



PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL (PTPTN) ONLINE APPLICATION

Updated April 2026

Inspire • Empower • Elevate





Eligibility to Apply

- Malaysian citizen aged not more than 45 years on the date of application.
- The monthly (gross) income of parents or guardians does not exceed RM50,000 (after deducting RM250 per dependent).
- PTPTN loan is available for the IMU University local option programmes conducted fully in Malaysia.
- For the Partner School Option programmes of Medicine & Dentistry, the enrolled students are eligible to apply for PTPTN. The loan will only be disbursed for the duration of study undertaken in Malaysia. Other undergraduate credit transfer programmes are not eligible for PTPTN loan.
- The remaining duration of the course of study during application must not be less than one (1) semester.
- Has opened a Simpan SSPN Prime account.

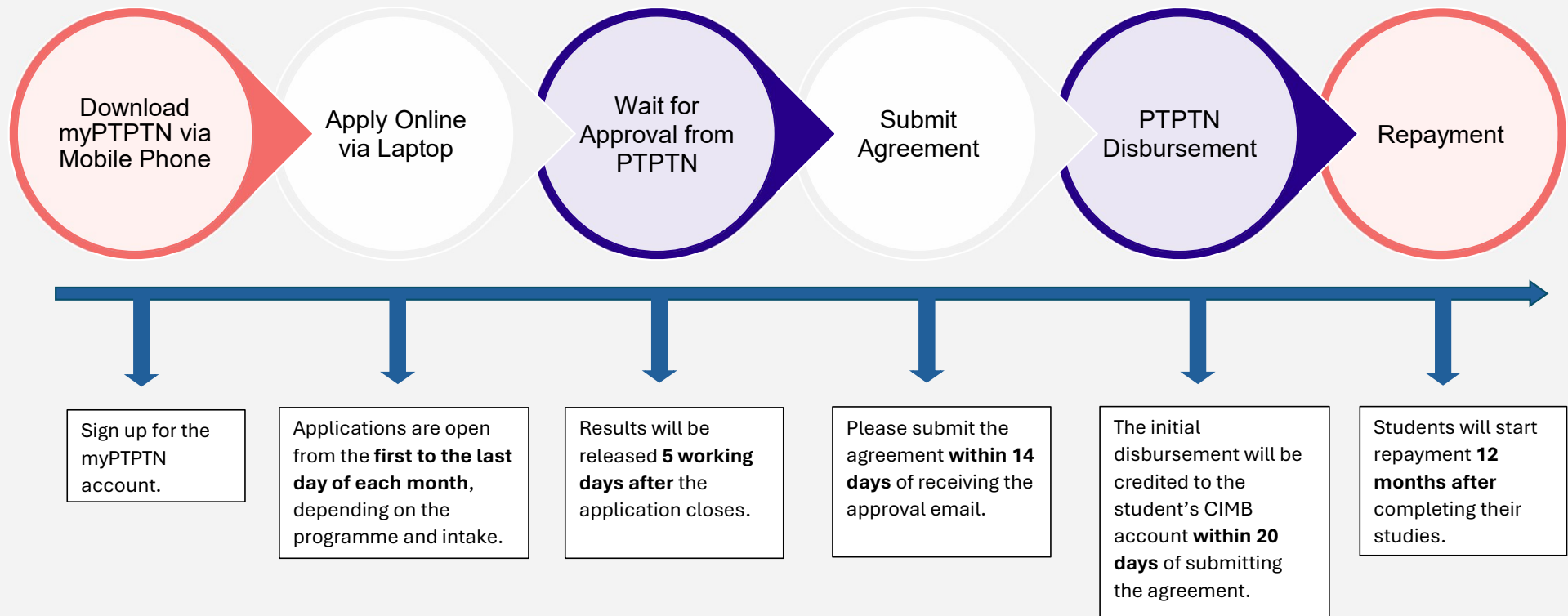
Eligibility to Apply

- PTPTN management board charges an administration cost of 1% per year of the remaining loan sum.
- Students who have received PTPTN loan through previous colleges/universities but have withdrawn/not completed the studies are required:
 - I) To terminate the existing PTPTN contract; and
 - II) Make full repayment at PTPTN office before a new application can be made

2026 PTPTN Online Application Period

Undergraduate Programmes	Application Period						Who can apply?
Dentistry (Local & PDS Option) Dietetics with Nutrition Medical Biotechnology Medicine (Local & PMS Option) Nursing Nutrition	1 st – 31 st January	1 st – 28 th February 23 rd – 28 th February 			1 st – 31 st August	1 st – 30 th September 21 st - 30 th September 	<p>i) New Student Online application can only be submitted once students has joined the enrolment day in Semester 1 of the official intakes.</p> <p>and:</p>
Bioveterinary Science Business Administration Business Administration with Healthcare Management Biomedical Science Chinese Medicine Chiropractic Cosmetic Science Digital Health Food Science Innovation Pharmaceutical Chemistry Pharmacy Psychology			1 st – 31 st March	1 st – 30 th April 20 th – 30 th April 	1 st – 31 st August	1 st – 30 th September 21 st - 30 th September 	<p>i) Existing Students Online application can be submitted throughout the whole application month for students who has enrolled into the programme and missed to submit their PTPTN application on previous application window.</p>

IMU guide to your PTPTN Journey



2 Loan Eligibility

- The loan amount is determined based on the eligibility criteria as follows :

Loan Amount	Eligibility
Maximum Amount	If the students or their guardians are listed as one of the Sumbangan Tunai Rahmah (STR) recipients
75% from Maximum Amount	Household salary is not more than RM8,000 (not in STR data)
50% from Maximum Amount	Household salary is more than RM8,000 (not in STR data)

Maximum Loan Amount

Undergraduate Programme	Maximum Amount per Semester	Maximum Amount per Year	75% from Maximum Amount per Year	50% from Maximum Amount per Year	Maximum Total Amount
Medicine (Local Option)	RM25,000	RM50,000	RM37,500	RM30,000	RM250,000 for 5 years
Medicine (PMS Option)					RM125,000 for 2½ years
Biomedical Science	RM8,500	RM17,000	RM12,750	RM8,500	RM51,000 for 3 years
Chiropractic					RM85,000 for 5 years
Dentistry (Local Option)					RM85,000 for 5 years
Dentistry (PDS Option)					RM42,500 for 2½ years
Dietetics with Nutrition					RM68,000 for 4 years
Medical Biotechnology					RM51,000 for 3 years
Nursing					RM68,000 for 4 years
Pharmaceutical Chemistry					RM51,000 for 3 years
Pharmacy					RM68,000 for 4 years
Bioveterinary Science					RM7,015
Cosmetic Science	RM42,090 for 3 years				
Digital Health	RM42,090 for 3 years				
Food Science Innovation	RM42,090 for 3 years				
Psychology	RM42,090 for 3 years				
Business Administration	RM6,800	RM13,600	RM10,200	RM6,800	RM40,800 for 3 years
Business Administration with Healthcare Management					RM40,800 for 3 years
Chinese Medicine	RM6,375	RM12,750	RM9,560	RM6,380	RM63,750 for 5 years



Source : <https://www.imu.edu.my/admissions/financial-aid/> or <https://myptpn.ptptn.gov.my/ptptn/app/semakan>

3 PTPTN Loan Application Submission

Compulsory Requirements before Online Application

1

myPTPTN

- Download the myPTPTN through MyDigital ID and create the account.

2

CIMB Personal Saving Account

- Joint and other types of bank account are not accepted.
- Students to bring along IMU Offer Letter to the bank.
- If it is required by the bank to have a copy of Verification of Student Letter, please be informed that the letter can be downloaded from MyIMU. Please note that students will be able to download the letter only after enrolling in the programme.

3

SSPN Prime Account

- Open the account via myPTPTN with a minimum savings amount of RM20.00.
- Existing account created by parents can be used as long as the parent is still alive.

