



PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL (PTPTN) ONLINE APPLICATION

Updated September 2026

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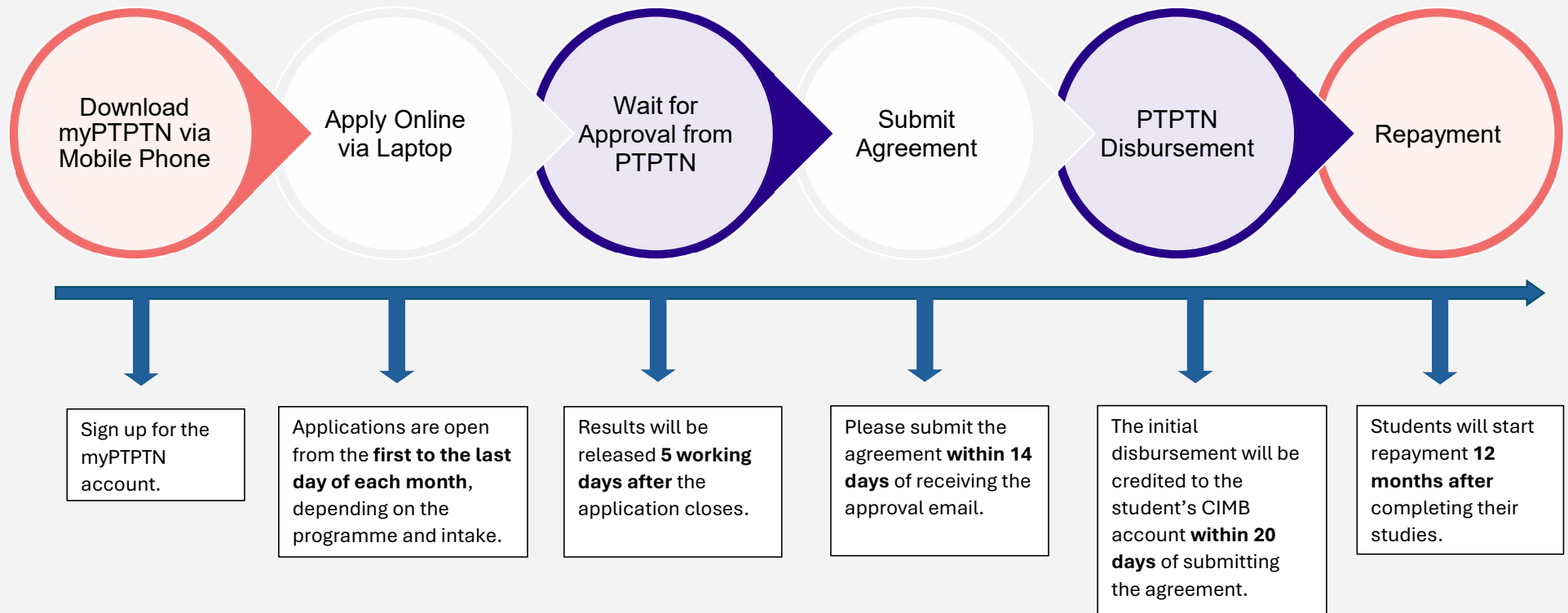
Eligibility to Apply

- 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.
- 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- Students who have received PTPTN loan through previous colleges/universities but have withdrawn/not completed the studies are required: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 7 th - 30 th September (Medicine & Dentistry) 21 st - 30 th September	i) New Student Online application can only be submitted once students has joined the enrolment day in Semester 1 of the official intakes. and: 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.
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 	

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
Dentistry (Local Option)					
Medicine (PMS Option)	RM25,000	RM50,000	RM37,500	RM30,000	RM 125,000 for 2½ years
Dentistry (PDS Option)					
Chiropractic	RM8,500	RM17,000	RM12,750	RM8,500	RM85,000 for 5 years
Dietetics with Nutrition	RM8,500	RM17,000	RM12,750	RM8,500	RM68,000 for 4 years
Nursing					
Pharmacy					
Chinese Medicine	RM6,375	RM12,750	RM9,560	RM6,380	RM63,750 for 5 years
Biomedical Science	RM8,500	RM17,000	RM12,750	RM8,500	RM51,000 for 3 years
Medical Biotechnology					
Nutrition					
Pharmaceutical Chemistry					
Bioveterinary Science	RM7,015	RM14,030	RM10,520	RM7,010	RM42,090 for 3 years
Cosmetic Science					
Digital Health					
Food Science Innovation					
Psychology					
Business Administration	RM6,800	RM13,600	RM10,200	RM6,800	RM40,800 for 3 years
Business Administration with Healthcare Management					
Business Analytics					

3

PTPTN Loan Application Submission

Compulsory
Requirements
before Online
Application

1

myPTPTN

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

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

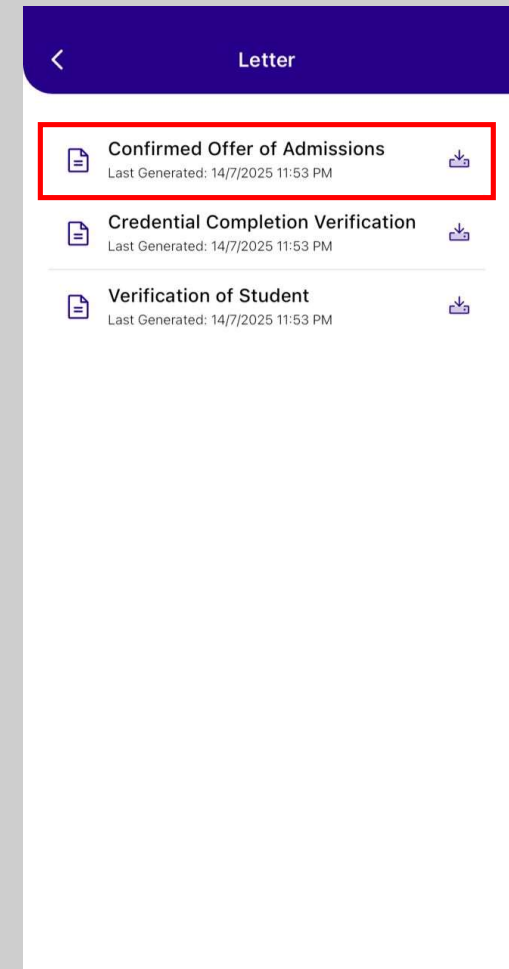
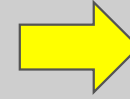
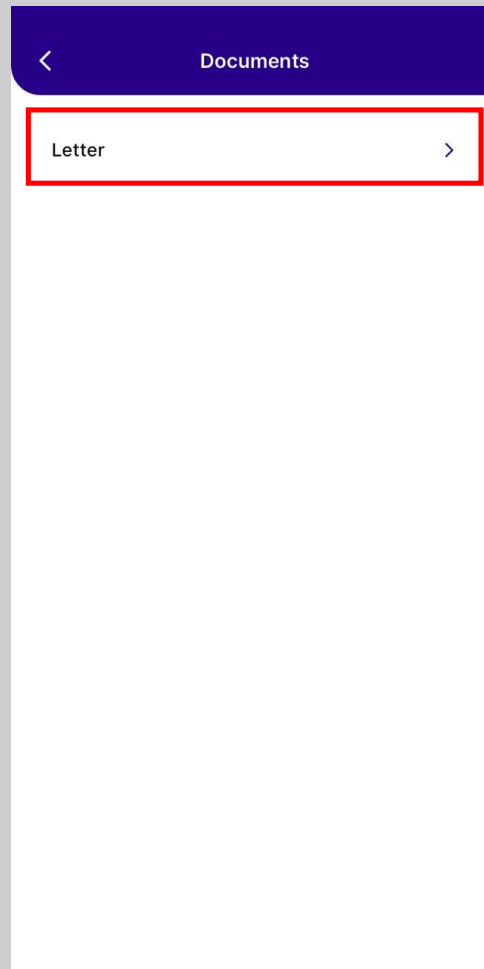
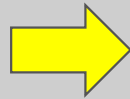
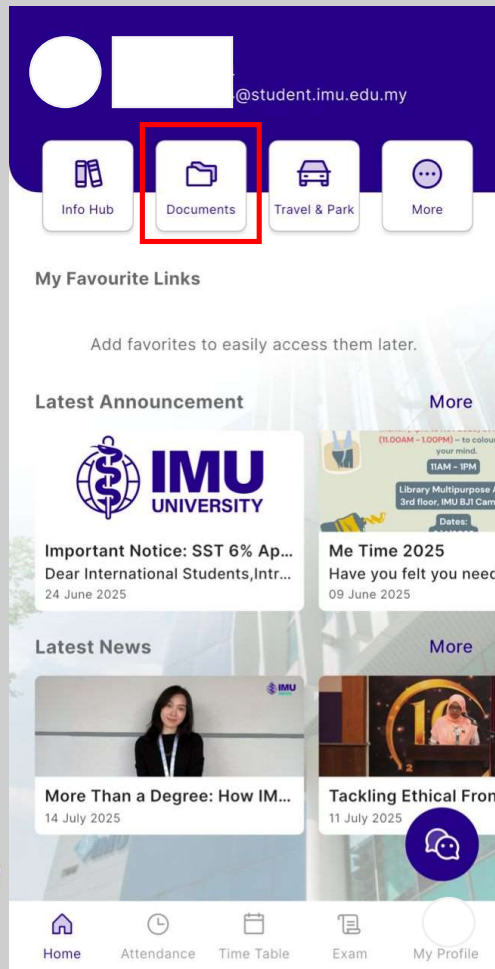
- Online purchase can be made through myPTPTN for RM5.00.
- The PIN number is valid for 6 months, from the date of purchased.

