## **UTAR** Loans

Students who are pursuing the UTAR foundation or undergraduate degree programmes are eligible to apply for the UTAR INTEREST FREE loan for each year of study up to a maximum of RM15,000 per year.\*

Life is full of challenges. The University is making every effort to assist students who are unable to finance their higher education.

Students who meet the conditions and requirements specified by the respective bodies/donors have access to a variety of loan options.

On top of the above, UTAR has a 100% approval rate for PTPTN applications.

\*Terms and conditions apply

As at December 2024, RM 18.5 million have been disbursed to 2,046 recipients



"Keep your face towards WALT the sunshine, and shadows will fall behind you." WHITMAN

## list of funds

## **UTAR**Zero Interest Loans

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UTAR – Chang Ming Thien Foundation Student Loan

UTAR – Chuah Wan Seng Student Loan

UTAR - Chung Yook Chee Student Loan Fund

UTAR - Dato' Ng Song Choon Student Loan

UTAR – Dijaya Corporation Berhad Student Loan

UTAR – Dr Loke and Madam Yong Poo Mui Student Loan

UTAR – Kuok Foundation Student Loan

UTAR – Lee Foundation Student Loan

UTAR – Leong Khai Cheong Student Bridging Loan

UTAR - Little Rain Trust Emergency Financial Aid

UTAR - Lim Pu Leh Student Loan

UTAR - Lim Yong Keat Student Loan Fund

UTAR – Madam Ooi Guat Hua Student Bridging Loan

UTAR - MAHSOPA Student Loan

UTAR - Mr & Mrs Boey Chong Sen Student Loan Fund

UTAR - Mr and Mrs Liew Pei Yuan Student Loan

UTAR - Ms Irene Lee Phin Ying Student Loan Fund

UTAR – Peng Shih Lin Student Loan

UTAR – Persatuan Alumni Pengajian Cina (PAPC)

UTAR – Royal Military College (RMC)

OP Charity Student Loan UTAR Student Loan

UTAR – Sunrise Student Loan

UTAR – Tan Sri Dato' Danny Tan Chee Sing Student Loan

UTAR – Tan Sri Dato Kam Woon Wah Student Bridging Loan

UTAR – Tan Sri Dato' Sri Dr. Teh Hong Piow Student Loan

UTAR – Tan Sri Dato' Seri Vincent Tan Chee Yioun Student Loan

UTAR – Tan Sri Lau Ban Tin Student Loan

UTAR – Toh Kim Eng Student Loan

UTAR – Yayasan Prihatin Terengganu

UTAR - Yeong May Wah Memorial Student Loan

UTAR – YS Chong Student Loan

### 0% INTEREST UTAR LOANS



01

UTAR Student Loan A LONG TERM FINANCIAL AID TO SUPPORT STUDENT'S TRIMESTER BILL PAYMENT, UP TO RM15,000 PER ANNUM.

#### **Eligibility Criteria**

- Citizen of Malaysia
- Currently enrolled in FULL-TIME foundation or undergraduate degree programme at UTAR and not on suspension or leave of absence.

02

UTAR Student Bridging Loan A SHORT TERM FINANCIAL AID TO SUPPORT STUDENT'S ONE TRIMESTER BILL PAYMENT.

#### **Eligibility Criteria**

- Citizen of Malaysia
- Currently enrolled in FULL TIME foundation or undergraduate degree programme at UTAR and not on suspension or leave of absence.

03

UTAR Student Bridging [INSTANT] Loan SHORT TERM / INSTANT FINANCIAL AID TO SUPPORT STUDENT'S LIVING ALLOWANCE.

#### **Eligibility Criteria**

- Citizen of Malaysia
- Currently enrolled in full-time programme at UTAR and not on suspension or leave of absence.

UTAR - Little Rain Trust Emergency Financial Aid

UTAR – Madam Ooi Guat Hua Student Bridging Loan

UTAR – Tan Sri Dato Kam Woon Wah Student Bridging Loan

# Guarantor Requirement for UTAR Loans



Students must have ONE guarantor for any UTAR Student Loan, UTAR Student Bridging Loan, or UTAR Bridging (Instant) Loan that exceeds RM1,000.00.

**01**Criteria

Malaysian

- 21-60 years-old
- Working in Malaysia
- With monthly BASIC & Net monthly salary of RM2,000
- Not filed in CTOS
- Not a guarantor to another UTAR Student Loan holder

**02**Supporting Documents

#### For Under-Employed

- A Copy of I.C.
- 3 Latest Months of Pay Slips
- Employer Confirmation Letter

#### For Self-Employed

- A Copy of I.C
- Latest Year of Income Tax Document with Payment Receipt to LHDN

#### **IMPORTANT**

- Registered Students are to carry out application via Student Portal.
- The Scholarships and Financial Aid Committee will interview the students.
- Successful applicants are to enter agreement with UTAR.
- All application must be substantiated with documents.