



**IMU**

INTERNATIONAL MEDICAL UNIVERSITY  
MALAYSIA

# 2024

**SCHOLARSHIPS  
AND  
FINANCIAL  
ASSISTANCE**

# Scholarships

The International Medical University (IMU) offers 3 types of scholarships:

1. IMU-Merit Scholarship
2. IMU-Need Scholarship
3. Pantai-Gleneagles Scholarship

## 1. IMU-Merit Scholarship

This scholarship is awarded to students demonstrating outstanding academic excellence, extra-curricular participation and leadership qualities. IMU-Merit Scholarship is available to cover:

1. Full Tuition Fee (100%) for full duration of programme
2. Partial Tuition Fee (50%) for full duration of programme

Candidates who meet the scholarship eligibility requirements as stated below may proceed to apply via online application through our IMU website.

This scholarship is only applicable for Malaysian applying for LOCAL option.

Programmes	Intake	Application Opening Date	Application Closing Date
Medicine (MBBS)	Feb	18 Dec 2023	14 Jan 2024
Psychology			
Chinese Medicine	Sep	15 July 2024	18 Aug 2024
Dentistry	Feb	18 Dec 2023	14 Jan 2024
Chiropractic	Mar	18 Dec 2023	14 Jan 2024
Pharmacy			
Pharmaceutical Chemistry			
Biomedical Science			
Medical Biotechnology			
Dietetics with Nutrition			
Nutrition			
Nursing			
Digital Health			

### Minimum Pre-U Grades Required for IMU-Merit Scholarship Eligibility

Pre-U Qualification	A-Level Grades	CPU %	STPM cGPA	MOE Matrikulasi cGPA	IB Points	UEC Grades	Australia Matriculation ATAR	Approved FIS cGPA	IMU FIS cGPA
Medicine (MBBS)	AAA	95			40		98	4.00	
Dentistry			3.90	4.00		A1 A1 A1 A1 A1			4.00
Pharmacy									
Chiropractic			3.70	3.90		A1 A1 A1 A2 A2			3.90
Chinese Medicine	ABB	91	3.50	3.80	37	A2 A2 A2 A2 A2	95	3.80	3.50
Psychology									
Pharmaceutical Chemistry									
Biomedical Science									
Medical Biotechnology									
Dietetics with Nutrition									
Nutrition									
Nursing									
Digital health									

### Eligibility

1. Open to Malaysian students only.
2. Applicant must be applying for the First Degree programme.
3. Candidates who meet the scholarship eligibility requirements may proceed to apply via online application through our IMU website.

### How to Apply

Applicants are required to submit the following supporting documents to be assessed by Scholarship Committee Members

- Personal Statement
- SPM Certificate, or equivalent
- Foundation Certificate, or equivalent
- IMU conditional Letter of Offer, if applicant has received for an undergraduate programme at IMU
- Co-Curricular Certificate with cGPA
- IELTS/MUET Certificate or equivalent

### Scholarship Details

1. All scholarships will only cover the tuition fees and no allowance for living expenses, books and study-related equipment is provided.
2. The amount will be disbursed on a semester to semester basis.
3. Students are required to maintain the required minimum cGPA of 3.30 per semester in order to continue with the scholarship. Failing which, the scholarship may be discontinued with immediate effect.
4. Students who withdraw (academic and non-academic reasons) without completing the programme will be required to repay the amount that has been disbursed for the financial award given.
5. Repeat modules will not be covered and continuation of the financial award will be on a case by case basis.
6. IMU Scholarship Committee may vary the selection requirements as and when it deems necessary.

## 2. IMU-Need Scholarship

This scholarship is awarded to students who are facing financial difficulties and demonstrating good academic achievement despite the challenging situation. This scholarship covers 100% of tuition fees and is only applicable for the Malaysian applying for LOCAL option.

