NATIONAL HIGHER EDUCATION FUND (NHEF) OR PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL (PTPTN)

The NHEF was established by our Government to ensure that Malaysian students who are not financially well off could still obtain a good education in a Malaysian university.

Terms and Conditions
1. The NHEF loan is only available for the local option programmes conducted fully in Malaysia.
2. For Medicine and Dentistry, NHEF loan is available for both local and credit transfer programmes.
3. The NHEF management board charges an administration cost of 1% per year of the remaining loan sum.
4. Students will be required to obtain insurance coverage for the loan and the premium will be deducted from each semester’s loan by the NHEF.

How to make an Application
Application for the NHEF loan is made online. Students are eligible for maximum loan of (Estimates only):

<table>
<thead>
<tr>
<th>Bachelor of Dental Surgery</th>
<th>RM8,500 per semester</th>
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</thead>
<tbody>
<tr>
<td>Bachelor of Pharmacy (Hons)</td>
<td>RM8,500 per semester</td>
</tr>
<tr>
<td>Bachelor of Dietetics with Nutrition</td>
<td>RM8,500 per semester</td>
</tr>
<tr>
<td>Bachelor of Biomedicine</td>
<td>RM8,500 per semester</td>
</tr>
<tr>
<td>Bachelor of Medicine (Hons)</td>
<td>RM17,000 per semester</td>
</tr>
<tr>
<td>Bachelor of Science (Hons) Chinese Medicine</td>
<td>RM12,750 per semester</td>
</tr>
</tbody>
</table>

Students need to:
1. Open a CIMB personal savings account at any CIMB branch under the student’s name. Joint account is not accepted.
2. Open an SSPN account at any PTPTN branch or Maybank branch with a minimum of RM20.00.
3. Purchase a PIN number from any Bank Simpanan Nasional (BSN) branch for RM5.00. The PIN number is valid for 6 months.
4. Login to the PTPTN website at www.ptptn.gov.my and register as a first time user. After successful registration, the student will be able to access the online application form. Please note that the student must be fully registered with IMU before making the online application.
5. Deadlines for submission of the online application form is 30 January, 15 March, 30 August and 15 October every year.
6. Students are advised to apply for PTPTN only after the commencement of their programme (stated in their offer letter).

Eligibility to Apply
1. Must be a Malaysian citizen aged 45 and below.
2. Must not be sponsored presently by any government agencies such as MARA or JPA.
3. Students who have received NHEF loan through previous colleges/universities but have withdrawn or have not completed their course, are required to terminate the contract and make full repayment at the NHEF before new application can be made.
4. Students who possess an existing university degree and have received the NHEF loan prior to admission into IMU are not eligible to apply. NHEF does not sponsor students for the same level of studies twice.
5. Current IMU students who wish to apply for the loan must have at least one academic year remaining at IMU. Therefore application must be made at least in the following semesters:
   - MBBS, Dentistry (IMU option) - Semester 8
   - Dentistry (PDS option) - Semester 3
   - Medicine (PMS option) - Semester 3
   - BPharm, Nursing, Dietetics with Nutrition, Chiropractic, Chinese Medicine - Semester 6
   - Psychology, Pharmaceutical Chemistry, Biomedical Science, Medical Biotechnology, Nutrition - Semester 4
   - Nursing Science - within the first year of study.
6. Students are required to have IELTS/MUET prior to applying for PTPTN.

It is compulsory for the following documents to be submitted to NHEF after the online approval of the loan:

i. Online Application Details (Maklumat Permohonan Pembiayaan) which can be found in student’s online application in PTPTN website.
ii. A copy of the offer letter from the IMU Admission Office.
iii. A copy of applicant’s identity card (both sides).
iv. A copy of both parents’ income tax B or BE or EA-form or pay slip or pension statement / card (if they are not civil servants).
   If one or both parents are not working, students are to obtain a declaration letter from relevant authorities or fill up the "Borang Pengesahan Pendapatan" form which can be obtained either from the NHEF website or from IMU.

