



PTPTN ONLINE APPLICATION GUIDELINES

(For new applicants and existing applicants who have completed Foundation or Diploma Programme)

NEW

A. APPLICATION DATE OF PTPTN LOAN EFFECTIVE YEAR 2022

INTAKE	ONLINE APPLICATION PERIOD	ONLINE CLOSING DATE
NOVEMBER Trimester 1	01-31 OCTOBER	31 OCTOBER
	01-30 NOVEMBER	30 NOVEMBER
MAY Trimester 2	01-30 APRIL	30 APRIL
	01-31 MAY	31 MAY
SEPTEMBER Trimester 3	01-31 AUGUST	31 AUGUST
	01-30 SEPTEMBER	30 SEPTEMBER

B. PROCEDURES FOR ONLINE APPLICATION

**BEFORE
APPLICATION**



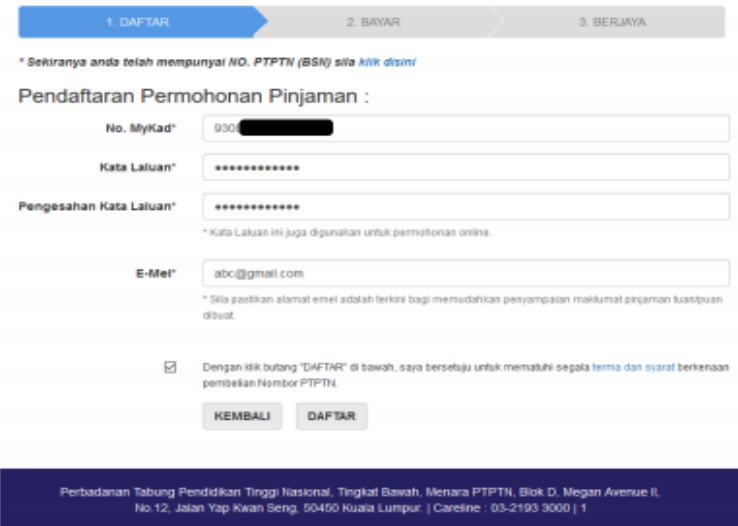
**Open Personal CIMB conventional account.
Open a SSPN-I account
Have received offer letter from Multimedia
University
Access to the Loan Application Registration –
[https://www.ptptn.gov.my/elmas-pin-purchase-
web/#/](https://www.ptptn.gov.my/elmas-pin-purchase-web/#/)**

