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First-class honours graduate forced to pay PTPTN loan

I WELCOME the new government's initiative to stop the travel restriction for defaulters of the National Higher Education Fund Corporation (PTPTN) loans who number more than 430,000.

However, I would also suggest that PTPTN look into various strategies to encourage borrowers to repay their loans, including fixing a minimum monthly payment of RM50 and a longer payment tenure for those who are able to provide proof that they are in some financial distress.

I consider myself lucky to have

secured a PTPTN loan and I studied very hard to obtain a first-class honours degree.

Happy with my achievement, I submitted to PTPTN all the documents required to obtain exemption from repaying my loan.

But my request was rejected based on the reason that I had taken one extra semester to complete my studies.

I explained that I had to take the extra semester to complete my project paper, which was interrupted by the sudden passing away of my mother. In any case, it did

not have any impact on my CGPA as I still obtained the first-class honours.

However, I kept receiving the standard rejection letter and my repeated appeals were rejected.

Feeling grateful that I was given the opportunity to study, I decided to start repaying my loan and have been doing so for the past several years without fail.

But deep in my heart, I cannot help feeling that I am being unfairly treated.

All students who obtained first-class honours for courses accredit-

ed by the Malaysia Qualifications Agency should be exempted from repaying their loan as stated in the guidelines and this should be done consistently without any bias.

These students have done their best and deserve to be given the exemption.

It is my fervent hope that the new Education Minister, Dr Maszlee Malik, will look into this matter. Malaysia deserves to support its best talents.

MALAYSIAN2
Batu Caves, Selangor



“EXEMPTION FOR PTPTN LOAN REPAYMENT”

We refer to “First Class Honours Graduate Forced To Pay PTPTN Loan” by Malaysian2, Batu Caves, Selangor in The Star dated 6 June 2018.

Under the current policy, borrowers who obtain Bachelor Degree with First Class Honours will be given loan repayment exemption if they fulfill the following terms and conditions:

- i) Full time courses;
- ii) Successfully completed the course within the stipulated period in the PTPTN loan offer document;
- iii) PTPTN loan does not overlap with any other sponsorship;
- iv) Completed application submitted to PTPTN within 12 months from the graduation date; and
- v) Course taken at IPTS must be accredited by MQA.

In this case, the borrower’s application was rejected because he did not complete the course within the stipulated period in the PTPTN loan offer document. However, PTPTN can consider beyond the terms and conditions on case to case basis, depending on the cause contributed to the extension of study period. Hence, the borrower is advise to submit an appeal together with the supporting documents that reflect that the reasonable cause occur within the stipulated period in the PTPTN loan offer document.

For further enquiries, please do not hesitate to contact the Public Relations Department at 03 - 2193 1059/ 1060.

Thank you.

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