



YAYASAN PENERAJU PENERAJU.ORG GUIDELINES

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INTRODUCTION FINANCING SCHEME

YAYASAN PENERAJU
FINANCING SCHEME

	SILVER	GOLD	PLATINUM
	UP TO RM15,000 PER APPLICATION	UP TO RM30,000 PER APPLICATION	UP TO RM150,000 PER APPLICATION
Training / Tuition fee	✓	✓	✓
Professional / Examination fee	✓	✓	✓
Monthly Allowance*	No	No	Yes
Repayment*	0%	50%	20%
Scheme's limit to reapply*	One-time only	Unlimited	Unlimited
Convertible to Scholarship if straight pass*	N/A	No	Yes
*Subject to terms & conditions			

Who can apply?

1

Malaysian **Bumiputera**
aged **16 years and above**

2

Obtained a valid **Letter of Offer** or
proof of registration from Yayasan
Peneraju's **Approved Learning
Training Institution (ALTI)**

3

Not an active recipient of other
Yayasan Peneraju funding

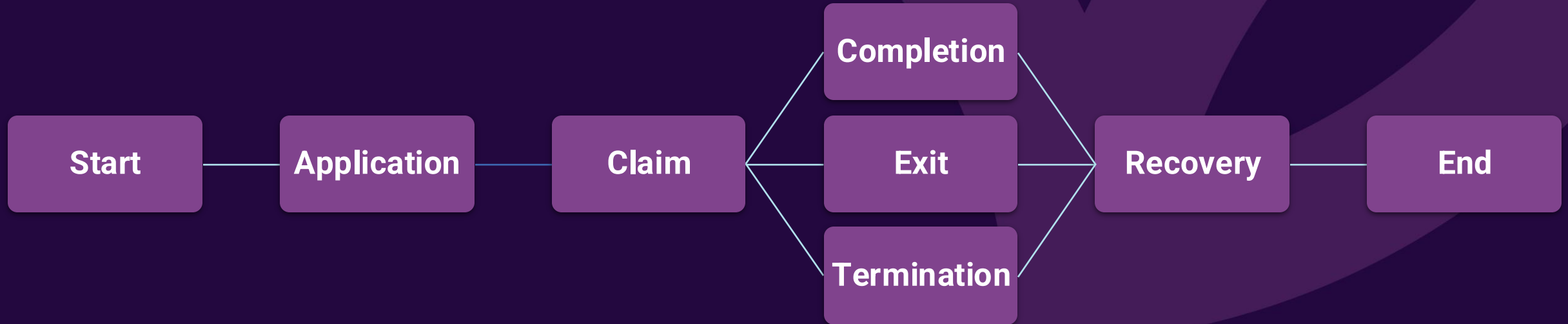
5

Registered returning
Yayasan Peneraju Alumni
(subject to recovery
requirement, if applicable)

4

Own an active individual
bank account

Financing Scheme Journey



**Empowering Talent to Self Manage their
Financing Scheme through Peneraju.org**





PENERAJU.ORG

CANDIDATES' GUIDELINES

Application Phase



**Approved Learning
& Training
Institution**

Issue Letter Offer with clear information on

- Talent Info (Full Name, NRIC, Course Name, Course Amount)
- Training Start Date & End Date
- Tuition fees, Exam fees, Professional / Certification fees, any related fee included



Talent



**Register with
Peneraju.org**



**Browse
Peneraju.org
Course Catalogue**



**Obtain Letter Offer
from ALTI**



**Choose Financing
Scheme Package
&
Apply!**

Timeline of Application



Key Roles in Process

- Talent & ALTI
- Yayasan Peneraju
- Talent & Yayasan Peneraju

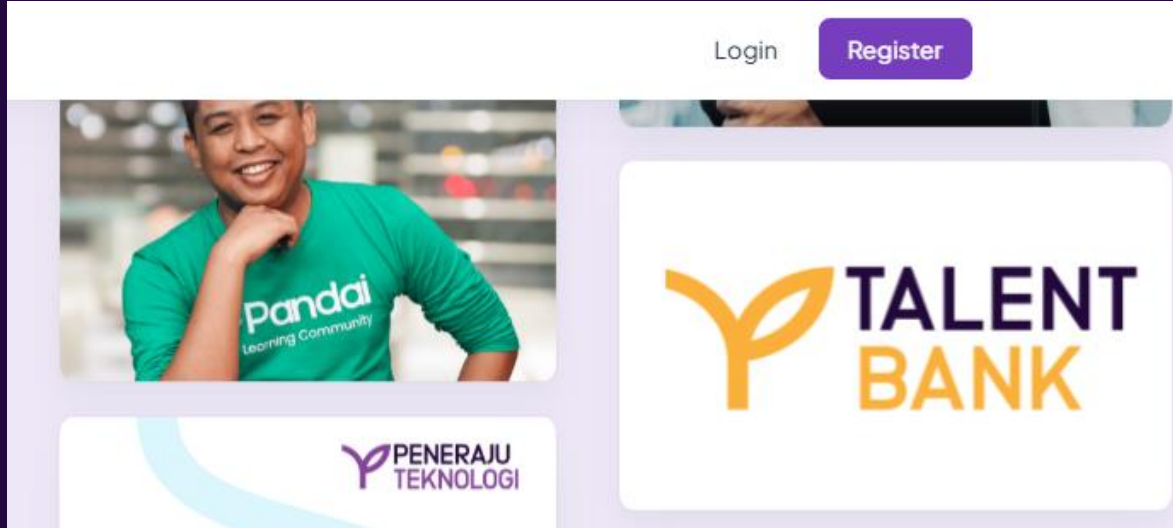


PENERAJU.ORG

HOW TO REGISTER

Account Creation

1



Visit Peneraju.org and click on "**Register**" to begin

2

Register

Step 1

Please fill in your personal details.

Full Name as per NRIC

NRIC

Confirm NRIC

Next

Already have an Account? [Login](#)

Fill in your **personal details**

- Full Name as per NRIC
- NRIC
- Confirm NRIC

Click on "**Next**" button.

3

Step 2


Please create the password for your account

Personal Email

Password

Confirm Password

☐ By creating a Peneraju account, you agree to our [Terms and Conditions](#)

☒ Success! 

Register

[Back](#)

Fill in your **email & password details**

- Enter personal email address
- Password
- Confirm Password

Click on "**Register**" button.

****Please do not insert work or business or education email address.***

Account Creation

Hello!

Please click the button below to verify your email address.

Verify Email Address

If you did not create an account, no further action is required.

Regards,
Yayasan Peneraju

If you're having trouble clicking the "Verify Email Address" button, copy and paste the URL below into your web browser: <https://dev.peneraju.org/verify-email/346/>



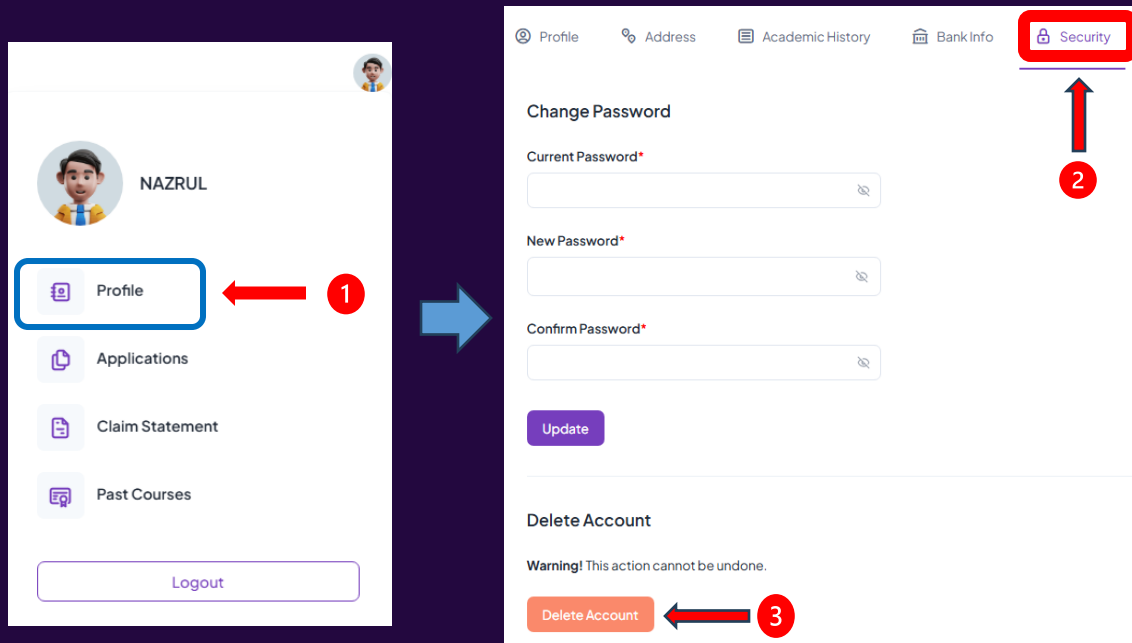
Please refer to your email and verify your email address

- Click on the **Verify Email Address**
- Check **Spam/Junk Mail** folder if email is not in inbox

Unverified accounts expire automatically

- Every new registration must be verified within 24 hours (check in Spam/Junk mail too).
- If you entered an incorrect email address, you won't receive the verification link, and your profile will be automatically deleted after 24 hours.

Account Creation



Process for Deleting Account due to incorrect details eg Full Name, NRIC, or e-mail (Work / Business / Education email) entered during account registration.

Log in Peneraju.org with the credentials you just created.

1. Navigate to **“Profile”**.
2. Click **“Security”** tab.
3. Click **“Delete Account”** and confirm the prompt.
4. Register again after 24 hours, with correct info on:
 - **Full Name as per NRIC**
 - **NRIC**
 - **E-mail address**

Once an account is deleted, every record tied to that login is wiped, so you can start afresh with the right details.

