

**1. PAYMENT METHOD**

Student advance loan / student computer loan repayments can be made through the following methods:

## i. CASH

- a) Payment Counter, 2nd Floor, MARA Headquarters, Kuala Lumpur
- b) Credit Control Division (BKK) Counter, Level 9, MARA Headquarters, Kuala Lumpur
- c) At any computerized Post Office throughout the country

## ii. ELECTRONIC PAYMENT SYSTEM (MARAeps)

- a. Website - <https://paid.maraeps.my/>
- b. Android app on GooglePlay - MARAeps
- c. IOS app at Applestore - MARAeps

## iii. DEBIT CARD

- a) Payment Counter, 2nd Floor, MARA Headquarters, Kuala Lumpur
- b) Credit Control Division (BKK) Counter, Level 9, MARA Headquarters, Kuala Lumpur

## iv. JOMPAY (Biller Code: 7195)

## v. BANK

BIL	BANK	FACILITIES /SERVICE	PAYMENT METHOD
1.	BIMB	Bank counter	Complete the slip for payment
		Internet Banking	<a href="http://www.bankislam.biz">http://www.bankislam.biz</a>
		ATM	Sign up for new user account & make payments via BIMB ATM
		SMS	Sign up for new user account & make payments via BIMB SMS
2.	BANK RAKYAT	Bank counter	Complete the slip for payment
		Internet banking	<a href="http://www.irakyat.com.my">http://www.irakyat.com.my</a>
		ATM	Sign up for new user account & make ATM payments
3.	MAYBANK	Internet Banking	<a href="http://www.maybank2u.com">http://www.maybank2u.com</a>
		Internet banking over Mobile phones (M3G)	Download to activate GPRS / 3G service usage. Setup mobile phones for internet banking use over mobile phones. Download and activate M2U Mobile.

4.	AMBANK	Internet banking	<a href="http://www.ambank.com.my">http://www.ambank.com.my</a>
5.	BSN	Bank counter	Complete the slip for payment
6.	CIMB	Internet banking	<a href="http://www.cimbclicks.com.my">http://www.cimbclicks.com.my</a>
7.	PUBLIC BANK	Internet banking	<a href="http://www.pbebank.com.my">http://www.pbebank.com.my</a>
8.	RHB BANK	Internet banking	<a href="http://www.rhbbank.com.my">http://www.rhbbank.com.my</a>
9.	AFFIN BANK	Internet banking	<a href="http://www.affinbank.com.my">http://www.affinbank.com.my</a>

A detailed guide to making payments is available on the MARA website <http://www.mara.gov.my>

- Payment fees will be charged for each transaction by the bank.

#### vi. CHEQUE / BANK DRAFT / MONEY TRANSFER / MONEY ORDER

Cheque / bank draft / money transfer / money order must be made payable to “MAJLIS AMANAH RAKYAT” and crossed. Please specify name, MARA Student Account Number, Identity Card Number, Address and Phone Number behind the Cheque / bank draft / money transfer / money order. Payment should be addressed directly to the Director, MARA Financial Division, Level 14, MARA Headquarters, 21 Jalan MARA, 50609 Kuala Lumpur.

#### vii. SALARY DEDUCTIONS (Subject to employer’s approval)

Payment through salary deduction can be made by completing and signing the Salary Deduction Form which can be obtained from MARA Credit Control Division, 9th Floor, MARA Headquarters OR printed from MARA website: <http://www.mara.gov.my>

#### viii. BANK STANDING INSTRUCTION

- a) You can register to use the Direct Debit facility through MARAeps. The payment will be directly deducted from the payee’s bank account, current account or credit account registered with a local bank.
- b) You are required to deal with the relevant bank. A copy of the bank instruction must be submitted to MARA for records. The payment amount rate must be in accordance with the schedule set by MARA. Please ensure your name and your MARA Account Number are indicated on the bank order.

#### ix. EMPLOYEE'S PROVIDENT FUND

Contact the EPF for more information on the withdrawal of your EPF savings to settle your MARA education loan balance. Please visit the EPF website on <http://www.kwsp.gov.my>

#### **IMPORTANT NOTE:**

#### 1. FAILER TO MAKE THE SCHEDULED PAYMENT CAN RESULT THE FOLLOWING CONSEQUENCES ON THE BORROWER'S AND GUARANTOR'S NAME:

- a) Blacklisted from any MARA facilities (business loans, business rental and others)
- b) Listed on a public announcement on the newspaper.
- c) Submitted to debt collection agencies
- d) Submitted for legal action
- e) Banned for International traveling

#### 2. LOAN BALANCE STATUS

To check your loan balance and financial statements, please visit <http://apps.mara.gov.my/ebakiv2/>

#### Note:

- a) Please make sure you receive MARA official receipt after making payment at MARA counter (except for transactions in the post office or through Internet banking)
- b) Please provide the following details when making a payment:
  - i) Name
  - ii) Student Account Number
  - iii) Identification Card Number
  - iv) Address