



DK264-01 (S)

MAHSA
COLLEGE
SABAH CAMPUS

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 college pay for their tuition fees.

At IPTS like MAHSA College Sabah, the loan does not include living allowances and is paid directly to the institution, not to the student.



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 College Sabah

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 College Sabah Offer Letter

LOAN COVERAGE

LOAN COVERAGE	COVERED	NOTED
Tuition Fees	Yes	Paid Directly To MAHSA College Sabah
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

REQUIRED DOCUMENTS

DOCUMENT

Install Apps MyPTPTN

IC (Front And Back)

SSPN Prime Account

CIMB Bank Account Details

MAHSA College Sabah
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

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 Loan Period

Payment Method

Monthly Salary Deductions, Online Payments, Or Through PTPTN Partners

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

APPLICATION PROCESS

STEP 1 PREPARATION

Open SSPN Prime Account

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

Open CIMB Bank Account

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

Purchase PTPTN PIN (RM5)

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

APPLICATION PROCESS

STEP 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 College Sabah
- 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

STEP 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 College Sabah
- Without This, No Payment Will Be Made

DISBURSEMENT & PAYMENT TIMELINE

STAGE

Loan Processing

Digital Signing (PDA & *Arahan Tetap*)

Fund Disbursement To MAHSA College Sabah

Frequency Of Disbursement

TIMING

7 Days From The Application Closing Date
<https://myptptn.ptptn.gov.my/ptptn/app/semakan>

Within 14 Day Of Approval

The First Loan Disbursement Will Be Made Within 20 Working Days After Receiving The Agreement Documents

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 College Sabah 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 College Sabah 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



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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.

CONTACT & SUPPORT

MAHSA College Sabah Bursary

bursary@mahsasabah.edu.my

088-447082

PTPTN Customer Service

www.ptptn.gov.my

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

+603-2193 3000