

恭喜儲蓄 分享興旺

PTPTN送10萬令吉恭喜紅包

(吉隆坡17日訊) 你来存款, 国家高等教育基金送你超级大礼包! 国家高等教育基金 (PTPTN) 每年农历新年推出“恭喜紅包” (Gong Xi Ang Pow) 活动, 今年也不例外, 旨在鼓励人们存款, 同时回馈国民教育儲蓄计划 (Simpan SSPN) 的存款者, 将会送出近10万令吉的丰厚奖金奖品。这些活动即日起直至2月15日, 今年活动主题為“恭喜儲蓄、分享興旺, 每天都必須儲蓄, 知道吗!” (Gong Xi Simpan, Kongsì Ong! Hari-Hari Mesti Mau Simpan Tau!)。

该活动以抽奖方式进行, 参加抽奖方法很简单, 只要在活动期间存款50令吉, 就能自动获得一次的抽奖机会。在“恭喜紅包”活动下, 国家高等教育基金在各州选出8位赢家, 以获取各种丰富奖品, 如智能电视和折叠脚车等, 更有价值388令吉的紅包贏取。即早为孩子教育做好准备, 不仅是给孩子最好的爱, 也是新年最好的礼物! 有关“2022年恭喜紅包”活动、开设Simpan SSPN儲蓄账户和增加儲蓄的更多信息, 可以通过浏览官方网站www.loveSimpan SSPN.com进行查询。

“恭喜紅包” 條規		獎品	獎品數量
* 公开所有Simpan SSPN儲蓄计划存款人		首獎:	1份
* 存款人須在活动期间 (2022年1月15日至2月15日) 开设Simpan SSPN儲蓄戶頭及存款。		50吋4K智能電視機	1份
* 各州选出的得獎者都是根据存款人在Simpan SSPN儲蓄计划里的资料中的地址。		二獎: 高压鍋	1份
* 活动期间存款至少50令吉, 就有一次抽奖机会。		三獎: 折叠脚車	1份
* 存款人確保Simpan SSPN儲蓄仍活跃 (没有关闭戶頭), 而且于2022年2月16日至3月31日期间不得提款。		安慰獎:	5份
		388令吉紅包	

存款可贏獎又能扣稅 一舉多得

除了可在“恭喜紅包”活动贏獎或紅包, 存款者也可享有各种Simpan SSPN儲蓄福利, 例如有竞争力的股息、伊斯兰保險保障和每年高达8000令吉的所得稅减免。国家高等教育基金鼓励所有父母或法定监护人在Simpan SSPN儲蓄计划存款, 可享有每年高达8000令吉的所得稅减免。稅收减免措施是根据当年的淨儲蓄總額來提供, 即已扣除的儲蓄和根据資格类别。每个丈夫和妻子的所得稅减免最高可达每年8000令吉。在联合类别中, 一对夫妇每年最多可减免8000令吉所得稅。

众所周知, 国家高等教育基金的宗旨是帮助學生完成学业, 但是许多學生完成学业后为了偿还學金而增加了生活負擔, 貸款問題同时也让国家背負了沉重的債務。国家教育基金意识到这个问题的存在, 逐渐从发放給學生轉變为鼓励家長養成儲蓄的好习惯, 为孩子未来的高等教育費用做準備, 减少对借貸的依赖, 所以推出了SSPN-i, 现在称为“Simpan SSPN Prime”儲蓄戶頭。简单的说明是Simpan SSPN-i 就如普通的銀行儲蓄戶口, 可以随时的存款及取出。由于Simpan SSPN-i 戶口没有强制性儲蓄, 许多家長开戶口儲蓄后一段时间便淡忘了; 另外有些較貧困的家庭除了缺乏固定的儲蓄的习惯, 如果家長面对发生意外或疾病时, 孩子及家庭更失去了經濟支柱, 因此PTPTN也相繼推出了Simpan SSPN-i Plus的儲蓄计划。Simpan SSPN-i Plus的保險是保障付款人 (Pendeposit) 即是爸爸或妈妈, 而孩子則是受益人。如果父母发生意外/ 殘疾或疾病失去工作, 至少有留下保險保障給孩子当生活費或教育費。保險保障包括了自然/ 意外死亡、終身殘廢、36种疾病、住院津貼及死亡抚恤金等等, 这无疑給孩子更多保障。一直以来, 国家高等教育基金为提倡儲蓄美德, 以及鼓励家長为孩子教育做好准备, 常年推出不少活动, 包括这次的“恭喜紅包”、“开斋节儲蓄活动贏獎金”, 以及常年“抽奖活动Simpan SSPN Plus Cabutan WOW”等等。

PTPTN常年辦抽獎動 用心良苦 倡導儲蓄好處



Gong Xi Simpan, Kongsì Ong! Hari-Hari Mesti Mau Simpan Tau!

