

Options to fund your 1st 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 UC 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 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 UC Student Loan Fund

See Attachment A



Scholarships

See Attachment A

Notes:

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

Attachment A:

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

Types of Financial Aid	PTPTN Loan	TAR UC Student Loan Fund	EPF Withdrawal
Amount Per Year	<p>Diploma - RM6,800 p.a.(max)</p> <p>Bachelor Degree Art - RM13,600 p.a.(max) Sc.- RM14,030 p.a.(max)</p> <p><i>* Loan amount offered is determined by student parents' monthly household income.</i></p>	<p>Foundation: RM12,000 p.a.(max)</p> <p>Diploma: RM10,000 p.a.(max)</p> <p>Degree: RM12,000 p.a.(max)</p>	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?	<p>Malaysian Citizen</p> <p>Not exceeding 45 years old age on the date of application</p> <p>Have been offered admission for a Diploma / Degree programme and only eligible to apply according to the Intake</p> <p>Possess a SSPN-i Account</p>	Registered full-time Foundation, Diploma & Bachelor Degree's needy and deserving students. PTPTN loan holders are eligible to apply too.	<p>Malaysians & Non-Malaysians</p> <p>Below 55 years of age</p> <p>Have savings in Account 2</p> <p>Currently pursuing or completed Diploma/Bachelor Degree programme</p>
When Can I Apply?	<p>Jun Intake: 1.6.2021 - 31.7.2021</p> <p>Nov Intake: 1.10.2021 - 30.11.2021</p> <p>Jan Intake: 1.12.2021 - 31.01.2022</p>	<p>Jun Semester: 14.6.2021 – 7.7.2021</p> <p>Jan Semester: 17.1.2022 – 4.2.2022</p>	Every semester or academic year
How Can I Apply?	<p>Register for loan application at PTPTN website (www.ptptn.gov.my) with PTPTN Pin number (cost RM5 per pin).</p> <p>PTPTN pin number can be purchased at any Bank Simpanan Nasional (BSN) branch/ATM machine or online purchase at PTPTN website.</p>	<ol style="list-style-type: none"> 1. Apply online through Student Intranet. 2. Submit the completed application form with the supporting documents. 3. Attend an interview. 	<p>Form KWSP 9H (AHL) & Checklist at EPF website (kwsp.gov.my)</p> <p>One of the documents required for submission to EPF is Surat Pengesahan Pendaftaran Pelajar which students can request from the Department of Admissions & Credit Evaluation (TAR UC).</p>

Attachment A:

Types of Financial Aid	PTPTN Loan	TAR UC 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 approximately in the mid-August 2021 .	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?	<p>Within 21 working days from the submission of Agreements. It is banked directly into students' Public Bank personal savings account.</p> <p><u>Applied in Jun 2021:</u> Approximately by the end of Aug 2021</p> <p><u>Applied in Jul 2021:</u> Approximately by the end of Sept 2021</p> <p><u>Applied in Oct 2021:</u> Approximately by the end of Dec 2021</p> <p><u>Applied in Nov 2021:</u> Approximately by the end of Jan 2021</p> <p><u>Applied in Dec 2021:</u> Approximately by the end of Feb 2022</p> <p><u>Applied in Jan 2022:</u> Approximately by the end of Mac 2022</p>	<p>Successful applicants receive loan payment in 2-3 weeks upon the completion of the agreement (<u>approximately by early October 2021</u>).</p>	<p><u>Option 1 - Credited to Member's Account</u> Payments will be credited directly into member's account subject to the following:</p> <p>Member has an active account with a panel bank appointed by the KWSP.</p> <p>AND</p> <p>Member's identification number matches with the bank's records.</p> <p><u>Option 2 - Credited to UC Account</u> Payment received will be deducted against the student fees over the duration of study and any excess has to be returned by University College back to EPF.</p>
Websites	<p>PTPTN official website</p> <p>TAR UC Financial Aid (PTPTN Loan) Website</p>	TAR UC Financial Aid (Student Loan) Website	KWSP official website
Contact for Inquiries	<p><u>Department of Student Affairs (Main Campus):</u> Tel: 03-41450123 Ext. 3343, 3104 Email: fncaid@tarc.edu.my</p> <p><u>Student Affairs Office (Branch Campus):</u> Penang Branch: 04-8995230 Ext .181 Perak Branch: 05-4660388, 4668012/3 Ext. 117/8 Johor Branch: 07-9270801/3 Ext. 121/2 Pahang Branch: 09-5738171/2/3 Ext. 109 Sabah Branch: 088-718481/2 Ext. 203</p>		<p>Any nearest EPF Office/Kiosk; EPF Contact Management Centre (CMC) at 03-89226000; Customer Feedback: KWSP - Make an Enquiry</p>

2. Scholarships

There is a wide range of internal and external scholarships available to you. Please see [TAR UC Financial Aid \(Scholarships / Grants\) Website](#) for more information.

Attachment B:

- Students receiving **Conditional Offer** 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.

KOLEJ UNIVERSITI TUNKU ABDUL RAHMAN

PRIHATIN FLEXI PAYMENT PLAN ("PRIHATIN PLAN") FOR YEAR 2021

**TO: MALAYSIAN STUDENT (WITH FULL OFFER OF ADMISSION)
PRE-UNIVERSITY AND UNDERGRADUATE PROGRAMMES
MAY/ JUNE/ SEPTEMBER/ NOVEMBER 2021 INTAKES**

TAR UC 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:

- Full-time Malaysian students;
- Students with offer of admission (for new and promotion students to Bachelor Degree) into any programme of study into May/ June/ September/ November 2021 intakes;
- Foundation, Diploma and Bachelor Degree programmes.

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

PAYMENT PLAN CONDITIONS

- This payment plan is valid for the first semester of study only.
- 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 Foundation Programmes (May/September 2021 Intakes) – Three (3) Instalments

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

2.2 Diploma & Bachelor Degree Programmes (June 2021 Intake) – Three (3) Instalments

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

2.3 Diploma & Bachelor Degree Programmes (November 2021 Intake) – Two (2) Instalments

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	Balance of 'Net Fees Amount less RM263'	By week 5 of study

Upon receiving the offer of admission, eligible students shall be offered this plan to opt.

3. To ensure that student's registration for the programme offered is accepted by the University College, the onus 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 University College.
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 not 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 College on their withdrawal of studies will render them liable to all fees due.
- 6.3 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 College. The amount remaining outstanding will continue to remain payable to the University College. If any payment is defaulted, the University College reserves the right to pursue the matter through a court of law to recover the amount due.

- 6.4 The University College reserves the right to reject any cases of short payment of fees by students and renders their registration with the University College as null and void.
- 6.5 The University College is not bound to accept any late payment paid via Interbank Funds Transfer after the due date. For such cases, the University College 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 College shall refund the said payment free of interest and without any further responsibility or liability whatsoever on the part of the University College.
- 6.6 The University College 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 College.
- 6.7 The University College reserves the right to terminate or end the payment plan at any time the University College deems fit and in the event that University College 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 College.

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 last programme of study at the University College. The application for the refund shall be made within one year from the date of graduation or withdrawal from the University College, failing which, the said caution money shall be transferred and donated to TARC Education Foundation.