LOAN APPLICATION REGISTRATION STEPS



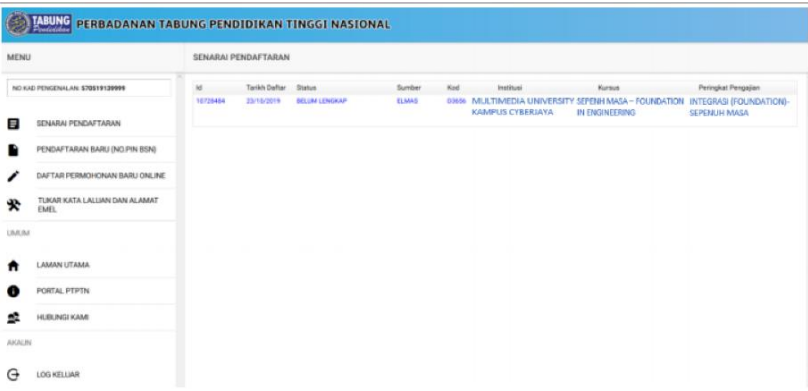


IMPORTANT INFORMATION: MAKE SURE THE PIN NUMBER PURCHASED IS COMPLETED UNTIL THE PTPTN RECEIPT IS PRINTED

C. STEPS FOR PTPTN ONLINE APPLICATION

NO	SCREEN	DESCRIPTION
1	 <p>The screenshot shows the PTPTN website login page. At the top, there are logos for TABUNG PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL and KEMENTERIAN PENDIDIKAN MALAYSIA. The main heading is "PENDAFTARAN PERMOHONAN PINJAMAN". Below this, there is a list of requirements with checkmarks: "Menerima tawaran IPT.", "Mempunyai salah satu nombor akaun SSPN.", "Mempunyai akaun bank mengikut panel bank IPT anda.", and "Membuat semakan jadual permohonan dan bayaran pinjaman." There are three buttons: "PENDAFTARAN PERMOHONAN PINJAMAN", "MANUAL PERMOHONAN", and "PENDAFTARAN PERMOHONAN PINJAMAN MELALUI KURSUS AKPK". A "Maklumat Penting" section follows, and at the bottom is the contact information for Perbadanan Tabung Pendidikan Tinggi Nasional.</p>	<p>Log in to PTPTN website</p> <p>https://www.ptptn.gov.my/elmas-pin-purchase-web/#/</p>
2	 <p>This screenshot is identical to the one above, but the "PENDAFTARAN PERMOHONAN PINJAMAN" button is highlighted with a red box, indicating the selection step for new applicants.</p>	<p>Select the “Pendaftaran Permohonan Pinjaman” Menu for new applicant</p>
3	 <p>The screenshot shows the registration form for a new applicant. It features a progress bar with three steps: "1. DAFTAR" (highlighted), "2. BAYAR", and "3. BERJAWA". A note states: "* Sekiranya anda telah mempunyai NO. PTPTN (BSN) sila klik disini!". The form fields include: "No. MyKad*" (with a masked value), "Kata Laluan*", "Pengesahan Kata Laluan*", and "E-Mel*" (with the value "abc@gmail.com"). A checkbox is checked with the text: "Dengan klik butang 'DAFTAR' di bawah, saya bersetuju untuk mematuhi segala terma dan syarat berkenaan pembelian Nombor PTPTN." At the bottom are "KEMBALI" and "DAFTAR" buttons, and the contact information for Perbadanan Tabung Pendidikan Tinggi Nasional.</p>	<p>Complete the Registration Information required. Tick ✓ at the check box and press “Daftar” for the next step</p>



NO	SCREEN	DESCRIPTION
		<p>Press “Bayar” button for the payment process</p>
4		<p>Select your internet banking</p> <p>Enter your valid email address</p> <p>Click the pay button with FPX for the next step</p>
5		<p>If the transaction is successful, the payment receipt for the transaction will be displayed</p>

NO	SCREEN	DESCRIPTION																
6	 <p>The screenshot shows the 'SENARAI PENDAFTARAN' (Application List) page. The table contains one entry with the status 'BELUM LENGKAP' (Not Complete).</p> <table border="1"> <thead> <tr> <th>ID</th> <th>Tarikh Daftar</th> <th>Status</th> <th>Sumber</th> <th>Kod</th> <th>Institusi</th> <th>Kursus</th> <th>Pengikut Pengajian</th> </tr> </thead> <tbody> <tr> <td>10728484</td> <td>23/10/2019</td> <td>BELUM LENGKAP</td> <td>ELM45</td> <td>03056</td> <td>MULTIMEDIA UNIVERSITY SEFENH MASA - FOUNDATION KAMPUS CYBERJAYA</td> <td>INTEGRAS (FOUNDATION) IN ENGINEERING</td> <td>INTEGRAS (FOUNDATION) SEFENH MASA</td> </tr> </tbody> </table>	ID	Tarikh Daftar	Status	Sumber	Kod	Institusi	Kursus	Pengikut Pengajian	10728484	23/10/2019	BELUM LENGKAP	ELM45	03056	MULTIMEDIA UNIVERSITY SEFENH MASA - FOUNDATION KAMPUS CYBERJAYA	INTEGRAS (FOUNDATION) IN ENGINEERING	INTEGRAS (FOUNDATION) SEFENH MASA	Applicant can sign up for new application after successful making payment
ID	Tarikh Daftar	Status	Sumber	Kod	Institusi	Kursus	Pengikut Pengajian											
10728484	23/10/2019	BELUM LENGKAP	ELM45	03056	MULTIMEDIA UNIVERSITY SEFENH MASA - FOUNDATION KAMPUS CYBERJAYA	INTEGRAS (FOUNDATION) IN ENGINEERING	INTEGRAS (FOUNDATION) SEFENH MASA											
7	 <p>The screenshot is identical to the previous one, but the 'Status' column value 'Belum Lengkap' is highlighted in yellow.</p>	Click on the status “Belum Lengkap”																
8	 <p>The screenshot shows a warning pop-up message titled 'PERINGATAN' (Warning) overlaid on the application list. The message text is: 'Sila pastikan maklumat yang diisi adalah benar dan tiada unsur pemalsuan. Sekiranya didapati kesalahan maklumat, boleh mengemukakan permohonan pinjaman.'</p>	The system will display a pop-up reminder and press the OK button																

