

## Bendahari

### **SOALAN LAZIM - FREQUENTLY ASK QUESTIONS (FAQ)**

NO	QUESTIONS	ANSWER
1.	<p><b>What is the TUITION fee policy for deferment (normal or special case) and sick leave?</b></p>	<p><b>Mainstream and ODL program:</b>            For students who are allowed by the university to defer their studies or take sick leave*, below is the Tuition Fee schedule:</p> <ul style="list-style-type: none"> <li>▪ If a new student does not register for courses, they will be charged 100% Registration Fee.</li> <li>▪ If a senior student does not register for courses, they will not be charged anything.</li> <li>▪ If a student registers for courses and defers/sick leave before the mid-semester break ends, they will be charged 50% of Study Fee and 100% of Registration &amp; Service fee.</li> <li>▪ If a student registers for courses and defers/sick leave after the mid-semester break ends, they will be charged 100% of semester Tuition Fee.</li> </ul> <p><a href="#">Refer to page 11 of UTM Rules (Student Financial)</a></p> <p><b>PG Non-mainstream program</b>            Postgraduate students of Non-Mainstream Programs students who are allowed to defer or take sick leave* by the University, please refer to rule 12 (3).</p> <p><a href="#">Refer to page 25 to 27 of UTM Rules (Student Financial)</a></p> <p><b>For the English &amp; Bridging program</b>            For English Preparatory Programs and Pre-Requisite Programs students who are allowed to defer or take sick leave* by the University, please refer to sub-rule (5).</p> <p><a href="#">Refer to page 12 of UTM Rules (Student Financial)</a></p> <p><i>*effective date as stated in the University deferment/sick leave letter</i></p>

2.	<p>What is the <b>TUITION fee policy for withdrawal</b> from UTM?</p>	<p>For Mainstream and ODL program:</p> <ul style="list-style-type: none"> <li>▪ New students who are allowed* to withdraw from the University within 14 working days from the date of enrollment are eligible for a refund of fees paid except for the registration fee. No refund is made after 14 working days.</li> <li>▪ Senior students who are allowed* to withdraw after the semester has begun and have registered for a course will be charged full tuition fees with no refund. The University reserves the right to claim any outstanding fees.</li> </ul> <p><a href="#">Refer to page 10 of UTM Rules (Student Financial)</a></p> <p>For PG Non-mainstream program</p> <p>Postgraduate students of Non-Mainstream Programs who are allowed* to withdraw from the University, please refer to rule 12 (3).</p> <p><a href="#">Refer to page 25 to 27 of UTM Rules (Student Financial)</a></p> <p>For the English &amp; Bridging program</p> <p>For students who are allowed* by the University to withdraw from the University, defer or take sick leave, fees will be applied regardless of whether the student registers for the course or not.</p> <p><a href="#">Refer to page 12 of UTM Rules (Student Financial)</a></p> <p>*effective date as stated in the University withdrawal letter</p>
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#### E-PENGELUARAN PENDIDIKAN KWSP

3.	How can I apply for EPF education withdrawal?	Please refer to the <a href="#">EPF website</a> for more information.
4.	Does UTM have EPF e-withdrawal service?	Yes. Please refer to the <a href="#">EPF e-Withdrawal Application Guide</a> (accessible also in the “Finance” tab at the MyUTM portal)
5.	I have submitted an e-Withdrawal application, how long is the verification process of the application from the University and the payment process from the EPF?	The verification process of the application from the University is within 07 working days. The duration of the payment from EPF to the member/University bank account is subject to the EPF payment process.
6.	How long is the EPF payment update?	Within 14 working days after payment is received from EPF.
7.	UTMSpace and UTM in EPF e-withdrawal are the same entity?	No.
8.	I am an international student and EPF member. Can I use this EPF e-Withdrawal facility for educational withdrawal?	Only Malaysian EPF members can make EPF e-Withdrawal. Please contact EPF for more details.

