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TAJUK UTAMA : PTPTN Supports Borrowers With Initiatives  
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# PTPTN supports borrowers with initiatives

Borrowers today must be responsible to ensure that there are funds for future generation

**T**HE National Higher Education Fund Corporation (PTPTN) is dedicated to providing excellent service to its clients, particularly borrowers, as part of its strategic plan for 2021-2025.

The third strategic pillar in the plan focuses on enhancing loan repayment management to be more effective, ensuring that borrowers have access to the necessary support and resources.

To facilitate this, PTPTN has introduced various repayment channels to simplify the loan repayment process.

These channels include six key methods:

- 1. COUNTER payments:** Borrowers can make repayments directly at PTPTN counters.
- 2. MYPTPTN App:** This allows users to manage repayments conveniently from their mobile devices.
- 3. ONLINE payments:** Borrowers can repay their loans through PTPTN's official online platform.
- 4. SALARY deductions:** This method allows repayments to be automatically deducted from the borrower's salary.
- 5. DIRECT debit:** Borrowers can set up direct debit payments from their bank accounts.
- 6. EPF withdrawals:** Borrowers



*PTPTN recognises that some borrowers may face challenges in repaying their loans and is offering several forms of assistance.*

have the option to repay their loans using their Employees Provident Fund (EPF) savings.

#### **ADDITIONAL SUPPORT**

Recognising the challenges faced by borrowers who may struggle with repayments, PTPTN is offering several forms of assistance. They include:

- **REPAYMENT schedule:** PTPTN officers will help to establish a repayment plan within 12 months after the loan repayment period.
- **REPAYMENT deferral:** Borrowers who are unemployed can defer repayments for up to 24 months.
- **LOAN restructuring:** Borrowers can negotiate to restructure their loans or consolidate them to reduce monthly payments, with minimum repayments as low as RM50.
- **SWITCHING to Ujrah scheme:**

Borrowers can apply to switch from a conventional loan scheme to the Ujrah scheme if their loans are still under the conventional scheme.

In addition to these options, PTPTN has introduced the #PTPTNSediaBantu initiative.

This initiative aims to streamline communication channels, making it easier, faster and safer for borrowers to access PTPTN's services.

Borrowers can also connect with dedicated frontliners without needing to visit PTPTN offices.

There are five categories of frontliners available to assist borrowers:

- 1. CARELINERS:** Borrowers can reach out to PTPTN Careliners at 03-2193 3000, available Monday to Friday from 9am to 5pm. There are 38 trained receptionists ready to assist in queries and services.

- 2. LIVE chat agent:** For instant support during business hours, borrowers can access the Live Chat feature on PTPTN's official portal ([www.ptptn.gov.my](http://www.ptptn.gov.my)).

- 3. E-ADUAN officers:** Submit inquiries or complaints through the e-complaint channel on PTPTN's website.

- 4. SALES executives:** Contact a marketing executive using mobile numbers listed on the PTPTN portal for personalised assistance.

- 5. SOCIAL media officers:** Engage with PTPTN via their official social media platforms, including Facebook, Instagram and TikTok (@PTPTNOfficial).

These initiatives reflect PTPTN's commitment to providing flexible and supportive solutions for borrowers, ensuring they have the resources needed to manage their loan repayments effectively.

#### **5 TYPES OF FRONTLINERS**

-  **Careliners**  
Call **03-2193 3000**,  
Monday to Friday  
from 9am to 5pm
-  **Live chat agent**  
Access the Live  
Chat feature on  
[www.ptptn.gov.my](http://www.ptptn.gov.my)
-  **e-Aduan officers**  
Submit inquiries or  
complaints through the  
e-complaint channel  
on PTPTN's website.  
([leaduan.ptptn.gov.my](http://leaduan.ptptn.gov.my))
-  **Sales executives**  
Contact [www.ptptn.gov.my](http://www.ptptn.gov.my) or the  
nearest branch
-  **Social media officers**  
Facebook, Instagram,  
and TikTok  
(@PTPTNOfficial)

PTPTN has not received any funds from the government since 2003 to provide loans. Therefore, it relies on repayments from borrowers to sustain its loans for new students.

PTPTN reminds borrowers of their responsibility to make repayments, ensuring the sustainability of funds for future generations of students.

For more information on repayment options and services, visit <https://www.ptptn.gov.my>

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Sales executives Contact [www.ptptn.gov.my](http://www.ptptn.gov.my) or the nearest branch Social media officers  
Facebook, Instagram, and TikTok (fa PTPTN Official)