



STUDENT FINANCIAL HANDBOOK

*Student Accounts Department
Universiti Tun Abdul Razak
Kuala Lumpur
Revised on 15th April 2021*

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A FINANCIAL AID

1. INTRODUCTION

Financing studies is a very important aspect of every student's plan. Some students need financial assistance to complete their courses at the university. As such, Universiti Tun Abdul Razak (UNIRAZAK) has set up a special unit to assist students in their application for financial assistance especially from the National Higher Education Fund Organisation (PTPTN), Majlis Amanah Rakyat (MARA) and other organisations or foundations, which provide scholarships and study-loans.

Though UNIRAZAK is a private institution and profit oriented entity, it also gives out scholarships from a special fund. Other financial aids are for cases of emergency or death. The UNIRAZAK also gives out special short-term loans or grants on a case-to-case basis and on humanitarian grounds with consideration purely on merit.

2. EMPLOYEES PROVIDENT FUND (EPF)

Contributors to the Employees Provident Fund are eligible to apply from the agency to withdraw from Account-2 of their provident fund to finance either their own studies or that of their children. For the purpose, the University shall facilitate the students in their applications for EPF withdrawals. EPF shall pay the approved withdrawal amount directly to the University. Please note that according to directives received from EPF, the University shall not, under any circumstances, pay any amount of the payment so received to the student.

EPF withdrawals form shall request from Academic Administration Department (ACAD) or downloaded from website.

<http://www.kwsp.gov.my>

3. ALUMNI DISCOUNT SCHEME (ADS)

ADS will be extended to all UNIRAZAK, UNITAR and SIDMA alumni. 10% discount of tuition fees (student cannot apply more than 1 promotional campaign) will be given to all registered students and will be calculated on semester basis based on the actual cost fees registered per semester. UNIRAZAK reserves the right to make amendments to the ADS as where and when it deems fit without prior notice.

4. OTHERS

A part from the various loans available, there are several State agencies that offer direct sponsorship to students from the respective states. Some of these include the various State Education Foundations (*Yayasan Pendidikan Negeri-negeri*) that students may wish to apply. Please refer to the respective agencies for further details and regularly check for any announcement in the newspapers or magazines

5. PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL (PTPTN)

The PTPTN Education Loan Scheme was set up with the aim of providing education loans to students pursuing their studies in local institutions of higher learning (IPT). UNIRAZAK has been included in the list and the facility is meant for students (*undergraduate only*) studying at the UNIRAZAK. This loan will enable students to fully or partially pay their fees and their subsistence for the duration of their study in the UNIRAZAK. Thus, this scheme provides greater opportunities to students to continue their tertiary education.

6. MAJLIS AMANAH RAKYAT (MARA)

The MARA Loan Scheme was set up with the aim of providing education loans to students pursuing their studies in local institutions of higher learning (IPTS). UNIRAZAK has been included in the list and the facility is meant for students studying at the UNIRAZAK. This loan will enable students to fully or partially pay their fees and their subsistence for the duration of their study in the UNIRAZAK. Thus, this scheme provides greater opportunities to students to continue their tertiary education.

(If applicable)

7. TABLE OF FUNDING TYPE

Programmes	EPF	ADS	OTHERS	PTPTN	MARA
Bachelor in Taxation (Honours)	Y	Y	Y	Y	Y
Bachelor of Accounting (Honours) - Accredited by (CPA Australia)	Y	Y	Y	Y	Y
Bachelor of Arts (Government and Public Policy) (Honours)	Y	Y	Y	Y	Y
Bachelor of Arts (Leadership) (Honours)	Y	Y	Y	Y	Y
Bachelor of Business Administration (Honours)	Y	Y	Y	Y	Y
Bachelor of Business Administration (Insurance) (Honours)	Y	Y	Y	Y	Y
Bachelor of Business Administration (Islamic Banking and Finance) (Honours)	Y	Y	Y	Y	Y
Bachelor of Business Administration (Islamic Financial Planning) (Honours)	Y	Y	Y	Y	Y
Bachelor of Business Management (Entrepreneurship) (Honours)	Y	Y	Y	Y	Y
Bachelor of Commerce (Honours)	Y	Y	Y	Y	Y
Bachelor of Economics (Honours)	Y	Y	Y	Y	Y
Bachelor of Education (Early Childhood Education) (Honours)	Y	Y	Y	Y	
Bachelor of Education (Honours)	Y	Y	Y	Y	
Bachelor of English (Honours)	Y	Y	Y	Y	
Bachelor of Management (Honours)	Y	Y	Y	Y	Y
Diploma in Accounting	Y		Y	Y	
Diploma in Early Childhood Education	Y		Y	Y	
Diploma in Management	Y		Y	Y	
Diploma in Sports Management	Y		Y	Y	
Doctor of Philosophy	Y		Y		Y
Doctor of Philosophy in Education	Y		Y		
Foundation for Humanities and Social Sciences			Y	Y	
Master of Education	Y	Y	Y		
Master in Management	Y	Y	Y		Y
Master in Strategic Human Resource Management	Y	Y	Y		
Master in Early Childhood Education	Y	Y	Y		
Master of Education (Teaching of English as a Second Language)	Y	Y	Y		
Master of Business Administration (Leadership)	Y	Y	Y		
Master of Business Administration (Retail and Hypermarket)	Y	Y	Y		
Master of Business Administration (Service Management)	Y	Y	Y		
Master of Philosophy (MPhil)	Y	Y	Y		
Master of Public Policy	Y	Y	Y		

