

## **Frequently Asked Questions about TAR UMT Student Loan Repayment**

### **1. When to start repayment of loan?**

TAR UMT loan holders should start repayment **6 months** from the last day of their final semester examination (for Foundation/ Undergraduate Students who have graduated). We will send the TAR UMT student loan repayment letter to graduated students.

### **2. How much do I repay monthly? Can I make extra repayments?**

Student who is holding one (1) loan award is to refer to the “***Schedule for Repayment***” in TAR UMT loan agreement. The schedule provides information on the monthly repayment amount.

Student who is holding more than one (multiple) loan awards is to refer to the “***Schedule for Repayment***” in his/her latest Consolidated Student Loan Fund agreement. The schedule provides information on the accumulative loan repayment amount and the monthly repayment amount.

Making extra repayments is allowed. You can pay off your loan more quickly by making extra repayments voluntarily. TAR UMT loan holders will need to click the "Pay Online" button multiple times if they wish to pay more than the monthly installment amount. No changes will be allowed for the monthly installment amount of the repayment schedule. The repayment schedule is the same as stated in the TAR UMT loan agreement signed.

### **3. How are repayments made?**

TAR UMT loan holders are required to pay their student loans via FPX at the TAR UMT Alumni Portal only. Please login to the TAR UMT Alumni Portal as the repayment schedule and other loan details have been included there (refer to Appendix A). No other payment methods will be allowed.

The FPX payments will take **2-3 working days** to be reflected in the TAR UMT Alumni Portal. TAR UMT loan holders shall be able to view and download the e-receipt once the payment is reflected in the TAR UMT Alumni Portal. (Loan Repayment > Payment Schedule > Payment History)  
No physical receipt and Statement of Account will be sent to loan holders' home address.

### **4. If I further my studies, when should I request to extend the repayment of the Student Loan?**

Any request for an extension of loan repayment will be applicable only to those students **continuing their next level of studies at TAR UMT only.**

TAR UMT loan holders should submit an Official Letter for Loan Extension to [bursary@tarc.edu.my](mailto:bursary@tarc.edu.my) or send the Official Letter (in hardcopy) to Department of Finance (DFIN) not later than **one (1) month** prior to the commencement of the loan repayment period.

For those students who have graduated and are pursuing further studies in **other institutions**, they will have to repay the TAR UMT outstanding student loan according to the loan agreement (Refer to Item 1).

### **5. If I choose to withdraw/ I am withdrawn from my current course of study, when do I need to repay my Student Loan?**

Withdrawn students have to repay TAR UMT outstanding loans immediately in one lump sum.

We will send the TAR UMT student loan repayment letter to those withdrawn students after they have withdrawn from their studies. The payment method stated in the letter are STRICTLY valid for withdrawn students only.

**6. What are the consequences that I will face if I fail to repay the TAR UMT student loan?**

In the event any amount due to the TAR UMT is not paid as agreed promptly; the TAR UMT may take action to recover the same which action may include but not limited to instituting legal proceedings against the student and/or the guarantors in a court of law or may also lodge the student and/or the guarantors' names and particulars to any or all Credit Reference Agencies in Malaysia.

**7. Do I need to update my contact details?**

Yes. The onus/responsibility lies with the student to provide TAR UMT with the latest correspondence email/ address & other details.

**8. Who should I contact/email regarding repayments of my Student Loan?**

For enquiry pertaining to repayment of TAR UMT Student Loans, you can contact Department of Finance (DFIN) at **03- 41450123 ext 3469 & 3648** or email to [bursary@tarc.edu.my](mailto:bursary@tarc.edu.my)

For enquiry pertaining to TAR UMT Alumni Portal **login** issues, you can contact the Department of Alumni Relations at **03-4145 0100/ 0123 ext 3456** or email to [alumni@tarc.edu.my](mailto:alumni@tarc.edu.my)