Programmes	Intake	Application Opening Date	Application Closing Date
Dentistry	Feb	18 Dec 2023	14 Jan 2024
Medicine (MBBS) Chiropractic Pharmacy Chinese Medicine Psychology Pharmaceutical Chemistry Biomedical Science Medical Biotechnology Dietetics with Nutrition Nutrition Nursing Digital Health	Sep	15 Jul 2024	18 Aug 2024

### Minimum Pre-U Grades Required for IMU-Need Scholarship Eligibility

Pre-U Qualification	A-Level Grades	CPU %	STPM cGPA	MOE Matrikulasi cGPA	IB Points	UEC Grades	Australian Matriculation ATAR	Approved FIS cGPA	IMU FIS cGPA
Medicine Dentistry	ABB	91	3.30	3.70	33	A2 A2 A2 B3 B3	91	3.70	3.70
Chiropractic Pharmacy	ABB	88	3.20	3.60	31	A2 A2 A2 B3 B3	88	3.60	3.60
Chinese Medicine Psychology Pharmaceutical Chemistry Biomedical Science Medical Biotechnology Dietetics with Nutrition Nutrition Nursing Digital Health	BBB	86	3.10	3.50	30	A2 B3 B3 B3 B3	86	3.50	3.50

### Eligibility

1. Open to Malaysian students only.
2. Applicant must be applying for first degree.
3. Applicant must meet the merit criteria mentioned above.
4. Applicant's household income must be in the B40 and M40 category only.
5. Applicant with involvement in the community (based on ECA records) will have an added advantage.

- Declaration of Unemployment by Commissioner of Oath for unemployed Parents / Guardian
- Copy of Parents' Death / Divorce Certificate
- Latest 3 months of house water bill
- Latest 3 months of house electricity bill

### How to Apply

1. Applicants are required to submit the following supporting documents to be assessed by Scholarship Committee Members
  - Personal Statement
  - SPM Certificate, or equivalent
  - Foundation Certificate, or equivalent
  - IMU Conditional Letter of Offer, if applicant has received an offer for an undergraduate programme at IMU
  - Co-Curricular Certificate with cGPA
  - IELTS/MUET Certificate or equivalent
  - Evidence of previous and current financial assistance (Scholarship / Loan) received
  - Latest 3 years of Parents' / Guardians' BE Form / B Form of Lembaga Hasil Dalam Negeri (LHDN)
  - Latest 3 months of personal Bank Statements of Parents /Guardian
  - Latest 3 months of company's Bank Statements of Parents / Guardian for self-employed Parents / Guardian
  - Full latest EPF Statement of Parents / Guardian
  - Latest 3 months of Parents' / Guardians' pay slips

### Scholarship Details

1. All scholarships will only cover the tuition fees and no allowance for living expenses, books and study-related equipment is provided.
2. The amount will be disbursed on a semester to semester basis.
3. Students are required to maintain the required minimum cGPA of 3.30 per semester in order to continue with the scholarship. Failing which, the scholarship may be discontinued with immediate effect.
4. Students who withdraw (academic and non-academic reasons) without completing the programme will be required to repay the amount that has been disbursed for the financial award given.
5. Repeat modules will not be covered and continuation of the financial award will be on a case by case basis.
6. IMU Scholarship Committee may vary the selection requirements as and when it deems necessary.

### 3. Pantai-Gleneagles Scholarship

This scholarship is a need-based scholarship designed to assist students from a family with dire financial difficulties. Candidates who meet the scholarship eligibility requirements as stated below will need to apply for admission first and secure a conditional offer letter.

Programme	Intake	Application Opening Date	Application Closing Date
Nursing	Sep	15 Jul 2024	18 Aug 2024

#### Minimum Pre-U Grades required for Pantai-Gleneagles Scholarship

Qualification	A-Level Grades	CPU %	STPM cGPA	MOE Matrikulasi cGPA	IB Points	UEC Grades	Australian Matriculation ATAR	Approved FIS cGPA	IMU FIS cGPA
Nursing	BBB	86	3.12	3.50	30	A2 B3 B3 B3 B3	86	3.50	3.50

#### Eligibility

- Open to Malaysian students only.
- Applicant must be applying for first degree.
- Applicant must meet the merit criteria mentioned above.
- Applicant’s household income must be in the B40 and M40 category only.
- Applicant with involvement in the community (based on ECA records) will have an added advantage.