4

BSN PIN Number

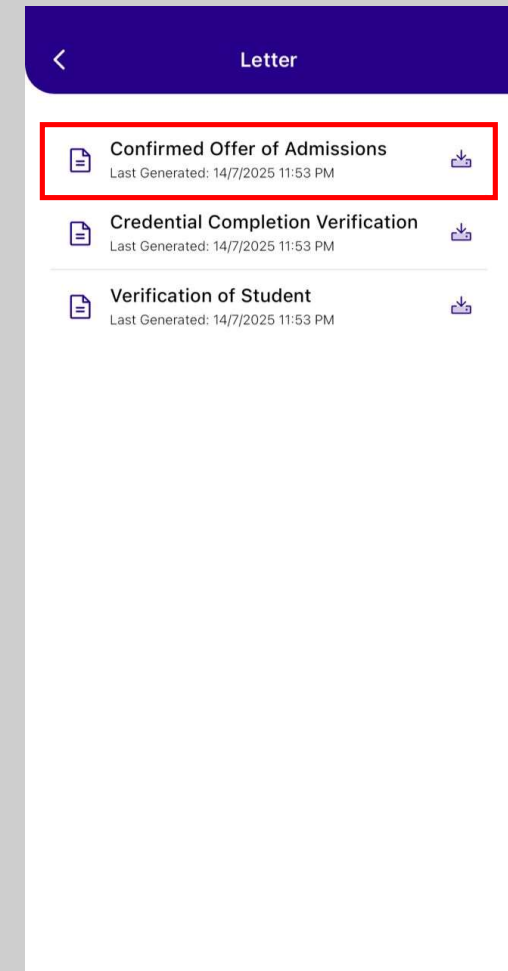
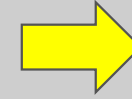
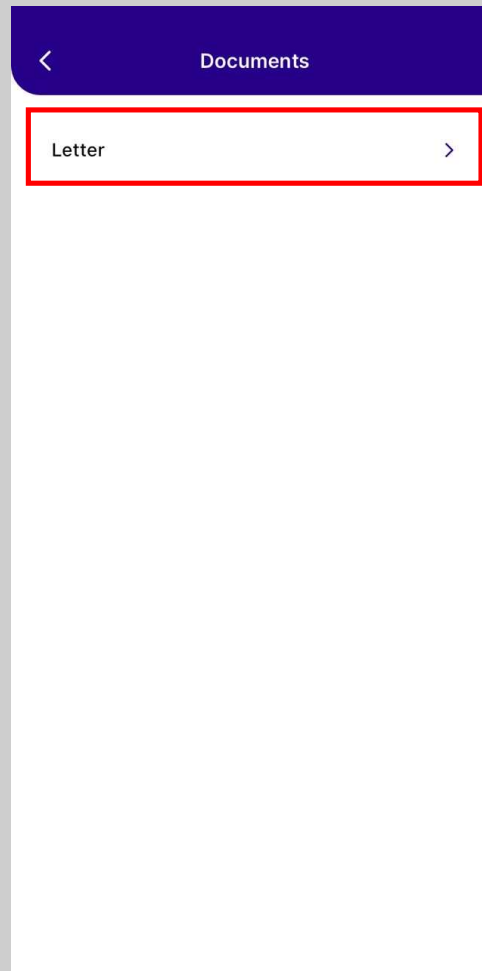
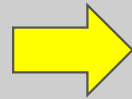
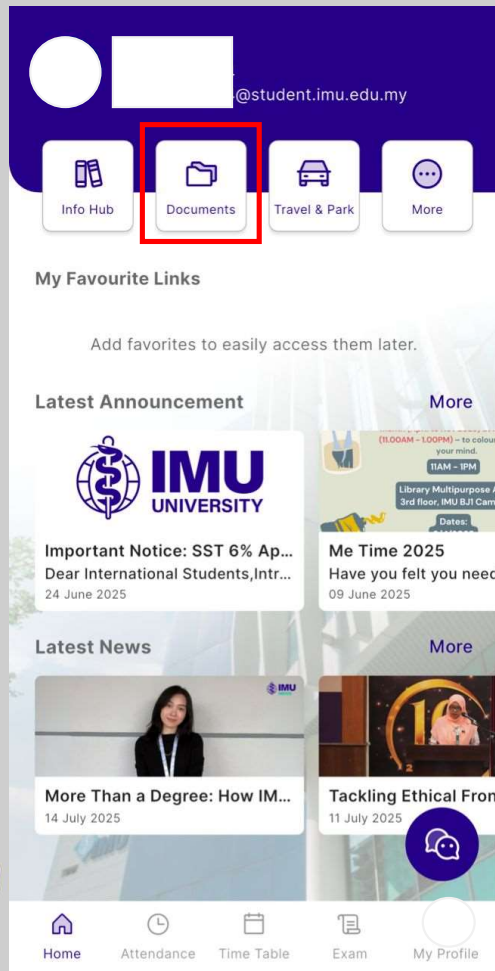
- Online purchase can be made through myPTPTN for RM5.00.
- The PIN number is valid for 6 months, from the date of purchased.

5

Supporting Documents

- Students will need to have the **IMU Offer Letter and Confirmed Offer of Admission Letter** in order to apply for PTPTN.
- New students can only download the Confirmed Offer of Admission Letter from MyIMU once you enrolled into your programme.
- Both **letters will need to merge into one PDF document**. This PDF can be uploaded along in the myPTPTN application.

How to download the Confirmed Offer of Admission Letter? – Download from myIMU apps




Existing students (Programme Plan Change - Switch Option from Partner School track to Local track and applying for PTPTN as new applicant)

- Please prepare the following documents if you fall under this category:
 - i) IMU Offer Letter
 - ii) Verification of Student Letter (Can be downloaded from MyIMU)
 - iii) Switch Option Result Letter
- The above **letters will need to merge into one PDF document**. This PDF can be uploaded along in the myPTPTN application.

IMU Offer Letter

SAMPLE


INTERNATIONAL MEDICAL UNIVERSITY
MALAYSIA

No. 126, Jalan Jati Perkasa 19, Bukit Jati, 57000 Kuala Lumpur, Malaysia.
Tel: +60 3 8656 7228 Fax: +60 3 8656 7229 www.imu.edu.my

7 November 2023

MS [REDACTED]
[REDACTED]

Tel. No: [REDACTED]

CONDITIONAL OFFER OF ADMISSION

The International Medical University (IMU) is pleased to offer a place of enrolment, subject to the approval from the Admissions Committee and Senate, to:

MS [REDACTED]
IC No : [REDACTED]
Student ID : [REDACTED]
Application No : [REDACTED]

For the following Course of Study:
MBBS with Partner Medical School Programme (IMU - PMS) Undergraduate Programme

Details of the Programme:

Degree to be Awarded : International Medical University (IMU) with Partner Medical School (PMS) Medical Programme Undergraduate Pathway

Awarding Institution : Partner Medical School (PMS)

Programme Duration : Phase 1: 2½ years at IMU AND
Phase 2: 2 to 3 years at a PMS depending on the institution that you are matched to.

Neither the IMU nor PMS guarantees that you will complete the course of study within the said minimum duration period hereof.


Details of the Intake:

Commencement Date : 2024-02-26

Condition(s):

Academic Requirements : ABB or AAC in Biology and Chemistry and Physics or

SAMPLE


INTERNATIONAL MEDICAL UNIVERSITY
MALAYSIA

No. 126, Jalan Jati Perkasa 19, Bukit Jati, 57000 Kuala Lumpur, Malaysia.
Tel: +60 3 8656 7228 Fax: +60 3 8656 7229 www.imu.edu.my

4 July 2023

MS [REDACTED]
[REDACTED]

Tel. No: [REDACTED]

OFFER OF ADMISSION

The International Medical University (IMU) is pleased to offer a place of enrolment, subject to the approval from the Admissions Committee and Senate, to:

MS [REDACTED]
IC No : [REDACTED]
Student ID : [REDACTED]
Application No : [REDACTED]

For the following Course of Study:
Bachelor of Science (Hons) in Biomedical Science Programme

Details of the Programme:

Degree to be Awarded : Bachelor of Science (Hons) in Biomedical Science

Awarding Institution : International Medical University (IMU), Malaysia

Programme Duration : 3 years

IMU does not guarantee that you will complete the course of study within the said minimum duration period hereof.

Details of the Intake:

Commencement Date : 2023-07-10

Annual Fee Adjustments : The tuition fee quoted in the fee structure is valid for enrolment in 2023 and it is valid for a period of 1 academic year. The tuition fees for subsequent years may be subject to annual increases.

If you wish to accept this Offer of Admission into the Bachelor of Science (Hons) in Biomedical Science programme, you are required to pay the first semester fee as stated in the attached Fee Structure by the payment deadline of 2023-07-06.

or

IMU Confirmed Offer of Admission Letter

SAMPLE



IMU Education Sdn Bhd
199261005893 (237397-W)
126, Jalan Jalil Perkasa 19
Bukit Jalil, 57000 Kuala Lumpur
Malaysia
+603 8656 7228
imu.edu.my

Formerly known as International Medical University.

Student ID: [REDACTED]

CONFIRMED OFFER OF ADMISSION

We are pleased to inform you that you have fulfilled the condition(s) and your admission into:

Programme name : **Bachelor of Science (Hons) in Biomedical Science**
Mode of study : Undergraduate
Level of study : FULLTIME
Intake date : 11 September 2023
Duration of study : 3 Years
Commencement date : 2023-09-11

We would like to take this opportunity to welcome you into the IMU University.

Please do not hesitate to contact us at 03-2727 7566 or admissions@imu.edu.my if you need any further clarification.

Regards,

**IMU Admissions
Marketing and Enrolment Office**

This is a computer generate document. No signature is required.