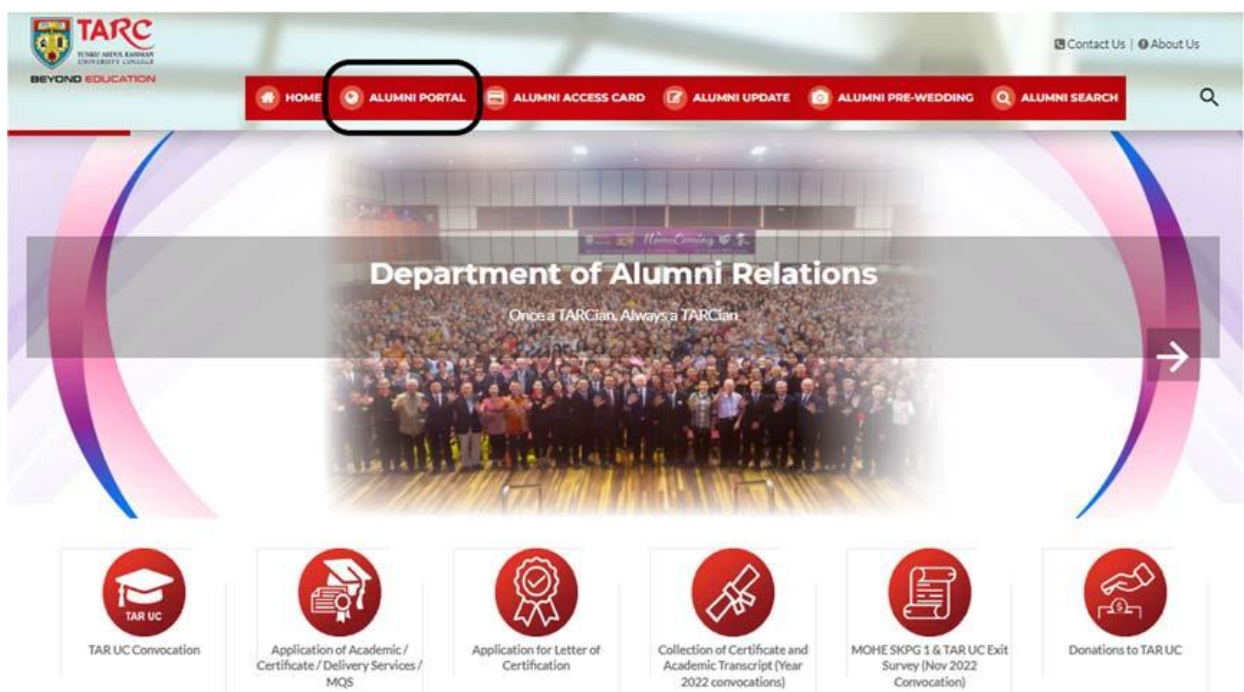
# TUNKU ABDUL RAHMAN UNIVERSITY OF MANAGEMENT AND TECHNOLOGY

## Appendix A-How to make payment for Student Loan via TAR UMT Alumni Portal

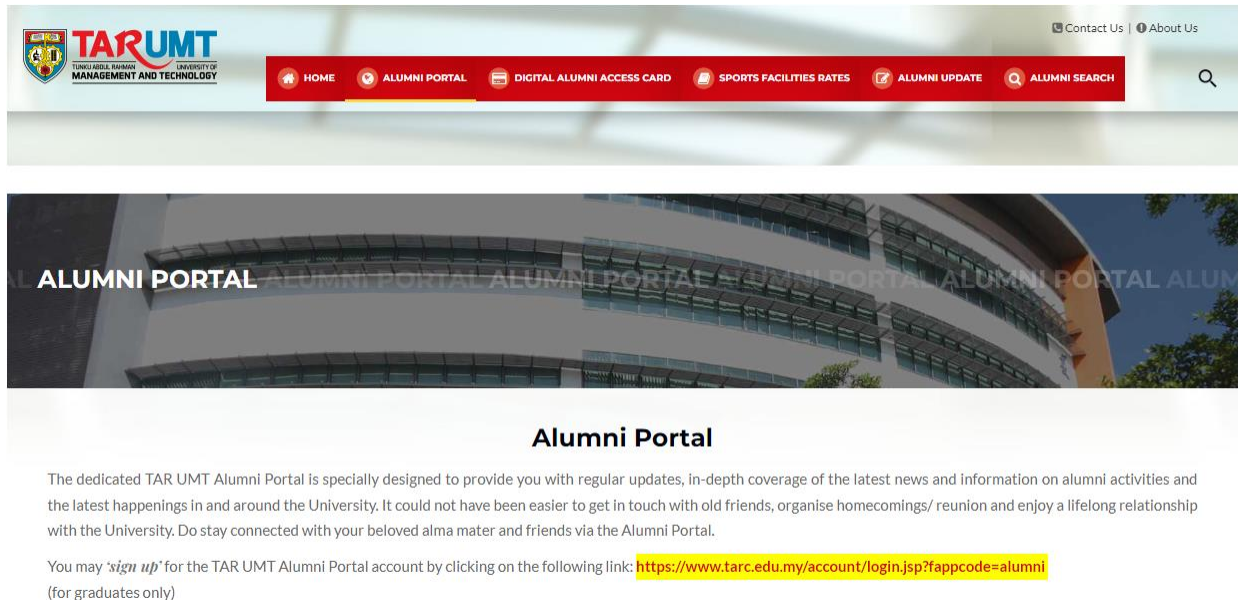
1) Go to <https://www.tarc.edu.my/>, click **Alumni** from the top menu bar.