If you have already submitted an application, that application will be automatically deleted.



PENERAJU.ORG **APPLICATION GUIDELINES**

Application

① Prep Before Applicant Start

- **NRIC Front and Back Copy (Colour)** clear scan
- **Birth Certificate** (If only *Borang H/W* or *Sijil Pengangkatan* is available, either parent's birth cert must be attached as a supporting document)
- **Latest 3 Month Bank Statement** (Only *Saving* / *Current* Account)
- **Letter of Offer from ALTI PDF** (Full name / NRIC, course, start-end dates, fee breakdown)
- **Fee structure** (if required)
- **Current student status** letter (if currently studying, i.e second semester)
- **Guarantor details**
- **Witness details**

② Register (Account Creation)

- Enter **Full Name exactly as per NRIC** (no short forms)
- Enter **NRIC** correctly (digits/format)
- Use an **active email & phone** (for verify email)
- Only **one account per NRIC**

If you keyed the wrong NRIC or Name:

Go to Profile → Security → Delete Account, then re-register with correct details. (*Do not continue with a wrong identity.*)

Application

③ Key Important details in ALTI Letter of Offer

- Applicant Full name (as per NRIC)
- Applicant NRIC number
- Course name
- Course start & end dates
- Course fees
 - Clear, itemised fees before SST (e.g., registration, tuition, learning materials) and whether Exam Fee is included or excluded
 - SST details (tax base, provider's SST reg. no.)
 - Subtotal (pre-SST), SST amount, and Grand Total (incl. SST)
- Mode of study (Full-Time / Part-Time)

④ Additional document

- Fee structure (if applicable)
- Confirmation of Current Student Status (if currently studying)

ALTISample Letter of Offer

ALTI
[Address Line 1]
[Address Line 2]
Tel: [03-XXXX XXXX] | Email: [alti@alti.org]

Date: 04 September 2025
[Applicant Name]
[NRIC: XXXXXXXXXXXXX]
[Address Line 1]
[Address Line 2]

OFFER OF ADMISSION — [Programme Name]

Dear [Mr/Ms Applicant],

We are pleased to offer you a place in the above programme, delivered by [Training Provider] under ALTI. Please review the key offer details, conditions and next steps below. Your acceptance is required by [Acceptance Deadline].

Key Offer Details

- **Full name (as per NRIC):** [Applicant Name]
- **NRIC number:** [XXXXXXXXXXXX]
- **Programme:** [Programme Name]
- **Mode of study:** [Full-Time / Part-Time]
- **Training dates:** [Start Date] – [End Date]
- **Location/Delivery:** [Campus / Online]
- **Fee structure:** Tuition RM[], Registration RM[], Others RM[] (if applicable)
- **Funding:** ALTI sponsorship (if applicable); any balance borne by Talent
- **Confirmation of current student status:** Required if you are already enrolled elsewhere

Conditions & Requirements

SAMPLE LETTER OF OFFER (LO)

Current student status (if applicable).

3. Maintain minimum attendance of [XX]% and pass all assessments as set by the Training Provider/ALTI.

4. Abide by ALTI's withdrawal/deferral policy. Fees paid are subject to the refund policy (if any).

Next Steps

- **Accept the offer:** Sign the LO and EFSA; email to [offers@alti.org] by [date].
- **Onboarding:** Attend the online/onsite briefing on [date/time]. Orientation details will be emailed.
- **Contact:** For queries, contact [Programme Admin Name], [phone], [email].

Congratulations on your offer. We look forward to supporting your learning journey with ALTI.

Yours sincerely,

[Authorised Signatory Name]
Head of Programmes, ALTI

Application

⑤ Start the application (Financing)

Package Details

Choose your package*

NDP+	SILVER	GOLD	PLATINUM
Financing Up To RM5,000	Financing Up To RM15,000	Financing up to RM30,000	Financing up to RM150,000

- **Select preferred package (Silver/Gold/Platinum)**
- **Select course name**
- **Select ALTI/campus**
- **Enter course start–end dates exactly as per Letter of Offer**
- **Enter course fees consistent with the LO/fee structure (registration, tuition, exam, materials, SST if any)**
- **Upload ALTI Letter of Offer PDFs (legible, all pages, no photos in the dark)**
- **Tick allowance for platinum package (For Accounting Full-Time course only)**

Common Mistakes

- **Date mismatch vs LO start-end dates**
- **Blurry/partial uploads (missing pages)**
- **Fees entered don't match the ALTI Letter Offer**

Course Details

Course Name*

Approved Learning & Training Institution*

Expected Start Date*

Expected End Date*

Proof of Enrolment / Acceptance* No file chosen

Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)

Course Fee*

Include allowance with your application?* ☐ Yes ☒ No

Application

Continue to fill up the application form

- Relevant Documents
 - Upload all the requested document
 - Documents mandatory to CTC
 - NRIC Front and Back Copy (Colour)
 - Birth Certificate
 - Latest 3 Months Bank Statement
 - Documents optional to CTC
 - Payslip / Proof of Income
 - SPM Slip / IGCSE Slip / Equivalent
 - *For post-SPM / IGCSE applicants, mandatory to Certified True Copy (CTC) SPM Slip / IGCSE Slip*
 - Academic Transcript (STPM, Diploma, Degree, etc.)
- Personal Details
- Contact Details
- Income and Employment Status
- Residential Address
- Next of Kin
- Academic Information
- Bank Information

Relevant Documents
Please upload these documents. Only files under 5MB are accepted. CTC is required for mandatory files.

NRIC Front and Back Copy (Colour)* <div>Choose file No file chosen</div> <div>Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)</div>	Birth Certificate* <div>Choose file No file chosen</div> <div>Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)</div>
Bank Statement* ⓘ <div>Choose file No file chosen</div> <div>Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)</div>	Payslip / Proof of Income <div>Choose file No file chosen</div> <div>Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)</div>
SPM Slip / IGCSE Slip / Equivalent <div>Choose file No file chosen</div> <div>Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)</div>	Academic Transcript <div>Choose file No file chosen</div> <div>Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)</div>

Application

⑦ Confirmation of Current Student Status (if applicable)

- **Required if applying financing scheme after Semester 1. Must show active status and current semester details. Funding starts from the current semester onward – no backdated claims allowed.**

Compulsory Information

- **Full Name (as per NRIC)** – must match LO/portal.
- **NRIC / Passport No.** – unique ID for records.
- **Department / School** – verifies delivering faculty.
- **Course Name** – must align with LO/approved list.
- **Intake (month & year)** – confirms original cohort.
- **Mode of Study** – Full-Time / Part-Time.
- **Current Semester** – e.g., Semester 3 (01-09-2025 → 31-01-2026).

Validity & Format

- Dated within the **last 30 days** or within the current semester window.
- **Course start date during FS application must follow current semester start date.**

Application

Your Application Has Been Rejected

- You will receive a rejection notification via email and Peneraju.org.
- Please log in to your existing account and submit a new application.

Dear 

Thank you for your recent application (YP/OPS/2025/LO/000520) submitted to Yayasan Peneraju. After careful review, we regret to inform you that your application has been rejected due to the following reason(s):

1. Notes

While we are unable to move forward with your application, we encourage you to reapply.

[Apply Now](#)

Should you have any questions or require further clarification regarding this decision, please contact us at askme@peneraju.org. We are available to assist you.

Thank you for your understanding

Regards,
Yayasan Peneraju

If you're having trouble clicking the "Apply Now" button, copy and paste the URL below into your web browser: <https://dev.peneraju.org/financing-application>

Application

Your Application Has Been Approved

- You will receive the notification via email and Peneraju.org

Dear 

Congratulations!

We are pleased to inform you that your financing application has been approved.

The financing details are as follows:

- Reference ID: YP/OPS/2025/LO/000522
- Approved Amount: RM150,000.00

Please download, review, fill in the required information, sign, and upload the attached Letter Offer (LO) and Education Financial Scheme Agreement (EFSA) through peneraju.org to confirm your acceptance of the terms and conditions. You may find LO-EFSA Guideline at the following link: [LO-EFSA Guideline](#). Please review the information carefully to ensure smooth and successful completion of your acceptance process.