9.	<p><b>Good to know:</b></p> <p>Payment of fees through the Employees Provident Fund Scheme (EPF/KWSP) is as follows -</p> <p>a. In accordance with the provisions of the EPF Act 1991, Section 58 (a) (2), the Bursar's Department will return to the EPF any amount partly or not fully utilised if a student:</p> <ul style="list-style-type: none"> <li>i. Passes away before registration;</li> <li>ii. Terminates his/her studies;</li> <li>iii. Fails and is unable to continue his/her studies;</li> <li>iv. Receives other financial assistance such as scholarships or study loans and so on.</li> </ul> <p>Any excess payment from the EPF is also not permitted for any reason whatsoever to be refunded to students and the surplus will be brought forward to the next semester for deduction of fees or any other charges.</p>
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#### PINJAMAN TABUNG PENDIDIKAN TINGGI NASIONAL (PTPTN)

10.	Bilakah bayaran pinjaman PTPTN akan dibayar?	Mohon rujuk website PTPTN: <a href="https://www.ptptn.gov.my/msk/Utama">https://www.ptptn.gov.my/msk/Utama</a>
11.	Bagaimana saya hendak menyemak transaksi bayaran PTPTN?	Pelajar boleh menyemak transaksi bayaran pinjaman dari PTPTN dalam akaun bank yang didaftarkan bersama PTPTN
12.	Pinjaman PTPTN saya di akaun bank berbeza dengan perjanjian pinjaman yang sepatutnya saya terima. Apa yang perlu saya lakukan?	Mohon pelajar merujuk pejabat PTPTN berdekatan.
13.	Apakah yuran UTM yang ditolak melalui potongan yuran PTPTN ini?	Bermula sem 1, 2021/2022 (Oktober 2021), Universiti tidak lagi membuat pemotongan yuran dari bayaran pinjaman PTPTN. Pelajar peminjam PTPTN adalah bertanggungjawab untuk menjelaskan sendiri yuran kepada Universiti. Bayaran yuran universiti hendaklah dibuat melalui portal MyUTM atau Aplikasi UTMSmart. Sekiranya mana-mana pelajar gagal, cuai atau abai membuat bayaran yuran atau hutang-hutang lain kepada pihak Universiti, tindakan dan sekatan akan dikenakan ke atas pelajar seperti mana Pekeliling Bendahari Bil. 01/2021: Kaedah UTM (Kewangan Pelajar).
14.	Saya belum menerima pinjaman PTPTN dalam akaun bank saya. Apakah yang saya perlu lakukan?	Pelajar dinasihatkan membuat semakan sekali lagi selepas tarikh bayaran PTPTN kelompok kedua (rujuk soalan pertama di atas). Jika masih tiada bayaran pinjaman PTPTN selepas tarikh itu, ini bermakna pelajar tidak mendapat pembiayaan dari PTPTN bagi semester semasa.

15.	<p>Saya masih belum menerima pembiayaan PTPTN selepas tarikh bayaran kelompok kedua dan saya seharusnya mendapat pembiayaan (keputusan GPA semester lepas saya ialah 2.0 dan ke atas). Apakah yang harus saya lakukan?</p>	<p>Pelajar perlu maklum berkaitan "Penahanan Pengeluaran Pinjaman Pendidikan PTPTN" di <a href="https://www.ptptn.gov.my/pinjaman-pendidikan/">https://www.ptptn.gov.my/pinjaman-pendidikan/</a> sekiranya pernah mendapat keputusan GPA bawah 2.0 atau pernah menangguh pengajian atau pernah digantung pengajian pada semester-semester sebelumnya. Rujuk "Contoh situasi" di link tersebut.</p>
16.	<p>Saya ingin menukar kod penaja saya dari PTPTN ke penaja lain. Apa yang harus saya lakukan?</p>	<p>Mohon emelkan surat pembatalan PTPTN dan surat tajaan terkini untuk mengemaskini kod penaja dalam sistem universiti</p>
17.	<p>Status pengesahan akademik saya yang dihantar oleh UTM tidak tepat menyebabkan saya tidak mendapat bayaran pinjaman PTPTN. Pejabat mana boleh saya rujuk?</p>	<p>Pengesahan akademik ke PTPTN adalah dihantar oleh Bahagian Pengurusan Akademik (AMD), Jabatan Pendaftar. Mohon emel pertanyaan ke <a href="mailto:amdg@utm.my">amdg@utm.my</a> (program Sarjana Muda) dan ke <a href="mailto:sps.scholarship@utm.my">sps.scholarship@utm.my</a> (program pascasiswazah)</p>
<p style="text-align: center;"><b>PROCESSING TIME OF FEE REDUCTION/EXEMPTION INSTRUCTION</b></p>		
<p>Please be informed that our department is only responsible for making adjustments to charges in the student account or refunding payments, for fee reduction instructions received from the offices that manage fee reduction applications.</p> <p>The processing time for any instruction received from the offices in charge is within 14 to 30 working days, excluding bank processing time.</p> <p>Any outstanding amount that a student owes will be deducted from their refund before payment is released to the student.</p> <p>For inquiries on your application status or the fee reduction terms and conditions, please reach out to the responsible offices.</p>		
<p style="text-align: center;"><b>UPDATE BANK ACCOUNT</b></p>		
<p>To update your bank account, we kindly request you to send us a document that shows your name and account number. This can be either a bank statement or a screenshot of your online banking. Please attach the document in your email and send to <a href="mailto:bendahari-ukp@utm.my">bendahari-ukp@utm.my</a> and <a href="mailto:bendahari.kl@utm.my">bendahari.kl@utm.my</a></p> <p><b>Please be careful not to confuse the number on your bank card with your bank account number. They are not the same.</b></p> <p>The processing time is within 2 working days. Afterward, you can check the updated information at the MyUTM portal under the Financial Status &gt; Student Account tab.</p>		
20.	<p style="text-align: center;"><b>SPONSORSHIP, SCHOLARSHIP, LOANS</b></p>	