#### How to Apply

- Applicants are required to submit the following supporting documents to be assessed by Scholarship Committee Members:
  - Personal Statement
  - SPM Certificate, or equivalent
  - Foundation Certificate, or equivalent
  - IMU Conditional Letter of Offer, if applicant has received an offer for an undergraduate programme at IMU
  - Co-Curriculum Certificate with cGPA
  - IELTS/MUET Certificate or equivalent
  - Evidence of previous and current financial assistance (Scholarship / Loan) received
  - Latest 3 years of Parents’ / Guardians’ BE Form / B Form of Lembaga Hasil Dalam Negeri (LHDN)
  - Latest 3 months of personal Bank Statements of Parents / Guardian
  - Latest 3 months of company’s Bank Statements of Parents / Guardian for self-employed Parents / Guardian
  - Full latest EPF Statement of of Parents / Guardian
  - Latest 3 months of Parents’ / Guardians’ pay slips
  - Declaration of Unemployment by Commissioner of Oath for unemployed Parents / Guardian
  - Copy of Parents’ Death / Divorce Certificate
  - Latest 3 months of house water bill

#### Scholarship Details

- Scholarships will be awarded, with bonding, subject to the programme.
- All scholarships will only cover the tuition fees and no allowance for living expenses, books and study-related equipment is provided.
- The amount will be disbursed on a semester to semester basis.
- Students are required to maintain the required minimum cGPA of 3.30 per semester in order to continue with the scholarship. Failing which, the scholarship may be discontinued with immediate effect.
- Students who withdraw (academic and non-academic reasons) without completing the programme will be required to repay the amount that has been disbursed for the financial award given.
- Repeat modules will not be covered and continuation of the financial award will be on a case by case basis.
- IMU Scholarship Committee may vary the selection requirements as and when it deems necessary.



For more information and application for scholarships

# Financial Assistance

## National Higher Education Fund (NHEF) or Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN)

### General Information

1. The PTPTN loan is ONLY available for the local option programmes conducted fully in Malaysia.
2. For the credit transfer programmes (Medicine & Dentistry), PTPTN will ONLY cover the duration the student is in Malaysia.
3. The PTPTN 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 PTPTN.

### Eligibility to Apply

1. Malaysian (45 and below).
2. Must not be sponsored presently by any sponsor body.
3. PTPTN does not sponsor students for the same level of studies twice.
4. Existing students must have 1 remaining year in IMU. Therefore, application must be made at least in the following semesters:
  - Medicine, Dentistry (IMU Option) - Semester 8.
  - Medicine, Dentistry (Partner School Option) - Semester 3.
  - Pharmacy, Nursing, Dietetics with Nutrition, Chiropractic, Chinese Medicine - Semester 6.
  - Psychology, Pharmaceutical Chemistry, Biomedical Science, Medical Biotechnology, Nutrition, Digital Health - Semester 4.

5. Students who have received PTPTN loan through previous colleges/universities but have withdrawn/not completed their courses, are required to terminate the contract and make full repayment at PTPTN office before new application can be made.

### To apply online, student needs to:

1. CIMB Account
  - Personal Saving Account (only under student's name).
  - Opened at any CIMB branch or online via CIMB website.
2. Download myPTPTN Application
  - Student proceed to apply for loan online via myPTPTN application.
3. SSPN Account
  - Opened at PTPTN / MAYBANK or online via myPTPTN application.
  - Minimum deposit of RM20.00.
4. PIN Number
  - Can be purchased for RM5.00 online via myPTPTN application.

### Online Application Deadline

Programme	Online Application Duration							Who Can Apply?
	Jan	Feb	Mar	Apr	May	Aug	Sep	
Biomedical Science	*	*				*	*	New & Existing Student
Chinese Medicine	*	*				*	*	
Dentistry	*	*				*	*	
Dietetics with Nutrition	*	*				*	*	
Digital Health	*	*				*	*	
Medical Biotechnology	*	*				*	*	
Medicine	*	*				*	*	
Nursing	*	*				*	*	
Nutrition	*	*				*	*	
Pharmacy	*	*				*	*	
Psychology	*	*				*	*	
Medical Science	*	*				*	*	
Chiropractic		*	*			*	*	
Pharmaceutical Chemistry				*	*	*	*	

### Loan Eligibility

Loan Amount	Eligibility
Maximum Amount	Student and/or parents/guardians are listed as recipient of Bantuan Prihatin Rakyat (BPR).
75% from Maximum Amount	Household income less than RM8,000 and student and/or parents/guardians are not listed as recipient of Bantuan Prihatin Rakyat (BPR).
50% from Maximum Amount	Household income more than RM8,000 and student and/or parents/guardians are not listed as recipient of Bantuan Prihatin Rakyat (BPR).