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Sign Up for myPTPTN account



DAFTAR myPTPTN melalui MyDigital ID

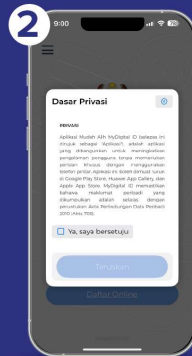


www.ptptn.gov.my

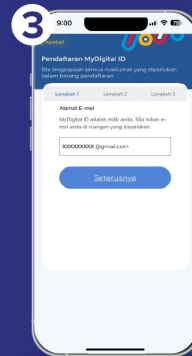
Registration for MyDigital ID



Klik 'Daftar Online'



Baca & Sahkan Dasar Privasi



Isi maklumat e-mel



Klik 'OK'



Lakukan Proses Pengecaman Wajah



Cipta Kata Laluan



Klik 'Selesai'



Akaun MyDigital ID berjaya Didaftar

Registration for myPTPTN through MyDigital ID

1 Muat turun myPTPTN & Log Masuk Dengan MyDigital ID

2 Klik 'YA'

3 Klik 'Daftar Online' untuk mulakan pendaftaran akaun MyDigital ID

4 Setelah Berjaya Daftar MyDigital ID, Isikan Maklumat Untuk Pendaftaran myPTPTN

5 Lengkapi Semua Maklumat, Kemudian Sahkan TAC

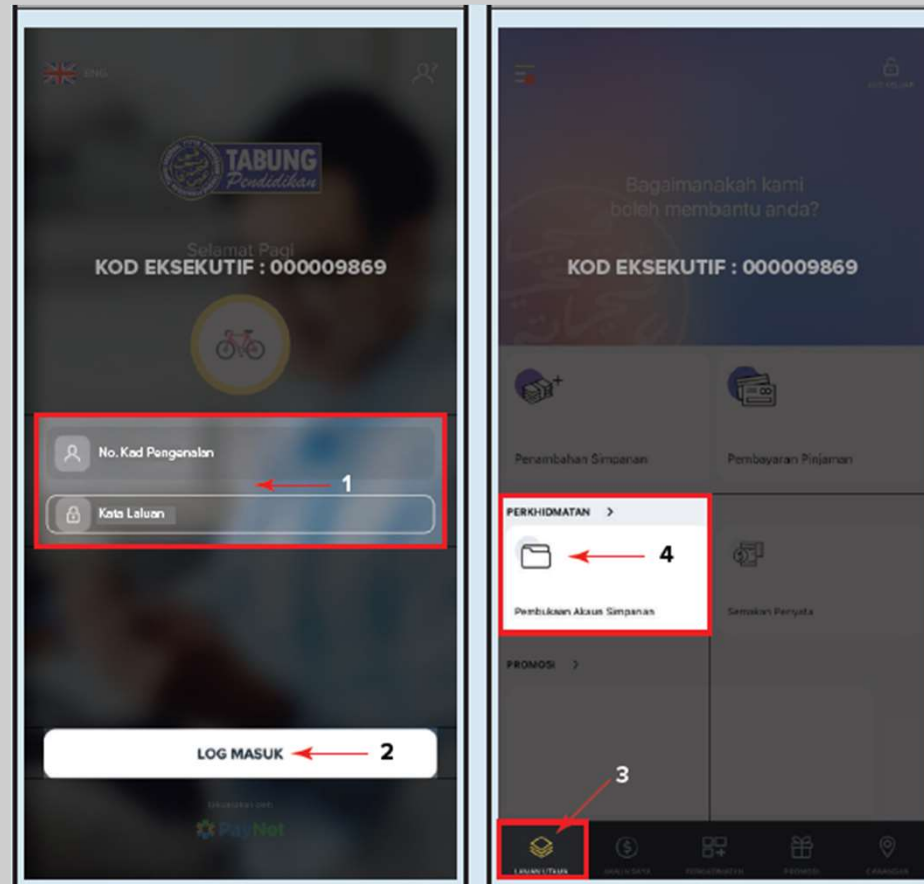
6 Pendaftaran myPTPTN Berjaya

7 Log Masuk myPTPTN semula dengan MyDigital ID

8 Sahkan E-mel Untuk Akses ke myPTPTN

Registration of SSPN Prime Account

Log in into myPTPTN and go to the main page.



Go to the 'Pembukaan Akaun Simpanan' to create your account.

Registration of SSPN Prime Account

Go to the 'Simpan SSPN Prime'.

The image displays two sequential screenshots from the SSPN Prime registration application. The first screenshot shows the 'PEMBUKAAN AKUN SIMPANAN' (Account Opening) screen. It features the text 'Bagaimanakah kami boleh membantu anda?' and 'KOD EKSEKUTIF : 000009869'. Below this, there are two options: 'Simpan SSPN Prime' and 'Simpan SSPN Plus'. The 'Simpan SSPN Prime' option is highlighted with a red box, and a red arrow labeled '5' points to it. The second screenshot shows the 'PEMBUKAAN AKAUN' (Account Opening) screen. It displays 'Pembukaan Akaun Simpan SSPN Prime' and 'KOD EKSEKUTIF : 000009869'. Below this, there are several input fields for personal information: 'MAKLUMAT PENDEPOSIT', 'Nama' (Name), 'No. Kad Pengenalan' (IC Number), 'Status Warganegara' (Nationality), and 'Kebunuan' (Ethnicity). The 'Jenis Akaun' (Account Type) field is highlighted with a red box, and a red arrow labeled '6' points to it. The 'Jenis Akaun' field shows 'Sila Pilih' (Please Select) with a dropdown arrow. At the bottom, there is a disclaimer: '***Saji pembukaan akaun amarah (akaun yang akan dibuka oleh pengetua rumah anak yatim/kebakkan) mohon hadir ke kaunter'.

Type of Account is 'Diri Sendiri'. Student MUST open your SSPN account on your own for PTPTN application.

Registration of SSPN Prime Account

PEMBUKAAN AKAUN

Pembukaan Akaun
Simpan SSPN Prime

KOD EKSEKUTIF : 000009869

MELAYU

Jenis Akaun

***Bagi pembukaan akaun amanah (akaun yang akan dibuka oleh pengotai rumah anak yati/ kebajikan) mohon hadir ke kaunter PTPN

Maklumat Waris Terdekat

Nama Penuh *

Nama Waris

No. Kad Pengenalan *

No. Kad Pengenalan

No. Telefon *

+60

BAYARAN

Amaun *

RM Minimum RM20

Masukkan Jumlah Simpanan
Minimum RM20.00

Kod Rujukan

000009869

8

Saya dengan ini memilih untuk menyimpan di dalam Simpan SSPN Prime di bawah kontrak "Wakalah" demi kepentingan Penerima Manfaat/ Diri Sendiri yang dinamakan di atas. Saya mengakui bahawa keterangan yang diberikan di atas adalah benar menurut Akta Akaun Simpanan 1960. Sekiranya didapati maklumat yang diberikan tidak benar, Perbadanan berhak untuk menolak permohonan saya.

SETERUSNYA

Complete the details of student's next-of-kin, for instance father or mother.

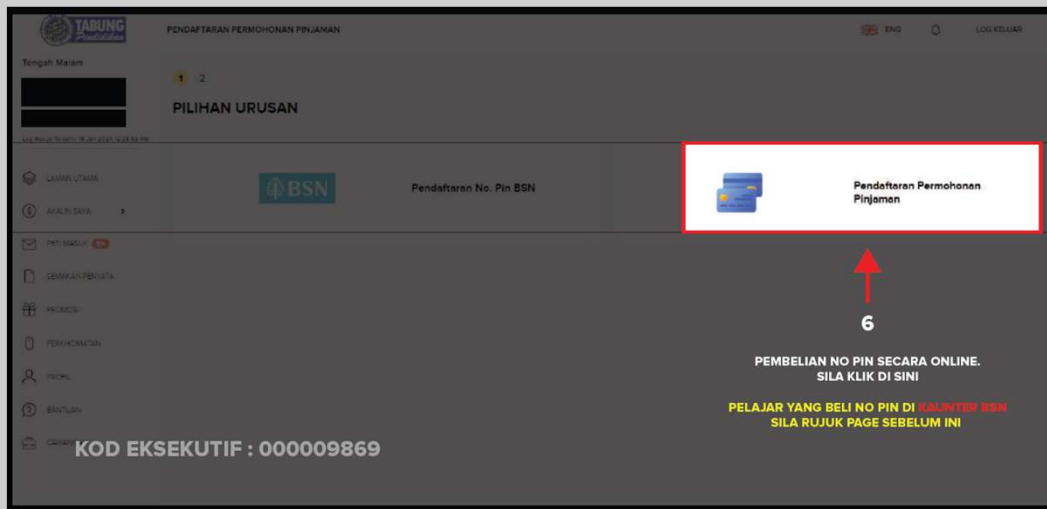
- Full Name
- Identification Card Number
- Phone Number

Enter Minimum Savings Amount RM20.00

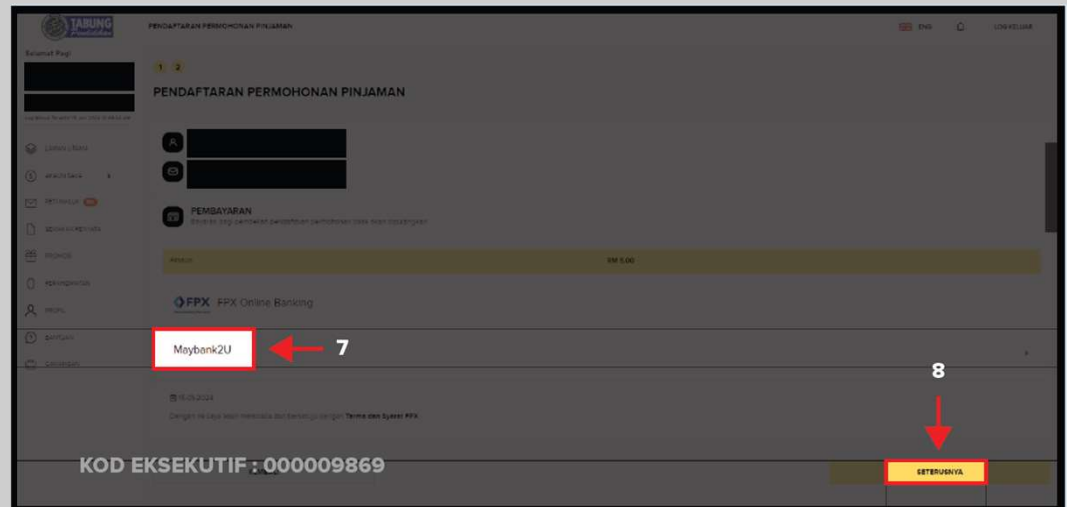
Enter the Referral Code section with 000009869