TEMPORAL PERAGADI
15 Januari 2022 - 15 Februari 2022

www.lovesspn.com



欲知更多詳情 可掃描二維碼

TRANSLATION:

You come deposit, The National Higher Education Fund Corporation will give you a super big Ang Pow! The National Higher Education Fund Corporation (PTPTN) launches the Gong Xi Ang Pow (Gong Xi Ang Pow) campaign every Lunar New Year, and this year is no exception, the purpose is to encourage people to save, and at the same time, giving back to the depositors of the National Education Savings Plan (Simpan SSPN). There will be rich prizes of nearly RM100,000. These events are from now until 15th February, and this year's event theme is Gong Xi Simpan, Kongsì Ong! Hari-Hari Mesti Mau Simpan Tau! (Gong Xi Simpan, Kongsì Ong! Hari-Hari Mesti Mau Simpan Tau!) The event is conducted by lottery. The method of participating in the lottery is very simple. As long as you deposit RM50 during the event, you can automatically get a chance to win a lottery. Under the Gong Xi Ang Pow campaign, The National Higher Education Fund Corporation selected 8 winners in various states to win various prizes such as smart TVs and folding bikes, and also Ang Pow worth RM388 to win. Preparing for your child's education expenses early is not only the best love for your child, but also the best gift for the New Year! For

more information on the Gong Xi Ang Pow 2022 campaign, opening a Simpan SSPN savings account and increasing your savings, you can check by visiting the official website www.loveSimpan SSPN.com. (Deposit to win prizes and tax deductions) (Do more with one stone) Apart from winning prizes or ang pow in the Gong Xi Ang Pow campaign, depositors can also enjoy various Simpan SSPN savings benefits, such as competitive dividends, takaful protection and income tax relief of up to RM8,000 per annum. The National Higher Education Fund Corporation encourages all parents or legal guardians to deposit in Simpan SSPN Savings Plan to enjoy income tax relief of up to RM8,000 per annum. Tax deductions are provided based on total net savings for the year, ie savings deducted and based on eligibility categories. Income tax relief for each husband and wife up to RM8000 per annum. In the joint category, a couple can deduct maximum up to RM8,000 in income tax per annum. (PTPTN whole year organizes lottery campaign) (Propose the benefits of savings) As we all know, the purpose of the National Higher Education Fund Corporation is to help students complete their studies, but many students have increased their living burdens in order to repay their loan after completing their studies, and the loan problem has also burdened the country with a heavy debt. The National Higher Education Fund Corporation realized the existence of this problem, and gradually changed from lending to students to encouraging parents to develop a good habit of saving, prepare for their children's future higher education costs, and reduce their reliance on borrowing, so they launched SSPN-i, now known as the Simpan SSPN Prime savings account. Simply explanation, Simpan SSPN-i is like an ordinary bank savings account, which can be deposited and withdrawn at any time. Since there is no mandatory savings in the Simpan SSPN-i account, many parents forget about savings after opening the account for a period of time; in addition, some poorer families lack the habit of regular savings, if the parents face an accident or illness, the child and the family will lost their financial support, so that, PTPTN also launched the Simpan SSPN-i Plus savings plan. The insurance in Simpan SSPN-i Plus guarantees that the payer (Pendeposit) is the father or mother and the child is the beneficiary. If parents lose their jobs due to accident/disability or illness, at least have insurance coverage left for their children as living or education expenses. Insurance coverage includes natural/accidental death, permanent disability, 36 diseases, hospital allowance and death pension, etc., which undoubtedly provides more protection for children. For a long time, The National Higher Education Fund Corporation has launched many activities throughout the year to promote the virtue of saving and encourage parents to prepare for their children's education expenses, including this time Gong Xi Ang Pow, Eid Savings Activities to Win Bonuses, and the long-term activities Simpan SSPN Plus Cabutan WOW and more.