## Maximum PTPTN Loan Amount (Estimation)

Programme	Amount Per Year	Total Amount
Medicine	RM50,000 per year	<ul style="list-style-type: none"><li>• RM250,000 for 5 years (IMU Option)</li><li>• RM125,000 for 2½ years (Partner Medical School Option)</li><li>• 50% from Maximum Amount per year is rounded off to RM30,000, according to PTPTN</li></ul>
Dentistry	RM17,000 per year	<ul style="list-style-type: none"><li>• RM85,000 for 5 years (IMU Option)</li><li>• RM42,500 for 2½ years (Partner Dental School Option)</li></ul>
<ul style="list-style-type: none"><li>• Pharmacy</li><li>• Nursing</li></ul>	RM17,000 per year	<ul style="list-style-type: none"><li>• RM68,000 for 4 years</li></ul>
Dietetics with Nutrition	RM17,000 per year	<ul style="list-style-type: none"><li>• RM68,000 for 4 years</li></ul>
Chiropractic	RM17,000 per year	<ul style="list-style-type: none"><li>• RM85,000 for 5 years</li></ul>
Chinese Medicine	RM12,750 per year	<ul style="list-style-type: none"><li>• RM63,750 for 5 years</li></ul>
Digital Health	RM14,030 per year	<ul style="list-style-type: none"><li>• RM42,090 for 3 years</li></ul>
Psychology	RM14,026 per year	<ul style="list-style-type: none"><li>• RM42,078 for 3 years</li></ul>
<ul style="list-style-type: none"><li>• Pharmaceutical Chemistry</li><li>• Medical Biotechnology</li><li>• Biomedical Science</li><li>• Nutrition</li><li>• Medical Science</li></ul>	RM17,000 per year	<ul style="list-style-type: none"><li>• RM51,000 for 3 years</li></ul>

## PTPTN Subsequent Loan Disbursement Schedule

1. Loan will be disbursed following the below schedule every semester according to the student's result and transcript release date.
  - Student needs to pass minimum cGPA of 2.00 and Grade C (for MBBS programme).
  - Schedule of payment as determined by PTPTN is as below:

First half of the year	All programmes except Chiropractic and Pharmaceutical Chemistry	25 Feb or 8 Mar
	Chiropractic	25 Mar or 8 Apr
	Pharmaceutical Chemistry	25 May or 8 Jun
Second half of the year	All programmes	25 Sep or 8 Oct

2. Please take note that PTPTN does not release payment of loan according to IMU fee payment deadline. Students are responsible to pay tuition fees of every semester to IMU by deadline stated in the invoice.

## Public Service Department (PSD) Jabatan Perkhidmatan Awam (JPA)

- Program Khas Lulusan Sijil Pelajaran Malaysia Dalam Negara
- This is a convertible loan programme for SPM high-achiever students to continue studies in local university
- Terms and conditions apply

## Majlis Amanah Rakyat (MARA)

### Eligibility

- Applicable for Malay and Bumiputera students only.
- Applicant and parents are not blacklisted by MARA.
- Applicant does not receive financial support / sponsorship from any agency for the same level of study.

### How to Apply

- Submit an online application via MARA website.

## Yayasan Negeri

### Eligibility

- Financial assistance is provided for each state based on applicant's birth state.
- Requirement is subjected to respective state.
- Financial assistance mentioned can be in the form of scholarship, loan, one-off financial assistance and others depending on respective state.

### How to Apply

- Kindly refer to each state foundation (Yayasan) for application information.

## Yayasan Tunku Abdul Rahman (YTAR) Scholarship

### Eligibility

- Provides monthly allowance and annual allowance only.
- Provides leadership development programme. Scholars will attend camps and workshops to hone their leadership skills, critical thinking, and interpersonal skills.
- Applicable for Malaysian citizen only.
- Has completed their Pre-University studies and has at least two years of their undergraduate studies remaining.

### Time of Application

- Application will be open in **February**.

## Hong Leong Foundation

### Eligibility

- It is open to Malaysian citizens aged between 17 - 25 years who have sat for the SPM/STPM examination.
- Applicable for those who pursue undergraduate studies (1st degree) in any course in a degree programme in Malaysia.
- Those who are currently in a degree programme (Year 1, 2 or 3) are eligible to apply.
- Not applicable for Pre-U courses.
- Academic requirements:
  - SPM : Minimum 8As.
  - STPM / Matriculation / A-Level / Foundation / Diploma / Degree: Minimum cGPA of 3.50 (Please convert the scoring to CGPA when applying if your scoring is not currently in this format).
- Scholarship is only for full-time courses conducted in Malaysia only.

### Time of Application

- Application will be open from **1 April to 31 May**.

### How to Apply

- Submit an online application via YTAR website.