Proceed to the next section and make the payment

Online Purchase for PIN Number on myPTPTN

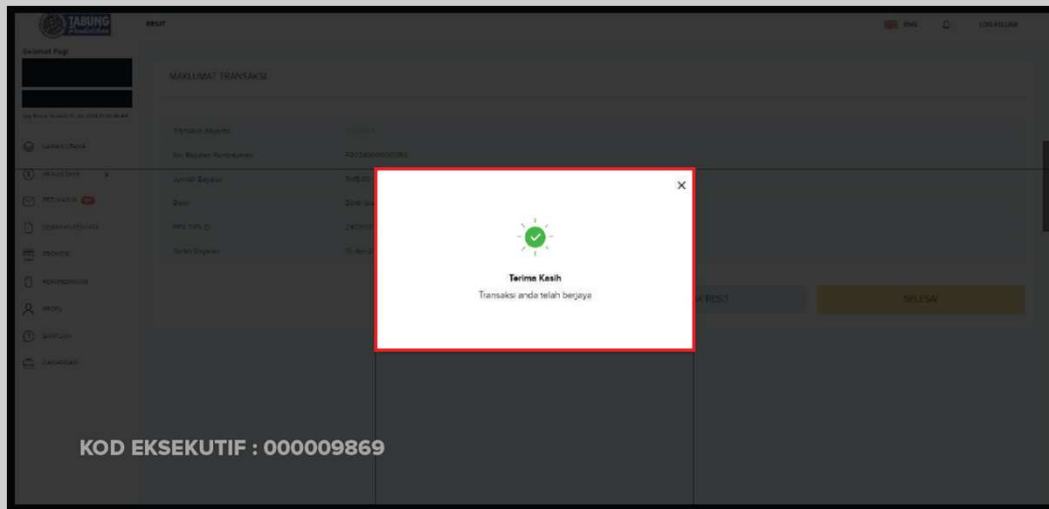


Students who purchased the PIN number online will need to click on 'Pendaftaran Permohonan Pinjaman'

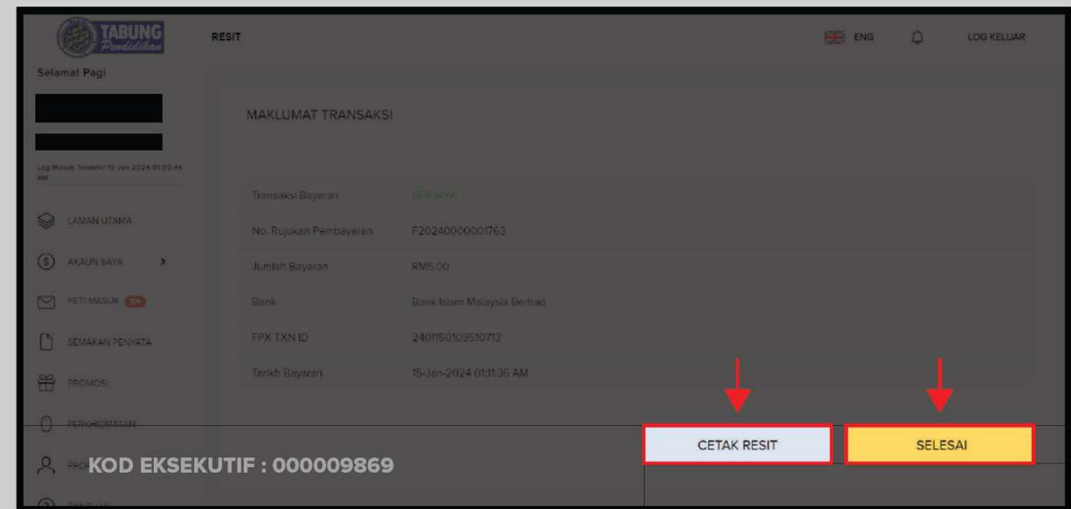


To proceed with the RM5.00 payment, the student will need to choose the bank through which they would like to make the payment.

Online Purchase for PIN Number on myPTPTN



Transaction made **SUCCESSFUL!**



Students can save the receipt as proof of payment and click on 'Selesai' as complete.

Online Purchase for PIN Number on myPTPTN

TABUNG Pendidikan

PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL
Tingkat Bawah, Menara PTPTN, Blok D, Megan Avenue II, No.12,
Jalan Yap Kwan Seng, 50450 Kuala Lumpur.
Careline: 03-2193 3000 Portal Rasmi: www.ptptn.gov.my

RESIT RASMI

✓ **TRANSAKSI BERJAYA** 15/01/2024, 01:09:51 AM

DITERIMA DARIPADA "TANPA PRASANGKA"
NO. RESIT : F20240000001763
MOD : FPX
JUMLAH : RM5.00

53100 KUALA LUMPUR, WILAYAH PERSEKUTUAN

KETERANGAN BAYARAN / TRANSAKSI **AMAUN (RM)**
PENDAFTARAN PERMOHONAN PINJAMAN

9999	Pembelian Pin melalui FPX	5.00
------	---------------------------	------

AMAUN (RM) 5.00

RINGGIT MALAYSIA: LIMA SAHAJA

Bayaran diterima TANPA PRASANGKA kepada hak-hak PTPTN dalam segala tindakan undang-undang yang telah atau akan dimulakan.
Ini cetakan berkemputer dan tidak perlu tandatangan.

**TIADA NO PIN DIBERIKAN
SILA BUAT PERMOHONAN TERUS**

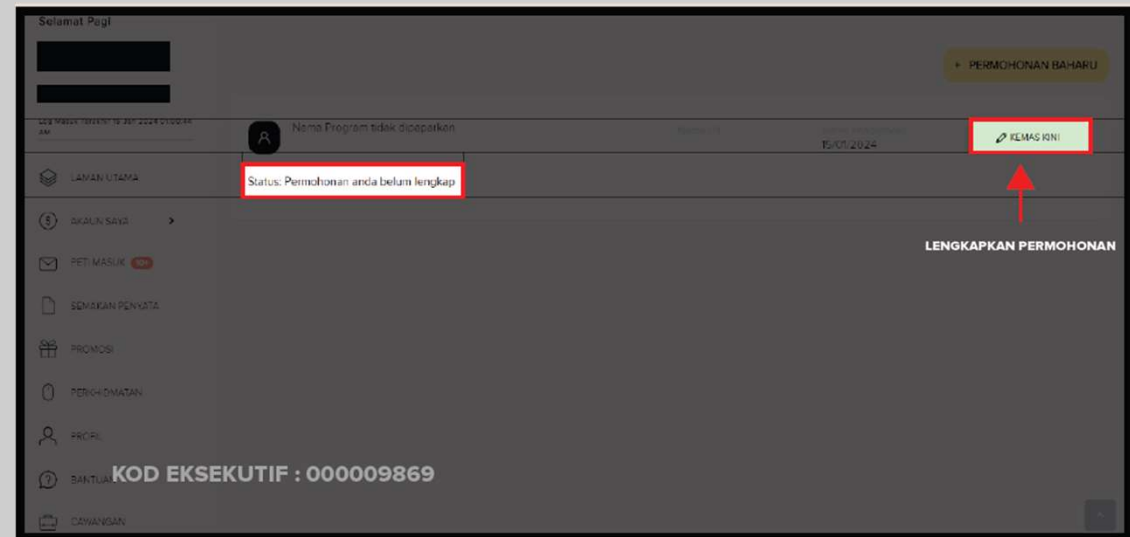
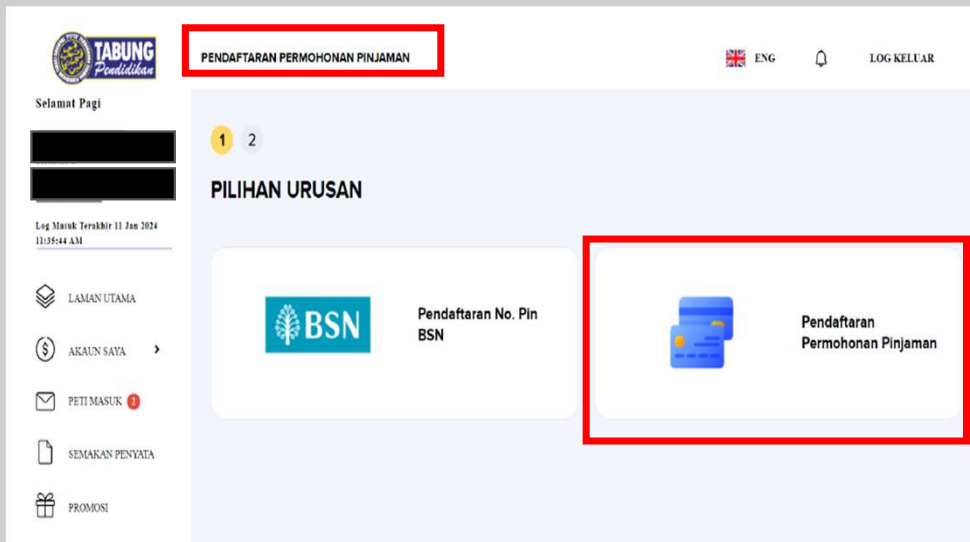
SAMPLE

Please note that the PIN number will not be provided.