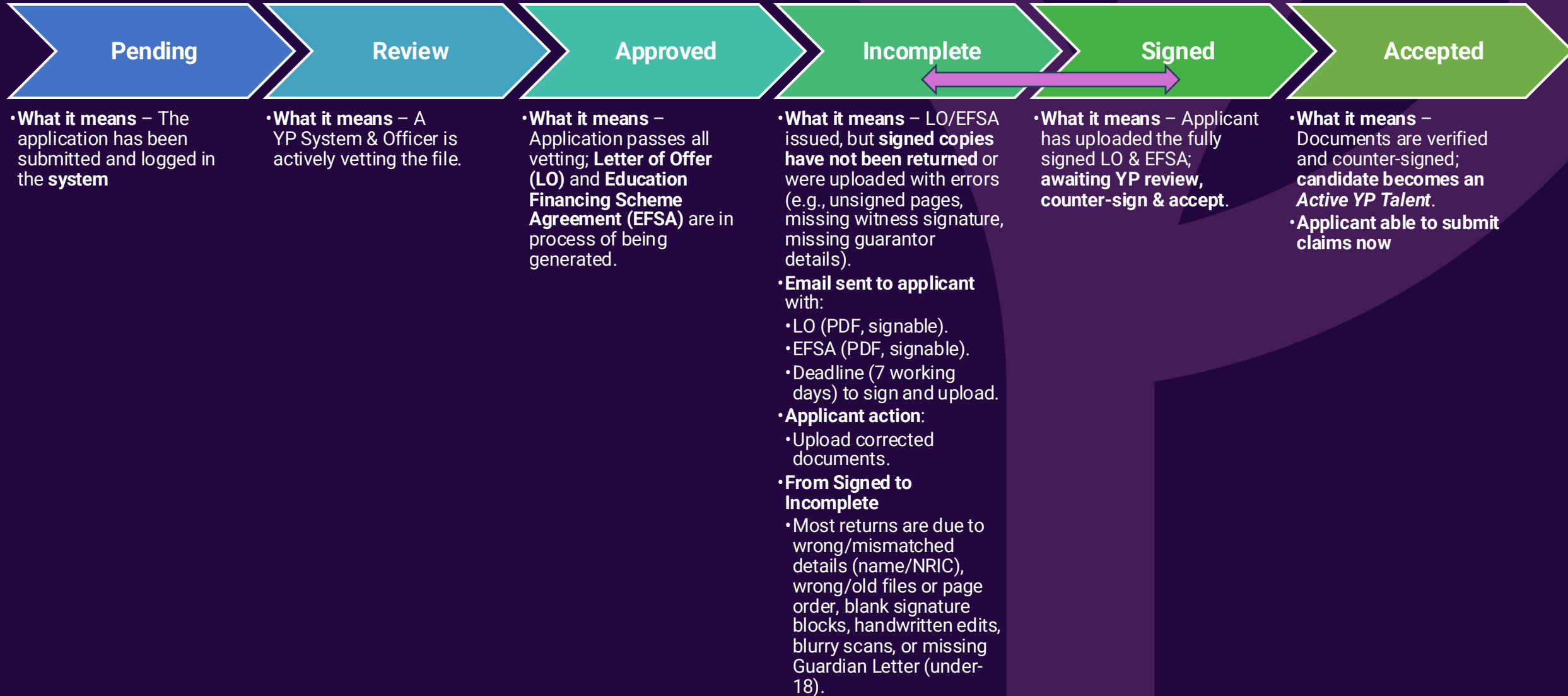
This offer is valid for seven (7) working days from the date of issuance, after which it will expire, and a new application may be required.

For inquiries or further clarification, please contact us at askme@peneraju.org.

Thank you for choosing Yayasan Peneraju. We look forward to assisting you throughout the process.

Regards,
Yayasan Peneraju

Application Process



Application

Incomplete Documents for Your Application

- You will receive the notification via email and Peneraju.org

Dear 

We have reviewed your application (YP/OPS/2025/LO/000522) and it is currently incomplete due to the following reason(s):

1. Notes

Kindly review and resubmit the requested documents/information through peneraju.org to proceed with your application. Please ensure all details are complete to prevent processing delays.

Should you require further clarification or assistance, please do not hesitate to contact us at askme@peneraju.org.

Regards,
Yayasan Peneraju

Common “Incomplete” Triggers

Any one of these will push the file back to Incomplete

Category	What Went Wrong	Typical Examples
Missing or wrong signatures / initials	LO or EFSA not signed in the right spots, no initials on each page, or e-signature pasted as text.	<ul style="list-style-type: none">• Signature box blank• No initials bottom-right pages• Applicant signed in witness box
Witness or guarantor issues	Page 9 witness box unsigned OR guarantor form (Appendix B) missing / NRIC mismatch.	<ul style="list-style-type: none">• No witness on EFSA• Guarantor NRIC differs from Peneraju.org
Missing pages / extra pages	LO (3 page) or EFSA (15 / 17 (Minor) page) not complete, extra blank pages inserted.	Uploaded file = 11 pages instead of 15 / 17 (Minor) page
Wrong or altered format	Converted to Word, layout shifted, dates or YP fields edited.	<ul style="list-style-type: none">• Margin moved• User changed LO date
Unreadable scan / photo	System can't OCR the file; pages blurry or cropped.	Taken with phone camera in low light
Incorrect personal data	Address mismatch, wrong NRIC keyed in, etc.	Mailing vs residential address differ
Late return	LO/EFSA not re-submitted by the deadline.	7-day window expired

Application

Your Application Has Been Accepted

- You will receive the approval notification via email and Peneraju.org

Dear 

We are pleased to inform you that your application has been accepted!

Financing Details:

- Reference ID: YP/OPS/2025/LO/000522
- Course Name: ICAEW CFAB - ACA (Full Time) for Post SPM or Equivalent
- Approved Amount: RM150,000.00



Should you require further clarification, please contact us at askme@peneraju.org

Thank you for choosing Yayasan Peneraju!

Regards,
Yayasan Peneraju


Application




Your status will be updated to "Accepted" upon the successful application

 Services ▾ Courses FAQs Special Project ▾ 

My Applications

[Home](#) > [Applications](#)




 27 years old Talent – Active Recipient

RM150,000.00
Amount Approved

RM8,000.00
Utilized

RM150,000.00
Expected Repayment

RM150,000.00
Outstanding Balance

Application List

10 ▾ entries per page

Search:

Financing ID	Package	Applied Amount	Submission Date	Type	Status
YP/OPS/2025/LO/000522	Platinum	RM150,000.00	03 October 2025	Loan	Accepted
YP/OPS/2025/LO/000520	Platinum	RM150,000.00	29 September 2025	Loan	Rejected

Showing 1 to 2 of 2 entries

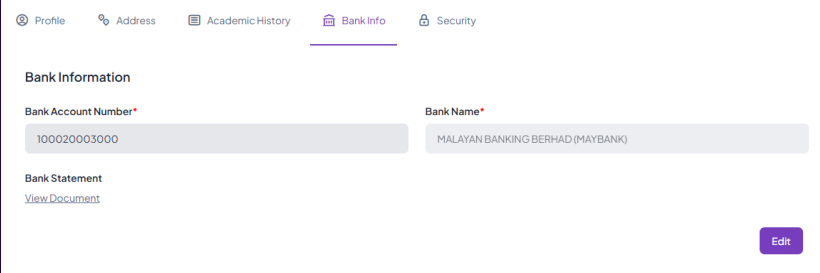
« < 1 > »

[What does my status mean?](#)

Application

How to Update Bank Details

1



Bank Information

Bank Account Number*

100020003000

Bank Name*

MALAYAN BANKING BERHAD (MAYBANK)

Bank Statement

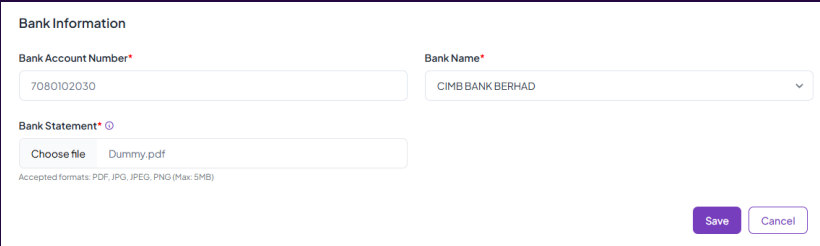
[View Document](#)

Edit

Login → Profile → Bank Info

- Go to peneraju.org and open Profile > Bank Info.

2



Bank Information

Bank Account Number*

7080102030

Bank Name*

CIMB BANK BERHAD

Bank Statement*

Choose file

Dummy.pdf

Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)

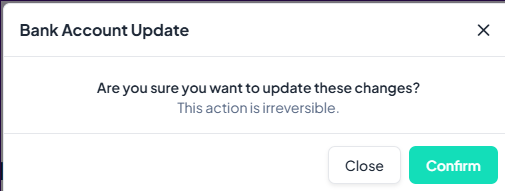
Save

Cancel

Click "Edit" & Update Details

- Enter your **Bank Account Number** and select **Bank Name**.
- Upload your **latest Bank Statement** (PDF/JPG/PNG, max 5MB).

3



Bank Account Update

Are you sure you want to update these changes?
This action is irreversible.

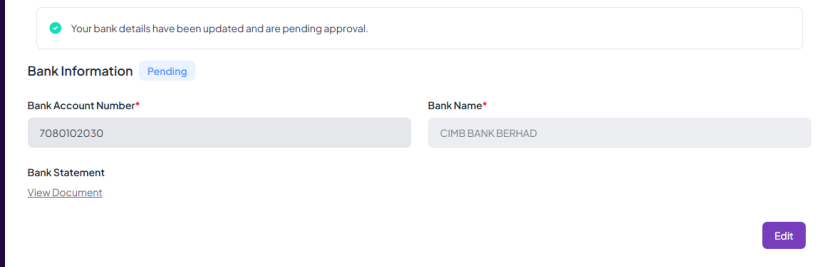
Close

Confirm

Confirm Changes

- Click **Confirm** to submit the update.

4



Your bank details have been updated and are pending approval.

Bank Information Pending

Bank Account Number*

7080102030

Bank Name*

CIMB BANK BERHAD

Bank Statement

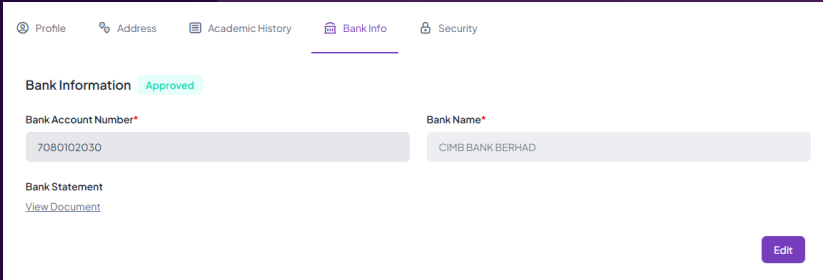
[View Document](#)

Edit

Status Pending

- Your bank info will show Pending while YP Officer verifies it.

5



Bank Information Approved

Bank Account Number*

7080102030

Bank Name*

CIMB BANK BERHAD

Bank Statement

[View Document](#)

Edit

Status Approved

- Once reviewed, the status changes to Approved and the new bank details will be used for future disbursements.