	<ul style="list-style-type: none"> <li>▪ Sponsored students must provide proof and detailed information of the sponsorship if fees are to be paid by Sponsor. Failure or delay in submitting a sponsorship letter to the Bursar's Department will result in the delay of the claiming process to the Sponsor and the University will not be responsible for any issues that may arise in the future.</li> <li>▪ Students who receive sponsorship/scholarships directly from Sponsors (not through the Bursar's Department) are considered non-sponsored students in terms of the debt-barring process. Students also do not qualify for any financial aid offered by University.</li> <li>▪ The Bursar department will bill (invoiced) to the sponsor in batches (one bill for a group of students). No copy of the bill will be carbon copy (cc) to the sponsored student. Any request for our bill will not be entertained.</li> <li>▪ Sponsorship/loan payments will be processed upon receipt of funds and once the student information is completed. Generally, the payment will be used to pay all sponsored fees and other non-sponsored debts before any excess is remitted to the student.</li> <li>▪ The payment update process is within 14 Working Days to 30 Working Days (excluding bank processing time), provided that all student records or data are complete and correct.</li> <li>▪ The University reserves the right to take action on sponsored students if the Sponsor does not pay the arrears for more than two (2) semesters.</li> </ul>
21.	<p style="text-align: center;"><b>UPDATE SPONSORSHIP STATUS AT UNIVERSITY'S RECORD</b></p> <ul style="list-style-type: none"> <li>▪ You are kindly requested to email a sponsorship letter to our office in the event of any changes in your sponsorship records.</li> <li>▪ The updating process is within 02 working days. Afterward, you can check the updated information at the MyUTM portal under the Financial Status &gt; Student Account tab.</li> <li>▪ Failing to update your sponsorship record will cause a barred status imposed on your student account as you are considered a self-sponsored student.</li> </ul>
22.	<p style="text-align: center;"><b>PERSONAL BOND (REFUNDABLE DEPOSIT)</b></p>

