PTPTN provides relief to victims’ families

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MARIAINI Baharin and her younger brother Abdul Rahman Baharin were worried that they needed to pay off their late nephew’s PTPTN loan.

Their worry about coming up with RM15,000 to pay off his loan were put to rest when they found out that Muhammad Taufeq Hassan was protected under the National Higher Education Fund Corporation’s (PTPTN) Takaful group coverage plan.

“We were scratching our heads thinking of a solution to settle the debt. We had no idea that all PTPTN borrowers are protected under this plan,” said Abdul Rahman.

Mariaini and Abdul Rahman found out that if a borrower dies while under the PTPTN Takaful plan, their next of kin will not have to repay the loan. They also received RM1,500 for funeral expenses.

Muhammad Taufeq who was a student at Universiti Utara Malaysia, died last August.

Asliza Azman’s late brother Azrul Hisham Azman was also covered under the PTPTN Takaful group coverage plan.

“I am thankful for this plan,” she said.

Azrul Hisham was a former International Islamic University Malaysia student who died last October.

She also received RM1,500 for funeral expenses.

PTPTN senior general manager Abdul Ghaffar Yusop who attended the ceremony to present the debt clearance certificates and cheques (for the funeral expenses) to Mariaini, Abdul Rahman, and Asliza, respectively, said the scheme’s aim is to help ease families’ financial burden.

“Any borrower who meets with an untimely death or has permanent disabilities are eligible,” he said.

He said many people are not aware of the scheme and urged family members of deceased PTPTN borrowers to notify the agency of their loved ones’ passing.

“All you need to do is to fill up the application form that is available on PTPTN’s official website and attach supporting documents,” he said.

Abdul Ghaffar said a total of 6,682 borrowers have claimed RM107.64mil under the scheme while 6,073 beneficiaries have claimed RM7.52mil in funeral expenses as of Dec 31, 2016.