Certified True Copy (CTC) Authorized Officers

Document that requires Certified True Copy (CTC)

- NRIC Front and Back Copy (Colour)
- Birth Certificate
- Latest 3 Months Bank Statement

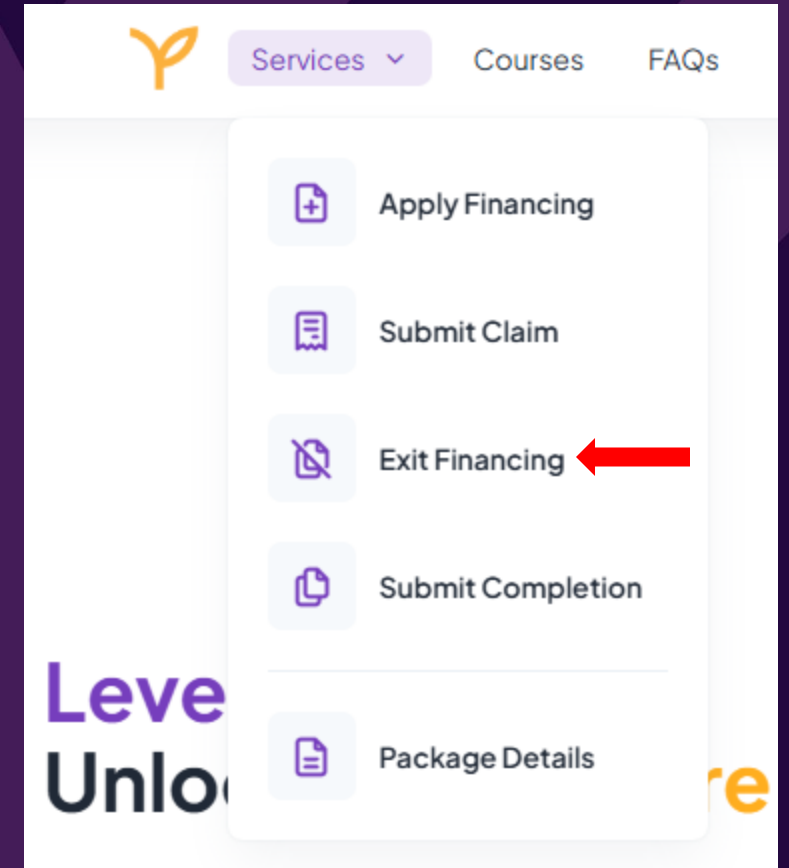
Certified True Copy (CTC) can be done by:

- Government Officers and Officers of Government Agencies/Statutory Bodies (Grade 41/Grade 9 and above or equivalent).
- Advocates and Solicitors (Holding a valid Practising Certificate).
- Justices of the Peace (Jaksa Pendamai).
- Government School Principals/Headmasters.
- Police Officers with the rank of Inspector or higher.
- Military Officers with the rank of Captain or higher.
- Village Heads, Imam Masjid, Penggawa, Tuai Rumah, Ketua Kaum or Mukim Chiefs with official credentials.
- Notaries Public.
- Commissioners for Oaths.
- Members of Parliament, Members of State Legislative Assembly, Senators, Mayors.

Application Exit Financing

Exit Financing

- **What it is**
 - Candidate exit/withdraw from the YP Financing Scheme within the validity period.
- **Exit before Acceptance**
 - Candidate withdraws before YP countersigns the EFSA (status never becomes Active).
 - Application is auto-deleted; no funds moved → no repayment.
 - Candidate may submit a new application anytime.
- **Exit after Acceptance**
 - YP opens an Exit Recovery case → Finance verifies disbursements (tuition/exam/allowance).
 - Exit with no claim → RM0 disbursed confirmed
 - Recovery issues Letter of Clearance Exemption (LOCE)
 - Case closed; talent may apply financing scheme again.
 - Exit with claim → Amount disbursed confirmed
 - Recovery issues Letter of Termination (LOT)
 - Repayment (if any) follows Recovery's instruction
 - Case closed once settled; person may apply financing scheme again.



Exit Financing Form

Name *

NAZRUL

NRIC *

000623-06-5547

Course Name *

Choose...

Reason *

Choose...

Justification

Attachment

Choose file

No file chosen

Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)

☐

Verify you are human



Submit

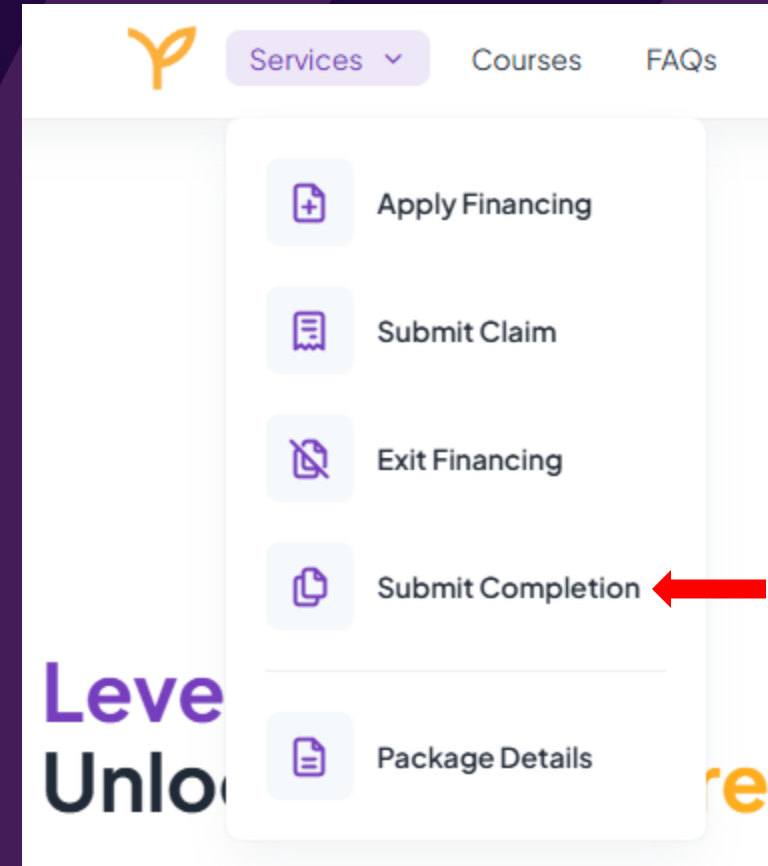
Submit Completion

Submit Completion

- **Why submit completion? - to enjoy the repayment benefits**
 - Silver 0%, Gold 50%, Platinum 20%
 - Platinum 0% repayment if straight pass (all papers pass on first attempt).
- **Submit completion after you have**
 - Finished all classes & passed exams
 - Obtained the relevant certs
 - Submit final claims.
- **What to upload (proof of course completion)**
 - Final transcript / Statement of Results / score reports, ALTI completion / graduation letter or certificate
- **YP opens a Recovery case outcome after verification**
 - Straight passer (first attempt for all papers)
 - Recovery issues Letter of Clearance Exemption (LOCE) — RM0 repayment.
 - Completed with any fail/resit
 - Recovery issues Letter of Clearance (LOC) with a repayment table/schedule according to your scheme tier.

Important

If no completion submitted within validity period, financing scheme will be **terminated & 100% repayment** will be incurred.



Submit Completion Form

Name *

NAZRUL

NRIC *

000623-06-5547

Course Name *

Choose...

Completion Date *

dd/mm/yyyy



Straight Passer? * ⓘ



Yes



No

Attachment * ⓘ

Choose file

No file chosen

Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)



Verify you are human



Submit



PENERAJU.ORG LETTER OF OFFER & EDUCATION FINANCING SCHEME AGREEMENT

How to Accept Offer

EMAIL

1

Once application is approved, applicant will receive an email notification.

DOWNLOAD

2

Download, fill up & sign the YP Letter of Offer (LO) and Education Financing Scheme Agreement (EFSA)

LOGIN

3

Log in to Peneraju.org

CLICK

4

Click on your application (status incomplete)

UPLOAD

5

Upload signed LO and EFSA documents at the **DOCUMENT** section

SUBMIT

6

Click **SUBMIT** and wait for us to confirm your acceptance.
Once your status shows **Accepted**, congratulations — you can start submitting claims to Yayasan Peneraju!



PENERAJU.ORG

LETTER OF OFFER

Letter of Offer

SAMPLE

[Candidate's Name]

[Address 1]

[Address 2]

[Address 3]

[Zip Code]

[State]

LETTER OF OFFER: YAYASAN PENERAJU EDUCATION FINANCING SCHEME

CONGRATULATIONS!

Yayasan Peneraju Pendidikan Bumiputera ("Yayasan Peneraju") is pleased to offer [Candidate's Name] [NRIC No.] financial assistance under the Yayasan Peneraju Education Financing Scheme ("Financing Scheme") to undertake the following course:

Course	:	[Certification Name]
Approved Learning & Training Institution (ALTI)	:	[Name Of ALTI]
Funding Package	:	[Funding Package]
Financing Scheme Approved Amount (RM)	:	[Approved Amount]
Financing Scheme Validity Period	:	<EFSA Date> - <End Date> (+6 months validity period)

2.0 FINANCING SCHEME PACKAGE

2.1 Please refer to **Appendix B** for details on the **Financing Scheme**.

3.0 ACCEPTANCE OF OFFER

3.1 The Candidate is required to return the signed Acknowledgement Form along with this Letter of Offer and the Education Financing Scheme Agreement, within seven (7) working days from the date of this letter as confirmation of acceptance.

For further inquiries, please contact our Helpdesk at askme@peneraju.org.