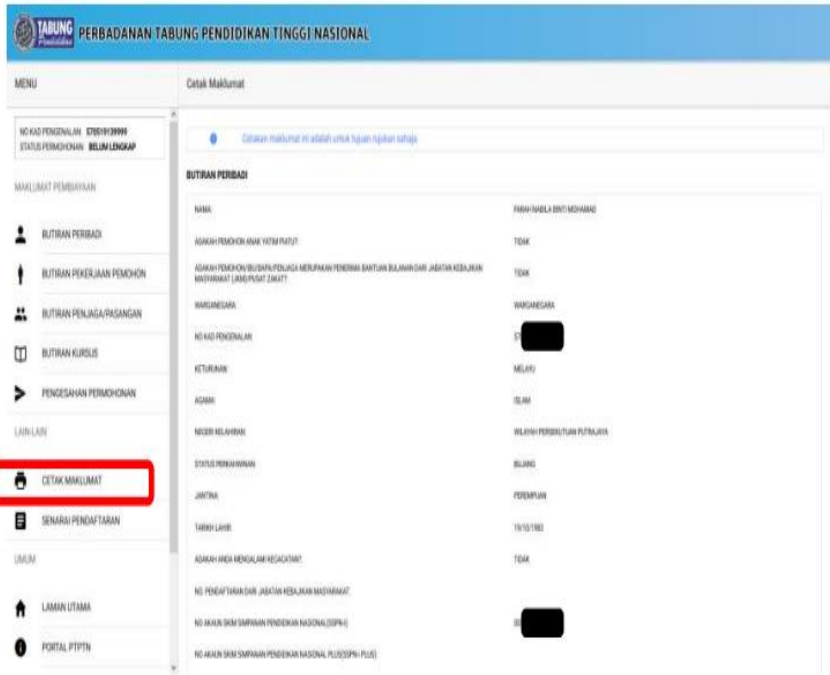


NO	SCREEN	DESCRIPTION
9		<p><u>Personal Details</u></p> <p>Complete your personal details. Make sure field marked * is required to fill in.</p> <p>Tick v in the check box if the address is same as the correspondent mailing address.</p> <p>Press the save button for the next step.</p>
10		<p><u>Applicant Job Details</u></p> <p>Complete the job details. Make sure the fields marked * is required to fill in.</p> <p>Press the save button for the next step.</p>
11		<p><u>Guardian Details</u></p> <p>Complete details of guardian. Make sure the field marked * is required to fill in.</p> <p>Press the save button for the next step.</p>