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



Programme Plan Change from Active Students

- 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.

Programme Plan Change from Active Students

- Switch Option from PMS/PDS track to Local IMU- ME/DT track

Student Status	Notes	Actions Required
Appeal to PTPTN for Programme Change Application (<i>Permohonan Pertukaran Kursus</i>)		
Active students under Partner Medical School (PMS) and Partner Dental School (PDS)	Students are still under an active PTPTN loan contract for the PMS/ PDS track and intend to switch to the local IMU-MBBS/ IMU-Dentistry track.	Students must submit the programme change application from PMS to the local track via myPTPTN. The appeal must be submitted before the existing PTPTN loan contract (2.5 years) ends (before Semester 5 ends). Application submitted after Semester 5 will not be accepted as the existing loan contract is considered completed.
Students who completed Phase 1, PTPTN loan contract has ended and plan to switch from PMS/ PDS to local IMU-MBBS/ IMU-Dentistry track	The existing PTPTN loan for the 2.5-years received under PMS/ PDS track has ended. Students has enrolled in Semester 6 and are planning to apply for a new PTPTN loan to fund their local studies from Semester 6 onwards.	Students are not eligible to apply for a Programme Change Application via myPTPTN. If you wish to receive funding from PTPTN, you are required to make a full amount of repayment that has been disbursed to you before submitting the new PTPTN loan application.

IMU Offer Letter

SAMPLE

 **IMU UNIVERSITY**

IMU Education Sdn Bhd
INCORPORATED IN MALAYSIA
SST No. 1915-1916-3360192
126, Jalan Jati Perkasa 19
Bukit Jati, 57000 Kuala Lumpur
Malaysia
+603 8656 7228
imu.edu.my

17 March 2026

[Redacted]

Tel. No: [Redacted]

CONDITIONAL OFFER OF ADMISSION

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

[Redacted]

IC No : [Redacted]
Student ID : [Redacted]
Application No : [Redacted]

For the following Course of Study:
Bachelor of Medicine and Bachelor of Surgery (MBBS) Programme

Details of the Programme:

Degree to be Awarded : Bachelor of Medicine and Bachelor of Surgery (MBBS)
Awarding Institution : IMU University, Malaysia
Programme Duration : 5 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 : 2026-09-07

Condition(s):

English Requirements : Malaysian:
IELTS (Academic) : Overall band of 6.0 (Not less than 5.5 for individual bands) or
MUET : Overall band 4

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SAMPLE

 **IMU UNIVERSITY**

IMU Education Sdn Bhd
INCORPORATED IN MALAYSIA
SST No. 1915-1916-3360192
126, Jalan Jati Perkasa 19
Bukit Jati, 57000 Kuala Lumpur
Malaysia
+603 8656 7228
imu.edu.my

30 April 2026

[Redacted]

Tel. No: [Redacted]

OFFER OF ADMISSION

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

[Redacted]

Passport No : [Redacted]
Student ID : [Redacted]
Application No : [Redacted]

For the following Course of Study:
Bachelor of Medicine and Bachelor of Surgery (MBBS) Programme

Details of the Programme:

Degree to be Awarded : Bachelor of Medicine and Bachelor of Surgery (MBBS)
Awarding Institution : IMU University, Malaysia
Programme Duration : 5 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 : 2026-09-07

Annual Fee Adjustments : The tuition fee quoted in the fee structure is valid for enrolment in 2026.

If you wish to accept this Bachelor of Medicine and Bachelor of Surgery (MBBS) programme, you are required to pay the first semester fee as stated in the attached Fee Structure by the payment deadline of 2026-05-28.

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or

IMU Confirmed Offer of Admission Letter

SAMPLE



IMU Education Sdn Bhd
199201005893 (237397-W)

126, Jalan Jali Perkasa 19
Bukit Jali, 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.

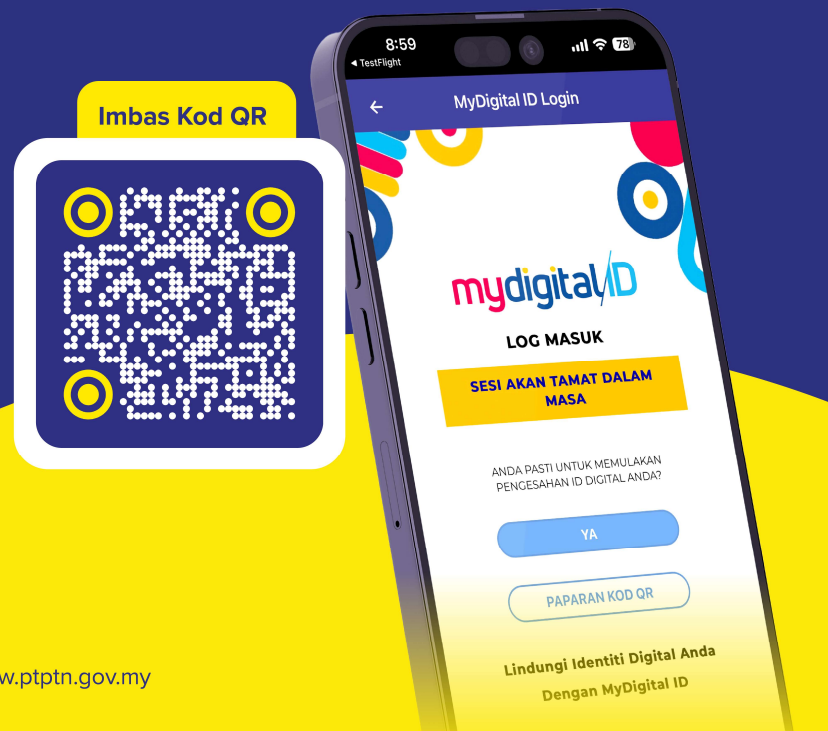
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Sign Up for myPTPTN account



DAFTAR myPTPTN melalui MyDigital ID

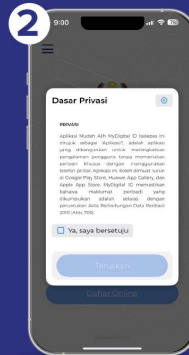


www.ptptn.gov.my

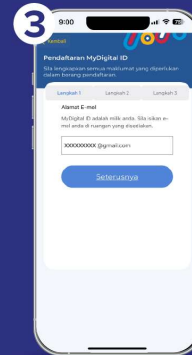
Registration for MyDigital ID



Klik 'Daftar Online'



Baca & Sahkan Dasar Privasi



Isi maklumat e-mel



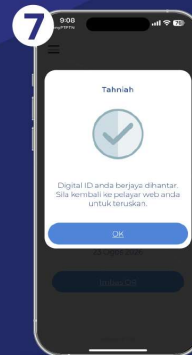
Klik 'OK'



Lakukan Proses Pengecaman Wajah



Cipta Kata Laluan



Klik 'Selesai'



