



# PTPK Loan Application Form

教育贷款申请表



SCAN QR TO FILL UP FORM.

**Our students can now apply for PTPK loans at 0% interest!**

**Worry no more on the tuition fees as you can apply up to RM29,000.**

## PTPK LOAN TERMS 教育贷款的申请资格:

- Malaysian citizens
- Following the SKM training program for Levels 1 to 3, DKM for Level 4 and DLKM for Level 5 and other programs approved by PTPK
- Borrower age between 15 to 45 years
- Study full time according to the period that has been set
- Not a person declared bankrupt and not blacklisted by any financial institution
- Healthy body
- Applicants in the category of Persons with Disabilities (OKU) who are able to carry out skills training according to the appropriate skills and are able to work after completing the training (able to repay the loan)
- Not getting any funding or sponsorship from Government agencies or other financial institutions during the training period followed
- Does not consist of school students or students currently studying at any educational institution

## PTPK LOAN RATE :

- Tuition fees amounting RM29,000.00
- Living Allowance up to RM800.00 per month
- Laptop Allowance: RM2,500.00 one-off payment
- Transportation Allowance: RM500.00

## LOAN PAYMENT METHOD :

- Borrowers need to open a CIMB Bank Conventional (Saving) account
- The loan will be channeled directly to the borrower's account by auto pay and fee payment studies to the Training Provider's account are made by direct debit.

## LOAN REPAYMENT :

- Loan repayment begins after six (6) months of training
- The loan repayment period is between one (1) to ten (10) years.

## DOCUMENTS REQUIRED FOR PTPK APPLICATION:

<b>TRAINEE DOCUMENT (BORROWER)</b> 贷款者所需的文件	<ul style="list-style-type: none"> <li>• One (1) Copy of Identity Card 身份证</li> <li>• One (1) Copy of Birth Certificate</li> <li>• One (1) Copy of School Leaving Certificate or School Leaving Verification Form (For applicants aged 15-17 who do not have a School Leaving Certificate)</li> <li>• One (1) Copy of CIMB Account Statement</li> <li>• One (1) Copy of Utility Bill and Confirmation Letter of Fixed Address and Correspondence (If not the same as the utility bill)</li> </ul>
<b>FAMILY DOCUMENTS</b> 家长/监护人所需的文件	<ul style="list-style-type: none"> <li>• One (1) Copy of the Parent's or Guardian's Latest Salary Slip (If employed)</li> <li>• Income Statement Verification Form (If the Parent or Guardian does not have a salary slip)</li> <li>• One (1) Copy of Confirmation Letter from Social Welfare Department or Confirmation Oath Letter of Confirmation as Guardian (If family information is guardian)</li> </ul>
<b>GUARANTOR DETAILS</b> 担保人资料	<ul style="list-style-type: none"> <li>• Malaysian citizens and not bankrupt.</li> <li>• Aged 21 years and above and not exceeding 50 years.</li> <li>• Working and monthly income not less than RM700.</li> <li>• Guardians need to get confirmation from JPN or JKM and are only eligible if the applicant has no parents.</li> <li>• The Guarantor cannot guarantee more than two (2) PTPK Borrowers throughout the period of the borrower loan.</li> <li>• The Guarantor must be in good physical health and according to the appropriate category of Persons with Disabilities (OKU)</li> <li>• The borrower cannot be a guarantor during the training period</li> </ul> <p><b>GUARANTOR DOCUMENTS 担保人所需的文件</b></p> <ul style="list-style-type: none"> <li>- One (1) Copy of Identification Card</li> <li>- One (1) Copy of Latest Salary Slip or Income Statement Verification Form</li> <li>- One (1) Copy of Utility Bill</li> <li>- Confirmation Letter of Permanent Address and Correspondence (If not the same as the utility bill)</li> </ul> <p><i>*If the guarantor's address is the same as the borrower's address, the guarantor's utility bill is exempt.</i></p>
<b>REFERENCE DETAILS</b> 推荐人资料	<ul style="list-style-type: none"> <li>• Aged between 21 - 50 years old</li> <li>• Cannot be parents, staff and immediate family of the Training Provider (PL)</li> </ul>