After making the payment, students can apply directly.



PTPTN Loan Application Submission



Log in into myPTPTN.
Go to the main page, 'Perkhidmatan',
and 'Pendaftaran Permohonan Pinjaman'.

Click on 'Kemaskini' to proceed
completing the application.

PTPTN Loan Application Submission

- Personal Information

1 Maklumat Pemohon 2 Maklumat Perhubungan 3 Maklumat Penjaga/Pasangan 4 Maklumat Pengajian 5 Pengesahan Maklumat 6 Semakan Kelayakan

MAKLUMAT PEMOHON

No. Kad Pengenalan
[Redacted] Identification Card Number

Nama
[Redacted] Student's Name

Warganegara
WARGANEGARA Citizenship

Bangsa
[Redacted] Race

PTPTN Loan Application Submission

- Personal Information

Form fields and callouts:

- Taraf Perkahwinan *** (Marital Status): Sita Pilih (Single)
- MAKLUMAT AKAUN SSPN** (SSPN Account Information):
 - No. Akaun Simpan SSPN Prime: [Redacted]
 - No. Akaun Simpan SSPN Plus: [Empty field]
- SETERUSNYA (1/6)** (Next Section Button)

Callout boxes:

- Marital Status - Single
- SSPN Account Information
- SSPN Prime Saving Account Number
- Click 'SETERUSNYA' if you wish to go to next section

PTPTN Loan Application Submission

- Parents or Partner Information

The screenshot shows the 'PERMOHONAN PINJAMAN' (Loan Application) form. The 'MAKLUMAT PERHUBUNGAN' (Contact Information) section is highlighted with a red box. A red arrow points to the text 'SILA LENGKAPKAN MAKLUMAT YANG BERTANDA (*)' (Please fill in the information with an asterisk). The form includes fields for 'Alamat Suruh-Menyurat' (Registered Address), 'Poskod' (Postcode), 'Negari' (Country), and 'No. Telefon Rumah' (Home Phone Number). The 'KOD EKSEKUTIF : 000009869' is displayed at the bottom.

The screenshot shows the 'PERMOHONAN PINJAMAN' (Loan Application) form. The 'MAKLUMAT PENJAGA 1' (Guardian 1) and 'MAKLUMAT PENJAGA 2' (Guardian 2) sections are highlighted with red boxes. Red arrows point to the text 'SILA LENGKAPKAN MAKLUMAT PENJAGA' (Please fill in the guardian information). A 'KEMBALI' (Back) button is visible. The 'KOD EKSEKUTIF : 000009869' is displayed at the bottom. A 'SETERUSNYA (3/6)' (Next (3/6)) button is highlighted in yellow with a red arrow pointing to it.

Fill in the details accordingly for both parents

PTPTN Loan Application Submission

- Parents or Partner Information

PERMOHONAN PINJAMAN LOG KELUAR

1 Maklumat Pemohon 2 Maklumat Perhubungan 3 Maklumat Penjaga/ Pasangan 4 Maklumat Pengajian 5 Pengesahan Maklumat 6 Semakan Kelayakan

MAKLUMAT PENJAGA 1

Hubungan *
[Redacted]

Warganegara *
[Redacted]

No. Kad Pengenalan *
[Redacted]

Nama Penjaga *
[Redacted]

Alamat Penjaga *
[Redacted]

SET SEMULA MENGESAHKAN NO. KAD PENGENALAN

Filled-in details for both parents (following the next section)

Select Relationship

Select Citizenship

Identification Number

Parent 1 - Name

Parent 1 - Home Address

Click 'MEGESAHKAN NO KAD PENGENALAN' if you wish to go to next section.

PTPTN Loan Application Submission

- Parents or Partner Information

Bandar		City
Negeri		State
No. Telefon Rumah		House Phone Number
No. Telefon Bimbit *		Parent 1 – Phone Number
E-mel Penjaga *		House Phone Number
Jenis Pekerjaan *		Select Type of Occupation
Gaji Kasar *		Gross Salary
Gaji Bersih *		Net Salary
Jumlah Tanggungan* 		Total of Dependent

Repeat the same steps for
MAKLUMAT PENJAGA 2

Important Notes

- Students must provide their parents' information under the Guardians section when submitting the online application if the parents are still alive.
- Students cannot use other individuals' information when submitting the online application.
- Students must submit their online application personally and the use of third-party services is not allowed.

PTPTN Loan Application Submission

- Course information

TABUNG Pendidikan PERMOHONAN PINJAMAN ENG LOG KELUAR

Selamat Pagi

1 Maklumat Perseorangan 2 Maklumat Perseorangan 3 Maklumat Perseorangan 4 Maklumat Perseorangan 5 6

Log Masuk Terakhir: 15 Jan 2024 01:00:44 AM

MAKLUMAT PENGAJIAN ← SILA LENGKAPKAN MAKLUMAT PENGAJIAN ANDA MENGIKUT SURAT TAWARAN BELAJAR

LAMAN UTAMA

BIKUTIN SARA

PETI MASUK

SEMAKAN PENYATA

PROMOSI

PERKHIDMATAN

PROFIL

PANTUAN

Jenis IPT: IPTA

Nama IPT: IPTA

No. Matrik: IPTA

Nama Bank: IPTA

KOD EKSEKUTIF : 000009869

Masa Nak Surat Tawaran

PTPTN Loan Application Submission

- Course information

1 Maklumat Pemohon 2 Maklumat Perhubungan 3 Maklumat Penjaga/Pasangan 4 **Maklumat Pengajian** 5 Pengesahan Maklumat 6 Semakan Kelayakan

MAKLUMAT PENGAJIAN

Jenis IPT*
IPTS

Nama IPT*
16 - IMU UNIVERSITY

Mod Pengajian*
SEPENUH MASA

Peringkat Pengajian*
IJAZAH PERTAMA SEPENUH MASA

Nama Program*
C4449 - SEPENUH MASA-BACHELOR OF NURSING (HONS)

Tempoh Program
4 TAHUN

Type of IPT -Select 'IPTS'

IPT Name - Select '16 – IMU UNIVERSITY'

Study Mode - Select 'SEPENUH MASA'

Study Level - Select 'IJAZAH PERTAMA SEPENUH MASA'

Programme Name - Select from the dropdown menu.

The selection will be automatic according to the chosen programme name

PTPTN Loan Application Submission

- Course information

Tarikh Mula Pengajian *

Sila Pilih

No. Matrik

Nama Bank

CIMB BANK BERHAD (CIMB)

No. Akaun*

No. Akaun

Muat Naik Surat Tawaran *i* *

Surat Tawaran IPT

KEMBALI

SETERUSNYA (4/6)

Select from the dropdown menu. **PLEASE REFER TO YOUR CONFIRMED OFFER OF ADMISSION LETTER (DOWNLOADED FROM MYIMU) ON THE COMMENCEMENT DATE.**

Tarikh Mula Pengajian *

Sila Pilih

- 01/02/2024
- 01/09/2023
- 01/02/2023
- 01/09/2022
- 01/02/2022

To upload IMU Offer Letter & Confirmed Offer of Admission Letter (merged in one PDF document)

Student ID Number

To fill in CIMB Bank Saving Account Number



Source : <https://myptptn.ptptn.gov.my/ptptn/app/landing>

PTPTN Loan Application Submission

- Course information

DAWANGAN

Tempoh Program
3 TAHUN

Tarikh Mula Pengajian
01/02/2024

No. Matric
No. Matric

Nama Bank
DAIRI ISLAM MALAYSIA BERHAD (DIMC)

No. Akaun
[REDACTED]

Muat Naik Surat Tawaran

Surat Tawaran IPT

KOD EKSEKUTIF : 000009869

SETERUSNYA (4/6)

SURAT TAWARAN HENDAKLAH DI DALAM SATU (1) MUKA SURAT SAHAJA. HANYA DOKUMEN DALAM FORMAT PDF BERSAIZ 2MB SAHAJA YANG BOLEH DIMUAT NAIK

SILA MUAT NAIK SURAT TAWARAN BELAJAR ANDA

Only document in PDF format with a size of 2MB can be uploaded.

