

PTPTN Collects RM197 Mln In Repayment Via APH Service

By BERNAMA 07 JULY 2026 05:51 PM



KUALA LUMPUR – A total of RM197 million in loan repayments for the National Higher Education Fund Corporation (PTPTN) was successfully collected through the services of debt negotiation agencies (APH) for the period July 2025 to May this year.

Higher Education Minister Datuk Seri Dr Zambry Abdul Kadir said the collection showed an increase of 6.4 per cent compared to the collection for the same period last year, thus reflecting the effectiveness of APH's approach in encouraging borrowers to repay their loan repayments.

He said as of May, a total of 103,418 borrower accounts involving arrears of more than RM3 billion had been handed over to APH. He said only borrowers who have arrears of more than 120 months or 10 years and have had a judgment recorded will be handed over to APH, namely after collection efforts on the part of TPTN have been unsuccessful. "The appointment of APH is not intended to punish or pressure borrowers, but rather is one of the collection mechanisms used in a targeted manner against accounts that have very long arrears and have gone through the legal process," he said at the Special Chamber session at the Dewan Rakyat today. Zambry was responding to a question from Lim Lip Eng (PH-Kepong) who requested PT to state guidelines, controls and monitoring of debt negotiation agencies as well as special mechanisms for TPTN borrowers who want to repay loans according to their actual ability. Further commenting, Zambry said that borrowers facing financial difficulties can still submit an appeal and discuss with TPTN legal officers to obtain an appropriate solution based on their current ability. He said PTPT would always assess each legal matter fairly and prudently by taking into account the level of income, financial commitment and the socio-economic situation of the borrower. According to him, such an approach aims to ensure that borrowers who really need help are not left out of the loan repayment system.