Verify

1. Personal details (Full Name, Address, NRIC)
2. Funding summary
 - Course
 - Approved Learning & Training Institution (ALTI)
 - Funding Package
 - Financing Scheme Approved Amount
3. Financing Scheme Validity dates (EFSA Start–End with +6 months)

Letter of Offer

Letter of Offer Appendix A (Acknowledgement Form)

LETTER OF OFFER: YAYASAN PENERAJU EDUCATION FINANCING SCHEME

The Letter of Offer from Yayasan Peneraju dated [DATE LO] related to the above matter is referred to:

I, _____ (Name),
_____ (NRIC No.), hereby accept the Yayasan Peneraju
Education Financing Scheme as follows:

Course	: [Certification Name]
Approved Learning & Training Institution (ALTI)	: [Name Of ALTI]
Funding Package	: [Applied Package]
Financing Scheme Approved Amount (RM)	: [Approved Amount]
Financing Scheme Validity Period	: <EFSA Date> - <End Date> (+6 months validity period)

(Signature)
Name:
Date:

SAMPLE

Do
(actions you must take)

1. Fill up personal details (Full Name, NRIC)
2. Sign, name, and date at the bottom

Letter of Offer Appendix A (Acknowledgement Form) below 18 years old

LETTER OF OFFER: YAYASAN PENERAJU EDUCATION FINANCING SCHEME

The Letter of Offer from Yayasan Peneraju dated [DATE LO] related to the above matter is referred to:

I, _____ (Guardian's Name),
_____ (NRIC No.), hereby accept
the Yayasan Peneraju Education Financing Scheme on behalf of the Talent as follows:

Talent's Name: _____
Talent's NRIC No.: _____

Course	: [Certification Name]
Approved Learning & Training Institution (ALTI)	: [Name Of ALTI]
Funding Package	: [Funding Package]
Financing Scheme Approved Amount (RM)	: [Approved Amount]
Financing Scheme Validity Period	: <EFSA Date> - <End Date> (+6 months validity period)

Signed for and on behalf of
[Name of Talent], a minor
by their Parent/Legal Guardian

[Name of Parent/Legal Guardian:]
Parent/Legal Guardian
Date:

Acknowledged and agreed by,

[Name of Talent:]
Talent
Date:

SAMPLE

Letter of Offer

Letter of Offer Appendix B (Financing Scheme Details)

Approved Amount:		RM<AMOUNT>
No.	Items	Details
1.	Course	[Certification Name]
2.	Coverage of Financing Scheme	<p>The financing scheme includes, but not limited to the following items (where applicable):</p> <ol style="list-style-type: none">1. Registration fees2. Tuition fees3. Examination fees4. Certification fees5. Learning materials fees6. Professional fees <p>Yayasan Peneraju will not cover any fees exceeding the approved amount.</p>
3	Allowance (applicable for Platinum package and for Talents enrolled in full-time accounting programmes only)	RM 1,200.00 per month (subject to the validity period of the Financing Scheme)*

**Please refer to FAQ for more details.*

Verify

1. Funding summary
 - Approved Amount
 - Course Name

SAMPLE



PENERAJU.ORG

EDUCATION FINANCING

SCHEME AGREEMENT

Education Financing Scheme Agreement

SAMPLE

DATED THE <Date (Day)> DAY OF <Date (Month)> 2025

BETWEEN

YAYASAN PENERAJU PENDIDIKAN BUMIPUTERA
(Company No. 201101041372 (969494-X))
("Yayasan Peneraju")

And

THE PARTY WHOSE NAME AND PARTICULARS
ARE SET OUT IN ITEM 1 OF APPENDIX A
("Talent")

YAYASAN PENERAJU EDUCATION FINANCING SCHEME AGREEMENT
(PERJANJIAN PEMBIAYAAN PENDIDIKAN YAYASAN PENERAJU)

EFSA above 18 years old

DATED THE <Date (Day)> DAY OF <Date (Month)> 2025

BETWEEN

YAYASAN PENERAJU PENDIDIKAN BUMIPUTERA
(Company No. 201101041372 (969494-X))
("Yayasan Peneraju")

AND

THE PARTY WHOSE NAME AND PARTICULARS
ARE SET OUT IN ITEM 1 OF APPENDIX A
("Talent")

&

THE PARTY WHOSE NAME AND PARTICULARS
ARE SET OUT IN APPENDIX D
("Guardian")

YAYASAN PENERAJU EDUCATION FINANCING SCHEME AGREEMENT
(PERJANJIAN PEMBIAYAAN PENDIDIKAN YAYASAN PENERAJU)

EFSA below 18 years old (Minor)

Please be mindful LO-EFSA LHDN stamping will be handled by Yayasan Peneraju staff.

Please remain the format of the LO-EFSA without changing it

**Please upload a complete pages of LO-EFSA*

Education Financing Scheme Agreement

Eight (8) main sections that require your attention and action as outlined below

Documents Financing Scheme Agreement	Action Required
Front page of the Agreement	Verify that the date of the Agreement matches the date on Page 1 of the Financing Scheme Agreement
Body of the Agreement – clauses	Read and fully understand the important clauses in the Agreement. (Page 2-9)
Signatory page - Agreement	Fill in your information clearly by providing both your details and the witness' details . (Page 10)
Appendix A: Talent's Financing Scheme Details	Check the financing scheme details to ensure the accuracy of all the information provided. (Page 11)
Appendix B: Financing Scheme	Information about financing scheme details . (Page 12)
Appendix C: Guarantee Letter	Fill in your information clearly by providing both your details and the guarantor's details (Page 13) (Page 14 Minor)
Appendix D: Repayment of Financing Scheme Appendix E: Repayment of Financing Scheme (Minor)	Please note that the repayment financing scheme details provided are for reference only and are not final. (Page 14) (Page 16 Minor) The finalized details will be issued with the Letter of Demand (LOD).
Appendix D: Guardian Letter (Minor)	Fill in your information clearly by providing both your details and the guardian's details . (Page 15 Minor)

Education Financing Scheme Agreement

IN WITNESS WHEREOF the parties have hereunto set their hands and seals the day and year first above written.

SIGNED by
For and on behalf of
YAYASAN PENERAJU
(Company No.
201101041372 (969494-X))

Name:
Designation:

In the presence of

Name:
Designation

SIGNED by
For and on behalf of
TALENT

Name:
NRIC No.:

In the presence of

Name:
NRIC No.:

EFSA above 18 years old

IN WITNESS WHEREOF the parties have hereunto set their hands and seals the day and year first above written.

SIGNED by
For and on behalf of
YAYASAN PENERAJU
(Company No.
201101041372 (969494-X))

Name:
Designation:

In the presence of

Name:
Designation

SIGNED for and on behalf of
[NAME OF TALENT]
a minor by his/her Parent/Legal
Guardian

Name of Parent/Legal Guardian:
NRIC No.:

ACKNOWLEDGED AND AGREED BY

Name of Talent:
NRIC No.:

In the presence of

Name:
NRIC No.:

EFSA below 18 years old (Minor)

Do
(actions you must take)

Actions for all

- Ensure details match LO & NRIC (Full Name, NRIC).
- Leave the Yayasan Peneraju section blank.
- Sign, print name, and date where indicated.

EFSA above 18 years old

- Talent fills and signs their block: Name & NRIC.
- Witness fills and signs the witness block.
 - Witness criteria: Malaysian, ≥ 18 years old, able to identify the Talent.

EFSA below 18 years old (Minor)

- Parent/Legal Guardian fills & signs their block: Name & NRIC.
- Talent signs under "Acknowledged and Agreed by": Name & NRIC.
- Witness fills and signs the witness block.
 - Witness criteria: Malaysian, ≥ 18 years old, able to identify the Talent.

SAMPLE

Education Financing Scheme Agreement

Appendix A
(Talent and Financing Scheme Details)

No.	Item	Provisions/Details
1	Talent's Details	Name: [Name] NRIC No: [IC No] Address: [Talent Address] Mobile: [Mobile No] Email: [Email] Bank Account No: [Bank Account no] Bank Name: [Bank Name]
2	Name of Selected Course	<Course selected>
3	Approved Learning & Training Institution (ALTI)	<ALTI Name>
4	Type of Funding Package	[Course Package]
5	Financing Scheme Approved Amount (RM)	Up to a maximum amount of RM<Approved Amount>
6	Financing Scheme Validity Period	<EFSA Date> - <End Date> (+6 months validity period)

SAMPLE

Verify

- Funding summary
- Talent's Details
 - Course Name
 - Approved Learning & Training Institution
 - Funding Package
 - Financing Scheme Approved Amount
 - Financing Scheme Validity Period

Education Financing Scheme Agreement

Appendix B (Financing Scheme)

Funding Package*	Silver	Gold	Platinum
Amount	Up to RM15,000	Up to RM30,000	Up to RM150,000
Training / Tuition fee	✓	✓	✓
Professional / Examination fee	✓	✓	✓
Monthly Allowance**	No	No	Yes
Repayment	0%	50%	20%
Scheme's Limit for Refinancing	One-time only	Multiple times	Multiple times
Convertible to Scholarship if Straight Pass***	N/A	No	Yes

Notes:

* The Talent may apply for the Silver or Gold Package regardless of the cost of the Course. However, the Platinum Package is only available for Courses where the actual cost exceeds RM30,000. In all cases, the Disbursed Amount shall be subject to the limits set for each package stipulated in the Table above. For the avoidance of doubt:

- A Talent applying for a Course that costs more than RM30,000 may still opt for the Silver or Gold Package, but the Disbursed Amount shall not exceed RM15,000 or RM30,000 respectively;
- The Talent shall only be entitled to the no-repayment benefit under the Silver Package for the first application, up to a maximum of RM15,000, provided the Course is completed within the Financing Scheme Validity Period.
- The no-repayment benefit under the Silver Package is not cumulative across multiple applications. Once the Talent has utilised the Silver Package, the benefit is deemed exhausted and cannot be applied again in any future applications.