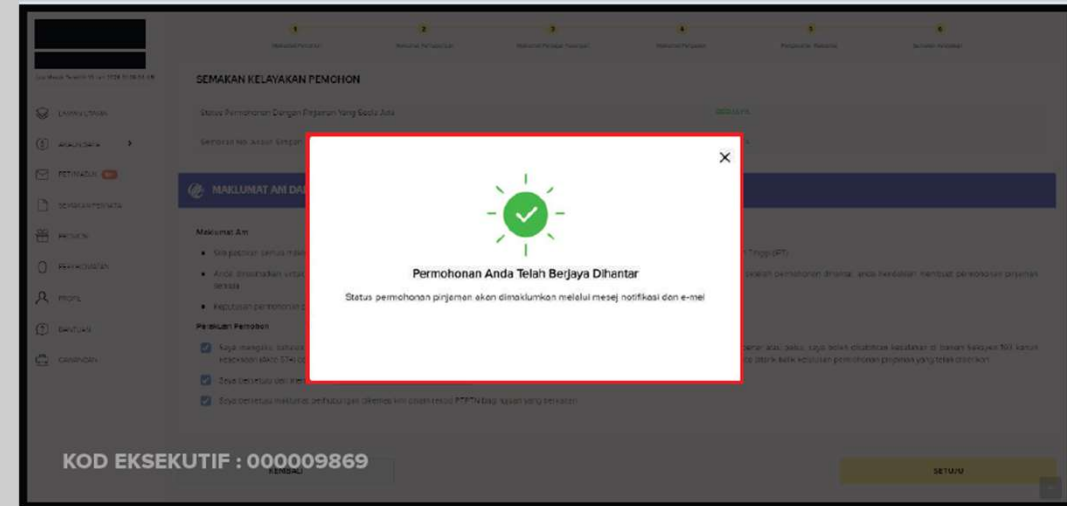
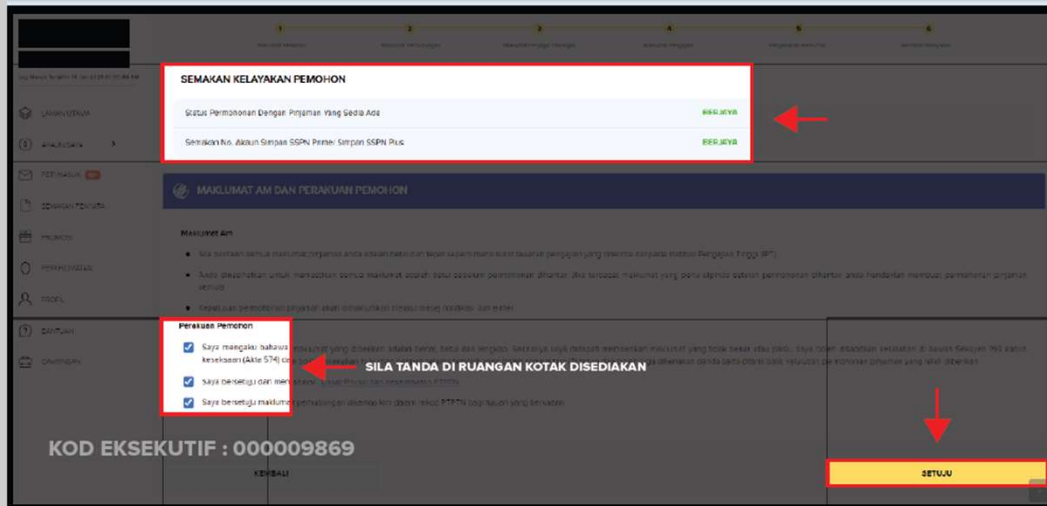
PTPTN Loan Application Submission

- Application Confirmation

- Please screenshot the filled in and complete application form that you have filled in before you click on the 'Setuju' button.
- This is to show that you have filled in the application with correct information and proof of your application submission.

PTPTN Loan Application Submission

- Application Confirmation



4 PTPTN Application Status

Status	Student Action
Approved (Permohonan Diluluskan) The results will be released 5 working days after the application closes.	SUBMIT the Agreement Document within 14 days from the day student received the approval email from PTPTN.
Rejected (Permohonan Ditolak)	Please E-Mail to sshub_finaid@imu.edu.my for further checking. To re-apply during the next available application window.
In Process (Sedang Diproses)	WAIT for PTPTN to process the application

PTPTN Loan Application Submission Status

SAMPLE

Salam Sejahtera. PTPTN mengucapkan tahniah atas kejayaan anda melanjutkan pengajian ke Institusi Pengajian Tinggi (IPT). Kami amat berbesar hati dan bersedia membantu anda mencapai kejayaan yang diimpikan.

Sukacita dimaklumkan bahawa permohonan pinjaman pendidikan anda telah diluluskan. Anda hendaklah melengkapkan dokumen tawaran pinjaman dengan log masuk myPTPTN > Perkhidmatan > Pinjaman > Tawaran Permohonan Pinjaman > klik papar surat tawaran. Di paparan surat tawaran ini, anda perlu memilih kaedah penghantaran dokumen tawaran sama ada melalui pembelian tandatangan digital atau menghantarnya ke cawangan PTPTN.

Sekiranya anda memilih untuk membuat pembelian tandatangan digital

 **myPTPTN**
Log masuk sekarang untuk pembelian tandatangan digital
[Klik Di Sini](#)

Sekiranya anda memilih untuk menghantar dokumen tawaran ke cawangan PTPTN

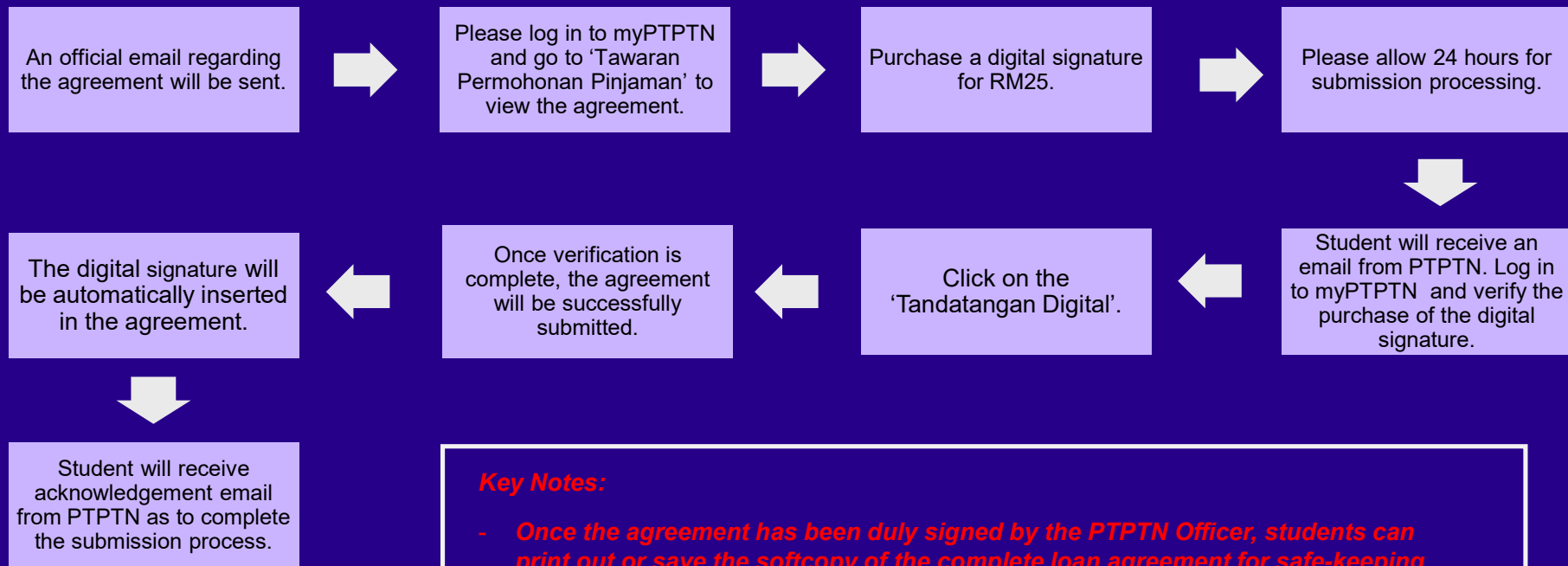
 **Dokumen Tawaran Pinjaman Pendidikan**
Cetak di myPTPTN dan lengkapkan dokumen tawaran pinjaman pendidikan
[Klik Di Sini](#)

 **Peraturan Am Pengisian Dokumen**
Tidak pasti cara mengisi dokumen tawaran pinjaman pendidikan? Sila rujuk Peraturan Am Mengisi Dokumen Perjanjian
[Klik Di Sini](#)

Anda mestilah **melengkapkan dokumen tawaran dalam tempoh 14 hari** dari tarikh kelulusan agar tawaran ini tidak

- Student will receive an **email** from PTPTN on the agreement submission ONCE the application has been approved.
- Student will need to go through the guidelines in preparing the agreement.
- It is **advisable** for IMU University students to submit for the agreement through online submission via myPTPTN account.

