

ECM LIBRA EDUCATION FINANCING GUIDE



WHAT IS ECM LIBRA FOUNDATION STUDY LOAN?

ECM Libra Foundation Study Loan is an education financing programme designed to support financially deserving Malaysian students pursuing higher education. The loan provides interest-free financing (0% interest) for tuition fees and educational-related expenses, enabling students to focus on their studies without financial burden. No employment bond is imposed, allowing graduates the freedom to pursue career opportunities of their choice.



WHO IS ELIGIBLE?

CRITERIA

Applicant

Offer Status

Academic Achievement

Financial Background

Guarantor

REQUIREMENTS

Malaysian Citizen

Possess A Valid Offer Letter From MAHSA University

Good Academic Results And Active Co-Curricular Involvement

Financially Needy (Subject To Means Testing Assessment)

Mandatory Non-Parent Guarantor

- Must Earn A Minimum Of RM3,000 Per Month
- Must Be Below 50 Years Old
- Shall Be Legally Responsible In The Event Of Loan Default

ELIGIBLE PROGRAMMES

Approved Programmes At MAHSA University:

- Foundation Programmes
- Diploma Programmes
- Bachelor's Degree Programmes
- Master's Programmes
- Doctor of Philosophy (PhD) Programmes

FINANCING OPTIONS AVAILABLE

ITEM

COVERED

Tuition Fees

Paid Directly To MAHSA University

Living Allowance

Provided Based On Financial Need Assessment

Disbursement

Released On A Yearly Basis

Financing Limit

Up To RM90,000 Per Student

REPAYMENT TERMS

ASPECT	DETAILS
Financing Type	Interest-Free Study Loan
Interest Rate	0% Interest (Subject To Timely Repayment)
Repayment Start	6 Months After Graduation Or Upon Employment
Repayment Tenure	Approximately 5 Years
Repayment Frequency	Annual Repayment
Late Payment	Interest Or Charges May Apply For Late Repayment

No Employment Bond Is Imposed. Students Are Free To Pursue Employment Opportunities Upon Graduation.

APPLICATION PROCESS

STEP 1: PREPARE THE DOCUMENTS

- Completed Application Form
- MAHSA Offer / Acceptance Letter
- Academic Transcripts And Certificates
- Applicant NRIC Copy
- Guarantor NRIC Copy
- Proof Of Income And Supporting Financial Documents

STEP 2

SUBMIT THE APPLICATION

The Completed Application Form Must Be Posted Or Hand

Delivered To:

ECM Libra Foundation
Ground Floor, Bangunan ECM Libra
No. 8, Jalan Damansara Endah
Damansara Heights
50490 Kuala Lumpur

STEP 3

ASSESSMENT & APPROVAL

- Applications Will Be Assessed Based On Academic Merit And Financial Need
- Eligible Applicants May Be Invited For Further Evaluation
- Successful Applicants Will Be Notified By ECM Libra Foundation
- Approved Funds Will Be Disbursed According To The Approved Schedule

WHEN TO APPLY?

Applicants Are Encouraged To Apply As Soon As They Receive Their Offer Letter From MAHSA University.

Applying Early Ensures Sufficient Time For Assessment And Funding Approval Prior To Programme Commencement.

EDUCATION WITHOUT LIMITS

Don't let finances become a barrier to your ambitions. AFFIN Education Financing empowers MAHSA students and parents with a flexible, faith-based financial solution tailored to educational success.

Smart. Predictable. Shariah-Compliant.

Apply Early. Study Confidently. Succeed Boldly



Disclaimer

All financing terms, eligibility criteria, profit rates, and processes mentioned in this document are accurate at the time of publication and are subject to change at the discretion of ECM Libra. Applicants are advised to verify the latest details directly with the bank or their appointed education financing officer. MAHSA University does not guarantee loan approval and acts solely as a supporting institution for application facilitation.

CONTACT & SUPPORT

Financial Aid

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