** The allowance provided under the Platinum Package is applicable solely to participants enrolled in full-time accounting Course and/or programmes.

*** "Straight Pass" refers to the successful completion of all compulsory papers of the Course in a single sitting on the first attempt. This conversion is only applicable under the Platinum Package.

Funding Package summary

Package caps

- Silver: up to RM15,000
- Gold: up to RM30,000
- Platinum: up to RM150,000

What's covered

- Training/Tuition fee: ✓ (all packages)
- Professional/Exam fee: ✓ (all packages)
- Monthly allowance: Platinum only

Repayment on completion

- Silver: 0%
- Gold: 50%
- Platinum: 20%

Refinancing limit

- Silver: One-time only
- Gold / Platinum: Unlimited

Scholarship conversion (Straight Pass)

- Platinum: Yes
- Gold: No
- Silver: N/A

SAMPLE

Education Financing Scheme Agreement

Appendix C (Guarantee Letter)

Do (actions you must take)

Criteria for Guarantor

- A guarantor is compulsory for all Financing Scheme packages.

The guarantor must be

- Malaysian citizen, residing in Malaysia
- 21–60 years old at the time of signing
- Of sound mind and not an undischarged bankrupt
- In good credit standing (no adverse credit/bankruptcy history)
- A family member or an individual with a close relationship to the Talent who can be contacted reliably

Not eligible if

- Non-Malaysian / not residing in Malaysia
- Below 21 or above 60 at signing
- Undischarged bankrupt / under insolvency proceedings
- Unable to be contacted or unwilling to accept repayment obligations

During the scheme

- If the guarantor later becomes unfit (e.g., deceased, mentally unfit, bankrupt), the Talent must inform Yayasan Peneraju and provide details of a new guarantor for review.

Submission checklist

- Guarantor Full Name as per NRIC & NRIC
- Current address and active phone number
- Any supporting documents requested (e.g., NRIC copy); ensure all details match the Talent's Peneraju.org profile

SAMPLE

I [Guarantor's Full Name]
..... [Guarantor's NRIC No.], with the current
mailing address of
.....
and contact number, am a Malaysian citizen aged
18 years and above, of sound mind and acting of my own free will, hereby voluntarily and
without any duress, coercion or undue influence, declare and undertake that:-

1. I willingly agree to be the Guarantor for
..... [Talent's Full
Name] [Talent's NRIC No.] and shall be
bound and comply with the terms and conditions set out in the Education Financing
Scheme Agreement entered into between Yayasan Peneraju and the Talent.
2. I fully understand the contents of this guarantee and hereby agree to be bound by it
at my own volition. I further solemnly and sincerely declare that I am not an
undischarged bankrupt within the meaning of the Insolvency Act, 1967.
3. I hereby undertake to advise and ensure that the Talent shall fulfil the Talent's
obligations to repay, whether in full or in part (as applicable) the education financing
in accordance with Clause 6 of the Education Financing Scheme Agreement. I further
undertake to ensure that the Talent remains contactable by Yayasan Peneraju and
to notify Yayasan Peneraju of the Talent's whereabouts, if necessary.
4. I irrevocably guarantee the repayment of the education financing to Yayasan
Peneraju and agree that I shall be liable to pay the full outstanding amount of the
financing, acting as principal debtor, in the event the Talent fails or defaults to make
repayment under the terms of this Agreement.

I declare that the above statements are true and correct.

Guarantor's Signature :
Guarantor's Full Name :
Guarantor's NRIC :
Guarantor's Tel. No. :
Date :

Education Financing Scheme Agreement

Appendix D (Guardian Letter) (only for applicant below 18)

Do
(actions you must take)

SAMPLE

I [Parent/Legal Guardian's Full Name] [NRIC No.], with the current mailing address at
.....
contact number, hereby declare that I am the parent/legal guardian of [Talent's Name] [Talent's NRIC No.].

I hereby consent to the Talent accepting the Education Financing Scheme Agreement and agree to be bound by the terms and conditions of this Agreement to the same extent as the Talent. I confirm that I am of sound mind, acting of my own free will, hereby voluntarily and without any duress, coercion or undue influence.

I hereby acknowledge, declare and undertake the following:

1. I represent and warrant that I am the parent or legal guardian of the Talent and have the legal capacity to enter into this Agreement on behalf of the Talent.
2. I have read, understood and agreed that I shall comply with the terms and conditions as set out in the Yayasan Peneraju Education Financing Scheme Agreement.
3. I acknowledge that the Financing Scheme is provided solely for educational purposes and shall ensure that the Talent fulfills their obligations and responsibilities under this Agreement.
4. I agree to indemnify and hold harmless Yayasan Peneraju from any claims, damages, losses and/or costs arising from the Talent's failure to fulfill their obligations and responsibilities under this Agreement.
5. In the event the Talent, causes any financial loss or damage, I accept full responsibility for the repayment or replacement costs, as determined by Yayasan Peneraju at its sole discretion.
6. Until the Talent reaches the age of eighteen (18), I acknowledge and accept that all ownership, obligation and liabilities arising from this Agreement shall be my responsibility. Upon the Talent reaching the age of majority, all obligations and liabilities under this Agreement shall be transferred to the Talent automatically and my responsibility under this Agreement shall cease.

I hereby declare that the statements above are true and complete.

Guardian's Signature :
Guardian's Full Name :
Guardian's NRIC :
Guardian's Tel. No. :
Date :

How to fill

- Use CAPITAL LETTERS only.
- Make sure names & NRIC match NRIC.

Guardian information

- Guardian's Full Name as per NRIC
- NRIC No.
- Current Mailing Address
- Contact Number

Talent information

- Talent's Full Name as per NRIC
- Talent's NRIC No

Guardian signature block

- Guardian's Signature
- Guardian's Full Name
- Guardian's NRIC
- Guardian's Tel. No.
- Date

Education Financing Scheme Agreement

SAMPLE

THE PARTY WHOSE NAME AND PARTICULARS ARE SET OUT IN APPENDIX D, being the parent and/or legal guardian of the Talent (hereinafter referred to as "Guardian") of the third part;

(Yayasan Peneraju, the Talent and the Guardian shall collectively be referred to as the "Parties" and individually as a "Party")

WHEREAS:

- (A) Yayasan Peneraju is an agency under the Ministry of Economy that functions as a Talent Bank to identify, nurture and manage Bumiputera talents to accelerate their global competitiveness.
- (B) Yayasan Peneraju offers a financing scheme that provides flexible financial assistance for talents seeking to pursue training and/or certifications to advance their technical knowledge at Yayasan Peneraju's identified and recognised Approved Learning and Training Institutions ("ALTI") and competency development training as set out in Item 3 of Appendix A.
- (C) In relation thereto, subject to the terms and conditions of this Agreement, Yayasan Peneraju has agreed to grant financial assistance under the said scheme to the Talent, to enable the Talent to pursue training and/or certification at the selected ALTI.

The Parties hereby agree as follows: -

1. DEFINITIONS AND INTERPRETATION

1.1 In this Agreement:

"ALTI" : means any education or training institution that has been identified, approved and recognized by Yayasan Peneraju for the purpose of providing training, certification or competency development programmes under its financing schemes;

Naxrud

Do
(actions you must take)

It is compulsory to place your initials at the bottom-right corner of each page of the Financing Scheme Agreement, excluding the cover page

- Signature/initial by Talent only

Important Reminder

Important Notice

- You must upload the signed Letter of Offer (LO) and Education Financing Scheme Agreement (EFSA) within 7 working days from the date of issuance.
- Late or incomplete uploads (incorrect details, illegible/smudged) will not be accepted.
- Hard cut-off: If the required documents are not successfully uploaded within 14 calendar days, the application will be rejected/closed. To proceed after this, you must re-apply/submit a new application to Yayasan Peneraju.

Strict Compliance

- If any content in the required documents is found to have been altered without Yayasan Peneraju's knowledge or consent, Yayasan Peneraju reserves the right to revoke the offer.
- Once your EFSA is correctly uploaded and the status changes to Signed, the application will not be auto-rejected (subject to documents being complete, legible, and compliant).

Stamp Duty Process

- Yayasan Peneraju will handle the stamping process for the Financing Scheme Agreement.

After we review your LO and EFSA, we will update your application status from "Signed" to "Accepted." Once it is Accepted, you may proceed to submit your claims via Peneraju.org.