Akaun MyDigital ID berjaya Didaftar

Registration for myPTPTN through MyDigital ID

- 

Muat turun myPTPTN & Log Masuk Dengan MyDigital ID
- 

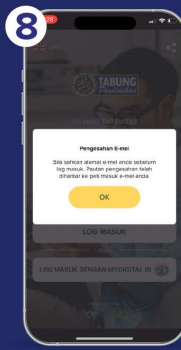
Klik 'YA'
- 

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

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

Lengkapkan Semua Maklumat, Kemudian Sahkan TAC
- 

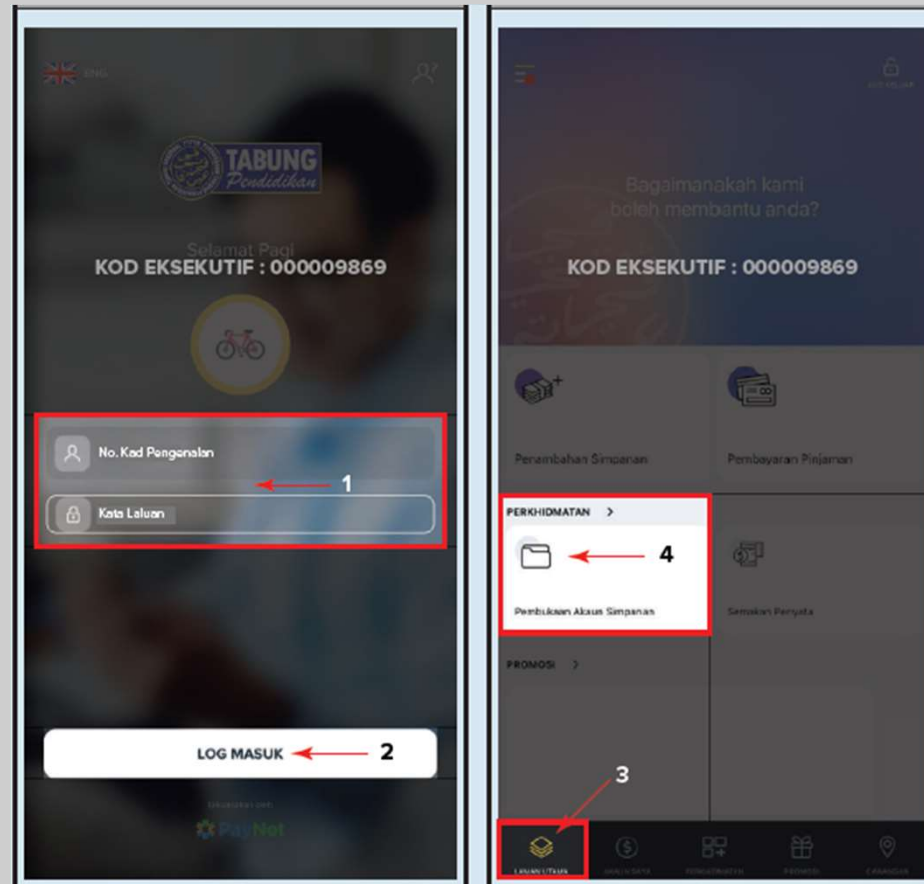
Pendaftaran myPTPTN Berjaya
- 

Log Masuk myPTPTN semula dengan MyDigital ID
- 

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 first screenshot shows the 'Pembukaan Akaun Simpanan' screen. It displays 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 labeled with a red arrow and the number '5'.

The second screenshot shows the 'Pembukaan Akaun' screen. It displays the text 'Pembukaan Akaun Simpan SSPN Prime' and 'KOD EKSEKUTIF : 000009869'. Below this, there are two steps: '1' and '2'. Step '1' is highlighted with a red box and labeled with a red arrow and the number '6'. Step '1' contains the following fields: 'MAKLUMAT PENDEPOSIT', 'Nama' (FAKRUL RAZI BIN SULAIMAN), 'No. Kad Pengenalan' (200112101010), 'Status Warganegara' (Warganegara), 'Kebunsaan' (MELAYU), and 'Jenis Akaun' (Sila Pilih).

Type of Account is
'Diri Sendiri'.

Student MUST open your
SSPN account on your
own for PTPTN
application.

Registration of SSPN Prime Account

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

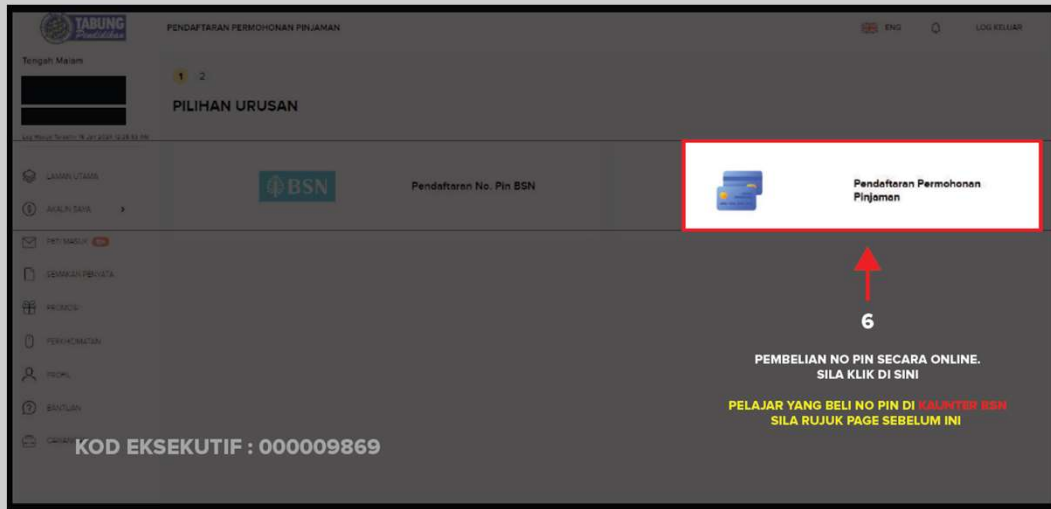
- Full Name
- Identification Card Number
- Phone Number

Enter Minimum Savings Amount RM20.00

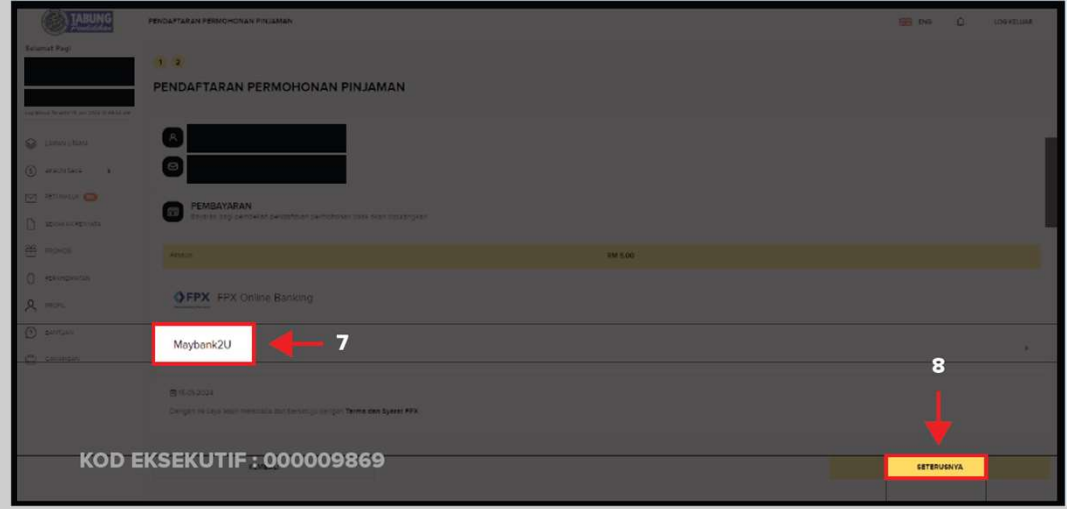
Enter the Referral Code section with 000009869

Proceed to the next section and make the payment

Online Purchase for PIN Number on myPTPTN

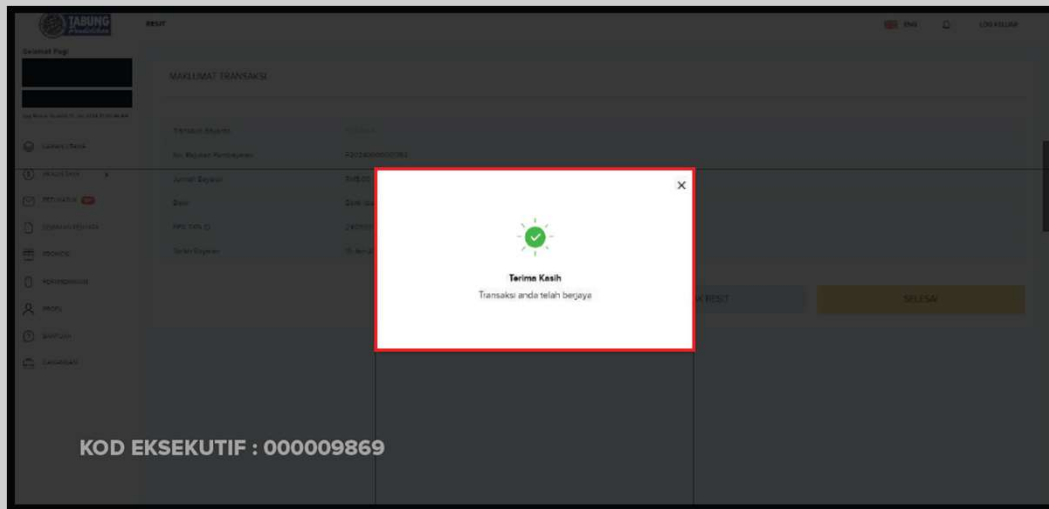


Students who purchased the PIN number online will need to click on
'Pendaftaran Permohonan Pinjaman'