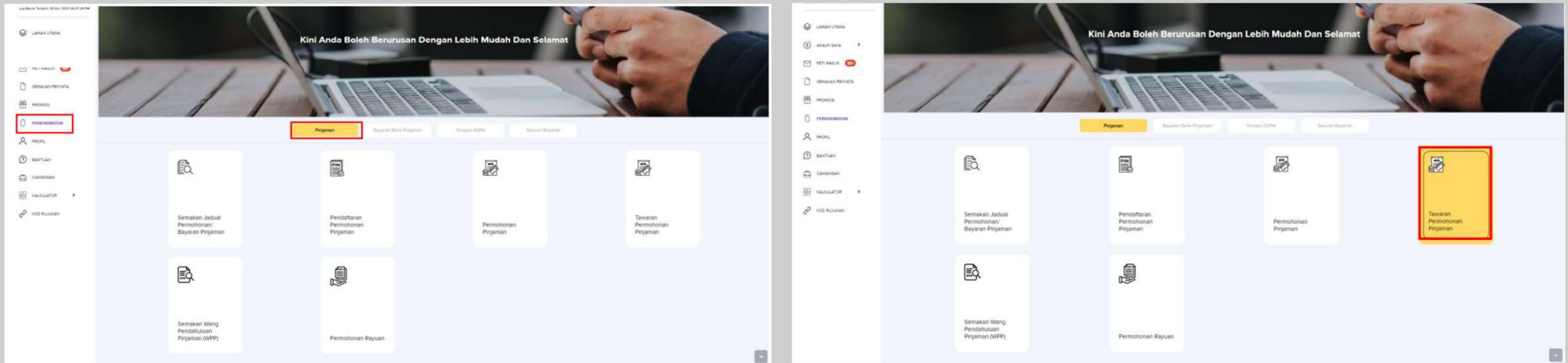
5 PTPTN Loan Offer Agreement Document - Online Submission via myPTPTN



Key Notes:

- **Once the agreement has been duly signed by the PTPTN Officer, students can print out or save the softcopy of the complete loan agreement for safe-keeping.**
- **The complete loan agreement will only be displayed for 60 days on myPTPTN.**

PTPTN Loan Offer Agreement Document - Online Submission via myPTPTN



Log in into myPTPTN.
Go to the main page, 'Perkhidmatan',
'Pinjaman' and 'Tawaran Permohonan Pinjaman'.

PTPTN Loan Offer Agreement Document

- Online Submission via myPTPTN

The screenshot displays the myPTPTN portal interface. At the top, there is a navigation bar with the 'TABUNG Pendidikan' logo, the title 'TAWARAN PERMOHONAN PINJAMAN', and a 'LOG KELUAR' button. The main content area shows a loan offer for 'SEFENJH MASA-DIPLOMA KEJURUTERAAN TEKNOLOGI PERTANIAN' from 'UNIVERSITI PUTRA MALAYSIA (KAMPUS BINTULU SARAWAK)'. The status is 'LULUS' (Approved) and the offer date is '08/12/2023'. Below this, the text 'Setuju terima tawaran' (I agree to accept the offer) is displayed, and a yellow 'PAPAR' button is highlighted with a red box, indicating the next step to view the agreement document.

Click on the 'Papar' button to view the agreement

PTPTN Loan Offer Agreement Document

- Online Submission via myPTPTN

The screenshot displays the 'TAWARAN PERMOHONAN PINJAMAN' (Loan Offer Application) page on the myPTPTN portal. The page is titled 'SURAT TAWARAN' (Offer Letter) and shows a preview of the document. The document header includes the PTPTN logo and the text 'SENARAI SEMAKAN DOKUMEN PERJAJAN PINJAMAN PENDIDIKAN IPTPN'. The applicant's details are: Nama Peminjam: I, Nombor Kad Pengesatan: J, and Institusi: UNIVERSITI PUTRA MALAYSIA (KAMPUS BINTULU, SARAWAK). A table lists the required documents and their quantities:

Bi	Perincian	Uraian Kumpulan PTPTN
DOKUMEN PERJAJAN		
1	Surat Tawaran Pinjaman Pendidikan/ Pinjaman Semula Pendidikan	2 Salinan
2	Akuan Penerimaan	2 Salinan
3	Surat Kebenaran 1, 2, 3, 4, 5 dan 6	2 Salinan
4	Perajjian Pinjaman Pendidikan/ Pinjaman Semula Pendidikan	2 Salinan
5	Lampiran A - Akuan Termaian Surat Tawaran dan Dokumen Perajjian Pinjaman Pendidikan/ Pinjaman Semula Pendidikan - Diambil dengan ringkas oleh Peminjam di setiap muka surat.	2 Salinan
6	Lampiran A - Akuan Termaian Surat Tawaran dan Dokumen Perajjian Pinjaman Pendidikan/ Pinjaman Semula Pendidikan	1 Salinan

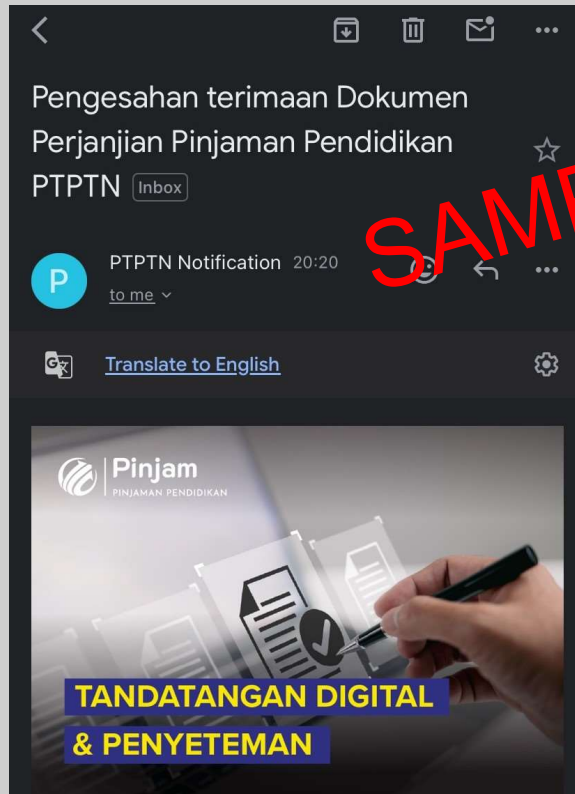
Below the document preview, there is a section titled 'MAKLUMAT AM DAN PERAKUAN PEMOHON' (General Information and Applicant Consent). Under 'Makluman Am' (General Information), there are three bullet points: 1. Sita baca surat tawaran pinjaman pendidikan/ pinjaman semula pendidikan dengan teliti. 2. Sebarang pindaan maklumat di Profl Pengguna tidak akan meminda pada dokumen tawaran pinjaman yang telah dikeluarkan ini. Pindaan adalah berikut kuasa bagi permohonan, pemrosesan dan pada dokumen seterusnya sahaja. 3. Sekiranya didapati terdapat perbezaan di antara maklumat tawaran pinjaman dengan surat tawaran pegerajan IPT, permohonan akan ditolak atau dibatalkan dan anda hendaklah membuat permohonan pinjaman semula. Under 'Perakuan Pemohon' (Applicant Consent), there are two checked checkboxes: 1. Saya mengesahkan bahawa semua maklumat pada surat tawaran pinjaman adalah betul. 2. Saya bersetuju menerima tawaran pinjaman pendidikan/ pinjaman semula pendidikan oleh Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) berasaskan kaedah Ujrah (Ujrah) seperti yang terkandung di dalam surat tawaran ini. At the bottom of the page, there are three buttons: 'KEMBALI' (Back), 'CETAK & HANTAR KE CAWANGAN' (Print & Submit to Branch), and 'HANTAR SECARA DALAM TALIAN' (Submit Online). A red box highlights the 'HANTAR SECARA DALAM TALIAN' button, with a red line pointing to the text box on the right.

Click 'Hantar Secara Dalam Talian' for online agreement submission to PTPTN.

Students can refer on the next process at this guideline link - https://www.ptptn.gov.my/wp-content/uploads/2024/01/Panduan_Pengguna_Tawaran_Permohonan_Pinjaman.pdf

Completion of PTPTN Offer Agreement Document

- Online submission

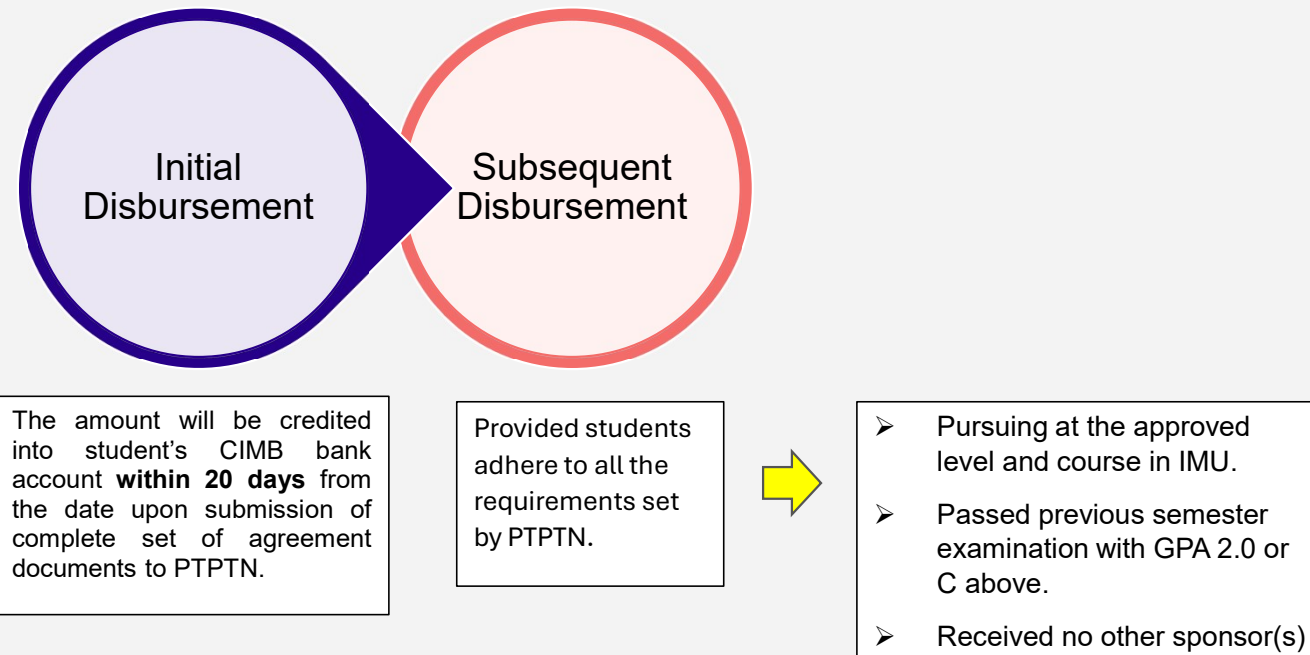


Salam Sejahtera. Terima kasih kerana anda telah melengkapkan Dokumen Perjanjian Pinjaman Pendidikan PTPTN.