NO	SCREEN	DESCRIPTION
12		<p>Course Details</p> <p>JENIS IPT: IPTS</p> <p>NAMA INSTITUSI: MULTIMEDIA UNIVERSITY KAMPUS CYBERJAYA/ MULTIMEDIA UNIVERSITY KAMPUS MELAKA</p> <p>MOD PENGAJIAN: SEPENUH MASA</p> <p>TAHAP PENGAJIAN: INTEGRASI (FOUNDATION) SEPENUH MASA /DIPLOMA SEPENUH MASA/ IJAZAH PERTAMA SEPENUH MASA</p> <p>NAMA PROGRAM/KURSUS PTPTN: KINDLY REFER TO YOUR OFFER LETTER</p> <p>TEMPOH PENGAJIAN: AUTO GENERATED AFTER PROGRAMME NAME BEING SELECTED</p> <p>TARIKH MULA PENGAJIAN: Please select according to trimester intake follow by the year of intake: TRIMESTER 1: 1 November TRIMESTER 2: 1 May TRIMESTER 3: 1 September</p> <p>NO MATRIK: MMU STUDENT ID NUMBER</p> <p>NAMA BANK: Student Personal CIMB Acct</p> <p>NO AKAUN: 10 DIGITS +</p>
13		<p>Application Verification</p> <p>Please ensure the information provided is accurate before proceeding to the confirmation.</p> <p>Press “YA” to confirm or “TIDAK” to review your application again.</p> <p>You cannot edit/cancel/click new application when your status is “SEDANG DIPROSES”</p>

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The screenshot shows the PTPTN application portal interface. The header includes the logo of PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL. The main content area displays the 'BUTIRAN PERIBADI' (Personal Details) section, which includes fields for Name, Address, Nationality, and other personal information. In the left sidebar, the 'CETAK MAKLUMAT' (Print Information) option is highlighted with a red box.

Print Information

Print the application information which has been submitted successfully.

Contact us:

1. PTPTN CALL CENTER: 03- 2193 3000
2. BURSARY UNIT, REGISTRAR OFFICE
 - I. Cyberjaya Campus
Telephone Number: 03-8312 5619 / 5957
Email: bursary@mmu.edu.my
 - II. Melaka Campus
Telephone Number: 06-252 4463 / 4464
Email: bursary@mmu.edu.my



Frequently Asked Questions

Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) for Foundation, Diploma & Degree

1. Who is eligible to apply for PTPTN Loan?
 - a. The applicant must be a Malaysian citizen.
 - b. The applicant must be 45 years old and below at the time of application.
 - c. The application must fulfil the requirements of the programme's entry qualification, as set by the Ministry of Education Malaysia (MOE) and the Malaysian Qualifications Agency (MQA).
 - d. The programme enrolled must be approved by the MOE and registered with PTPTN.
 - e. 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.
 - f. The remaining period of study upon application must be more than one year.
 - g. The applicant must have Skim Simpanan Pendidikan Nasional (SSPN) savings account before applying for PTPTN loan.

2. How to apply for PTPTN Loan?
 - a. Please apply online via PTPTN website at <https://www.ptptn.gov.my/elmas-pin--purchase-web/#/>
 - b. You may refer to MMU-PTPTN ONLINE APPLICATION GUIDELINES for steps in applying online
 - c. The guidelines can be downloaded from student's portal at online.mmu.edu.my using your IDM and click at the immersion menu to access.

3. What should I do if I have updated incorrect information for my Online Application?
 - a. You are required to re-apply PTPTN if you made any of the following mistake:
 - Wrongly updated *GAJI KASAR & GAJI BERSIH SEBULAN* (Monthly gross and net salary).
 - Wrongly selected *NAMA INSTITUSI* (name of institution).
 - Wrongly selected *NAMA PROGRAM/KURSUS* (name of programme).
 - Wrongly selected *TARIKH MULA PENGAJIAN* (intake date).

Step:

 - a) Please fill up *Borang Pembatalan dan Penolakan Tawaran PTPTN (downloaded from PTPTN website) and submit to any PTPTN office nearby.*
 - a. Buy a new pin number from Bank Simpanan Nasional.
 - b. 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 *BUTIRAN PERIBADI* (personal details).
 - Wrongly updated *NAMA BANK/NO. AKAUN BANK* (name of Bank/Bank account number).

