MARA LOANS RULES AND REGULATIONS

- Bumiputera, Malaysia citizen
- Programme duration must be more than 1 year (Degree Level 3 student are not eligible to apply)
- Registered and started the intake
- Loan is not provided for Foundation Programme
- Loan is only available for FULL TIME Diploma & Degree programmes that are approved by MARA
- Loan is available for FULL TIME & PART TIME Master & Phd programmes that are approved by MARA
- Family income must not exceed RM10,000 per month or RM120,000 per year.

GUIDELINE HOW TO APPLY MARA LOAN ONLINE APPLICATION

1) Student required to have active bank account (under student name) in CIMB, Bank Rakyat, Bank Islam, RHB Islamic or BSN.
2) Student required to have active personal email address
3) Student may proceed to apply for online application at http://eduloan.mara.gov.my/
4) Once online submission is done, student required to submit hard copy documents as follow:-

STUDENT'S PARTICULAR
- Passport sized photo – 1 piece
- Student's IC copy
- Copy of student's birth certificate
- Offer Letter from University (will be prepared by APU person in charge)
- Copy of SPM/STPM/Foundation/Matriculation/Diploma/
- Degree certificate and transcript
- Letter of "Penangguhan Bayaran Balik" if student under MARA loan before
- Copy of Co-Curicular activities during secondary school or University (if any)
- Copy of Bank Account
- Students essay on personal details and study and career planning

PARENT'S PARTICULAR
- Copy of parent's IC (both)
- Copy of parent's birth certificate (both)
- Copy of death certificate (if any)
- Copy of parents salary slip/Income tax form/Pension card/ confirmation letter of income.

5) Once online application has been approved by MARA, student will received set of MARA agreement containing of loan offer letter, few forms, loan agreement, etc.

6) Student have to complete the forms required and fill up the agreement accordingly and submit to APU person in charge before the due date (normally after two weeks receiving the email)

7) All hard copy documents must be certified true copy by any government grade A and above or commissioner of oath)

CASE OF REJECTION

- Parents income more than RM10,000 per month or RM120,000 per year
- Student or parents is blacklisted by MARA due to debts of any loans with MARA (study or personal)

ACADEMIC REQUIREMENT

1) **DIPLOMA PROGRAMME**
   - Minimum 5 credits in SPM including
     - Bahasa Melayu
     - Mathematics/Add Maths
     - Science/Physic/Chemistry/Biology/Technical Subject (for Engineering and Information & Communications Technology programme only)
     - 2 other subjects
     - Pass English & History

2) **DEGREE PROGRAMME**

   a) STPM
      - 2 subjects with CGPA 2.00 and above including Pengajian Am
      - Credit in BM-SPM
   b) A Level
      - 2 principle passes
      - Credit in BM-SPM

   c) FOUNDATION (from APU or other institution)
      - Pass in related Foundation Programme (min CGPA 2.50)
      - Credit in BM-SPM

   d) DIPLOMA (from APU or other institution)
      - Pass in related Diploma Programme with min CGPA 2.50
      - Credit in BM-SPM

3) **MASTER PROGRAMME**

   a) Bachelor Degree (from APU or other institution)
      - Pass in related Bachelor Degree Programme with min CGPA 2.50
      - Credit in BM-SPM

4) **PHD PROGRAMME**

   a) Master's Degree (from APU or other institution)
      - Pass in related Master's Degree Programme with min CGPA 2.50
      - Credit in BM-SPM

<u>**COURSE AND INSTITUTION DETAILS**</u>

UNIVERSITY NAME : ASIA PACIFIC UNIVERSITY OF TECHNOLOGY AND INNOVATION

LEVEL : DIPLOMA

No	Course Name
1	Diploma in Information & Communications Technology
2	Diploma in Business with Information Technology
3	Diploma in Accounting

UNIVERSITY NAME : ASIA PACIFIC UNIVERSITY OF TECHNOLOGY AND INNOVATION

LEVEL : BACHELOR DEGREE

No	Course Name
1	BSc (Hons) in Information Technology (Information System Security, Intelligent System, Network Computing, Forensic Computing, Mobile Computing, Business Information System)
2	BSc (Hons) in Enterprise Computing
3	BSc (Hons) in Software Engineering
4	BSc (Hons) in Internet Technology
5	BSc (Hons) in Multimedia Technology
6	BSc (Hons) in Web Media Technology
7	BSc (Hons) in E-Commerce Technology
8	BSc (Hons) in Technopreneurship
9	BSc (Hons) in Computer Games Development
10	BA (Hons) in Accounting & Finance (Forensic Accounting, Taxation, Forex and Investment)
11	Bachelor in Islamic Banking & Finance (Hons)
12	BA (Hons) in International Business Management
13	BA (Hons) in Tourism Management
14	B.Eng (Hons) in Electrical & Electronic Engineering
15	B.Eng (Hons) in Telecommunication Engineering
16	B.Eng (Hons) in Mechatronic Engineering

UNIVERSITY NAME : ASIA PACIFIC INSTITUTE OF INFORMATION TECHNOLOGY

LEVEL: DIPLOMA

No	Course Name
1	Diploma in Electrical & Electronic Engineering

UNIVERSITY NAME : ASIA PACIFIC UNIVERSITY OF TECHNOLOGY AND INNOVATION

LEVEL : POSTGRADUATE MASTER

No	Course Name
1	MSc in Computing
2	MSc in Mobile Computer Systems
3	MSc in Computer Science

UNIVERSITY NAME : ASIA PACIFIC INSTITUTE OF INFORMATION TECHNOLOGY

LEVEL: PHD

No	Course Name
1	PHD in Computing
2	PHD in Business

<u>**IMPORTANT**</u>

MARA will only disburse the payment for student who obtained minimum GPA 2.50 and above for every semester

For more information please contact us:

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