up Borang Pembatalan dan Penolakan Tawaran Pinjaman Pendidikan PTPTN (downloaded from PTPTN website) and submit it to any nearby PTPTN office.

### 11. What are the terms and conditions to apply for PTPTN loan repayment exemption?

**NOTE:**

- All conditions must be met.
  - Please check the PTPTN website at all times as the terms and conditions may change each year.
  - Please click this link <https://www.ptptn.gov.my/pengecualian-bayaran-blk-side> for further information.
- I. Awarded with First Class Bachelor's Degree by the Higher Education Institution.
  - II. Attended full-time Bachelor Degree programme.
  - III. Completed programme within the period stated in the loan agreement.
  - IV. Programme completed must be accredited by the MQA.
  - V. The PTPTN loan does not overlap with any other sponsorship.
  - VI. The application for exemptions must be submitted within 12 months from the date of your convocation.
  - VII. Students must be under the B40 and M40 household's income category upon graduation with effect from 1 January 2019.  
B40 – household income less than RM4,850/ month  
M40 – household income more than RM4,850 and less than RM10,959/ month

### 12. What is the PTPTN loan interest rate?

PTPTN loans are subject to a flat rate interest of 1%.

### 13. Who should I call if I need more information about the PTPTN loan?

You may call/ email to:

STUDENT FINANCIAL SUPPORT SERVICES

Contact Information

Phone: (03) 2617 3220 / (017) 343 6959

Email: [zamzuri@iumw.edu.my](mailto:zamzuri@iumw.edu.my)

Operating Hours: Monday – Friday, 8.30am – 5.30pm

(it is advised to email for an appointment due to the current endemic situation)

Location: Lobby, Block A, Administration Wing, IUMW