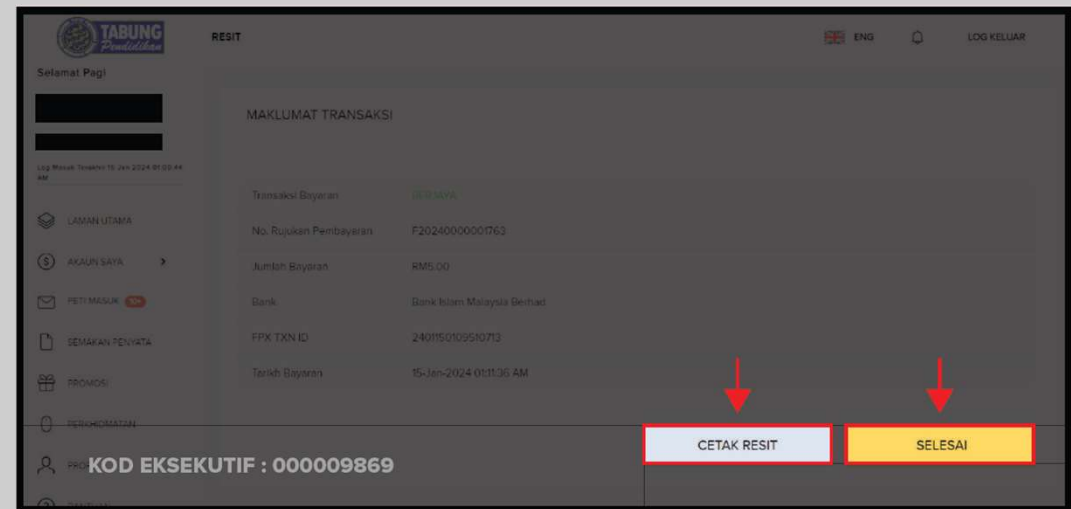


To proceed with the RM5.00 payment, the student will need to choose the bank through which they would like to make the payment.

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.
Caretline: 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 berkomputer dan tidak perlu tandatangan.

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

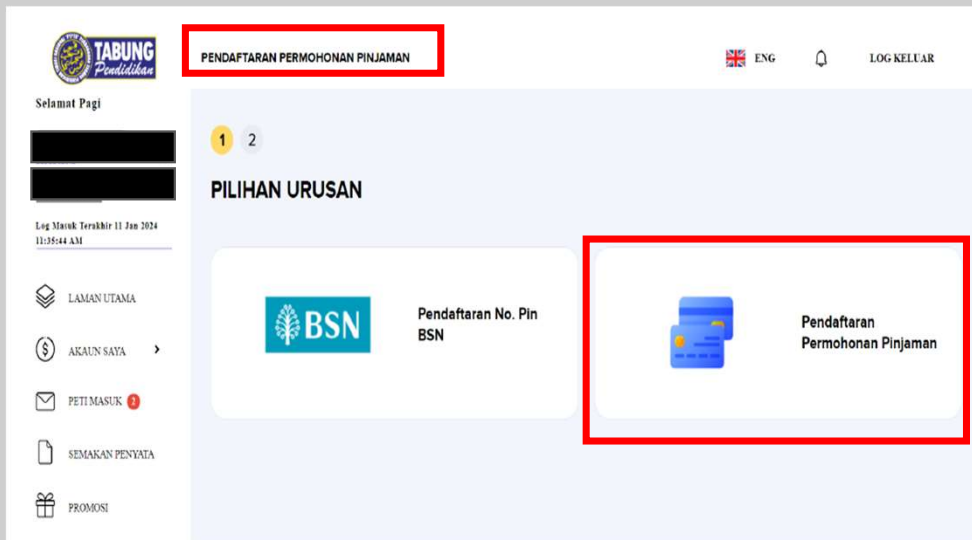
SAMPLE

Please note that the PIN number will not be provided.

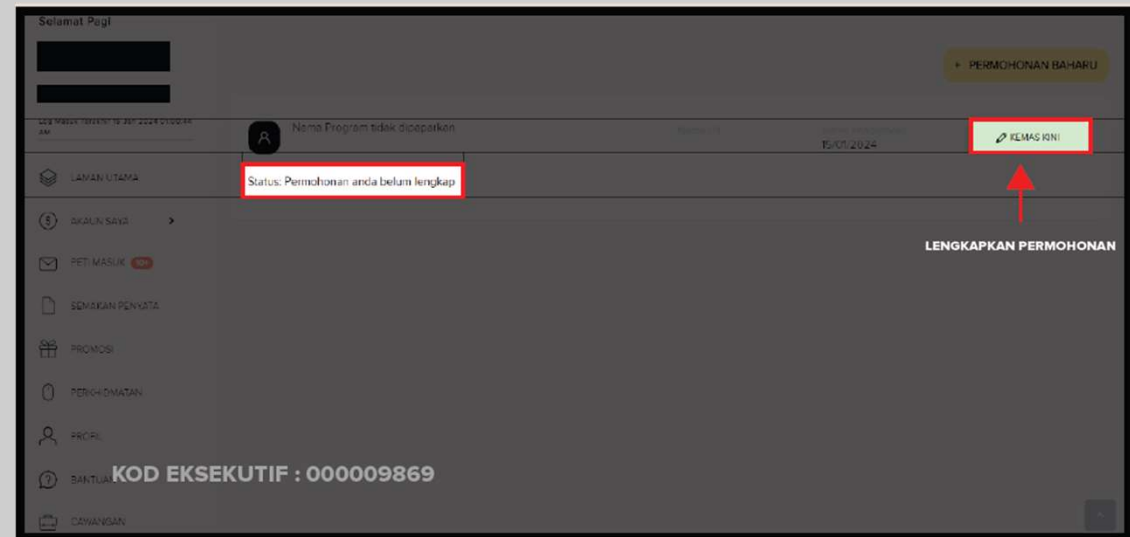
After making the payment, students can apply directly.



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

The screenshot shows a multi-step application process. At the top, a progress bar has six steps: 1. Maklumat Pemohon (highlighted in yellow), 2. Maklumat Perhubungan, 3. Maklumat Penjaga/Pasangan, 4. Maklumat Pengajian, 5. Pengesahan Maklumat, and 6. Semakan Kelayakan. Below the progress bar is the 'MAKLUMAT PEMOHON' section. It contains four input fields: 'No. Kad Pengenalan' (with a red line connecting to 'Identification Card Number'), 'Nama' (with a red line connecting to 'Student's Name'), 'Warganegara' (with a red line connecting to 'Citizenship'), and 'Bangsa' (with a red line connecting to 'Race'). The input fields for 'No. Kad Pengenalan', 'Nama', and 'Bangsa' are currently blacked out, while 'Warganegara' contains the text 'WARGANEGARA'.

Field Label	Field Value	Field Description
No. Kad Pengenalan	[Redacted]	Identification Card Number
Nama	[Redacted]	Student's Name
Warganegara	WARGANEGARA	Citizenship
Bangsa	[Redacted]	Race

PTPTN Loan Application Submission

- Personal Information

Taraf Perkahwinan *

Sila Pilih

MAKLUMAT AKAUN SSPN

No. Akaun Simpan SSPN Prime

No. Akaun Simpan SSPN Plus

SETERUSNYA (1/6)

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 PTPTN loan application submission page. The page is titled "PERMOHONAN PINJAMAN" and includes a progress bar with 6 steps. The first step, "MAKLUMAT PERHUBUNGAN", is highlighted with a red box. A red arrow points to the text "SILA LENGKAPKAN MAKLUMAT YANG BERTANDA (*)". The form fields include "Alamat Suruh-Menyurat*", "Poskod*", "53100-KUALA LUMPUR", "Bandar*", "KUALA LUMPUR", "Negara*", and "KOD EKSEKUTIF : 000009869".

The screenshot shows the PTPTN loan application submission page, specifically the second step, "MAKLUMAT PENJAGA 1". The page is titled "PERMOHONAN PINJAMAN" and includes a progress bar with 6 steps. The second step, "MAKLUMAT PENJAGA 1", is highlighted with a red box. A red arrow points to the text "SILA LENGKAPKAN MAKLUMAT PENJAGA". The form fields include "MAKLUMAT PENJAGA 1", "MAKLUMAT PENJAGA 2", and "SILA LENGKAPKAN MAKLUMAT PENJAGA". The "KOD EKSEKUTIF : 000009869" is also visible. A red arrow points to the "SETERUSNYA (3/6)" button.

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 *

Warganegara *

No. Kad Pengenalan *

Nama Penjaga *

Alamat Penjaga *

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

- Programme Information

The screenshot displays the PTPTN loan application submission interface. At the top, the 'TABUNG Pendidikan' logo is visible on the left, and 'PERMOHONAN PINJAMAN' is centered. On the right, there are links for 'ENG', a notification bell, and 'LOG KELUAR'. Below the header, a progress bar shows six steps: 1. Maklumat Permohonan, 2. Maklumat Perseorangan, 3. Maklumat Persekolahan, 4. Maklumat Pengajian (highlighted with a red box and a red arrow), 5. Pengesahan Tawaran, and 6. Maklumat Tambahan. The 'MAKLUMAT PENGAJIAN' section includes a sidebar with navigation links: LAMAN UTAMA, BILIKIN SARA, PETI MASUK (with a red '50%' badge), SEMAKAN PENYATA, PROMOSI, PERKHIDMATAN, and PROFIL. The main content area contains the following fields: 'Jenis IPT*' with a dropdown menu showing 'IPTA', 'Nama IPT*' with a dropdown menu showing 'SUKSES', 'No. Matrik' with a text input field showing '78 x 2011-20', 'Nama Bank' with a text input field, and 'KOD EKSEKUTIF : 000009869'. At the bottom, there is a note 'Mesti Nalik Surat Tawaran' with a blue circular icon.

