



STUDENT FINANCIAL HANDBOOK

*Student Accounts Department
Universiti Tun Abdul Razak
Kuala Lumpur
Revised on 7th May 2026*

TABLE OF CONTENT

A FINANCIAL AID

1. Introduction	3
2. Employees Provident Fund (EPF)	3
3. Alumni Discount Scheme (ADS)	3
4. Others	3
5. Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN)	3
6. Majlis Amanah Rakyat (MARA)	4
7. Table of Funding Type	4

B FEES AND PAYMENT SCHEMES

1. Programme Fee	5
1.1 Local Students	5
1.2 International Students	5
2. Payment Terms	5
2.1 Local Students	5
2.2 International Students	6

C OTHER CHARGES

1. Processing & Registration Fee	7
2. Semester Administration Fee	7
3. Insurance Fee	7
4. Special Supplementary Examination	7
5. Special Examination Fee	7
6. Appeal Against Grade	8
7. Credit Transfer	8
8. Exemption Courses	8
9. Practical Training Or Industrial Training	8
10. Graduation Fees	8
11. Academic Transcript	9
12. Request On Issuing Letters	9
13. Change Programme	9
14. Change Mode of Study	9
15. Security Bond	9-10

D PENALTY CHARGES

1. Add Or Drop Of Courses	11
2. Cheque Returned Penalty Charges	11
3. Disciplinary Penalty	11
4. Late Course Registration	11
5. Leave Of Absence / Deferment	12
6. Library Fines	12
7. Matric Card Replacement	13
8. Withdrawal From Programme/University	13
9. Refund Of Fees	13

E ADDITIONAL IMPORTANT NOTES

1. Billing Details	14
2. Due Date For Payment	14
3. Refund Process	14
4. Payment Mode	15
5. Change Of Fees	16
6. Visa Renewal For International Students	16
7. Directory	16

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.

For withdrawal from EPF, we advise students to make EPF withdrawal e-pengeluaran (online) via website EPF with i-Akaun. UNIRAZAK has been listed in the EPF e-pengeluaran education withdrawal (online).

Please refer to the guideline e-pengeluaran at the website UNIRAZAK.

1. click admission
2. click financial assistance
3. click KWSP

Any inquiries please whatsapp to us via whatsapp business as below numbers :
Admission - 03 27307018 (Puan Nurul) / 03 27307191 (Puan Rahayu) - Email: admission@unirazak.edu.my

3. ALUMNI DISCOUNT SCHEME (ADS)

ADS will be extended to all UNIRAZAK 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 to. 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 (IPT). 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.

MARA is offering the study loan of the following programmes:

- a) Bachelor of Business Administration (Islamic Banking and Finance)(Honours)
- b) Master in Strategic Human Resource Management
- c) Master of Public Policy
- d) Master in Public Management

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

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

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

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.

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 the 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 the 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 the 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. GRADUATION FEES	Once endorsed by Senate	Students will be charged a fee of graduation once their result is 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		<p>Student who requested for change of programme shall be charged of change programme fees and new matric card fees</p> <p>Students need to get approval from sponsors (for example : PTPTN, MARAetc) prior to changing the programme.</p>	<ol style="list-style-type: none"> 1. Students 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. CHANGE MODE OF STUDY		Student who requested for change of study mode shall be charged of change study mode fees and new matric card fees	<ol style="list-style-type: none"> 1. Students 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 study mode : RM200 □ matric card : RM50
15. 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 	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. Japan, South Korea, Macau SAR, Hong Kong SAR	5. RM1,000
		6. Saudi Arabia, Africa, Australia, British, Brunei, China, Europe, Iran, Iraq, Portugal, Taiwan, Tunisia and Vietnam	6. RM1,500
		7. Canada, USA, Columbia, Angola, Burkina Faso, Burundi, Cameroon, Central African Republic, Republic Congo, Republic Démocratique Congo, Côte D'Ivoire, Djibouti, Equatorial Guinea, Eritrea, Ethiopia, Guinea-Bissau, Ghana, Liberia, Mali Mozambique, Niger, Nigeria, Rwanda, Western Sahara	7. RM2,000
		8. Fee for other countries	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 processed 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. DISCIPLINARY PENALTY	To be settled 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 the 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 advised not to defer their study in any semester due it may affect sponsorship disbursement/duration. 3. Application must be approved by the 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 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 a 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 processed upon request by the student. 2. Students are advised to request a refund of their excess once they have at least left for two semesters. 	<ul style="list-style-type: none"> • Amount excess balance will be refunded 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, generates the Billing Details and makes 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 fails to settle all outstanding balances.
- 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, students 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 The Student Accounts Department (SAD) shall review all documents submitted against the student's Statement of Account for any error or adjustment that needs to be done.
- 3.3 The duration of the refund process will be minimum 1 month or maximum of 3 months.

4. PAYMENT MODE

4.1 Current modes 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 : **564052534309**
Swift/Bic Code : **MBBEMYKL**
Bank : **MAYBANK BERHAD**

4.2 Please present the bank-in slip to the 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 on a 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. VISA RENEWAL FOR INTERNATIONAL STUDENTS

International students who wish to renew their Visa are required to settle their outstanding payment.

7. DIRECTORY

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

Person in charge	Contact Number	Email Address
Adelyn Soo	03-2730 7058	fad_ar@unirazak.edu.my
Noryati Saidin	03-2730 7059	
Norzayani Assaari	03-2730 7189	
Musliha Mustafa	03-2730 7060	
Nabilah	03-2730 7188	

General number: 03-2730 7000