Remarks: Applicable to all local student (Full-Time)

B FEES AND PAYMENT SCHEMES

1. PROGRAMME FEE

Please refer to the Table of Fees and Terms of Payment in the following pages for the following category of students:

1.1 LOCAL STUDENTS

- Students who are Malaysian Citizens or who have gained Permanent Residence status in Malaysia – Please refer to **Programme Fees Structure for Local Students**.

1.2 INTERNATIONAL STUDENTS

- Students who are citizens of any country other than Malaysia and who have not gained Permanent Residence status in Malaysia – Please refer to **Programme Fees Structure for International Students**.

Students shall be charged for programme fees (by semester) registered with the Academic Administration Department (ACAD).

For students who follow programmes by coursework, all repeat courses shall be charged a repeat course fee at the rate stated in the **Payment Terms**. This fee shall be chargeable in addition to the Total Course Fee stated above.

Students shall be charged for programme fee based on first attendance of the semester.

2. PAYMENT TERMS

Students shall be required to make payment of fees by the deadlines stated below:

2.1 LOCAL STUDENTS

Type of Fee	Amount	Due Date For Payment
Processing & Registration Fee	RM550 <i>(***subject to promotion offered by intake)</i>	On Registration Day
Semester Administration Fee	RM250	By the 30th day of the Semester
Programme Fee	Total Programme Fee for the Semester	By the 30th day of the Semester

2.2 INTERNATIONAL STUDENTS

Type of Fee	Amount	Due Date For Payment
Processing & Registration Fee	RM3,000(<i>***subject to promotion offered by intake</i>)	On Registration Day
International Students Service Fee	RM2,600	On Registration Day
Semester Administration Fee	RM250	On Registration Day
Security Bond	Ranging from RM200 to RM2,000 based in the countries	On Registration Day
Programme Fee	Total Programme Fee for the Semester	On Registration Day

Students who have secured sponsorship from any agency are required to submit a **Letter of Undertaking** from the said agency that guarantees payment to UNIRAZAK. If students have applied but yet to secure the sponsorship officially, students will still be required to pay all the outstanding fees.

C OTHERS CHARGES

OTHERS CHARGES	DUE DATE FOR PAYMENT	DESCRIPTION	TERM AND CONDITION	AMOUNT (RM)
1. PROCESSING & REGISTRATION FEE	On registration day	Application admission fee / One time fee	<ol style="list-style-type: none"> 1. Student who are readmitted into UNIRAZAK, shall be exempted from this fee. 2. Not refundable 	<ul style="list-style-type: none"> • RM550 or RM5,600
2. SEMESTER ADMINISTRATION FEE	Every semester registered	Admin semester fee	-	<ul style="list-style-type: none"> • RM250
3. INSURANCE FEE	Every year registered	Yearly insurance fee	-	<ul style="list-style-type: none"> • RM100 per year
4. SPECIAL SUPPLEMENTARY EXAMINATION	-	To request by student if she/he obtained a grade of 'C-' or 'D+'.	Subject to approval from the Dean	<ul style="list-style-type: none"> • RM250 per course
5. SPECIAL EXAMINATION FEE	-	Student who are absent from final examinations due to medical reasons and therefore allowed to sit Special Examination	<ol style="list-style-type: none"> 1. Subject to approval from the Dean 2. Student are required to submit medical certificate report from any clinic or hospital as proof 	<ul style="list-style-type: none"> • RM250 per course
6. APPEAL AGAINST GRADE	-	Appeal to request rechecking final exam answer script	Subject to approval from the Dean	<ul style="list-style-type: none"> • RM250 per course
7. CREDIT TRANSFER	Early semester commencement	Student who obtained a formal approval from previous School for credit transfer for any of the listed courses.	Subject to approval from the Dean	<ul style="list-style-type: none"> • Local : RM150 per credit hour • International : RM250 per credit hour

