



**Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) /  
National Higher Education Fund (NHEF)  
INFORMATION PACK**

**[A] Introduction**



PTPTN is a special fund established under the auspices of the Ministry of Higher Education with the objective of offering educational loans to all eligible Malaysian students pursuing their tertiary studies at selected institutions of higher learning in the country. This loan will enable students to fully or partially pay their fees and their subsistence for the duration of their study. The scope of the PTPTN education loan facility is open to students pursuing studies at the diploma, first degree, master, doctorate and professional courses levels in IPTs established:

- \* Universities and Universities Colleges
- \* Institut Teknologi MARA
- \* Private Higher Education

**[B] Eligibility to Apply**

1. Citizen of Malaysia
2. Not exceeding 45 years of age at date of application
3. Pursuing full-time degree at RCSI & UCD Malaysia Campus (RUMC)
4. Must meet RUMC entry requirements
5. Remaining period of study at the time of application should not be less than one (1) year
6. Has no other sponsor(s);

*Note: The PTPTN loan only covers the 2 ½ years' course of study at Penang, Malaysia.*

**[C] Requirement**

1. Has been offered a place at RUMC
2. Application is valid through the following address <http://www.ptptn.gov.my>
3. Application is based on the date determined by RUMC
4. The applicant should have an individual saving account with bank determined by RUMC, such as SSPNi and CIMB account.

**[D] Loan Levels**

#	LOAN LEVELS	ELIGIBILITY
1	Maximum	For Students or Parents listed under "Bantuan Rakyat 1 Malaysia" (BR1M)
2	75%	Family income does not exceed RM8,000 (not listed for BR1M)
3	50%	Family income exceeds RM8,000 (not listed for BR1M)

Types of interest Rate:

1 - Flat/Fixed Rates (new PTPTN loan applicants) (either 1% pa flat or 3% fixed);

2 - Interest rate 1% pa flat "Ujrah" (new PTPTN loan applicants);

3 - Fixed for existing loan holders 3% pa.

### [E] Disbursement

COURSE	TOTAL DISBURSEMENT 2 ½ YEARS (RM)		
	Maximum	75%	50%
Medicine	125,000	92,500	75,000
	TOTAL DISBURSEMENT PER YEAR (RM)		
	50,000	37,000	30,000
	TOTAL DISBURSEMENT PER SEMESTER (RM)		
	25,000	18,500	15,000

### [F] Repayment

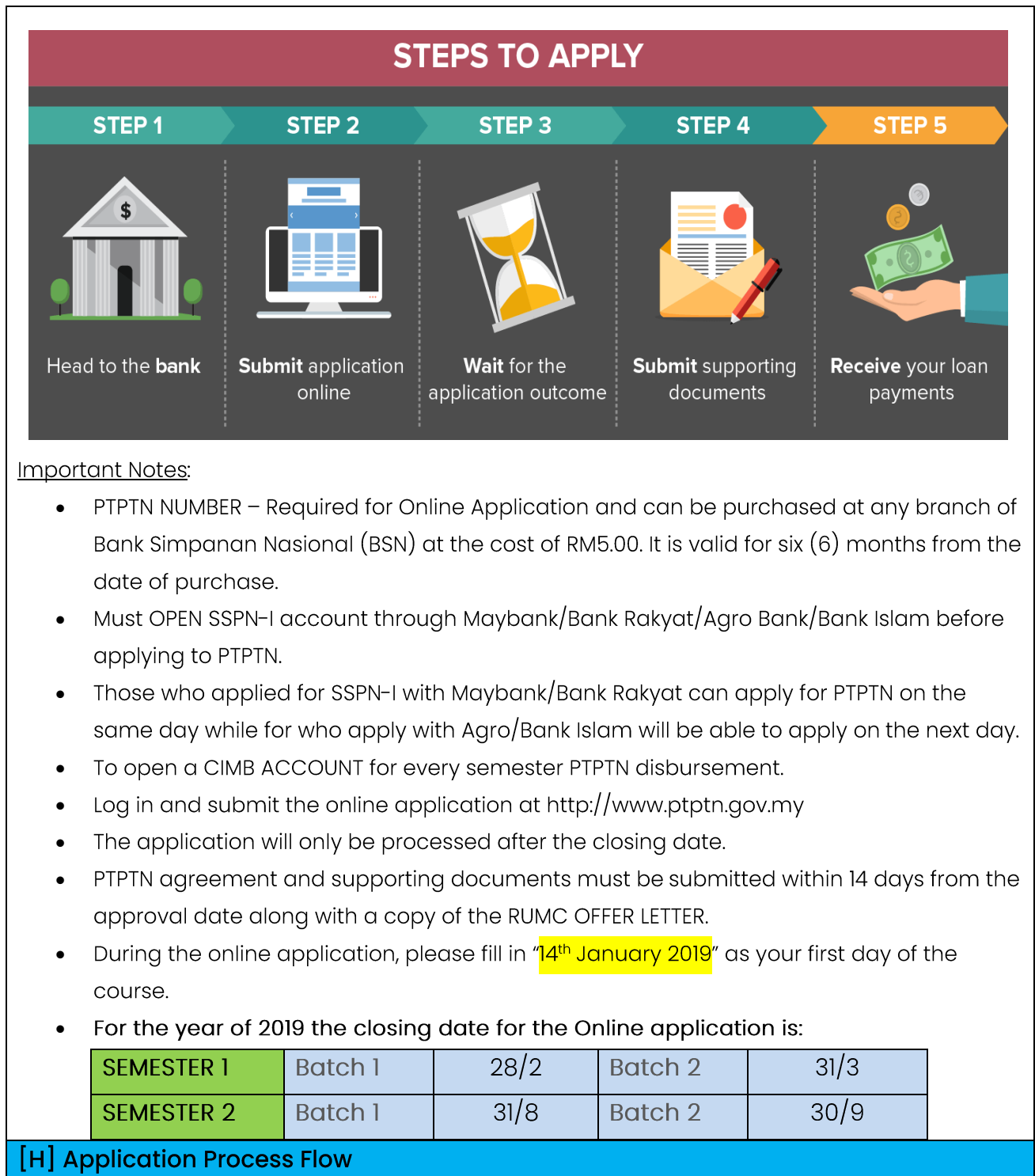
LOAN REPAYMENT	
SCIENCE/MEDICINE/ HEALTH SCIENCES	20 years
ARTS	15 years

Repayment will commence six (6) months after graduation or upon securing a job, whichever is earlier

Payments can be made via the following channels:

- Cheque / bank draft / money order
- Online payment
- Payment at PTPTN counter
- Salary Deduction via Inland Revenue Board (IRB)
- 1% administrative cost per annum will be charged starting from the date of repayment

### [G] Procedure



<b>Application Period</b>	February	August
<b>Final closure date</b>	31 Mar	30 Sep
<b>Online app. status available after 6 working days from</b>	31 Mar	30 Sep
<b>Submission of PTPTN Agreement</b>	Must be done within 14 days from the approval date	
<b>PTPTN Review</b>	PTPTN will review and process the agreement	
<b>Disbursement</b>	May / June	October / November