

# Options to fund your 1<sup>st</sup> 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 1<sup>st</sup> 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](http://www.kwsp.gov.my)

**See Attachment A**



## PTPTN Loan

Visit [www.ptptn.gov.my](http://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
<b>Amount Per Year</b>	<p><b>Diploma</b> - RM6,800 p.a.(max)</p> <p><b>Bachelor Degree</b> 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><b>Foundation:</b> RM12,000 p.a.(max)</p> <p><b>Diploma:</b> RM8,000 p.a.(max)</p> <p><b>Degree:</b> RM10,000 p.a.(max)</p>	Total tuition fees/ entire savings in Account 2 (whichever is lower)
<b>Any Interest Charged?</b>	1% flat rate (charged as administrative cost)	No.	Not applicable
<b>Who Can Apply?</b>	<p>Malaysian Citizen</p> <p>Not exceeding 45 years old age on the date of application</p> <p>Parents/guardians monthly gross income not exceed RM50,000 (after deducting RM250 per dependent)</p> <p>Have been offered full admission for a Diploma / Degree programme.</p> <p>Only eligible to apply according to Intake</p> <p>Possess an SSPN Prime Account</p>	<p>Registered full-time Foundation, Diploma &amp; Bachelor Degree's needy and deserving students.</p> <p>PTPTN loan holders can apply too.</p> <p>Students with 100% Merit Scholarship or other <a href="#">TAR UMT Administered Scholarships and Bursaries</a> which cover at least tuition fees are not considered for the Student Loan Fund.</p>	<p>Malaysians &amp; 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>
<b>How Can I Apply?</b>	<p>Applicants to install myPTPTN app on mobile, login with myDigital ID to register and activate myPTPTN.</p> <p>Login to the myPTPTN web app via desktop/laptop to apply.</p>	<ol style="list-style-type: none"> <li>1. Apply online through the Student Intranet.</li> <li>2. Submit the completed application form with the supporting documents.</li> <li>3. Attend an interview.</li> </ol>	<p>Form KWSP 9H (AHL) &amp; Checklist at EPF website (kwsp.gov.my)</p> <p>One of the documents required for submission to EPF is <b>Surat Pengesahan Pendaftaran Pelajar</b> which students can request from the <b>Department of Finance (TAR UMT) via Student Intranet (see Attachment C, page 7 onwards)</b></p>

## Attachment A:

Types of Financial Aid	PTPTN Loan	TAR UMT Student Loan Fund	EPF Withdrawal
<b>When Can I Apply?</b>	<b>Jan Intake:</b> 1.1.2026 - 28.2.2026 <b>Jun Intake:</b> 1.5.2026 - 30.6.2026 <b>Nov Intake:</b> 1.10.2026 - 30.11.2026	<b>Jan Semester:</b> 19.1.2026 – 3.2.2026 <b>Jun Semester:</b> 8.6.2026 – 1.7.2026	Every semester or academic year
<b>When &amp; How will I know whether my application is successful?</b>	Please check your application status from PTPTN website 5 days after the application closing date.	Status of application will be updated via Student Intranet. <u>Applied in Jan 2026 Sem:</u> Approx. <b>Early-Apr 2026</b>  <u>Applied in Jun 2026 Sem:</u> Approx. <b>Mid-Aug 2026</b>	Through i-Akaun  Contact the EPF Contact Management Centre (CMC) at 03-89226000  Visit any EPF counter
<b>If my application is successful, When &amp; How will the loan be disbursed to me?</b>	Within 21 working days from the submission of e-agreements. It is banked directly into students' <b>Public Bank</b> personal savings account.  <u>Applied in Jan 2026:</u> <b>Approx. end-Mac 2026</b> <u>Applied in Feb 2026:</u> <b>Approx. end-Apr 2026</b> <u>Applied in May 2026:</u> <b>Approx. end-Jul 2026</b> <u>Applied in Jun 2026:</u> <b>Approx. end-Aug 2026</b> <u>Applied in Oct 2026:</u> <b>Approx. end-Dec 2026</b> <u>Applied in Nov 2026:</u> <b>Approx. end-Jan 2027</b> <u>Applied in Dec 2026:</u> <b>Approx. end-Feb 2027</b>	Successful applicants receive loan payment in 2-3 weeks upon the completion of the loan agreement.  <u>Applied in Jan 2026 Sem:</u> <b>Approx. early-May 2026</b>  <u>Applied in Jun 2026 Sem:</u> <b>Approx. Mid-Sept 2026</b>	<u>Option 1 - Credited to Member's Account</u> 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.  <u>Option 2 - Credited to University's Account</u> Payment received will be processed by the University to be deducted against the student fees over the duration of study and any excess has to be returned by University back to EPF.
<b>Websites</b>	<a href="#">PTPTN official website</a>  <a href="#">TAR UMT Financial Aid (PTPTN Loan) Website</a>	<a href="#">TAR UMT Financial Aid (Student Loan) Website</a>	<a href="#">KWSP official website:</a> <a href="https://www.kwsp.gov.my/">https://www.kwsp.gov.my/</a>
<b>Contact for Inquiries</b>	<b>Department of Student Affairs (Main Campus):</b> Tel: 03-41450123 Ext. 3343 & 3752 Email: <a href="mailto:fncaid@tarc.edu.my">fncaid@tarc.edu.my</a>  <b>Student Affairs Office (Branch Campus):</b> 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: 088-348080 Ext. 110		Any nearest EPF Office/Kiosk; EPF Contact Management Centre (CMC) at 03-89226000; Customer Feedback: <a href="#">KWSP - Make an Enquiry</a>