## Malaysian Community & Education Foundation (MCEF)

### Eligibility

- Provides education loan up to RM 80,000 to student with 0% interest.
- Eligible for Malaysian students with financial difficulties.
- Applicants must be pursuing local degree programme with good academic qualifications.

### Time of Application

- Application applicable throughout the year.

### How to Apply

- Applicant to email sls@mcef.com.my

### Contact Details

- MCEF, 150, Jalan Thamby Abdullah, Brickfields, 58200 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur
- Ms Suganthi - +60 12-254 7261 / (03) 2273 5179.

## Employee Provident Fund (EPF) Kumpulan Wang Simpanan Pekerja (KWSP)

### Eligibility

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

1. Applicable for Undergraduate and Postgraduate programmes
2. Not applicable for Foundation programmes

### How to Apply

1. Collect KWSP withdrawal form from the IMU cashier on ground floor.
2. Submit the completed form to IMU cashier for processing (3 working days required).
3. Submit all supporting documents to KWSP for approval.

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

KWSP Wilayah Persekutuan  
Kumpulan Wang Simpanan Pekerja  
13th Floor, Bangunan KWSP,  
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](mailto:enquiry@epf.gov.my)

[www.kwsp.gov.my](http://www.kwsp.gov.my)

(Search For: Member's Children Education Withdrawals Scheme)

## Kuok Foundation

### Eligibility

1. Eligible for Malaysian students only with financial difficulties.
2. Applicants must be pursuing local degree programme with good academic qualifications. Applicants with good ECA record will have an advantage.

### Time of Application

Application is usually available in July. Kuok Foundation will announce in the local news and their website for the application opening.

### How to Apply

Apply and submit online at [apply.kuokfoundation.org](http://apply.kuokfoundation.org). After applicants have submitted their application forms online, applicants must also courier / send by Pos Laju or by hand the printed copy of the application forms together with supporting documents to the Foundation's 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 interview.

### Type of Award

Interest free study loan or ½ loan ½ grant. No service bond.

### Repayment of Loan

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

## Koperasi Jayadiri Malaysia Berhad (KOJADI)

### Eligibility

- Applicant needs to be member of KOJADI.
- Payment is required for membership registration process.
- No restriction for PTPTN applicant.

## Maybank Education Loan / Financing-I

### Eligibility

Student

- Malaysian aged 18 to 25 years old (non-working student) / Malaysian aged 18 to 35 years old (working student)

Joint Borrower

- Maximum of 3 joint borrower(s)
- Age is between 21 to 65 years old and not exceeding 70 at the end of financing tenure
- Relationship of joint applicant(s) with main applicant (student) must be immediate family member (including in-law and step parents / child relationship)
- No adverse record on OCIS and CCRIS
- Minimum monthly household income of RM5,000 (inclusive of proxy income)

### Education Loan Type

- Collateral – up to full tuition fees OR Marging of Financing of the security below; whichever is lower:
  - Property; or
  - Fixed Deposit / Islamic Fixed Deposit / General Investment Account-I Amanah Saham Bumiputera (ASB) Unit
- Non-collateral – up to RM150,000 loan amount

### Contact Details

MAYBANK PJ MAIN BRANCH

50-52, Jalan Sultan 52/4, 46200 Petaling Jaya, Selangor

Note: Application for Maybank Education Loan for IMU students must only be made with Maybank PJ Main Branch as above address.

## AFFIN Education Financing-i

### Eligibility

Student

- Malaysian aged between 18-45 years old

Joint Applicant

- Malaysian aged 21 years and above
- Minimum of two joint/co-applicants allowed

### Education Loan Type

- Up to RM 400,000
- Maximum financing amount of RM600,000 is eligible for medical student only
- Collateral may be required either fully or partially secured against Term Deposit-i or unencumbered property



### Contact Details

Affin Bank Sri Petaling,  
Ms Haylee Lai- 016 265 0456


Affin Bank Headquarters,  
Ms Ainaa Afiqah- 013- 639 5576



For more information and  
application for financial assistance

## Contact us

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 [www.imu.edu.my](http://www.imu.edu.my)

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 IMUMalaysia



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The IMU has been certified with ISO21001:2018 and ISO 45001:2018 for the provision of Pre-University, Undergraduate and Postgraduate Programmes for the Medical and Healthcare Professions.

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Please visit [www.imu.edu.my](http://www.imu.edu.my) for the most up-to-date information.

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