Options to fund your Ist semester fees

Securing a financial aid for your studies takes about 2-3 months. The payment may not be in time to help you pay your first semester's fees. Hence, below are some options which you may consider:



Self Support

Self support your 1st semester's fees & living cost while waiting for the approval of the loan / scholarship applied.



EPF Withdrawal

EPF members can withdraw savings from EPF Account 2 to pay fees.
Visit http://www.kwsp.gov.my
See Attachment A



PRIHATIN Flexi Payment Plan

The flexi payment plan is available to students with full offer of admission. See Attachment B (Page 4-6)

Options to fund the entire studies duration



Self Support



EPF Withdrawal
Visit www.kwsp.gov.my
See Attachment A



PTPTN Loan
Visit www.ptptn.gov.my
See Attachment A



TAR UMT Student Loan Fund See Attachment A



Scholarships **See Attachment A**

Notes:

PTPTN Loan and TAR UMT Student Loan Fund are open for Malaysian students Only. Terms & Conditions apply.

Attachment A:

1. FAQs on PTPTN Loans, TAR UMT Student Loan Fund & EPF Withdrawal

Types of Financial Aid	PTPTN Loan	TAR UMT Student Loan Fund	EPF Withdrawal
Amount Per Year	Diploma - RM6,800 p.a.(max) Bachelor Degree Art - RM13,600 p.a.(max) Sc RM14,030 p.a.(max) * Loan amount offered is determined by student parents' monthly household income.	Foundation: RM12,000 p.a.(max) Diploma: RM8,000 p.a.(max) Degree: RM10,000 p.a.(max)	Total tuition fees/ entire savings in Account 2 (whichever is lower)
Any Interest Charged?	1% flat rate (charged as administrative cost)	No.	Not applicable
Who Can Apply?	Malaysian Citizen Not exceeding 45 years old age on the date of application Have been offered full admission for a Diploma / Degree programme. Only eligible to apply according to Intake Possess a SSPN Prime Account	Registered full-time Foundation, Diploma & Bachelor Degree's needy and deserving students. PTPTN loan holders can apply too. Students with 100% Merit Scholarship or other TAR UMT Administered Scholarships and Bursaries which cover at least tuition fee are not considered for the Student Loan Fund.	Malaysians & Non-Malaysians Below 55 years of age Have savings in Account 2 Currently pursuing or completed Diploma/Bachelor Degree programme
When Can I Apply?	Jul Intake: 1.6.2023 - 31.7.2023 Nov Intake: 1.10.2023 - 30.11.2023 Feb Intake: 10.01.2024 - 29.02.2024	Jun Semester: 26.6.2023 – 18.7.2023 Feb Semester: 13.2.2024 – 28.2.2024	Every semester or academic year
How Can I Apply?	Register for loan application at myPTPTN app with PTPTN PIN (cost RM5). PTPTN PIN can be purchased at myPTPTN app or any Bank Simpanan Nasional (BSN) branch/ATM.	 Apply online through Student Intranet. Submit the completed application form with the supporting documents. Attend an interview. 	Form KWSP 9H (AHL) & Checklist at EPF website (kwsp.gov.my) One of the documents required for submission to EPF is Surat Pengesahan Pendaftaran Pelajar which students can request from the Department of Finance (TAR UMT) via Student Intranet (see Attachment C, page 7 onwards)

Attachment A:

Attachment A:			
Types of Financial Aid	PTPTN Loan	TAR UMT Student Loan Fund	EPF Withdrawal
When & How will I know whether my application is successful?	Please check your application status from PTPTN website 6 days after the application closing date.	Status of application will be updated via Student Intranet. Applied in Jun 2023 Sem: Approx. Mid-Sep 2023 Applied in Feb 2024 Sem: Approx. End-Apr 2024	Through i-Akaun Contact the EPF Contact Management Centre (CMC) at 03-89226000 Visit any EPF counter
If my application is successful, When & How will the loan be disbursed to me?	Within 21 working days from the submission of Agreements. It is banked directly into students' Public Bank personal savings account. Applied in Jun 2023: Approximately by the end of Aug 2023 Applied in Jul 2023: Approximately by the end of Sept 2023 Applied in Oct 2023: Approximately by the end of Dec 2023 Applied in Nov 2023: Approximately by the end of Jan 2024 Applied in Jan 2024: Approximately by the end of Mac 2024 Applied in Feb 2024: Approximately by the end of Apr 2024	Successful applicants receive loan payment in 2-3 weeks upon the completion of the agreement. Applied in Jun 2023 Sem: Approx. mid-Oct 2023 Applied in Feb 2024 Sem: Approx. early Jun 2024	Option 1 - Credited to Member's Account Payments will be credited directly into member's account subject to the following: Member has an active account with a panel bank appointed by the KWSP. AND Member's identification number matches with the bank's records. Option 2 - Credited to University's Account Payment received will be deducted against the student fees over the duration of study and any excess has to be returned by University back to EPF.
Websites	PTPTN official website TAR UMT Financial Aid (PTPTN Loan) Website	TAR UMT Financial Aid (Student Loan) Website	KWSP official website: https://www.kwsp.gov.my/
Contact for Inquiries	Department of Student Affair Tel: 03-41450123 Ext. 3343, 3 Email: fncaid@tarc.edu.my Student Affairs Office (Brand Penang Branch: 04-8995230 E Perak Branch: 05-4660388, 46 Johor Branch: 07-9270801/3 E Pahang Branch: 09-5738171/2 Sabah Branch: 088-348080 Ex	ch Campus): Ext .181 668012/3 Ext. 117/8 Ext. 121/2 2/3 Ext. 109	Any nearest EPF Office/Kiosk; EPF Contact Management Centre (CMC) at 03-89226000; Customer Feedback: KWSP - Make an Enquiry

2. Scholarships

There is a wide range of internal and external scholarships available to you. Please see <u>TAR</u> <u>UMT Financial Aid (Scholarships / Grants) Website</u> for more information.

Revised: 5.01.2024

- Students receiving <u>Conditional Offer</u> of admission to refer to another payment plan under the 'Fees Schedule for Students on Conditional Offer' at www.tarc.edu.my.
- The following PRIHATIN plan is for students receiving Full Offer of admission.

TUNKU ABDUL RAHMAN UNIVERSITY OF MANAGEMENT AND TECHNOLOGY

PRIHATIN FLEXI PAYMENT PLAN ("PRIHATIN PLAN") FOR FEBRUARY 2024 INTAKE

TO: MALAYSIAN STUDENT (WITH FULL OFFER OF ADMISSION) PRE-UNIVERSITY AND UNDERGRADUATE PROGRAMMES FOR FEBRUARY 2024 INTAKE

TAR UMT is offering flexi payment plan to new intake students, including promotion students to Bachelor Degree programmes, for the first semester of study. It aims to bring financial relief to students by providing greater flexibility in the first semester fees payment.

This payment plan is available to:

- i. Full-time Malaysian students;
- ii. Students with offer of admission (for new and promotion students to Bachelor Degree) into any programme of study of February 2024 intake;
- iii. Foundation, Diploma and Bachelor Degree programmes.

This payment plan is not applicable to 100% Merit Scholarship recipients.

PAYMENT PLAN CONDITIONS

- 1. This payment plan is valid for the first semester of study only.
- 2. Payment plan is available in the following schedules and is to be paid according to the amount and payment options by due date stipulated in each advice in the following schedule.

2.1 Three (3) Instalments for Long Semester

Tranche	Amount	Due Date of Payment
I	RM263 (for Registration, Orientation & Insurance fees)	On or before the due date stipulated in the Payment Details advice (issued with the offer letter)
II	40% of 'Net Fees Amount less RM263'	By week 3 of study
III	60% of 'Net Fees Amount less RM263'	By week 9 of study

Attachment B

Upon receiving the offer of admission, eligible students shall be given this fees instalment option to select in the application webpage.