## 2. Scholarships

A range of internal and external scholarships is available. Visit the [TAR UMT Financial Aid \(Scholarships / Grants\) Website](#) for more information.

Revised: **22.12.2025**

## 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](http://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 YEAR 2026**

#### **TO: MALAYSIAN STUDENT (WITH FULL OFFER OF ADMISSION) PRE-UNIVERSITY AND UNDERGRADUATE PROGRAMMES YEAR 2026 INTAKES**

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:

- Full-time Malaysian students;
- Students with offer of admission (for new and promotion students to Bachelor Degree) into any programme of study of Year 2026 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 Three (3) Instalments for Long Semester**

<b>Tranche</b>	<b>Amount</b>	<b>Due Date of Payment</b>
I	RM283 (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 RM283'	By week 3 of study
III	60% of 'Net Fees Amount less RM283'	By week 9 of study

Applicable to:

- a. First Semester January 2026 Intake - Foundation, Diploma & Bachelor Degree  
Programmes**

- b. First Semester May 2026 Intake - Foundation Programmes**
- c. First Semester June 2026 Intake - Diploma & Bachelor Degree Programmes**
- d. First Semester September 2026 Intake - Foundation Programmes**

## 2.2 Two (2) Instalments for Short Semester

Tranche	Amount	Due Date of Payment
I	RM283 (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 RM283'	By week 5 of study

Applicable to:

### **e. First Semester November 2026 Intake - Diploma & Bachelor Degree Programmes**

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 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 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.

- 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. 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 inadvertently accepted 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 Bank 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/ disqualified\* 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/ disqualification from the University, failing which, the said caution money shall be transferred and contributed to TARC Education Foundation.

*\* Disqualification shall include but not limited to situations where a student is unable to or prevented from joining/proceeding with the programme by way of operation of law, regulations and/or policies.*

## 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 1<sup>st</sup> installment under the PRIHATIN PLAN/1<sup>st</sup> 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**

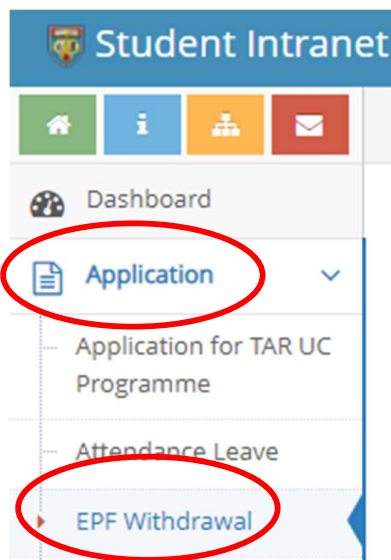
### **TO: STUDENTS OF UNDERGRADUATE PROGRAMMES**

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

**⚠ IMPORTANT!** Please DO NOT proceed with EPF Withdrawal Application unless you really want to withdraw payment from the EPF office.

Application History

### PART A: PARTICULAR OF APPLICANT

Student Name	:	xxx
Student MyKad No.	:	xxxxxx-xx-xxxx
Student ID No.	:	20WBR00000
Year	:	1
Semester	:	3
ID Validation Date	:	From : 2020-10-26 To : 2023-10-31
Programme	:	BACHELOR OF BUSINESS (HONOURS) INTERNATIONAL BUSINESS MANAGEMENT
TAR UMT Email Address	:	xxxxxx@student.tarc.edu.my
H/P No.	:	xxx-xxxxxxx

3. Students to indicate PTPTN information by clicking "Yes/No" under Part B. For PTPTN loan holders, please complete the PTPTN information section and upload Page 1 of the existing PTPTN loan offer letter.

