



MAHSA
INTERNATIONAL COLLEGE
PENANG

PTPTN EDUCATION LOAN GUIDE



WHAT IS PTPTN?

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 MAHSA International College, the loan does not include living allowances and is paid directly to the institution, not to the student.



UNTUK
PENDIDIKAN
TINGGI ANDA



ELIGIBILITY REQUIREMENTS

CRITERIA	REQUIREMENT
Citizenship	Malaysian Citizen Only
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 Or Degree Programme At MAHSA International College
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 International College Offer Letter

LOAN COVERAGE

LOAN COVERAGE	COVERED	NOTED
Tuition Fees	Yes	Paid Directly To MAHSA International 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

Install Apps MyPTPTN

IC (Front And Back)

SSPN Prime Account

CIMB Bank Account Details

MICP Offer Letter

Family Income Documents

PTPTN PIN (RM5)

DESCRIPTION

Please Install At Google Playstore, Apple Appstore

Clear Scanned Image For Register Ekyc In Apps MyPTPTN

Download From SSPN i-Online Or Register Online Through Website MyPTPTN

For PTPTN Verification (No Cash Disbursement),
Please Download Your Statement From CIMB Clicks

PDF Format

Payslip, Pension Slip

Buy From BSN Counter Or Online

INTEREST RATE & PAYBACK TERMS

ASPECT

Loan Type

Rate

When Payback Starts

Payment Method

Penalty for Default

Early Settlement

DETAILS

Ujrah – A Flat Administrative Charge Instead Of Conventional Interest

1% Per Annum (Fixed)

Borrowers Must Begin Repaying Their Loan 12 Months After The End Of The Loan Period

Monthly Salary Deductions, Online Payments, Or Through PTPTN Partners

Legal Action And Disqualification From Future PTPTN Facilities

Allowed And Encouraged; No Penalties Apply

Repayment Schedule And Balance Can Be Tracked Using The MyPTPTN App Or Website

FULL APPLICATION PROCESS

PHASE 1 PREPARATION

1. Open SSPN Prime Account

- Online: <https://sspn-i.ptptn.gov.my>
- Min Deposit RM20
- Save Your Account Number (13-Digit Starting With 4210)

FULL APPLICATION PROCESS

PHASE 1 PREPARATION

1. Open CIMB Bank Account

- Required For Verification (No Funds Will Be Transferred To This Account)

2. Purchase PTPTN PIN (RM5)

- At BSN Counter, ATM, Or PTPTN Portal
- Retain Receipt And PIN Number

APPLICATION PROCESS

PHASE 2

REGISTER & APPLY VIA MyPTPTN APP

Download MyPTPTN App

- Available On Google Play Store and Apple App Store

Register Account

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

Fill Out Loan Application

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

Upload All Required Documents

- Ensure Legibility And Format (PDF or Image)

Submit Application Online

- Within 30 Days Of Programme Registration

FULL APPLICATION PROCESS

PHASE 3

SIGNING THE AGREEMENT (*PERJANJIAN* & STANDING INSTRUCTION)

Loan Approval Notification

- You Will Receive Notification Via MyPTPTN Or SMS

Sign *Perjanjian Dokumen Akuan (PDA)*

- This Is Your Formal Agreement To The Loan Terms

Sign Standing Instruction (*Arahan Tetap*)

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

STAGE	TIMING
Loan Processing	7 Days From The Application Closing Date https://myptptn.ptptn.gov.my/ptptn/app/semakan
Digital Signing (PDA & <i>Arahan Tetap</i>)	Within 14 Day Of Approval
Fund Disbursement To MAHSA International College	The First Loan 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 International College student account statement.
- You Can Check Your Loan Balance, Payment Schedule, And History Anytime Via The MyPTPTN App.

COMMON MISTAKES TO AVOID

MISTAKE	SOLUTION
Wrong Programme Or Intake Selected	Cross Check With MAHSA International College's PTPTN Officer
Forgetting To Sign <i>Arahan Tetap</i>	App Will Remind You; Check Weekly
Missing Submission Deadline	Submit Within 30 Days Of Registration
Applying Without SSPN	Always Open SSPN First And Wait 24-48 Hours Before Applying



Disclaimer

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.

MAHSA International College Accounts
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PTPTN Customer Service
www.ptptn.gov.my
<https://sspni.ptptn.gov.my>
+603-2193 3000