- 3. To ensure that student's registration for the programme offered is accepted by the University, the <u>onus</u> is on the students to adhere STRICTLY to the stated payment due date in each respective advice. Student's registration for the programme offered shall only be valid if full payment is received by the stipulated due dates.
 - Student is to first pay Tranche I to avoid offer of admission from being lapsed. The University is not bound to accept Tranche II and/or Tranche III payment(s) in the event Tranche I is not paid by the stipulated due date. For such cases, the University reserves the right to reject such payment(s) and renders the registration by the students concerned as null and void. In the event of such rejection, the University shall refund the said payment(s) free of interest and without any further responsibility or liability whatsoever on the part of the University.
- 4. Failure to pay by the payment due date shall result in student being charged a late penalty fee per instalment of RM50 (Diploma & Foundation programmes) and RM100 (Degree programmes) or withdrawn without further notice.
- 5. Non-compliance to pay instalments by the payment due dates stipulated in advice may result in one of the following:
 - Student may not be allowed to sit for examinations;
 - Results may not be released to the student; or
 - Student Intranet may be encumbered.

6. TERMS AND CONDITIONS

- 6.1 Students are not allowed to change the payment plan once application is submitted. Any request to change the payment plan will not be entertained.
- 6.2 All notification of withdrawal must be made in writing. Students who fail to notify the University on their withdrawal of studies will render them liable to all fees due.
- Any withdrawal from programme prior to full settlement of fees does not release the student from the balance of the commitment due to the University. The amount remaining outstanding will continue to remain payable to the University. If any payment is defaulted, the University reserves the right to pursue the matter through a court of law to recover the amount due.
- 6.4 The University reserves the right to reject any cases of short payment of fees by students and renders their registration with the University as null and void.
- 6.5 The University is not bound to accept any late payment paid via Interbank Funds Transfer after the due date. For such cases, the University reserves the right to reject such payment and renders the registration by the students concerned as null and void. In the event of such rejection, the University shall refund the said payment free of interest and without any further responsibility or liability whatsoever on the part of the University.
- 6.6 The University reserves the right to review, alter and/ or otherwise amend any terms and conditions herein from time to time at the absolute discretion of the University.
- 6.7 The University reserves the right to terminate or end the payment plan at any time the University deems fit and in the event that the University decides to terminate or end the payment plan, all outstanding fees become payable forthwith without any notice or demand to students and students must forthwith and immediately pay all outstanding fees to the University.

7. REFUND OF FEES

- 7.1 There shall be no refund of fees paid under the "PRIHATIN Flexi Payment Plan" if the semester fees are not fully paid, save for Clause 7.2. Refund of fees for fully paid students shall be subject to the terms and conditions laid down in "Refund of Fees for Registered Student".
- 7.2 Caution money (less any liability) may only be refunded on application after a student has graduated or withdrawn from his/her programme of study at the University. The application for the refund shall be made within one year from the date of graduation or withdrawal from the University, failing which, the said caution money shall be transferred and contributed to TARC Education Foundation.

Attachment C

The application of "SURAT PENGESAHAN PENDAFTARAN PELAJAR" for the purpose of EPF withdrawal is to be applied via Student Intranet only.

Students with offer of admission are advised to pay full fees or 1st installment under the PRIHATIN PLAN/1st payment under the Conditional Offer to become registered students with student Registration Number to apply via Student Intranet.

