

SUNDAY STAR
06 NOVEMBER 2011 (AHAD)
(M/S 4)

Be fair to loan recipients

THREE years ago I received a PTPTN (National Higher Education Fund Corporation) loan of RM39,000 for my undergraduate studies which I successfully completed in Malaysia

Soon after receiving my degree, I applied to the corporation for a deferment of the loan repayment as I had been accepted to pursue a one-year master's programme at the University of Southampton, United Kingdom (UK).

My father had agreed to financially support me while I applied for a JPA (Jabatan Perkhidmatana Awan or Public Services Department) scholarship for the master's programme.

However, I was informed recently that the corporation had wanted me to start paying back for my loan since it was already six months since I had graduated with my first degree.

This is truly disappointing. My father now

has to dip into his savings to pay not only for my master's degree, but also for the loan.

Surely the corporation can give in to my request considering the fact that my master's programme is only for a year. It is also disregarding its own guidelines by expecting me to pay even before I am gainfully employed.

The corporation's website regarding the eligibility to apply for deferment of PTPTN education loan repayment states that: "Only borrowers who have completed their studies and are still unemployed (without an income) or who are continuing their studies on a full-time basis can apply for deferment."

I am not a loan defaulter. Is it not possible for the corporation to wait until I am employed before I start paying towards the loan?

DISAPPOINTED STUDENT
Via e-mail



PRESS STATEMENT

NATIONAL HIGHER EDUCATION FUND CORPORATION (PTPTN)

BE FAIR TO LOAN RECIPIENTS

We refer to the publications “Be Fair to Loan Recipients” by Disappointed Student in Sunday Star dated 6 November 2011.

Under the current policy, borrowers who pursue their studies and wish to apply for deferment of loan repayment need to send an official application letter or complete a deferment application form which can be downloaded from PTPTN website. Borrowers are also required to submit the following supporting documents:

- i) A copy of the study offer letter which has been certified by a government officer from the Management/ Professional Group;
- ii) A copy of the offer letter from the new sponsor which has been certified by a government officer from the Management/ Professional Group (if you receive sponsorship other than PTPTN or pursue study abroad);
- iii) Confirmation letter of date of completion of study from the IPT (if this is not stated in the offer letter); and
- iv) Confirmation letter from the IPT that the student is still studying (if it involves the same IPT and that it is an extension of the period of study)

Borrowers who send the completed applications will be processed accordingly.

It is also under our current policy that borrowers who pursue their studies abroad without sponsorship from any local government agencies/ private sector do not qualify for a deferment. However, PTPTN is willing to consider allowing deferment on a case to case basis subject.

For further information, please contact PTPTN hotline at 03 - 2080 4455 or refer to PTPTN website www.ptptn.gov.my under FAQ Section. Enquiries can also be submitted through <http://icare.ptptn.gov.my> .

Thank you.

Rina Abd Rahman
Public Relation Officer
National Higher Education Fund Corporation