8. EXEMPTION COURSES	Early semester commencement	Student who obtained a formal approval from previous School on exemption for any of the listed courses.	<ol style="list-style-type: none"> 1. Subject to approval from the Dean 2. No charges if there is a replacement of credit for the exempted courses 	<ul style="list-style-type: none"> • Local : RM150 per credit hour • International : RM250 per credit hour
9. PRACTICAL TRAINING OR INDUSTRIAL TRAINING	-	A notation of in-progress (IP) shall be given to students who did not complete their practical training or industrial training only. However, students who wish to extend the semester for practical training or industrial training will be charged as same rate of course fee as registered.	Subject to approval from the Dean	<ul style="list-style-type: none"> • Refer Statement of Account (same rate of course fee)
10. CONVOCATION & GRADUATION FEES	Once endorsed by Senate	Student will be charge a fee of graduation and convocation once their result completely endorsed by Senate Members.	<ol style="list-style-type: none"> 1. Students must have paid all fees due to UNIRAZAK 2. Students are not allowed to get their original scroll & transcript if they still have outstanding fees in UNIRAZAK. 	<ul style="list-style-type: none"> • RM900 for all level of study
11. ACADEMIC TRANSCRIPT	Upon application thru ACAD	Student shall be charged fee for any request a copy of partial or full transcript	<ol style="list-style-type: none"> 1. Student who request full transcript must have paid all fees to UNIRAZAK and they are required to furnish with police report as proof of any lost of original scroll and full transcript 2. Student are entitled for one (1) free copy of complete official Academic Transcript upon satisfying graduation requirements 	<ul style="list-style-type: none"> • Partial Transcript : RM10 • Full Transcript : RM50
12. REQUEST ON ISSUING LETTERS	-	Student shall be charged for each copy of letter to be issued by UNIRAZAK to any organisation	-	<ul style="list-style-type: none"> • RM5

13. CHANGE PROGRAMME	Within period of add/drop courses	Student who requested for change of programme shall be charged of change programme and new matric card fees	<ol style="list-style-type: none"> 1. Student are advisable to request before or within 14 days from the date of commencement of semester. 2. Subject to approval from the Dean 	<ul style="list-style-type: none"> • RM250 <ul style="list-style-type: none"> ➤ change programme : RM200 ➤ matric card : RM50
14. SECURITY BOND	On registration day	<ol style="list-style-type: none"> 1. Singapore 2. Thailand 3. Indonesia 4. Bangladesh, Philippines, India, Myanmar, Nepal, Pakistan, Sri Lanka 5. Japan, South Korea, Macau SAR, Hong Kong SAR 6. Saudi Arabia, Africa, Australia, British, Brunei, China, Europe, Iran, Iraq, Portugal, Taiwan, Tunisia and Vietnam 7. Canada, USA, Columbia, Angola, Burkina Faso, Burundi, Cameroon, Central African Republic, Republic Congo, Republic Democratic Congo, Cote D'Ivoire, Djibouti, Equatorial Guinea, Eritrea, Ethiopia, Guinea-Bissau, Ghana, Liberia, Mali Mozambique, Niger, Nigeria, Rwanda, Western Sahara 8. Fee for other countries 	All international students are charged a fee of refundable Security Bond	<ol style="list-style-type: none"> 1. RM200 2. RM300 3. RM500 4. RM750 5. RM1,000 6. RM1,500 7. RM2,000 8. RM1,500