TUNKU ABDUL RAHMAN UNIVERSITY OF MANAGEMENT AND TECHNOLOGY

GUIDELINE OF APPLYING "SURAT PENGESAHAN PENDAFTARAN PELAJAR" FOR EPF WITHDRAWAL VIA STUDENT INTRANET

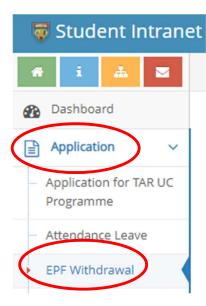
TO: STUDENTS OF UNDERGRADUATE PROGRAMMES

EPF members can withdraw savings from EPF Account 2 to pay fees. One of the documents required for submission to EPF office is "Surat Pengesahan Pendaftaran Pelajar" (the EPF letter) which students can request from the Department of Finance (formerly Bursary Department) (TAR UMT) via Student Intranet.

Please refer to the following step-by-step instructions on how to apply.

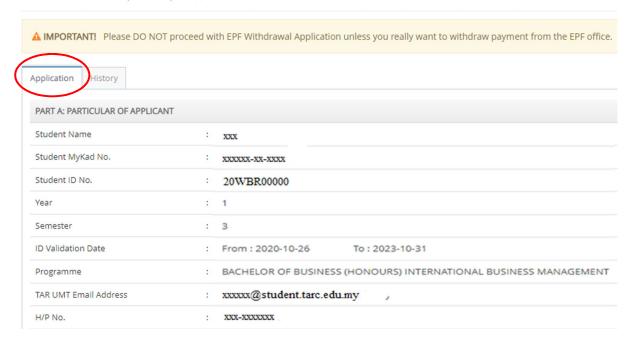
A. APPLICATION VIA STUDENT INTRANET

1. Students to log in to Student Intranet on the left bar menu and click "Application" > "EPF Withdrawal'.

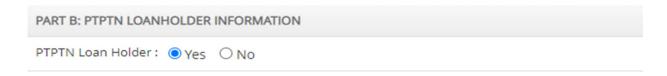


2. Student's particulars will be displayed automatically on the screen under Part A in the "Application" tab.

Request for Surat Pengesahan Pendaftaran Pelajar Letter for EPF (KWSP) » Application



3. Students to indicate PTPTN information by clicking "Yes/No" under Part B.



4. Students to collect the EPF letter personally at the Department of Finance (formerly Bursary Department) counter of students' current studying campus upon receiving email notification via TAR UMT email address.

PART C: DELIVERY METHOD

An email notification will be sent to your student email once it is ready to be collected (approximately 5 working days).

Please personally collect at current studying campus (Department of Finance counter) after receiving the email notification.

5. Students to read and understand the following "Important Notes" and check the box before proceed to click "Submit".

▲ Important Notes

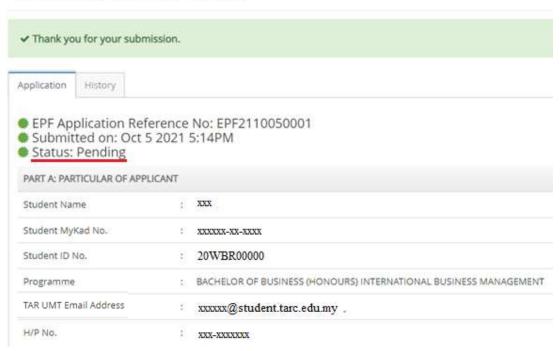
- 1. If you anticipate the disbursement of the KWSP payment to be after the fee payment due date, please write a letter before the fee payment due date for payment extension to the Dean of your Faculty for recommendation. You will receive a notification from Faculty / Bursary if your request for extension of payment is successful or otherwise, if we do not receive any notification from you after the fee payment due date, you will be withdrawn and reinstatement charges of RM150 will apply if you wish to be reinstated.
- 2. We have been instructed by KWSP that the money withdrawn for education purpose has to be deducted against the student fees over the duration of study and any excess has to be returned by us back to KWSP.
- 3. Please be alert on TAR UMT email as TAR UMT will be informing you once the letter for EPF (KWSP) is ready.
- 4. You are reminded that the onus is on you, the student, to ensure that the semester bill is FINAL (after Add/Drop exercise) before you submit this application.
- 5. Application submitted is considered final and no changes will be allowed. Please check again as only 1 application will be allowed in each semester.