Are you a PTPTN Loan Holder for your current programme of studies? : ☒ Yes ☐ No

Tarikh Surat Tawaran PTPTN : 16-12-2024  
(For Current Programme of Studies)

Tempoh Pengeluaran Pinjaman (Semester) : 9  
(For Current Programme of Studies)

Jumlah Pinjaman Yang Diluluskan (RM) : 39629.51  
(For Current Programme of Studies)

Baki Pinjaman Akan Dibayar (RM) : 30600.00  
(For Current Programme of Studies)

Upload Page 1 of PTPTN Offer Letter :  No file chosen  
Note: Maximum for attached file size is 5MB  
in PDF format only.

☐ I hereby declare that the PTPTN Offer Letter uploaded is true to the best of my knowledge and nothing has been concealed therein.



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 proceeding 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 / Department of Finance 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.
6. TAR UMT reserves the right to amend any information submitted by the applicant if it does not align with the details stated in the PTPTN Offer Letter uploaded.

☒ I have read the important notes as above.

Submit

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

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

✓ Thank you for your submission.

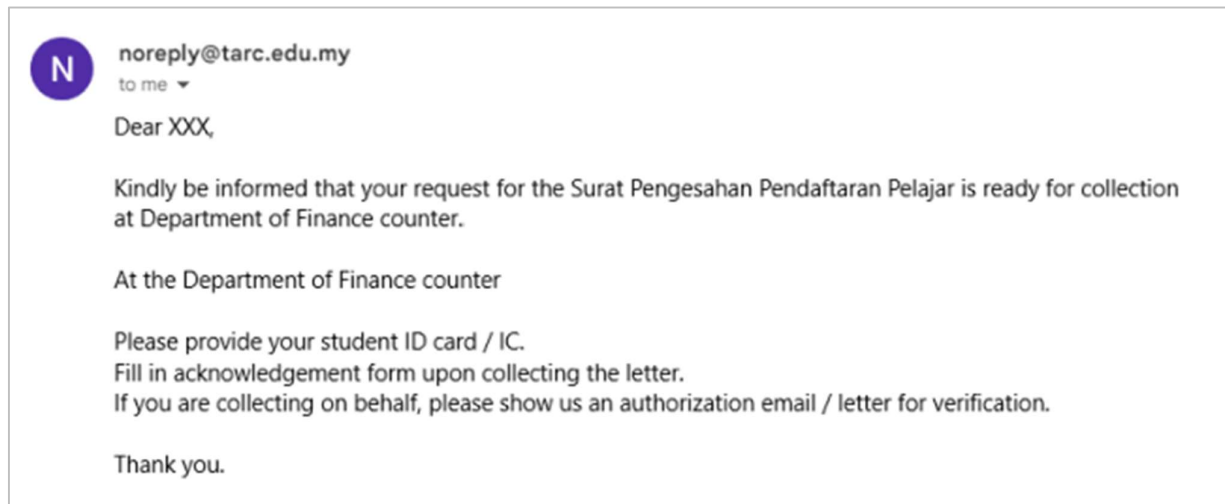
Application History

- EPF Application Reference No: EPF2110050001
- Submitted on: Oct 5 2021 5:14PM
- Status: Pending

##### PART A: PARTICULAR OF APPLICANT

Student Name	: XXX
Student MyKad No.	: XXXXXX-XX-XXXX
Student ID No.	: 20WBR00000
Programme	: BACHELOR OF BUSINESS (HONOURS) INTERNATIONAL BUSINESS MANAGEMENT
TAR UC Email Address	: XXXXX@student.tarc.edu.my
H/P No.	: XXX-XXXXXX

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



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

Application **History**

No	Reference No	Application Submission Date	Letter for EPF (KWSP)
1	EPF2110050001	Oct 5 2021 5:14PM	 View

## B. ADDITIONAL NOTES

1. Students may submit the softcopy of Surat Pengesahan Pendaftaran Pelajar to the EPF (KWSP) office if they are unable to collect the original hardcopy. 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](mailto:epf.bursary@tarc.edu.my)
  - Penang Branch Campus – [bursarypg@tarc.edu.my](mailto:bursarypg@tarc.edu.my)
  - Perak Branch Campus – [pkbursary@tarc.edu.my](mailto:pkbursary@tarc.edu.my)
  - Johor Branch Campus – [johor@tarc.edu.my](mailto:johor@tarc.edu.my)
  - Pahang Branch - [pahang@tarc.edu.my](mailto:pahang@tarc.edu.my)
  - Sabah Branch - [sabah@tarc.edu.my](mailto: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.