Financial Assistance 2016

PENDIDIKAN TINGGI NASIONAL (PTPTN)

2. Open an SSPN account at any PTPTN branch or Maybank branch

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KUOK FOUNDATION

Conditions for Application
1. Only Malaysian citizens are eligible to apply.
2. Kuok Foundation study awards are for needy students only.
3. Applicants should possess good academic qualifications and should be active in school.

Eligibility
This financial aid is offered for all local degree programmes which are MQA certified.

Time of Application
July / August every year. Kuok Foundation will write to IMU and announce in the local news media to invite interested students to apply.

Procedure for Application
Applicants can obtain application forms from Student Services Department at IMU, online or at the Kuok Foundation office. All applications must be submitted before the closing date stipulated in the announcement. Late applications will not be considered. Only shortlisted candidates will be notified for the interview.

Type of Award
Interest free study loan or ½ loan ½ grant. No service bond.

Value of Award
The range of funding will be from RM10,000 to RM30,000 per year (subject to revision from time to time).

Repayment of Loan
By monthly installments commencing one (1) month after completion of course.

For more information, please refer to www.kuokfoundation.com

MARA LOAN
MARA loan is available to Bumiputra students who meet the eligibility criteria. For further details, please refer to the MARA website at www.mara.gov.my

YAYASAN KHAZANAH SCHOLARSHIP

General Terms & Conditions
1. Possess strong leadership skills and active participation in extra-curricular, social or voluntary activities.
2. Applicants must have a consistent and outstanding academic achievement.

Eligibility
1. Malaysian citizens are eligible to apply.
2. Applications are ONLY open for students pursuing Foundation in Science and MBBS (IMU) programme.
3. Obtained admission to pursue Foundation studies or currently in the first year of a Bachelor Degree programme in IMU.
4. Applicants must have a consistent and outstanding academic achievement record as follows:

PUBLIC SERVICE DEPARTMENT (PSD)
JABATAN PERKHIDMATAN AWAM (JPA)

JPA loan is available to all students who meet the eligibility criteria. For further details, please refer to the JPA website at www.jpa.gov.my.
i) Foundation studies
- Obtained a minimum of 8 A’s (combination of A+ and A) in the recent SPM examination
- Obtained cGPA of 3.50 and above if currently in the Foundation programme
- Not exceeding 18 years of age as at the enrolment date for the Foundation Studies

ii) Undergraduate programme
- Obtained a minimum of 3As for STPM/ GCE A-Levels, a minimum of cGPA 3.50 / 4.0 for equivalent pre university / foundation / matriculation
- Not exceeding 21 years of age as at the enrolment date for the Bachelor Degree programme

Application
Application is open in March & July every year

How to Apply
Application for the Yayasan Khazanah Scholarship is made online. For further information, please visit Yayasan Khazanah website at www.yayasankhazanah.com.my

*Only shortlisted candidates will be notified.

EMPLOYEE PROVIDENT FUND (EPF) KUMPULAN WANG SIMPANAN PEKERJA (KWSP)

Withdrawal Procedures
This scheme allows qualified EPF members to withdraw their savings from Account No: 2 to finance their children’s study. Withdrawals are allowed for local and overseas education. Maximum withdrawals will depend on the amount of funds the parents have in their Account No: 2, as well as how much the university’s fees are. Members can apply for this scheme every semester (twice withdrawal in one academic year), or every academic year (one time withdrawal in one academic year), or overall module fees.

If you have any enquiries or problems related to the withdrawal application, please contact the nearest EPF Office or the EPF Customer Service Department:-

The General Manager
KWSP Wilayah Persekutuan
Kumpulan Wang Simpanan Pekerja
13th Floor, Bangunan KWSF,
50350 Jalan Raja Laut,
Kuala Lumpur, Malaysia.
Tel: 03-2694 6566 / 2694 7566
Fax: 03-2694 8433

Customer Service: 03-8732 6000
Email: enquiry@epf.gov.my
www.kwsp.gov.my
(Search For: Member’s Children Education Withdrawals Scheme)

MYBRAIN15 (MyMaster & MyPhD)
MyBrain is available to all Malaysians who meet the eligibility criteria. Application is made online at MyBrain15 website. For further details, please refer to https://biasiswa.moe.gov.my/MyBrain15/.