B Submit

6. Students may view the application status (as underlined) after application submission.

Request for Surat Pengesahan Pendaftaran Pelajar Letter for EPF (KWSP) » Application



7. Students would receive email notification via their TAR UMT email address once the EPF letter is ready.



Dear XXX,

Kindly be informed that your request for the Surat Pengesahan Pendaftaran Pelajar is ready for collection at Department of Finance counter.

At the Department of Finance counter

Please provide your student ID card / IC.

Fill in acknowledgement form upon collecting the letter.

If you are collecting on behalf, please show us an authorization email / letter for verification.

Thank you.

8. Besides getting the hardcopy of the EPF letter, students may also download the softcopy of the EPF letter (as circled).



9. Students may also check the submission history under "History" tab.

Request for Surat Pengesahan Pendaftaran Pelajar Letter for EPF (KWSP) »History

plica	tion (History)		
No	Reference No	Application Submission Date	Letter for EPF (KWSP)
	EPF2110050001	Oct 5 2021 5:14PM	♣ Vious

B. ADDITIONAL NOTES

- 1. Students may submit the softcopy of Surat Pengesahan Pendaftaran Pelajar to the EPF (KWSP) office if unable to collect or to wait for the hardcopy to be received. However, it will be subjected to the acceptance of the EPF office.
- 2. Students who have inquiries on the application of Surat Pengesahan Pendaftaran Pelajar, please email to the following email address: -

For students studying in: -

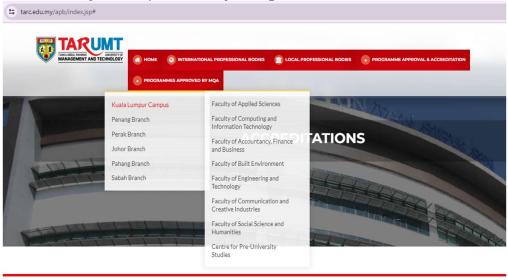
- KL Main Campus epf.bursary@tarc.edu.my
- Penang Branch Campus bursarypg@tarc.edu.my
- Perak Branch Campus pkbursary@tarc.edu.my
- Johor Branch Campus johor@tarc.edu.my
- Pahang Branch pahang@tarc.edu.my
- Sabah Branch sabah@tarc.edu.my
- 3. To request for the certified true copy of offer of admission, kindly email to the Department of Admissions and Credit Evaluation at respective branch campus/branch. Updated email addresses and contact numbers are available at TAR UMT website.
- 4. To request for the certified true copy of the 'Surat Kelulusan Pengiktirafan Pelajar Kursus Pengajian", kindly refer to the steps in the next section, Part C: "SURAT KELULUSAN PENGIKTIRAFAN KURSUS PENGAJIAN" (MQA CERTIFICATE).

C. "SURAT KELULUSAN PENGIKTIRAFAN KURSUS PENGAJIAN" (MQA CERTIFICATE)

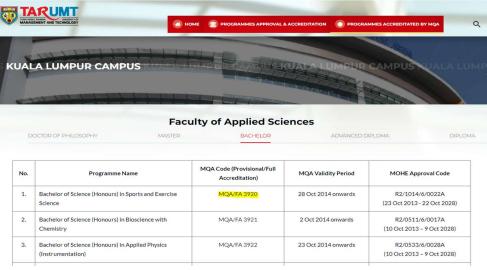
1. Students may refer to the TAR UMT Website to download and print the MQA certificate/letter. Go to TAR UMT Website > click "Accreditations".



2. Please select your Campus > Faculty > Programme



3. Click on the relevant MQA Code and print the MQA certificate/letter.



4. Please present the printed MQA certificate/letter to the Department of Finance student payment counter to be certified as true copy.