PENERAJU.ORG

CLAIM GUIDELINES

Claim Phase



Approved Learning
& Training
Institution



Issue Invoice



Issue Receipt



Talent



Reimbursement

Pay to ALTI

Submit Receipt to
Claim from YP

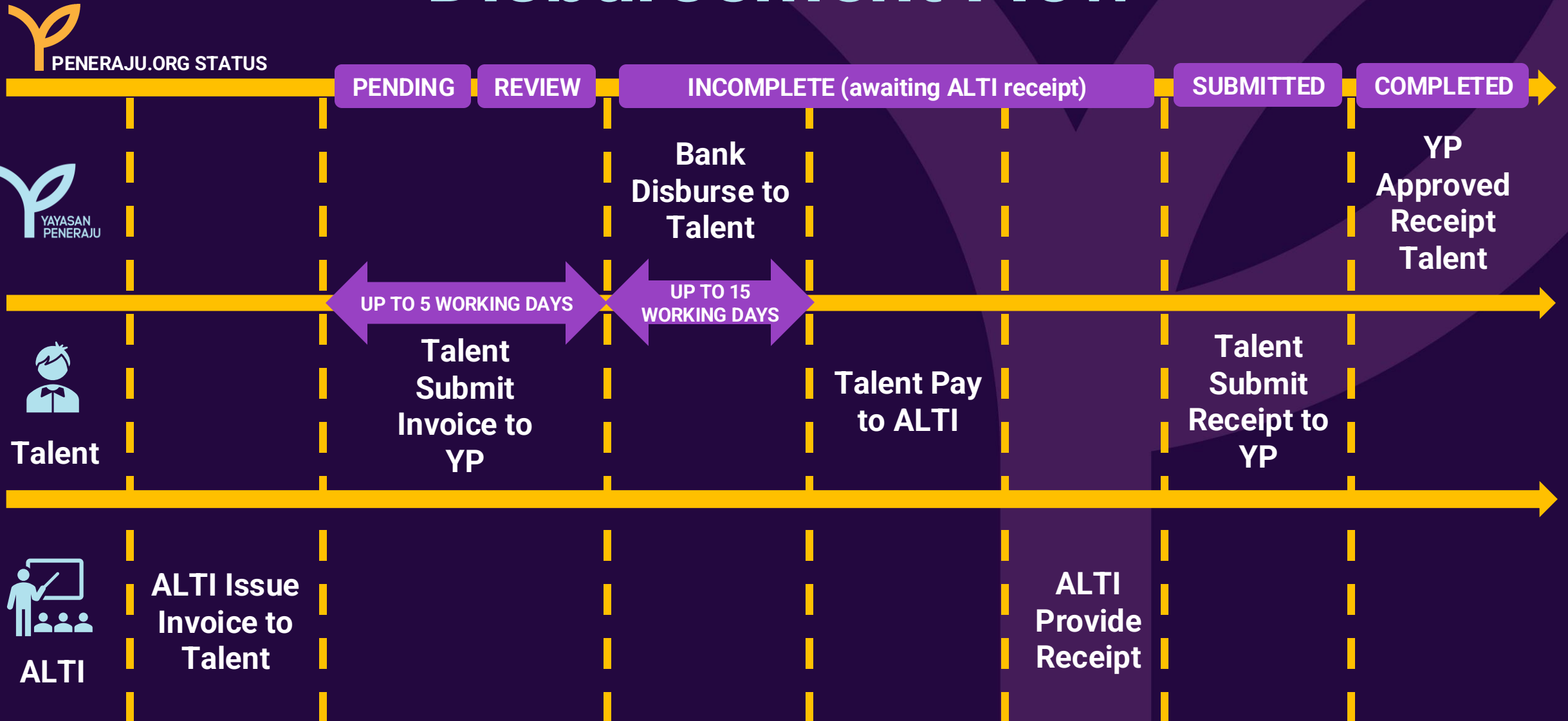


Disbursement

Submit Invoice to YP
for Claim

Pay to ALTI &
Submit Receipt to
YP

Disbursement Flow



Reimbursement Flow



PENERAJU.ORG STATUS

PENDING

REVIEW

COMPLETED



YAYASAN
PENERAJU

Bank
Disburse to
Talent

UP TO 5 WORKING DAYS

UP TO 15 WORKING DAYS



Talent

Talent Pay
to ALTI

Talent
Submit
Receipt to
YP



ALTI

ALTI
Provide
Receipt

Disbursement Claim Submission Checklist

Claim Type	Upload 1 – Invoice	Upload 2 – Supporting Documents
1 Tuition Fee	<ul style="list-style-type: none"> Official invoice from ALTI showing course, semester, dates, talent name, NRIC & amount 	<ul style="list-style-type: none"> Signed class timetable or semester schedule Offer/Acceptance letter with related fees
2 Learning Materials Fee	<ul style="list-style-type: none"> Vendor or ALTI invoice for books, e-books, software licence, lab kit, etc. 	<ul style="list-style-type: none"> Course syllabus page that lists required materials Itemised purchase list (if bundled)
3 Exam Fee	<p>EITHER:</p> <ul style="list-style-type: none"> Professional-body / ALTI invoice <p>OR (for Professional Accounting / Finance programme only):</p> <ul style="list-style-type: none"> Professional-body portal screenshot/printable PDF showing Talent name, e mail & fee amount <p>or</p> <ul style="list-style-type: none"> ALTI Proforma Payment Advice (if ALTI pays first) 	<ul style="list-style-type: none"> Exam registration confirmation e-mail Exam timetable or admission ticket (Compulsory if using other Currency) BNM FX rate screenshot/printout (e.g., for USD/GBP fees) - https://www.bnm.gov.my/currency-converter *for BNM FX rate, ALTI is to assist and guide talent in the use
4 Certification Fee	<ul style="list-style-type: none"> Invoice from certification body (e.g., Microsoft, Google, AWS, PMI, Oracle, etc.) 	<ul style="list-style-type: none"> Confirmation that certification attempt has been scheduled Candidate ID / eligibility letter
5 Professional Fee <ul style="list-style-type: none"> Exemption fee Annual subscriptions fee EPSM fee 	<p>EITHER:</p> <ul style="list-style-type: none"> Professional-body / ALTI invoice <p>OR (for Professional Accounting / Finance programme only):</p> <ul style="list-style-type: none"> Professional-body portal screenshot/printable PDF showing Talent name, e mail & fee amount <p>or</p> <ul style="list-style-type: none"> ALTI Proforma Payment Advice (if ALTI pays first) 	<ul style="list-style-type: none"> Notification e-mail or letter Screenshot of relevant details (if issued) (Compulsory if using other Currency) BNM FX rate screenshot/printout (e.g., for USD/GBP fees) - https://www.bnm.gov.my/currency-converter *for BNM FX rate, ALTI is to assist and guide talent in the use
6 Registration Fee <ul style="list-style-type: none"> ALTI one-off enrolment fee Matriculation fee ACCA Initial Registration fee 	<p>EITHER:</p> <ul style="list-style-type: none"> Professional-body / ALTI invoice <p>OR (for Professional Accounting / Finance programme only):</p> <ul style="list-style-type: none"> Professional-body portal screenshot/printable PDF showing Talent name, e mail & fee amount <p>or</p> <ul style="list-style-type: none"> ALTI Proforma Payment Advice (if ALTI pays first) 	<ul style="list-style-type: none"> Offer letter page showing registration charge Student ID confirmation (Compulsory if using other Currency) BNM FX rate screenshot/printout (e.g., for USD/GBP fees) - https://www.bnm.gov.my/currency-converter *for BNM FX rate, ALTI is to assist and guide talent in the use
7 Allowance	Not Applicable	<ul style="list-style-type: none"> Registration Slip or Class timetable provided by the ALTI Progress report or adviser confirmation that studies are ongoing current semester (Start & End Date)

Reimbursement Claim Submission Checklist

Claim Type	Upload 1 – Receipt	Upload 2 – Supporting Documents
1 Tuition Fee	<ul style="list-style-type: none"> Receipt stamped “PAID” from ALTI 	<ul style="list-style-type: none"> Official invoice from ALTI showing programme, semester, dates, talent name, NRIC & amount Bank statement showing amount online payment
2 Learning Materials Fee	<ul style="list-style-type: none"> Receipt stamped “PAID” from vendor or ALTI 	<ul style="list-style-type: none"> Official invoice from Vendor or ALTI showing programme, semester, dates, talent name, NRIC & amount Course syllabus page that lists required materials Itemised purchase list (if bundled)
3 Exam Fee	<ul style="list-style-type: none"> Receipt stamped “PAID” / online payment confirmation from exam Professional-body / ALTI 	<ul style="list-style-type: none"> Official invoice from exam body Bank statement showing amount online payment Exam registration confirmation e-mail Exam timetable or admission ticket
4 Certification Fee	<ul style="list-style-type: none"> Receipt stamped “PAID” from Certification-body (e.g., Microsoft, Google, AWS, PMI, Oracle, etc.) 	<ul style="list-style-type: none"> Official invoice from certification body Confirmation that certification attempt has been scheduled Candidate ID / eligibility letter
5 Professional Fee <ul style="list-style-type: none"> <i>Exemption fee</i> <i>Annual subscriptions fee</i> <i>EPSM fee</i> 	<ul style="list-style-type: none"> Receipt stamped “PAID” from Professional-body / ALTI related fee 	<ul style="list-style-type: none"> Official invoice from professional-body Notification e-mail or letter Screenshot of relevant details (if issued)
6 Registration Fee <ul style="list-style-type: none"> <i>ALTI one-off enrolment fee</i> <i>Matriculation fee</i> <i>ACCA Initial Registration fee</i> 	<ul style="list-style-type: none"> Receipt stamped “PAID” from Professional-body / ALTI for one-off registration / enrolment / matriculation fee, etc. 	<ul style="list-style-type: none"> Offer letter page showing registration charge Bank/FPX statement showing amount online payment Student ID confirmation
7 Allowance	Not Applicable	<ul style="list-style-type: none"> Registration Slip, Class timetable provided by the ALTI Progress report or adviser confirmation that studies are ongoing current semester (Start & End Date)