2) Click **Alumni Portal** from the top menu bar.

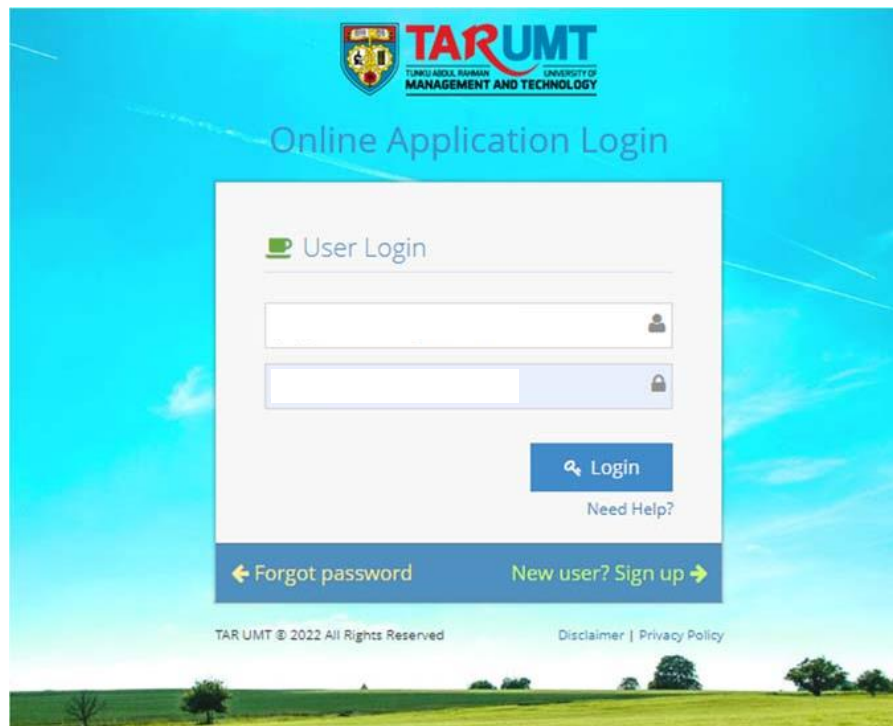


- 3) Click <https://www.tarc.edu.my/account/login.jsp?fappcode=alumni> to access the Alumni Portal from the screen.



- 4) Login to the alumni portal with your **personal email address** and the **password**.

*\*Please click on 'New user? Sign up' to create an Alumni Account if you are a first-time user.\**



- 5) Upon successful login, go to Dashboard > Loan Repayment. Click the Payment Schedule blue button.

Alumni Portal

Welcome, [User Name]

Home > Dashboard > Loan Repayment

Wed Oct 05 16:51:54

### Student Loan Payment Schedule » Summary

Please click [Payment Schedule](#) to continue.

Name: [Redacted]  
NRIC No: [Redacted]

No.	Loan Code	Loan Amount (RM)	Loan Paid (RM)	Outstanding Balance (RM)	Action
1	[Redacted]	8000.00	1300.00	6700.00	<a href="#">Payment Schedule</a>

- 6) From the Outstanding Loan Schedule screen, click the **Pay Online (green button)**. It will lead you to the FPX payment processing screen.

Home > Dashboard > Loan Repayment

### Student Loan Payment Schedule » Outstanding Loan Schedule

[Back to Summary](#)

