



PTPTN EDUCATION LOAN GUIDE



PTPTN EDUCATION LOAN GUIDE FOR MAIC STUDENTS

Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) is a Malaysian government loan scheme that helps students at both public and private universities pay for their tuition fees. At IPTS like MAIC, the loan does not include living allowances and is paid directly to the institution, not to the student.



FULL ELIGIBILITY CHECKLIST

CRITERIA	CONDITION
Age	Below 45 Years Old At Time of Application
Income	Parent/Guardian's Monthly Gross Income Must Be Below RM50,000, Minus RM250 Per Dependent
Programme	Must Be Enrolled In MQA-Accredited Diploma Programme At MAIC
Duration Left	At Least One Full Semester Must Remain At Time Of Application
No Default	Not In Default On Any Previous PTPTN Loan
Savings Account	Must Have An Active SSPN Prime Savings Account Under Student's Name
Bank Account	Must Open A CIMB Account (Used Only For Verification)
Offer Letter	Must Have Received A Valid MAHSA Avenue International College Offer Letter

LOAN COVERAGE

COMPONENT	COVERED?	NOTES
Tuition Fees	Yes	Paid Directly TO MAHSA Avenue Internation College
Living Allowance	No	Not Available For IPTS
Hostel / Exam / Registration	No	Not Covered Unless Included in Tuition Bill
Insurance (Takaful)	Auto-deducted	RM1,500 Approx. From Total Loan Amount, One-Time

APP INSTALLATION & REQUIRED DOCUMENTS

DOCUMENT	DESCRIPTION
Install Apps myPTPTN	Please Install At Google Playstore, Apple Appstore
MyKad (Front And Back)	Clear Scanned Image For Register eKYC In Apps my PTPTN
SSPN Prime Account	Download From SSPN i-Online Or Register Online Through Website my PTPTN
CIMB Bank Account Details	For PTPTN verification (No Cash Disbursement), please download your statement from CIMB Clicks
MAIC Offer Letter	PDF Format
Family Income Documents	Payslip, Pension slip
PTPTN PIN (RM5)	Buy from BSN Counter Or Online

INTEREST RATE & PAYBACK TERMS

ITEM	DETAILS
Loan Type	Ujrah - A Flat Administrative Charge Instead Of Conventional Interest
Rate	1% Per Annum (Fixed)
When Payback Starts	Borrowers must begin repaying their loan 12 months after the end of the load period
Payment Method	Monthly Salary Deductions, Online Payments, Or Through PTPTN Partnes
Penalty for Default	Legal Action And Disqualification From Future PTPTN Facilities
Early Settlement	Allowed And Encouraged; No penalties Apply

Repayment schedule and balance can be tracked using the MyPTPTN app or website.

HOW TO APPLY?

PHASE 1 – PREPARATION

1. Open SSPN Prime Account

- Online: <https://sspni.ptptn.gov.my>
- Min Deposit RM20
- Save Your Account Number (13-digit starting with 4210)

2. Open CIMB Bank Account

- Required For Verification (no funds will be transferred to this account)

3. Purchase PTPTN PIN (RM5)

- At BSN Counter, ATM, or PTPTN portal
- Retain Receipt and PIN Number

HOW TO APPLY?

PHASE 2 – REGISTER & APPLY VIA MyPTPTN APP

1.Download MyPTPTN App

- Available on Google Play and App Store

2.Register Account

- Use MyKad and Email
- Complete eKYC (electronic Know Your Customer):
Upload Selfie and IC

3.Fill Out Loan Application

- Select MAHSA Avenue International College
- Choose Correct Programme (Match Your Offer Letter)
- Provide Correct Semester & Study Duration

4.Upload All Required Documents

- Ensure Legibility And Format (PDF or Image)

5.Submit Application Online

- Within 30 Days Of Programme Registration

HOW TO APPLY?

PHASE 3 – SIGNING THE AGREEMENT (PERJANJIAN & STANDING INSTRUCTION)

1. Loan Approval Notification

- You Will Receive Notification via MyPTPTN or SMS

2. Sign Perjanjian Dokumen Akuan (PDA)

- THIS IS YOUR FORMAL AGREEMENT TO THE LOAN TERMS

3. Sign Standing Instruction (Arahan Tetap)

- You Must Digitally Authorize PTPTN To Disburse The Loan To MAHSA Avenue International College Without This, No Payment Will Be Made

DISBURSEMENT & PAYMENT TIMELINE

STAGE	TIMING
Loan Processing	7 Days From The Application Closing Date https://myptpn.ptptn.gov.my/ptptn/app/semakan
Digital Signing (PDA & Arahan Tetap)	Within 14 Days Of Approval
Fund Disbursement To MAIC	The First Load Disbursement Will Be Made Within 20 Working Days After Receiving The Agreement Documents
Frequency Of Disbursement	Once Per Semester Amount Varies Based On Programme Fee & Approval

KEY REMINDERS

- No Living Allowance Is Provided To IPTS Students.
- Loan Will Only Cover Tuition Fees As Listed In PTPTN's Approved Programme Database.
- Once Disbursed, The Amount Will Appear In Your MAHSA University Student Account Statement.
- You Can Check Your Loan Balance, Payment Schedule, And History Anytime Via The MyPTPTN App.

COMMON MISTAKES TO AVOID

MISTAKE

Wrong Programme Or Intake Selected

Forgetting To Sign
Arahan Tetap

Missing Submission Deadline

Applying Without SSPN

SOLUTION

Cross-Check With MAHSA University PTPTN Officer

App Will Remind You; Check Weekly

Submit Within 30 Days Of Registration

Always Open SSPN First And Wait 24–48 Hours Before Applying



All information provided in this guide is accurate at the time of publication and is intended for general reference only. Students must refer to the official PTPTN website for the most current and accurate details, as terms, processes, and eligibility criteria are subject to change without prior notice.

CONTACT & SUPPORT

MAHSA Avenue International College

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PTPTN Customer Service

www.ptptn.gov.my

<https://sspni.ptptn.gov.my>

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