D PENALTY CHARGES

PENALTY CHARGES	DUE DATE FOR PAYMENT	DESCRIPTION	TERM AND CONDITION	AMOUNT (RM)
1. ADD OR DROP OF COURSES	1. Within two weeks from the date of commencement semester 2. Within week 3 until 7 from the date of commencement of semester 3. Week 8 and onwards from the date of commencement of semester	1. No charge during add drop week 2. 50% of program fee current semester 3. 100% of program fee current semester	1. Application will be process by faculty. 2. Students are advisable to request within add/ drop period in order to avoid additional charge of billing	- <ul style="list-style-type: none"> • 50% of program fee • 100% of program fee
2. CHEQUE RETURNED PENALTY CHARGES	If any cheque issued dishonoured by bank	Student shall be charged a penalty fee for every cheque that is dishonoured by the bank for whatsoever reason regardless of the amount of the cheque	To make sure the payee name is valid (UNIVERSITI TUN ABDUL RAZAK SDN. BHD.)	<ul style="list-style-type: none"> • RM100
3. DISPLINARY PENALTY	To be settle before new semester commencement	Student shall pay a penalty fee for the disciplinary offences during examination	-	<ul style="list-style-type: none"> • RM500
4. LATE COURSE REGISTRATION	Week 3 onwards from the date of commencement of semester	Penalty shall be charged to the student who fails to register during add/drop period but then would like to register with approval from the Dean	1. Application must be approved by Dean of the faculty. 2. Student should have paid all outstanding fees of previous semester registered	<ul style="list-style-type: none"> • RM150

<p>5. LEAVE OF ABSENCE / DEFERMENT</p>	<ol style="list-style-type: none"> 1. Application request before or within two weeks from the date of commencement of semester 2. Application request within week 3 until 7 from the date of commencement of semester 3. Application request after week 8 onwards from the date of commencement of semester 	<p>Defer of semester</p>	<ol style="list-style-type: none"> 1. Applicable for local students only. 2. Local students (sponsored students & PTPTN) are advise not to defer their study in any semester due it may affect sponsorship disbursement/duration. 3. Application must be approved by dean of the faculty. 	<ol style="list-style-type: none"> 1. RM100 only 2. RM100 & 50% of program fee 3. RM100 & 100% of program fee
<p>6. LIBRARY FINES</p>	<p>Overdue period of any borrowed material/item</p>	<p>Library materials borrowed by student have an overdue period</p>	<ol style="list-style-type: none"> 1. Borrowing privileges are suspended immediately for students with charges of RM6 or more. The block at RM6 will include both unpaid bills and charges accumulating on overdue materials not yet returned 2. If an item borrowed by student is accidentally lost or damaged, the student will be charged for its replacement cost which consists of the following: <ul style="list-style-type: none"> • Price of the item • RM30 processing fee • Any outstanding fines 	<ol style="list-style-type: none"> 1. Open Collection <ul style="list-style-type: none"> - RM0.50 per day 2. Red Spot Collection <ul style="list-style-type: none"> - RM1 per day

7. MATRIC CARD REPLACEMENT	-	Student shall be charged a penalty fee for each replacement of lost or misplaced matric card	Student are required to furnish with police report as proof of card lost	<ul style="list-style-type: none"> • RM50
8. WITHDRAWAL FROM PROGRAMME/UNIVERSITY	Application request based on the date submitted.	Request to withdraw from programme/university	<ol style="list-style-type: none"> 1. Should inform to faculty within two weeks of semester commencement, failure to do so will result in the student being billed for courses registered in the semester concerned. 2. Each application by student, SAD will audit his/her statement of account before form be submitted to ACAD. 	<ul style="list-style-type: none"> • Refer Statement of Account
9. REFUND OF FEES	Upon application thru SAD	Refund of excess balance of fees paid	<ol style="list-style-type: none"> 1. Application will be process upon request by student. 2. Student are advise to request refund their excess once they have at least left for two semester. 	<ul style="list-style-type: none"> • Amount excess balance will be refund to students once their SOA is completely audited

E ADDITIONAL IMPORTANT NOTES

1. BILLING DETAILS

- 1.1 UNIRAZAK shall generate the billing details of the students as follows:
- i. The billing for the first attendance of courses registered shall be done starting week 3 after the first course confirmation for the semester.
 - ii. Subsequent billings shall be done at least once a month.
- 1.2 Upon confirmation received from the Academic Administration Department for each billing cycle, the Student Accounts Department, within the next 14 days, generate the Billing Details and make it available in BFIRM for students to access.
- 1.3 Students shall be required to print their Billing Details for their verification and retention for future references. In the event that there is any item that requires rectification in the Billing Detail, please address the issue thru counter, at Razakian Centre, Level 10.