MAKLUMAT PENGAJIAN

SILA LENGKAPKAN MAKLUMAT PENGAJIAN ANDA MENGIKUT SURAT TAWARAN BELAJAR

Jenis IPT*
IPTA

Nama IPT*
SUKSES

No. Matrik
78 x 2011-20

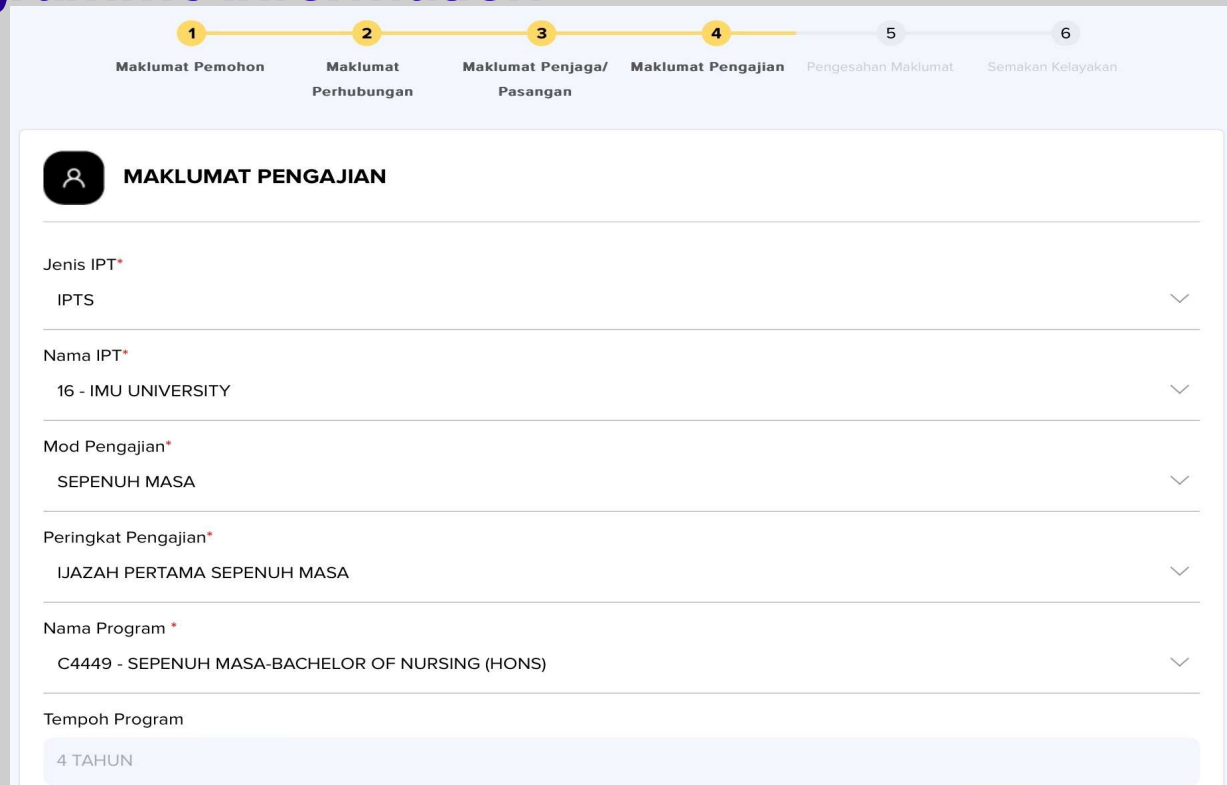
Nama Bank

KOD EKSEKUTIF : 000009869

Mesti Nalik Surat Tawaran

PTPTN Loan Application Submission

- Programme 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

- Programme Information

The screenshot shows the PTPTN Loan Application Submission form. Red lines and boxes highlight specific fields and instructions:

- Tarikh Mula Pengajian ***: A dropdown menu labeled "Sila Pilih". A red box highlights the dropdown, and a callout points to it with the text: "Select from the dropdown menu. **PLEASE REFER TO YOUR CONFIRMED OFFER OF ADMISSION LETTER (DOWNLOADED FROM MYIMU) ON THE COMMENCEMENT DATE.**"
- No. Matrik**: A field containing a blacked-out student ID number. A red line points from this field to a callout box labeled "Student ID Number".
- Nama Bank**: A field containing "CIMB BANK BERHAD (CIMB)". A red line points from this field to a callout box labeled "To fill in CIMB Bank Saving Account Number".
- No. Akaun ***: A field labeled "No. Akaun". A red line points from this field to the same callout box labeled "To fill in CIMB Bank Saving Account Number".
- Muat Naik Surat Tawaran**: A section with a file upload button labeled "Surat Tawaran IPT" and an upward arrow icon. A red line points from this section to a callout box labeled "To upload IMU Offer Letter & Confirmed Offer of Admission Letter (merged in one PDF document)".
- Buttons**: "KEMBALI" (Back) and "SETERUSNYA (4/6)" (Next) buttons are visible at the bottom.

PTPTN Loan Application Submission

- Programme Information

The screenshot shows a web form for PTPTN loan application submission. The form includes fields for 'Tempoh Program', 'Tarikh Mula Pengajian', 'No. Matric', 'No. Akaun', and 'Muat Naik Surat Tawaran'. A blue box highlights the 'Muat Naik Surat Tawaran' field, which contains a document icon and the text 'Surat Tawaran IPT'. A red arrow points from a text box above to this field. Another red arrow points from the 'Muat Naik Surat Tawaran' field to a yellow button labeled 'SETERUSNYA (4/6)'. A text box at the bottom left displays 'KOD EKSEKUTIF : 000009869'.

DAFTARAN

Tempoh Program
3 TAHUN

Tarikh Mula Pengajian
01/02/2024

No. Matric
[REDACTED]

Name Bank
DANIR ISLAM MALAYSIA BERHAD (DIMG)

No. Akaun
[REDACTED]

Muat Naik Surat Tawaran

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

Surat Tawaran IPT

KOD EKSEKUTIF : 000009869

SETERUSNYA (4/6)

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

SEMAKAN KELAYAKAN PEMOHON

Status Pemohonan Dengan Pinjaman Yang Sudah Ada: **BERJAYA**

Semakan No. Akaun Simpan SSPN Perani Simpan SSPN Plus: **BERJAYA**

MAKLUMAT AM DAN PERAKUAN PEMOHON

Maklumat Am

- Sila pastikan semua maklumat yang anda berikan adalah benar, tepat dan lengkap. Jika anda tidak setuju, anda boleh membatalkan permohonan anda.
- Anda akan dikenakan denda jika anda tidak membayar balik pinjaman anda.
- Anda akan dikenakan denda jika anda tidak membayar balik pinjaman anda.

PERAKUAN PEMOHON

- Saya mengesahkan bahawa maklumat yang saya berikan adalah benar, tepat dan lengkap.
- Saya mengesahkan bahawa maklumat yang saya berikan adalah benar, tepat dan lengkap.
- Saya mengesahkan bahawa maklumat yang saya berikan adalah benar, tepat dan lengkap.

SILA TANDA DI RUANG KOTAK DISEDIAKAN

KOD EKSEKUTIF : 000009869

SETUJU

SEMAKAN KELAYAKAN PEMOHON

Status Pemohonan Dengan Pinjaman Yang Sudah Ada: **BERJAYA**

Semakan No. Akaun Simpan SSPN Perani Simpan SSPN Plus: **BERJAYA**

MAKLUMAT AM DAN PERAKUAN PEMOHON

Maklumat Am

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- Anda akan dikenakan denda jika anda tidak membayar balik pinjaman anda.

PERAKUAN PEMOHON

- Saya mengesahkan bahawa maklumat yang saya berikan adalah benar, tepat dan lengkap.
- Saya mengesahkan bahawa maklumat yang saya berikan adalah benar, tepat dan lengkap.
- Saya mengesahkan bahawa maklumat yang saya berikan adalah benar, tepat dan lengkap.

