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Page : 5
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諾麗扎：逾43萬人不曾償還 60歲仍欠PTPTN

（吉隆坡6日讯）国家高等教育基金局（PTPTN）主席拿督斯里诺丽扎揭露，一些借贷人如今已年满60岁，但却未曾偿还过该局的贷款。

她接受《每日新闻》访问时提到，到了这个花甲年纪仍未还清贷款债务，是不合理的。

涉及债务逾54亿

她直言，借款人偿还贷款的意识非常重要，因为PTPTN每年需约30亿令吉，资助45万名现有借款人及平均15万名新借款人的高等教育费用。PTPTN每年需继续拥有足够的资金来满足需求。

她声称，有超过43万名借款人从未偿还过任何贷款，涉及债务达54亿6000万令

吉。

她继指，这是截至去年9月，涉及超过125万名借款人的113亿2000万令吉欠款总额的一部分。若2年或5年内，没有工作导致无法还款，那还可接受，但如果超过10年，又说不过去。

“偿还贷款的责任对于PTPTN的生存至关重要，以继续帮助有需要的学生。”

诺丽扎表示，采取

措施解决此问题的因应方式，PTPTN进行了深入研究，以确定借款人不还款的主要因素。

她披露，研究结果显示，有些借款人确实无法承担，失业或面临健康问题，但有些人完全没意识到这项责任的重要性。

她指出，PTPTN使用各种方法联系借款人以确保他们偿还贷款，包括透过电子邮件、电话和myPTPTN應用程式发送欠款通知和提醒通知。（TKM）



■有超过43万名借款人从未偿还过PTPTN任何贷款，涉及债务达54亿6000万令吉。

Norliza: More Than 430,000 People Have Never Repaid; Still Owe PTPTN At 60 Years Old

KUALA LUMPUR, May 6 -- The National Higher Education Fund Authority (PTPTN) chairman Datuk Seri Norliza has revealed that some of the borrowers, who are now over 60 years old, have not repaid their loans.

In an interview with the Daily News, she mentioned that it is unreasonable for her to not pay off her loan debts at this age.

Involving more than \$5.4 billion in debt She said it was very important for borrowers to be aware of repaying their loans, as PTPTN needs about RM3 billion a year to fund the higher education costs of 450,000 existing borrowers and an average of 150,000 new borrowers.

PTPTN needs to continue to have sufficient funds to meet the demand each year.

She claimed that more than 430,000 borrowers had never repaid any loans, involving debts amounting to RM5.46 billion. She continued, which was part of the total debt of RM11.32 billion to more than 1.25 million borrowers as of September last year.

If you don't have a job for 2 or 5 years and you can't repay your loans, that's acceptable, but if it's more than 10 years, it's not acceptable.

"The responsibility to repay the loan is critical to PTPTN's survival to continue to help students in need.

Norliza said that in response to the measures to address this issue, PTPTN conducted an in-depth study to identify the main factors for borrowers not to repay.

She disclosed > research that shows that some borrowers are unaffordable, unemployed or facing health problems, but some are completely unaware of the importance of this responsibility.

She noted that PTPTN uses a variety of methods to contact borrowers to ensure they repay their loans, including sending arrears notices and reminders via email, phone and the myPTPTN app.