	<p><b>General Information:</b></p> <ul style="list-style-type: none"> <li>According to the regulations of the Immigration Department of Malaysia, all international students are required to pay a Personal Bond. The full payment of the Personal Bond is mandatory for all new international students, regardless of whether they have sponsorship or not.</li> <li>Personal Bond can only be refunded after the student cancels the student pass upon ending their studies (graduate, terminate, withdraw, etc) at UTM, on the condition that they have cleared all outstanding debts.</li> <li>Personal Bond must be claimed by the student within one (1) year from the date of completion or end of study at the University.</li> </ul> <p><b>How To Apply For Refund Process:</b></p> <ol style="list-style-type: none"> <li>Fill up the <a href="#">Personal Bond Refund Form</a></li> <li>Please submit a copy of your passport</li> <li>Please submit a copy of your Bank statement. Skip this if you would like to authorizing to other person.</li> <li>Please submit the original receipt. In case of a missing receipt, please fill up the <a href="#">Declaration Form For Loss of Personal Bond Receipt</a>.</li> <li>If you are authorizing the payment to another person, please: <ul style="list-style-type: none"> <li>Fill up the <a href="#">Payment Authorization Form</a>.</li> <li>Submit a video of you, authorizing the other person, to receive the payment on your behalf</li> <li>Submit a copy of your authorized person's passport</li> <li>Submit a copy of your authorized person's bank statement</li> </ul> </li> <li>Email us all the above forms and documents.</li> <li>You, yourself may also submit all the above forms and documents through our counter. No hardcopy document submission by another person on your behalf.</li> </ol> <p><b>Processing Period:</b></p> <ol style="list-style-type: none"> <li>Once we received a complete form &amp; correct information, the refund process is within 14 working days (excluding bank processing time)</li> <li>If you have a flight to catch, please inform us it is an urgent payment and attached together flight ticket as proof.</li> </ol>
23.	<p style="text-align: center;"><b>OTHER REFUND/PAYMENT</b></p> <p>For students who are entitled for a reimbursement, the refund process is within 14 working days to 30 working days (excluding the date the application was received by the Bursar's Department), provided that all student records or data are complete and correct.</p> <p>Any outstanding amount that a student owes will be deducted from their refund before payment is released to the student.</p>
24.	<p style="text-align: center;"><b>DEBT RELEASE LETTER FOR VIVA VOCE</b></p> <p>Term &amp; Condition of Debt Release Letter</p> <p>Zero outstanding for self-sponsored</p> <p>Zero unsponsored outstanding (sponsor payment is to UTM bank account)</p> <p>Can be requested before the thesis submission due date. For any request after the due date, students need to register a course for the new semester and pay the tuition fee.</p> <p>Has paid the viva voce fee (please ask your faculty/school to charge the viva voce fee into your student account)</p>

	<p><b>How To Apply:</b></p> <p>Request through email - the letter will be emailed within 3 working days</p> <p>Request at our counter - hardcopy of the letter can be collected on the same day</p>
25.	<p style="text-align: center;"><b>FINANCIAL LETTER</b></p> <p><b>How to Apply</b></p> <ol style="list-style-type: none"> <li>1. Fill up the <a href="#">Student Financial Letter Application Form</a>.</li> <li>2. Please prepare supporting documents (Financial Letter is a controlled document. Hence, our department will no longer issue the letter without supporting documents that state clearly why you need it and the purpose of requesting it from us).</li> <li>3. Submit the form and supporting documents through email to us or through our counter.</li> </ol> <p><b>Processing Period</b></p> <p>The letter will be prepared within 3 working days. The letter will be emailed and/or collected at our counter once ready.</p>
26.	<p style="text-align: center;"><b>WHAT TO DO IF YOU HAVE FINANCIAL DIFFICULTY?</b></p> <p>Below are the multiple options for students to settle their debts:</p> <ol style="list-style-type: none"> <li>1. Seek financial assistance from family, close friend, employer or other organization.</li> <li>2. For Malaysians, they can use account 2 KWSP of the student or guardian or spouse, for <a href="#">e-pengeluaran pendidikan KWSP</a>.</li> <li>3. Use credit card facilities if available.</li> <li>4. Apply for a personal loan with your preferred bank.</li> <li>5. For Muslim students, please reach out to UTM Islamic Centre (Zakat &amp; Welfare Unit) for financial assistance.</li> <li>6. Students can reach out to their faculty/school for Endowment financial assistance (local student only).</li> <li>7. Student supervisor or academic advisor or any UTM staff who are willing to guarantee student debt can do so by filling out our debt guarantee form.</li> <li>8. Students can apply for a deferment of study to settle their debt and plan their finances so that debt issues do not recur</li> </ol>

*Disclaimer: In the event of any conflict of meaning or understanding in terms of the use for this site, then any expression or statement in Malay language of UTM Rules (Student Financial) shall prevail or be used.*

#### References:

Bursary UTM- <https://sites.google.com/utm.my/bursar-student-financial/faqs?authuser=0>