SILA TANDA DI RUANG KOTAK DISEDIAKAN

KOD EKSEKUTIF : 000009869

SETUJU

4 PTPTN Application Status

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

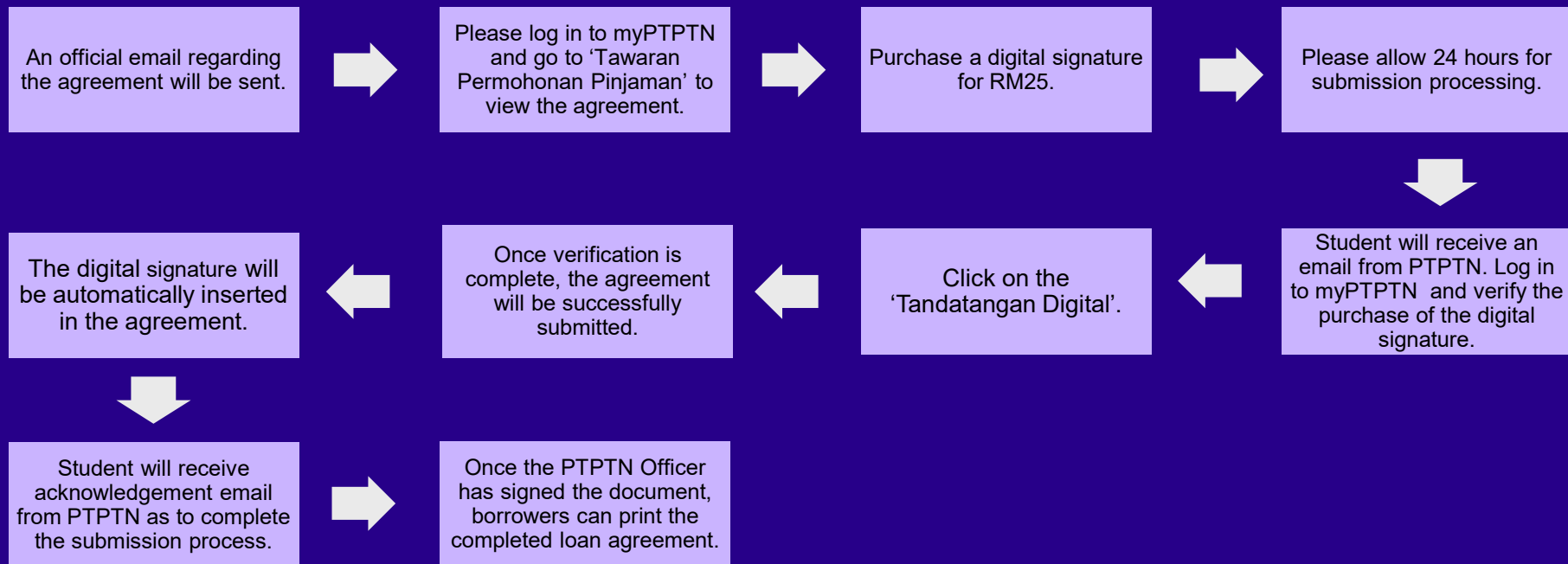
Klik Di Sini

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.

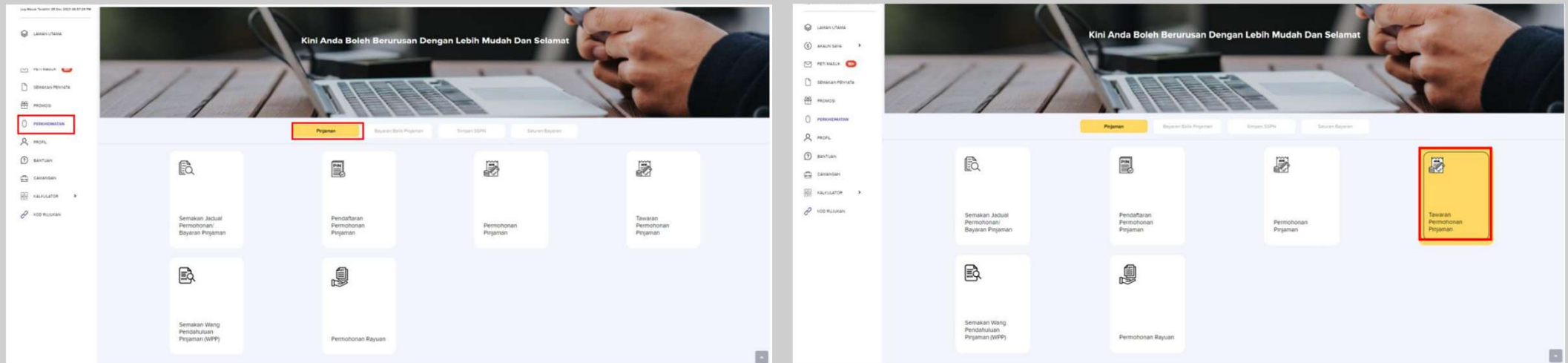
5

PTPTN Loan Offer Agreement Document - Online Submission via myPTPTN



PTPTN Loan Offer Agreement Document

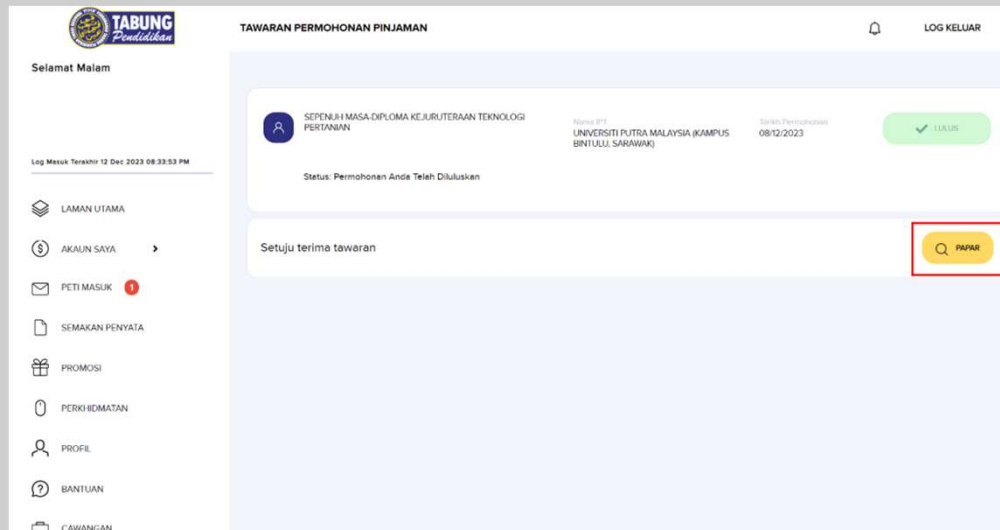
- Online Submission via myPTPTN



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

PTPTN Loan Offer Agreement Document

- Online Submission via myPTPTN



Click on the 'Papar' button to view the agreement

PTPTN Loan Offer Agreement Document

- Online Submission via myPTPTN

 TAWARAN PERMOHONAN PINJAMAN LOG KELUAR

Selamat Malam

Log Masuk Terakhir 12 Dec 2023 09:33:53 PM

LAMAN UTAMA
AKAUN SAYA
PETI MASUK 1
SEMAKAN PENYATA
PROMOSI
PERKHIDMATAN
PROFIL
BANTUAN
CAWANGAN

1 2

SURAT TAWARAN

8746-7766-6005-3085-CORP-5489-C10P-3892 8746-7766-6005-3085-CORP-5489-C10P-3892

SENARAI SEMAKAN DOKUMEN PERJAJAN PINJAMAN PENDIDIKAN PTPTN

Nama Pemohon :
Nombor Kad Pengesatan :
Institusi : UNIVERSITI PUTRA MALAYSIA (KAMPUS BINTULU, SARAWAK)

Sl	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	Perjanjian Pinjaman Pendidikan/ Pinjaman Semula Pendidikan	2 Salinan
5	Lampiran A - Akuan Terma Pinjaman Pendidikan/ Pinjaman Semula Pendidikan - Ditandatangani inggis oleh Pemohon di setiap muka surat.	2 Salinan
6	Lampiran A - Akuan Terma Pinjaman Pendidikan/ Pinjaman Semula Pendidikan	1 Salinan

PERHATIAN!

MAKLUMAT AM DAN PERAKUAN PEMOHON

Maklumat Am

- Sila baca surat tawaran pinjaman pendidikan/ pinjaman semula pendidikan dengan teliti.
- Sebarang pindaan maklumat di Profil Pengguna tidak akan meminda pada dokumen tawaran pinjaman yang telah dikeluarkan ini. Pindaan adalah berkuat kuasa bagi permohonan, pemprosesan dan pada dokumen seterusnya sahaja.
- Sekiranya didapati terdapat perbezaan di antara maklumat tawaran pinjaman dengan surat tawaran pengajian IPT, permohonan akan ditolak atau dibatalkan dan anda hendaklah membuat permohonan pinjaman semula.
- Untuk penghantaran dokumen perjanjian secara serahan tangan, anda boleh berbuat demikian dengan menghantar dokumen tersebut ke pejabat PTPTN yang berdekatan.

Persakuan Pemohon

- ☒ Saya mengesahkan bahawa semua maklumat pada surat tawaran pinjaman adalah betul.
- ☒ Saya bersetuju menerima tawaran pinjaman pendidikan/ pinjaman semula pendidikan oleh Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) berasaskan kaedah Uyah (Uyah) seperti yang terkandung di dalam surat tawaran ini.