Kami ingin mengesahkan bahawa dokumen tersebut telah diterima. Kami sedaya upaya akan memastikan pengeluaran pinjaman anda dibuat dalam tempoh 20 hari dari tarikh penerimaan dokumen ini.

Kami berharap agar pinjaman ini dapat membantu meringankan kesulitan kewangan anda.

5 PTPTN Disbursement



Subsequent Disbursement Schedule

Please take note that PTPTN does not release payment of loan according to IMU University fee payment deadline. Students are responsible to pay tuition fees of every semester to IMU University following the deadline.

The university will provide report to PTPTN with students' recent examination results or status (defer/withdraw/completed).

	Undergraduate Programme	Disbursement Period
First Half of the Year	Biomedical Science Dietetics with Nutrition Dentistry (Local & PDS Option) Medical Biotechnology Medicine (Local & PMS Option) Nursing	25 February or 8 March
	Bioveterinary Science Business Administration Business Administration with Healthcare Management Chinese Medicine Chiropractic Cosmetic Science Digital Health Food Science Innovation Pharmaceutical Chemistry Psychology Pharmacy	25 April or 8 May
Second Half of the Year	All programmes	25 September or 8 October

6 Delay or Withhold in Loan Disbursement

Can be divided in two categories:

1. Delay in disbursement

Wrong CIMB account number.

- i. Wrong CIMB account number registered under PTPTN.

Solution: Student will need to contact PTPTN to update your records or update through myPTPTN.

2. Withhold in disbursement

- i. Student who failed the previous semester examination by obtaining a GPA of 2.0 below or grade C or deferring studies or suspension of studies by the university.

Solution: The student will need to pass the examination. Upon passing, the student will resume to receive the disbursement according to the payment schedule determined by PTPTN.

The student should take note of the contract period with PTPTN for receiving the study loan if such a situation occurs.

Key Notes:

- **Take note of your loan contract period offered by PTPTN based on agreement.**
- **PTPTN will not make further disbursements if students extend their programme, as PTPTN does not provide study loans during the extended period.**

7 PTPTN Loan Repayment

Can be made 12 months after completion of studies WITHOUT waiting for the Repayment Notice

- Students who make early repayments will not be charged with the service charge during the first 12 months.
- More information on repayment can be view here at <https://www.ptptn.gov.my/en/perkara-yang-wajib-anda-tahu-tentang-bayaran-balik-pinjaman-ptptn/>

Interest begins 12 months after completion of studies.

Exemption from Repayment Education Loan (Waiver)

- Starting 1 January 2026 onwards, repayment exemption applies ONLY to government universities graduates who are from B40 and M40 households and DOES NOT include graduates from private universities.



Source: <https://www.ptptn.gov.my/bayaran-balik/>

8 PTPTN Loan Repayment Deferral

Eligibility

- Borrowers of PTPTN who are currently unemployed
The maximum period for deferment of loan repayment is limited to only 24 months in total.
The approval period for each unemployment deferment application is 6 months.
- Borrowers of PTPTN who are pursuing full-time studies/ studies abroad
The maximum period for deferment of loan repayment is 6 months and above, and any application submitted for less than 6 months from the date of completion of studies will not be processed.

How to submit the application

- Install myPTPTN > Create account > Log In > Select “Services” > Select “Loan Repayment” > Select “Deferment of Loan Repayment Application”.
- Approval for deferment is determined by PTPTN management, and the duration of the deferment period is also decided by PTPTN.



Source: <https://www.ptptn.gov.my/bayaran-balik/>

Important Notes

- Do not apply for repayment deferment if your studies are extended due to failure or intentional delay.
- Do not apply for deferment to continue studies at the same level or lower than the existing studies financed by a PTPTN loan.

Loan Repayment Deferral Application

- Online Submission via myPTPTN

The screenshot displays the myPTPTN web application interface. The top navigation bar includes tabs for 'Loan', 'Loan Repayment' (highlighted in yellow), 'Simpan SSPN', 'Takeful Claim', and 'Payment Channel'. The left sidebar contains menu items: INBOX, STATEMENT REVIEW, PROMOTION, SERVICE, PROFILE, HELP, BRANCH, and CALCULATOR. The main content area is divided into two rows of service cards. The first row contains four cards: 'First Class Bachelor's Degree Refund Exemption Application' (with a graduation cap icon), 'Redemption Statement' (with a document icon), 'Negotiation' (with a document icon), and 'Loan Settlement Letter' (with a document icon). The second row contains three cards: 'Loan Repayment Deferral Application' (with a gear and hand icon, highlighted in yellow), 'Information Update on No Income' (with a person icon), and a partially visible card on the right. The bottom right corner of the interface features a small upward-pointing arrow icon.

Loan Repayment Deferral Application

- Online Submission via myPTPTN

The screenshot displays the myPTPTN website interface for a loan repayment deferral application. The browser address bar shows the URL: `myptpn.ptpn.gov.my/ptpn/app/home#!/deferment_loan_repayment`. The page features a progress bar at the top with four steps: 1. Borrower Information, 2. Deferment Details, 3. Supporting Dokumen (highlighted in yellow), and 4. Verification In Process. A left sidebar contains navigation options: DASHBOARD, MY ACCOUNT, INBOX (10+), STATEMENT REVIEW, PROMOTION, SERVICE, PROFILE, HELP, and BRANCH. The main content area is titled 'SUPPORTING DOCUMENT' and includes a 'GENERAL INFORMATION' section with a note: 'You are required to provide relevant supporting documents according to the list below.' Below this, there is an 'Upload Documents (Still Learning)' section with two document upload slots:

- LATEST STUDY OFFER LETTER
- CONFIRMATION LETTER OF EXPECTED DATE OF LATEST STUDIES FROM IPT

Other Requests

PERSONAL DETAILS UPDATE

- Students can update their personal details for instance change of home address, CIMB Bank account and others through myPTPTN.

LOAN STATEMENT CHECKING

- Borrowers can check their loan statement through the myPTPTN app by following these simple steps :
- Log in to the myPTPTN app > Click “Review Statement” > Click “Loan Statement” > Select “Loan Annual Statement” > Download the loan statement

CANCELLATION OF LOAN

- For students who plans to cancel their PTPTN loan received, due to the following reasons, you are required to complete the [BORANG PEMBATALAN PINJAMAN PENDIDIKAN PTPTN](#) and submit it to the nearest PTPTN branch.
 - Got an offer for another scholarship.
 - Decided to withdraw from the study programme.
 - To terminate the first PTPTN loan received and to re-apply for new loan.
- Please note that any study loan payments received must be repaid within 12 months after the completion of your studies. If you decide to further your studies at another institution or at the same level, you are required to settle your previous PTPTN loan before reapplying for a new one.

CONFIRMATION OF COMPLETION OF STUDIES

- Student will need to fill in [BORANG PENGESAHAN TAMAT PENGAJIAN](#) and submit to PTPTN.
- Please attach one (1) copy of Completion of Study Letter (surat pengesahan tamat belajar), certified by IMU University.

**The copy must be certified and can be obtained by emailing IMU One-Stop Centre at OSCHelpdesk@imu.edu.my*

9 Other Alternative for Financial Aid

- External Scholarship

Financial Aid	Links
Yayasan Tunku Abdul Rahman	https://www.yayasantar.org.my
Yayasan Sarawak	http://www.yayasansarawak.org.my/index.php
Yayasan Sabah	https://www.yayasansabahgroup.org.my/
Hong Leong Foundation	www.hongleongfoundation.org
Kuok Foundation	www.kuokfoundation.com

****Keep in mind the requirement and criteria changes from time to time based on organisation decision.**

Education Loan

Financial Aid	Links
Employee Provident Fund (EPF) Kumpulan Wang Simpanan Pekerja (KWSP)	www.kwsp.gov.my
Malaysian Community & Education Foundation (MCEF)	https://www.mcef.com.my/
Koperasi Jayadiri Malaysia Berhad (KOJADI)	www.kojadi.my
Maybank Education Loan / Financing-I	www.maybank2u.com.my
Bank Islam Education Financing-i	https://www.bankislam.com/personal-banking/financing/education-financing-i/
AFFIN Education Financing-i	https://www.affinalways.com/en/affin-education-financing-i



Thank you.

For more information please contact:

Financial Aid Unit,
Student Services.

+03 2731 7563 | EXT 6167

sshub_finaid@imu.edu.my

IMU Education Sdn Bhd

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Insert footnotes here (if any).