Step:

 - a) Please fill up *Borang Perubahan Maklumat Pelanggan (downloaded from PTPTN website) and submit to any PTPTN office nearby.*

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

You are not allowed 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:

- a. Please fill up **Borang Permohonan Pertukaran Kursus** (downloaded from PTPTN website).
- b. **Offer letter** and **transcript** for the new programme.
- c. **Offer letter** and **transcript** from the previous programme.
- d. **Confirmation letter** which states that you are not repeating any semester. (To request from the Faculty Office: ready after 3 working days)
- e. Completed form are to be sent directly to any PTPTN Office nearby.

However, if you your change of programme or major involve in extending your semester, therefore you must terminate and re-apply PTPTN.

Step:

- a) **Please fill up Borang Pembatalan dan Penolakan Tawaran PTPTN (downloaded from PTPTN website) and submit to any PTPTN office nearby.**
 - a. **Buy a new pin number from Bank Simpanan Nasional.**
 - b. **Apply online within the next application date.**

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 OUSTANDING FEES WHENEVER IT IS DUE. Confirmation of receiving 1st PTPTN payment are only upon final approval from PTPTN after successful submission of documents.
6. 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

Income Range	Loan Amount
BSHR Recipients (Student/Parents)	RM13,600/Year
Income < RM8,000	RM10,200/Year
Income > RM8,000	RM6,800/Year

Foundation/Diploma Programmes

Income Range	Loan Amount
BSHR Recipients (Student/Parents)	RM6,800 /Year
Income < RM8,000	RM5,100 /Year
Income > RM8,000	RM3,400/Year

7. When is the expected disbursement of PTPTN loan?
 - a. The loan disbursement will be credited directly to the student's personal savings account with CIMB Bank.
 - b. 1st payment will be made within 1 month after successful submission of documents to PTPTN.
 - c. Subsequent payments will be made three times per academic year.



Please refer to schedule below for the tentative dates of payment

Trimester	1 st Batch	2 nd Batch
November	24 November	7 December
May	24 May	7 Jun
September	24 September	7 October

**Please be advised that this payment schedule is subject to changes*

- d. 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 obtain a **GPA of 2.00 and above** or a **PASS** in the previous semester.
8. 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):
- Student obtained a **GPA of less than 2.00/4.00** or **FAIL** in the previous semester.
 - Student defer his/her study
9. What are the terms and conditions to apply for PTPTN loan repayment exception?
- a. Awarded with First Class Bachelor's Degree by the Higher Education Institution.
 - b. Attended full-time bachelor's degree programme.
 - c. Completed programme within the period stated in the loan agreement.
 - d. Programme completed must be accredited by the MQA.
 - e. The PTPTN loan does not overlap with any other sponsorship.
 - f. The application for exemptions must be submitted within 12 months from the date of your convocation.
 - g. 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 RM3,860/month
M40- household income more than RM3,860 and less than RM8,319/month

Documents that are needed to be attached:

- a) Fill up the **Akuan Peminjam** form. You can download the form from PTPTN website at <https://www.ptptn.gov.my/borang-bayaran-balik-side>
- b) Certified true copy of First-Class Bachelor's Degree.
- c) Certified true copy of academic transcript.
- d) Certified true copy of accreditation certificate from MQA.

Note: All documents (b, c and d) must be certified by the EXAM Unit, Registrar Office MMU Completed form and documents are to be sent directly to any PTPTN Office nearby.



10. What is the PTPTN loan interest rate?

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

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

You may call the following numbers:

- a. PTPTN CALL CENTER: 03- 2193 3000
- b. BURSARY UNIT, REGISTRAR OFFICE
 - Cyberjaya Campus
Telephone Number: 03-8312 5619 / 5957
Email: bursary@mmu.edu.my
 - Melaka Campus
Telephone Number: 06-252 4463 / 4464
Email: bursary@mmu.edu.my