KEMBALI CETAK & HANTAR KE CAWANGAN HANTAR SECARA DALAM TALIAN

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

PTPTN Loan Offer Agreement Document

- Purchase of Digital Signature via myPTPTN

The screenshot shows the 'TAWARAN PERMOHONAN PINJAMAN' (Loan Offer) page on the myPTPTN portal. The left sidebar contains navigation links: 'Selamat Malam', 'Log Masuk Terakhir 12 Dec 2023 08:33:53 PM', 'LAMAN UTAMA', 'AKAUN SAYA', 'PETI MASUK', 'SEMAKAN PENYATA', 'PROMOSI', 'PERKHIDMATAN', 'PROFIL', 'BANTUAN', and 'CAWANGAN'. The main content area is titled 'PEMBELIAN TANDATANGAN DIGITAL' and includes a progress indicator with steps 1 and 2. Below this is the 'PEMBAYARAN' (Payment) section, which shows a payment of 'RM 25.00' via 'FPX Online Banking'. A dropdown menu for 'Pilihan Bank' (Bank Selection) is open, listing various banks including Affin B2C - Test ID, Affin Bank, AGRONet, Alliance Bank (Personal), AmBank, Bank Islam, and Bank Muamalat. At the bottom, there is a date '12-12-2023' and a statement: 'Dengan ini saya telah membaca dan bersetuju dengan Terma dan Syarat FPX.' Two buttons are visible: 'KEMBALI' (Back) and 'SAH & BAYAR' (Confirm & Pay), with the latter highlighted by a red box.

A payment of RM25 is required for the digital signature and stamping.

Check your inbox and email for confirmation that the payment for the digital signature and stamping has been successfully completed.

PTPTN Loan Offer Agreement Document

- Verification of Digital Signature via myPTPTN



Log in into myPTPTN again to proceed with the digital signature process.

PTPTN Loan Offer Agreement Document

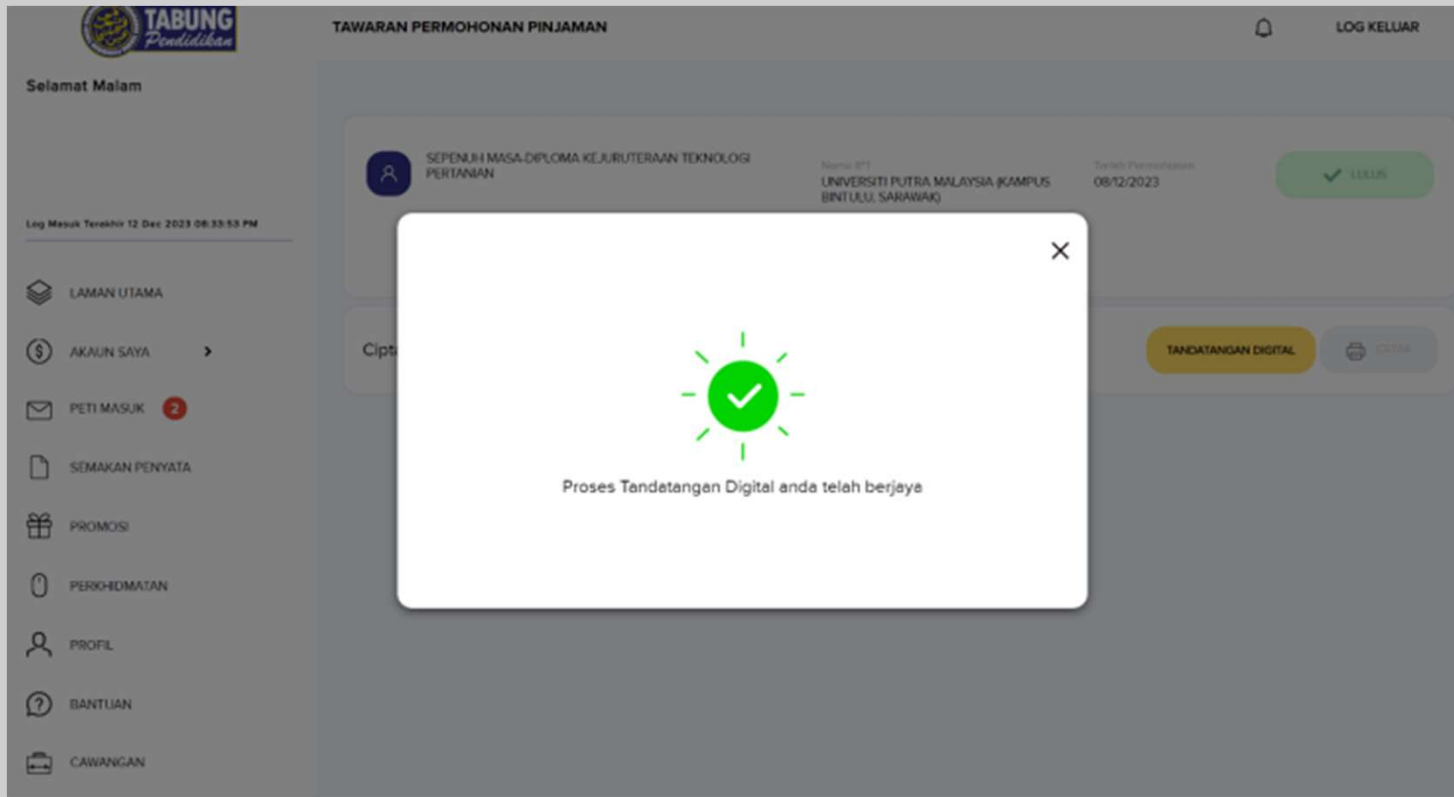
- Verification of Digital Signature via myPTPTN

The screenshot displays the myPTPTN portal interface. On the left is a sidebar with the 'TABUNG Pendidikan' logo and a list of navigation links: LAMAN UTAMA, AKAUN SAYA, PETI MASUK (with a red notification badge), SEMAKAN PENYATA, PROMOSI, PERKHIDMATAN, PROFIL, BANTUAN, and CAWANGAN. The main content area is titled 'TAWARAN PERMOHONAN PINJAMAN'. It shows a loan offer for 'SEPENUH MASA-DIPLOMA KEJURUTERAAN TEKNOLOGI PERTANIAN' with a status of 'LULUS' (green button). Below this, a section titled 'Cipta Tandatangan Digital' (Create Digital Signature) contains a yellow button labeled 'TANDATANGAN DIGITAL' (highlighted with a red box) and a grey button labeled 'CEKSAK'.

Go to
'Perkhidmatan', 'Pinjaman',
'Tawaran Pinjaman' and click
on 'Tandatangan Digital'

PTPTN Loan Offer Agreement Document

- Verification of Digital Signature via myPTPTN



The digital signature process has been successfully completed.

Please check your inbox or email for confirmation of receipt of the document.

PTPTN Loan Offer Agreement Document

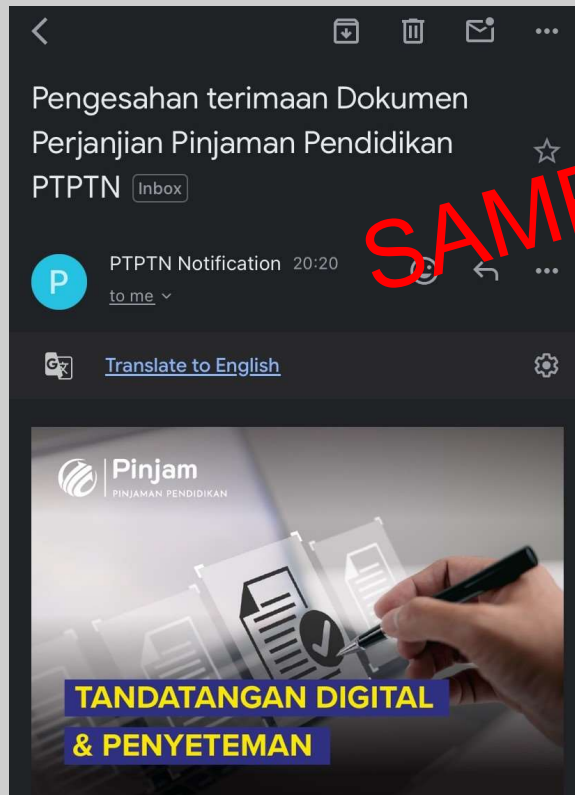
The screenshot displays the myPTPTN portal interface. At the top, the 'TABUNG Pendidikan' logo is visible on the left, and 'TAWARAN PERMOHONAN PINJAMAN' is centered. On the right, there are icons for a bell and 'LOG KELUAR'. Below the header, a sidebar on the left contains a 'Selamat Pagi' greeting, a login timestamp 'Log Masuk Terakhir 12 Dec 2023 10:51:28 PM', and a list of menu items: 'LAMARAN UTAMA', 'AKAUN SAYA', 'PETI MASUK' (with a red notification badge), 'SEMAKAN PENYATA', 'PROMOSI', 'PERKHIDMATAN', 'PROFIL', 'BANTUAN', and 'CAWANGAN'. The main content area shows a loan offer summary for 'SEPENUJH MASA-DIPLOMA KEJURUTERAAN TEKNOLOGI PERTANIAN'. It includes the borrower's name 'Universiti Putra Malaysia (Kampus Bintulu, Sarawak)', the application date '08/12/2023', and a green 'LULUS' button. Below this, a status message reads 'Status: Permohonan Anda Telah Dijuluskan'. A second message states 'Proses Tandatangan Digital telah berjaya', followed by a yellow 'CETAK' button with a printer icon, which is highlighted by a red rectangular box.

