

張秀芬

獨家  
報道

(八打灵再也28日讯) 国家高等教育基金局 (PTPTN) 最近在社交媒体打广告, 宣传夫妻或父母可使用本身的公积金第二户头存款, 为配偶或孩子偿还PTPTN债务, 引起许多网民热议, 还标记丈夫的帐号。

### 父母皆可申请

PTPTN小编还提醒丈夫们要把握机会, 因为现在偿还PTPTN债务可以享有最高15%的折扣优惠, 截止日期为2024年3月31日。

“甜蜜不在于糖或蜜, 而在于丈夫有一颗真诚的心来还清妻子的PTPTN贷款债务; 这也是小编所渴望的真爱, 你想成为你配偶心中的偶像吗?”

除了上述这段话之外, PTPTN小编还在帖子中写道, 如果丈夫愿意这么做, 妻子必定会笑得很开心。

根据PTPTN帖子中的宣传图, 其实并非只是丈夫, 妻子也可以为丈夫缴付, 甚至缴清PTPTN贷款。

“借贷者、或借贷者的配偶及父母, 都可以使用公积金第二户头偿还PTPTN贷款。”

### 在2021年已推行

公积金局客服人员接受星洲日报记者询问时表示, 夫妻或父母可使用本身的公积金第二户头的存款帮配偶或孩子偿还PTPTN债务其实早在2021年就已推行, 并非一项新措施。

她说, 该措施推行至今, 公积金局接获许多人的申请和询问, 惟她手上没有确切的数据。

客服人员透露, 申请者只需要通过i-Akaun提出申请, 7个工作日进

行审批, 之后公积金局会通过申请的i-Akaun信箱或发SMS, 通知申请结果。

此外, 她补充, PTPTN借贷者也可以使用本身的公积金第二户头存款, 来为自己偿还PTPTN债务。

民众可以浏览PTPTN官网<https://www.ptptn.gov.my/langkah-bayar-balik-pinjaman-ptptn-melalui-kwsp-kali-kedua/>, 或是PTPTN脸书帖子

<https://www.facebook.com/100064643983509/posts/766550548843071>了解更多的详情。

不少网民在帖文下留言赶紧标记自己的另一半, 有者笑说, 她是自己用丈夫的公积金第二户头来偿还自己的PTPTN债务, 而且这么做已经好一段时间了。

然而, 有者难过地表示, 为何现在才实施, 因为她已经用自己的钱还清PTPTN债务了。

## TRANSLATION:

(Petaling Jaya, 28th) The National Higher Education Fund Corporation (PTPTN) recently advertised on social media to promote that couples or parents can use their own provident fund second account deposits to repay PTPTN debts for their spouses or children, which has attracted many netizens. It was hotly discussed and her husband's account was also tagged. Both parents can apply The editor of

PTPTN also reminds husbands to seize the opportunity, because you can now enjoy a discount of up to 15% when repaying PTPTN debt, and the deadline is March 31, 2024. Sweetness does not lie in sugar or honey, but in the husband having a sincere heart to pay off his wife's PTPTN loan debt; this is also the true love that the editor longs for. Do you want to be the idol in your spouse's heart? In addition to the above paragraph, the PTPTN editor also wrote in the post that if the husband is willing to do this, the wife will definitely smile happily. According to the promotional image in the PTPTN post, it is not just the husband, the wife can also pay for the husband, and even pay off the PTPTN loan. The borrower, or the borrower's spouse and parents, can use the second provident fund account to repay the PTPTN loan. Implemented in 2021 When asked by a reporter from Sin Chew Daily, the customer service staff of the Provident Fund Board stated that couples or parents can use their own provident fund second account savings to help their spouses or children repay PTPTN debt. In fact, it has been implemented as early as 2021 and is not a new measure. She said that since the implementation of this measure, the Provident Fund Bureau has received many applications and inquiries from people, but she does not have exact data. The customer service staff revealed that applicants only need to apply through i-Akaun and it will be processed within 7 working days. In addition, she added that PTPTN borrowers can also use their own provident fund second account deposits to repay their PTPTN debts. The public can visit the PTPTN official website hups: " [www.ptpln.gov.my/langkah-bayar-balikpinjaman-ptptn-melalui-kwsp-kalikedua/](http://www.ptpln.gov.my/langkah-bayar-balikpinjaman-ptptn-melalui-kwsp-kalikedua/), or the PTPTN Facebook post at <https://www.facebook.com/100064643983509/posts/766550548843071> For more details o °Many netizens left comments under the post and quickly marked their significant other. Some joked that she used her husband's second provident fund account to repay her PTPTN debt, and Been doing this for quite some time. However, one person sadly expressed why it was only implemented now because she had already used her own money to pay off the PTPTN debt.