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Advised To Repay Via Automatic Salary  
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## 公務員拖欠PTPTN 建議自動扣薪制償還

（吉隆坡8日讯）大马行政与外交服务协会（PPTD）建议政府落实自动扣除工资制，鼓励向国家高等教育基金局（PTPTN）借贷的公务员和政府退休人员偿还教育贷款。

该会主席拿督阿旺阿烈指出，政府可以采取几个步骤，确保一些疏忽管理贷款的公务员偿还债务。

“其中一项步骤是为仍在职的公务员整合自动扣薪系统。对于退休人员，可以透过每月退休金中扣除，直到还清贷款。”

“其次，政府可以加强政策，要求借贷人在获得任何晋升或额外福利之前先偿还教育

贷款。例如，拖欠贷款的贷款者或没有资格获得无薪继续学习假期，或津贴等奖励措施。”

他是在接受《每日新闻》访问时，这么指出。

国家高等教育基金局日前揭露，一些借款人如今已年满60岁，但都未偿还该局贷款。

该局主席拿督斯里诺丽扎说，到了这个年纪仍没有还清贷款债务，是不合理的。

她强调，借款人偿还贷款的意识非常重要，因为PTPTN每年需要约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。

## **Civil Servants Who Default On PTPTN Loans Advised To Repay Via Automatic Salary Deductions.**

KUALA LUMPUR, Jan 8 -- The Malaysian Executive and Foreign Service Association (PPTD) has recommended that the government implement an automatic wage deduction system to encourage civil servants and government retirees who borrow from the National Higher Education Fund Authority (PTPTN) to repay their education loans.

The chairman of the association, Datuk Awang Ajah, pointed out that the government can take several steps to ensure that some civil servants who neglect to manage loans repay their debts.

"One of the steps is to integrate an automatic pay deduction system for civil servants who are still on the job.

For retirees, it can be deducted from the monthly pension until the loan is paid off.

" Second, the government could strengthen policies to require borrowers to repay education loans before receiving any promotions or additional benefits.

For example, borrowers who default on their loans may not be eligible for incentives such as unpaid study leave, or allowances.

" he said in an interview with the Daily News.

The National Higher Education Fund has revealed that some borrowers are now over 60 years old, but none of them have repaid their loans.

The chairman of the board, Datuk Seri Norliza, said that it is unreasonable to have not paid off the loan debt at this age.

She emphasised the importance of borrowers' awareness of loan repayment as PTPTN needs about RM3 billion per year to fund the tertiary education costs of 450,000 existing borrowers and an average of 150,000 new borrowers.