Once the document has been fully signed by the PTPTN Officer, the borrower may print the completed loan agreement.

The document will only be available for viewing on myPTPTN for 60 days.

Completion of PTPTN Offer Agreement Document

- Online submission

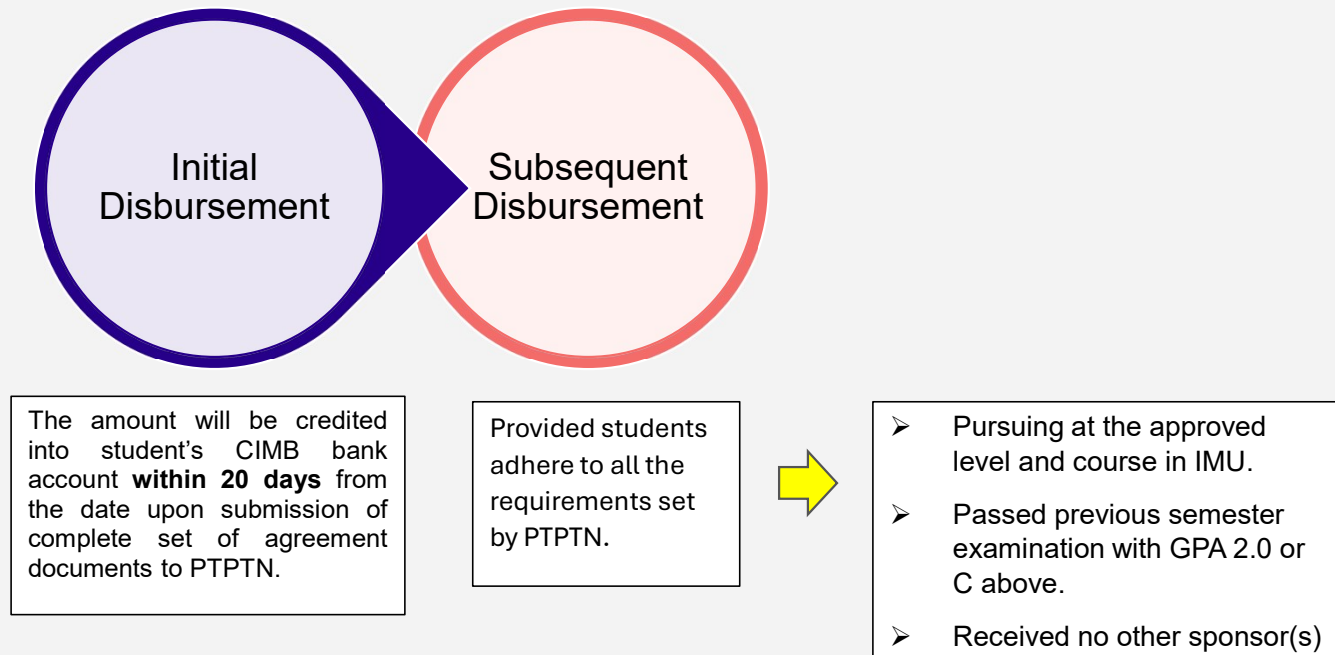


Salam Sejahtera. Terima kasih kerana anda telah melengkapkan Dokumen Perjanjian Pinjaman Pendidikan PTPTN.

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 Nutrition	25 February or 8 March
	Bioveterinary Science Business Administration Business Administration with Healthcare Management Business Analytics 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.

8

PTPTN Loan Repayment Deferment

Eligibility

- Currently unemployed; or
- Continue studies abroad on a full-time basis; or
- Pursue twinning program, such as a 2+1 or 2+2 program or similar, which requires student to continue the studies abroad on a full-time basis to complete their education.

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.

PTPTN Loan Repayment Deferment - For PMS/PDS track

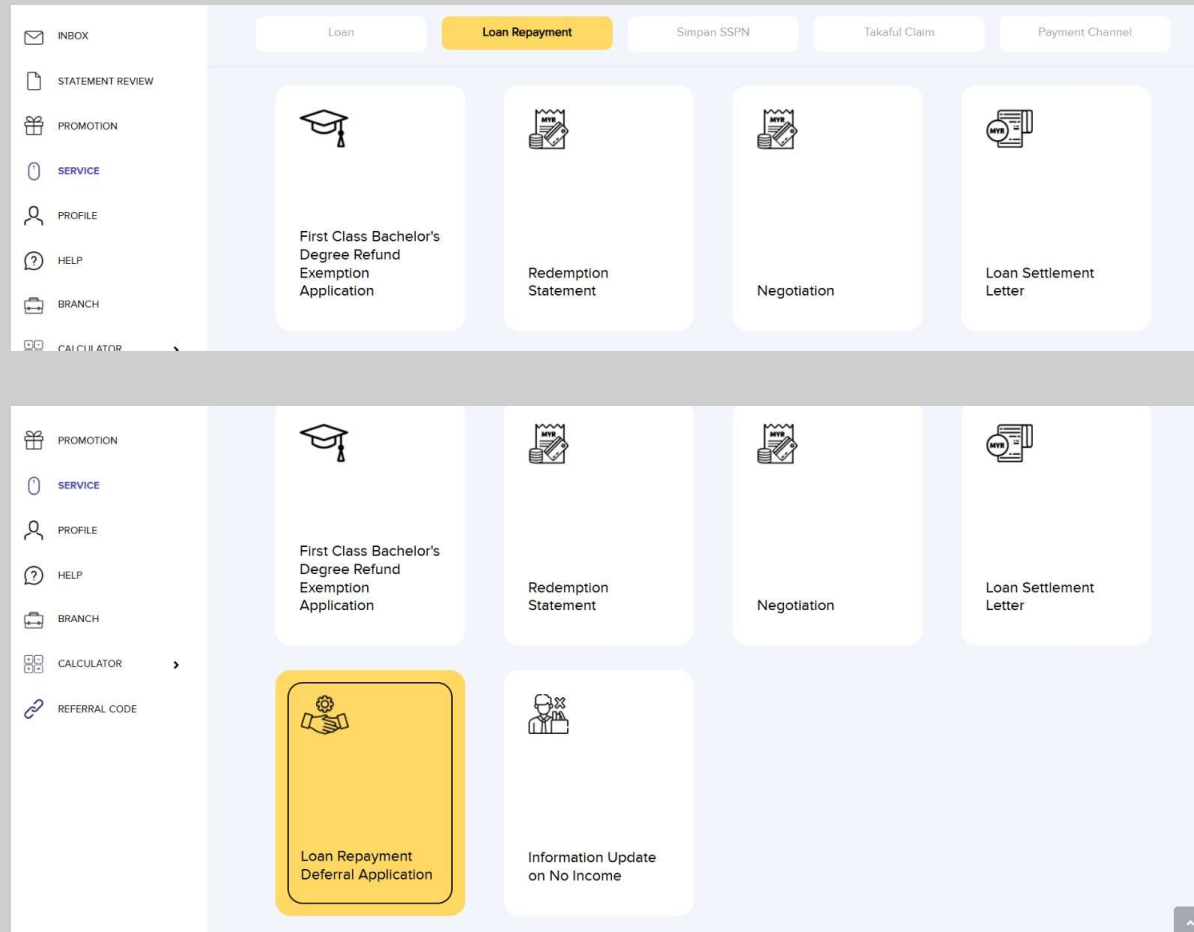
Student Status	Notes	Actions Required
PTPTN Loan Repayment		
PTPTN students who have completed Phase 1 (2.5 years at IMU University)	Students are considered to have completed their PTPTN loan contract after finishing Phase 1 studies at IMU University.	Loan repayment must commence within one year after the completion of studies at IMU, regardless of whether the student continues their studies overseas. Students may submit an appeal to defer repayment while pursuing further studies. However, approval is subject to PTPTN's discretion and may affect the student's repayment record, potentially impacting their CCRIS credit record in the future.

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



Loan Repayment Deferral Application

- Online Submission via myPTPTN

The screenshot displays the myPTPTN web application 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 interface 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. On the left, a sidebar menu includes links to DASHBOARD, MY ACCOUNT, INBOX (with a 10+ notification badge), 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 a section for "Upload Documents (Still Learning)" with two document upload slots. The first slot is labeled "LATEST STUDY OFFER LETTER" and the second is labeled "CONFIRMATION LETTER OF EXPECTED DATE OF LATEST STUDIES FROM IPT". Each slot has a document icon and an upload arrow icon.

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

199201005893 (237397-W)

Formerly known as International Medical University.

No. 126, Jalan Jalil Perkasa 19
Bukit Jalil, 57000
Kuala Lumpur, Malaysia
603 8656 7228
imu.edu.my

Insert footnotes here (if any).