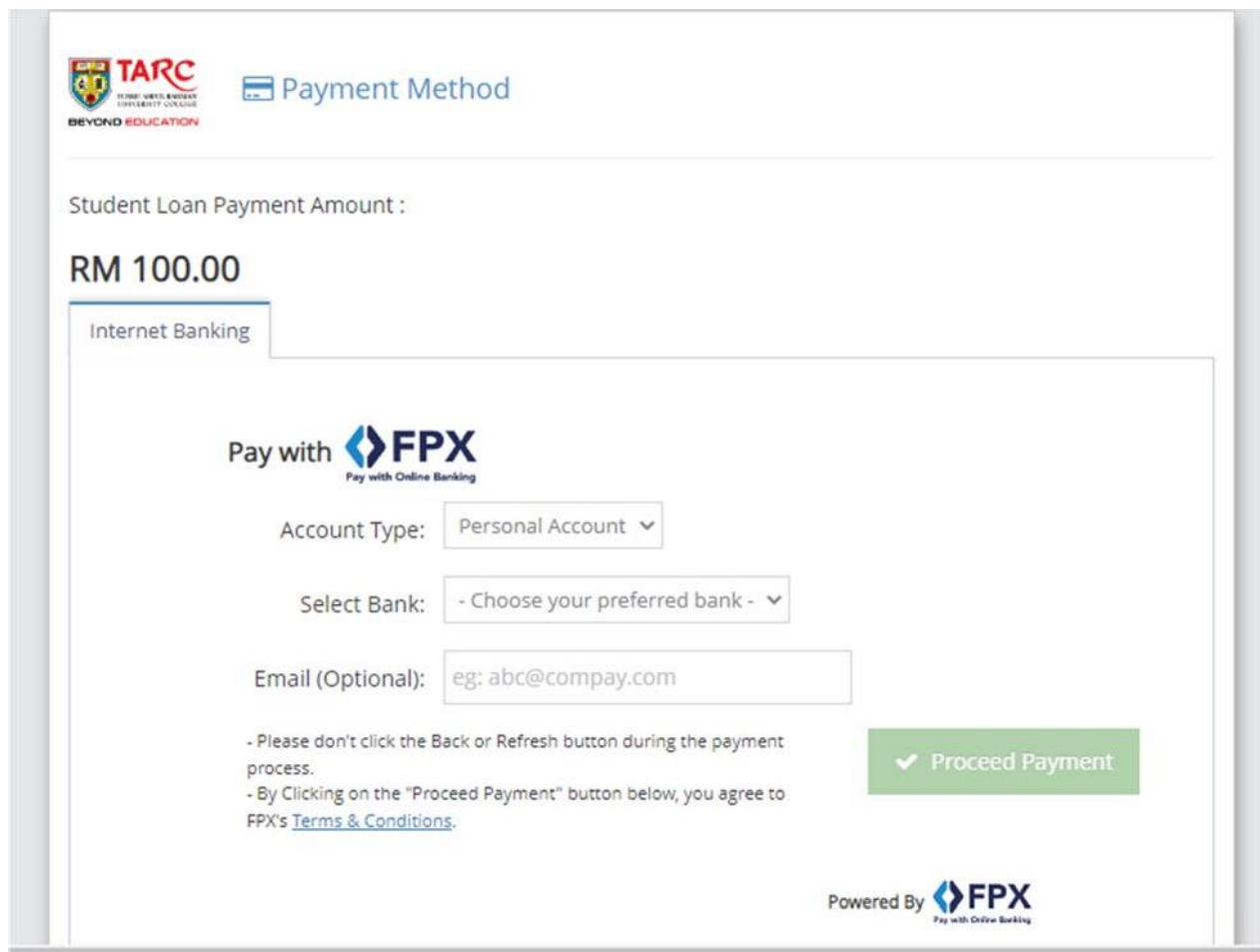
[Outstanding Loan Schedule](#) [Payment History](#)

Name: [Redacted] NRIC No: [Redacted]

No.	Reference No.	Loan Code	Amount (RM)	Due Date	Action
1	[Redacted]	[Redacted]	100.00	30-06-2022	<a href="#">Pay Online</a>
2	[Redacted]	[Redacted]	200.00	31-07-2022	
3	[Redacted]	[Redacted]	200.00	31-08-2022	
4	[Redacted]	[Redacted]	200.00	30-09-2022	



7) Perform the steps to pay the loan amount via FPX.



The screenshot displays the TARC (TARU ANGLIA UNIVERSITY COLLEGE) Student Loan Payment interface. At the top left is the TARC logo with the tagline "BEYOND EDUCATION". To its right is the "Payment Method" header. Below this, the "Student Loan Payment Amount" is listed as "RM 100.00". A tab labeled "Internet Banking" is selected. The main section is titled "Pay with FPX" with the subtext "Pay with Online Banking". It contains three dropdown menus: "Account Type" set to "Personal Account", "Select Bank" set to "- Choose your preferred bank -", and "Email (Optional)" with the placeholder "eg: abc@compay.com". Below these fields, there are two lines of instructional text: "- Please don't click the Back or Refresh button during the payment process." and "- By Clicking on the 'Proceed Payment' button below, you agree to FPX's [Terms & Conditions](#)." A green "Proceed Payment" button with a checkmark icon is positioned to the right of the text. At the bottom right, it says "Powered By FPX" with the FPX logo and "Pay with Online Banking" text.

After payment is made successfully, you may also check the payment history from the **Payment History** tab.