*Applicable to postgraduate students only.

Skim Prihatin Pendidikan 1Malaysia (SPP1M)
SPP1M is a ‘top up’ based scheme for the funds or scholarships that are readily in the market that will benefit Malaysian students. This scheme is designed as an additional financial aid for students that are qualified to pursue their studies for Bachelors’ Degree or in high quality universities locally.

Eligibility
- Malaysian Student, age 18 years to 35 years old.
- Students in the second semester onwards with cGPA of 3.00 and above.
- Full time student.
- University and program / course as approved by YPPB.
- Tuition fees of the previous semester has been paid in full.

Programmes Approved
1. Bachelor of Science (Hons) Biomedical Science
2. Bachelor of Science (Hons) Medical Biotechnology
3. Bachelor of Dental Surgery
4. Bachelor of Pharmacy (Hons)
5. Bachelor of Science (Hons) Pharmaceutical Chemistry
6. Master of Science in Medical and Health Sciences
7. Bachelor of Medical Science
8. Bachelor of Science (Hons) Chiropractic
9. Bachelor of Science (Hons) Dietetics and Nutrition
10. Bachelor of Science (Hons) Psychology
11. PhD in Medical and Health Sciences

How to Apply
Application form can be obtained from:
- Maybank/Maybank Islamic Branch
- From Maybank2u website (www.maybank2u.com.my)

The completed form & documents MUST be submitted to any Maybank branches.
For further details, please refer to Maybank2u website or Maybank branches.

OCBC Earn & Learn Education Loan
For more information, refer to www.ocbc.com.my
Every effort has been made to ensure the accuracy of the information given in this brochure but it is subject to alteration without notice.
The University reserves the right to alter or delete any of the information included at any time and it shall not be bound by any errors or omissions and cannot accept liability in respect thereof. Please consult the Department of Student Services and Marketing for the most up-to-date information.

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The IMU has been certified with MS ISO 9001:2008 for the provision of tertiary education in medicine, pharmacy and health sciences.

PROGRAMMES AVAILABLE

PRE-UNIVERSITY
- Foundation in Science
  KPM/UP(7/218/01/186/2019)

UNDERGRADUATE
- Medicine
  KPM/UP(8/721/6/003/2019)
- Dentistry
  KPM/UP(7/244/6/003/01/2018)
- Pharmacy
  KPM/UP(7/236/6/050/01/2019)
- Pharmaceutical Chemistry
  KPM/UP(7/236/6/042/01/2018)
- Nursing
  KPM/UP(7/236/6/0125/04/2020)

POSTGRADUATE
- Public Health (MSc)
  KPM/UP(7/207/0077/01/2020)
- Analytical & Pharmaceutical Chemistry (MSc)
  KPM/UP(7/442/7/001/01/2017)
- Molecular Medicine (MSc)
  KPM/UP(7/421/7/0110/07/2017)
- Pharmacy Practice (Master)
  KPM/UP(7/227/7/00513/2019)
- Chinese Medicine
  KPM/UP(7/026/07/01/2016)
- Nursing Science (for registered nurses)
  KPM/UP(7/226/6/01012/2019)
- Dietetics with Nutrition
  KPM/UP(7/226/6/00213/2019)
- Nutrition
  KPM/UP(7/236/6/001/10/06/2017)
- Biomedical Science
  KPM/UP(7/236/6/00131/2017)
- Medical Biotechnology
  KPM/UP(7/236/6/00130/2017)
- Psychology
  KPM/UP(7/236/6/00130/1/2017)
- Chiropractic
  KPM/UP(7/236/6/001/2019)
- Environmental Health (MSc)
  KPM/UP(7/422/7/000513/2019)
- Medical and Health Sciences (MSc & PhD by research)
  KPM/UP(7/2218/6/01010/01/2020)
  KPM/UP(7/2207/6/049/06/2019)