2. DUE DATE FOR PAYMENT

- 2.1 As the decision to register or add/withdraw from courses rest with the students, the payment deadline shall remain without the student having to wait for the billing. Students shall be required to make the due payment, based on the rates stated in the Table of Fees, within the due dates stated under Fees and Payment Schemes.
- 2.2 Please note that who have applied or intend to apply for any form of sponsorship or loan, State Foundations, Banks, EPF, or any other sponsoring/financial institutions, are still required to pay the above fees when falls due, unless otherwise advised in writing by such institutions to UNIRAZAK, that the payments shall be made directly to UNIRAZAK in due course.
- 2.3 University has the right to bar the student from sitting for examinations for that semester and registration for the following semester if the student fail to settle all outstanding balance.
- 2.4 Self- sponsored students are compulsory to pay in advance for their program fee (fees are generated by semester).

3. REFUND PROCESS

- 3.1 For any refund request, student shall fill up the Student Refund Application Form. Submit the duly completed and signed form to Student Accounts Department (SAD) thru email at fad_ar@unirazak.edu.my
- 3.2 Student Accounts Department (SAD) shall review all documents submitted against student's Statement of Account for any error or adjustment that needs to be done.
- 3.3 Duration of refund process will be minimum 1 month or maximum of 3 months.
- 3.4 Student Accounts Department (SAD) shall notify the respective student on the refund payment made via email.

4. PAYMENT MODE

4.1 Current mode of payment acceptable by UNIRAZAK are Cash /Credit Card/ CIMB Clicks/ Cheque/ Bank Draft/ Postal Order/ Money Order.

Payee : UNIVERSITI TUN ABDUL RAZAK SDN BHD
Account Number : 8600167547
Swift/Bic Code : CTBBMYKL
Bank : CIMB ISLAMIC BANK BERHAD
Branch : CIMB JLN MASJID INDIA

OR

Payee : UNIVERSITI TUN ABDUL RAZAK SDN BHD
Account Number : 1101119613
Swift/Bic Code : BKRM MYKL
Bank : BANK RAKYAT

OR

Payee : UNIVERSITI TUN ABDUL RAZAK SDN BHD
Account Number : 564052534309
Swift/Bic Code : MBBEMYKL
Bank : MAYBANK BERHAD

4.2 Please present the bank-in slip to Student Accounts Department (SAD) as a proof of payment. Please note that students are required to retain a copy of the said bank-in slips as proof for future references.

4.2.1 Payment may be made to the Student Accounts Department (SAD) of UNIRAZAK or by post or courier to the following address:

**Student Accounts Department
Universiti Tun Abdul Razak
195A, Jalan Tun Abdul Razak
50400 Kuala Lumpur**

4.2.2 Please ensure that you write your Name, Identity Card/Passport Number, Matric Number, and Contact Number on the reverse of the Cheques/Banker's Drafts/Postal Orders/Money Orders/Bank-in slip.

4.2.3 Students should not make any form of payment directly into UNIRAZAK's bank account without prior informing UNIRAZAK on the details of the transaction accordingly. UNIRAZAK shall not be responsible for any loss of monies or for any inconvenience caused whatsoever, arising from such payment mode.

4.2.4 Please also note that UNIRAZAK shall not be responsible for any loss of Cheques/Banker's Drafts/Postal Orders/Money Orders or any other form of payment, sent via post, courier, third parties.

4.2.5 Please insist for UNIRAZAK Official Receipt from the officer assigned immediately upon making your payment. Proof of payment shall be accepted if substantiated by producing the UNIRAZAK's Official Receipt. Students are strongly advised to retain UNIRAZAK's Official Receipt as proof of payment in future.

5. CHANGE OF FEES

UNIRAZAK reserves the right to change the fees charged as it deems fit from time to time. Notification of the fee changes will be sent to students via email, notice board or any form of communication.

6. DIRECTORY

Below are the names and contact numbers for **Student Accounts Department (SAD)** at UNIRAZAK.

Person in charge	Contact Number	Email Address
Adelyn Soo	03-2730 7259	fad_ar@unirazak.edu.my
Noryati Saidin	03-2730 7261	
Norzayani Assaari	03-2730 7189	

General number: 03-2730 7000