PENERAJU.ORG

HOW TO SUBMIT CLAIM

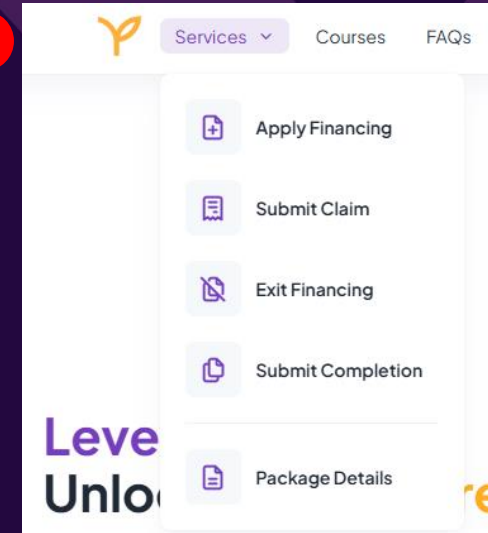
Claim

1



Log in to your account
via Peneraju.org

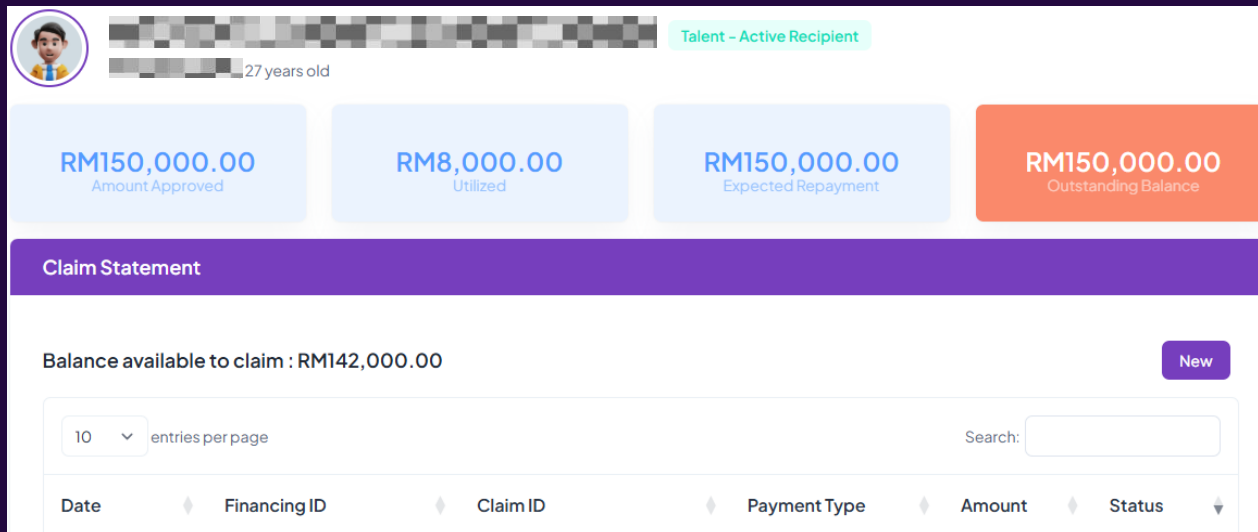
2



Click "**Services**" on top left

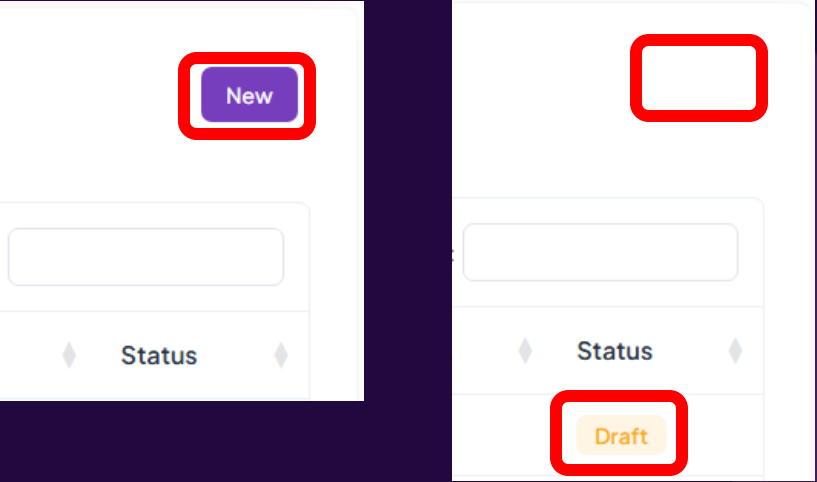
Click "**Submit Claim**" menu

3



Click on "**New**" to start your claim submission

Claim



How the “Draft Lock” Works on the Claim Statement Page

If you still need the claim	If you want to start over
Click the Draft row to reopen it, finish entering the line items, then Submit .	Click the delete icon inside the Draft to remove it. Once the Draft is gone, the purple New button re-appears (first screenshot) and you can start a brand-new claim.

Claim

Split Your Claim Lines When One Receipt Covers Multiple Fees

Invoice / Receipt Shows	How to Enter in the Portal
Tuition Fee • RM 4,000	Line 1 <ul style="list-style-type: none">• Claim Type = Tuition Fee,• Amount = RM 4,000
Exam Fee • RM 800	Line 2 <ul style="list-style-type: none">• Claim Type = Exam Fee,• Amount = RM 800
Learning Materials • RM 200	Line 3 <ul style="list-style-type: none">• Claim Type = Learning Materials,• Amount = RM 200

****Portal rule:** If you submit one line only while the uploaded invoice/receipt clearly includes multiple fee items, the claim will be **rejected** (e.g., Tuition Fee = RM 5,000).*

Scenario	Correct Way to Submit
One receipt lists several fee types — e.g. Tuition, Exam, and Learning Materials appear on the same invoice/receipt.	Create a separate claim line for each item (Tuition Fee, Exam Fee, Learning Materials Fee, etc.). Do NOT lump them into a single line.
Invoice and Supporting Docs	You may re-use the same PDF (scan of the official receipt & bank slip, etc.) for each line, but... <ul style="list-style-type: none">○ Enter only the amount that belongs to that specific fee type.○ Make sure the figure matches exactly what the receipt shows for that line.

Upload the **same official invoice / receipt, etc.** in both “**Invoice**” (Disbursement), “**Receipt**” (Reimbursement) and “**Supporting Documents**” slots for each line.



PENERAJU.ORG

CLAIM DISBURSEMENT

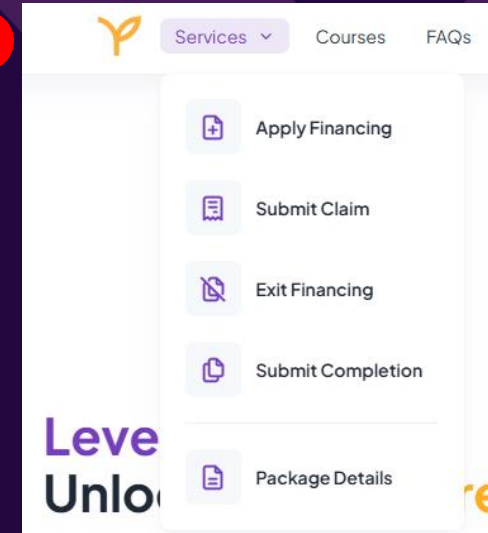
Disbursement

1



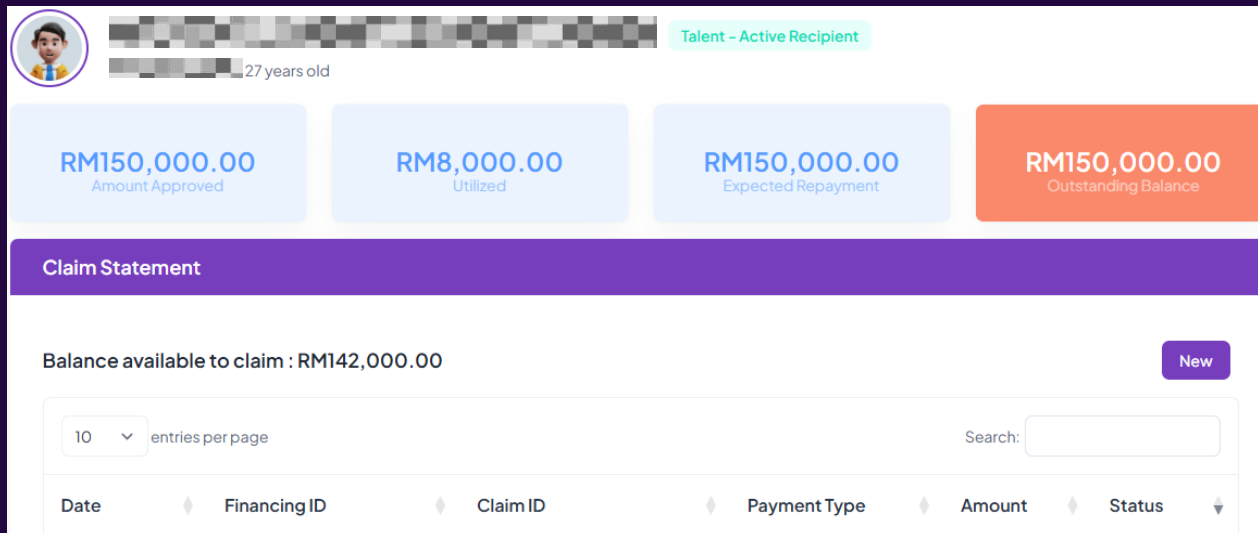
Log in to your account via
Peneraju.org

2



Click "**Services**" on top left
Click "**Submit Claim**" menu

3



Click on "**New**" to start your claim submission

Disbursement

4

Payment Type

Choose the payment type ⓘ

Semester Start Date *

dd/mm/yyyy

Semester End Date * ⓘ

dd/mm/yyyy

☐ This is the final claim. No future claim from this financing.

Reimbursement


Disbursement

Enter the **Semester Start Date** & **Semester End Date** based on registration letter etc.

Tick on "**Final Claim**" if you are making a final claim, if not untick this box.

Choose your submit claim "**Disbursement**".

5



Talent - Active Recipient

25 years old

RM150,000.00

Amount Approved

RM10,000.00

Utilized

RM150,000.00

Expected Repayment

RM150,000.00

Outstanding Balance

Claim Items - YP/OPS/2025/CLM/000255

Semester Start Date *

20/07/2025

Semester End Date *

20/12/2025

Update

Is this the final claim for this financing?

Selecting "Yes" means no future claim for this financing.*

☐ Yes ☒ No

10 entries per page

Search:

No.	Date	Claim Type	Amount
No data available in table			
Showing 0 to 0 of 0 entries			

Back

Delete

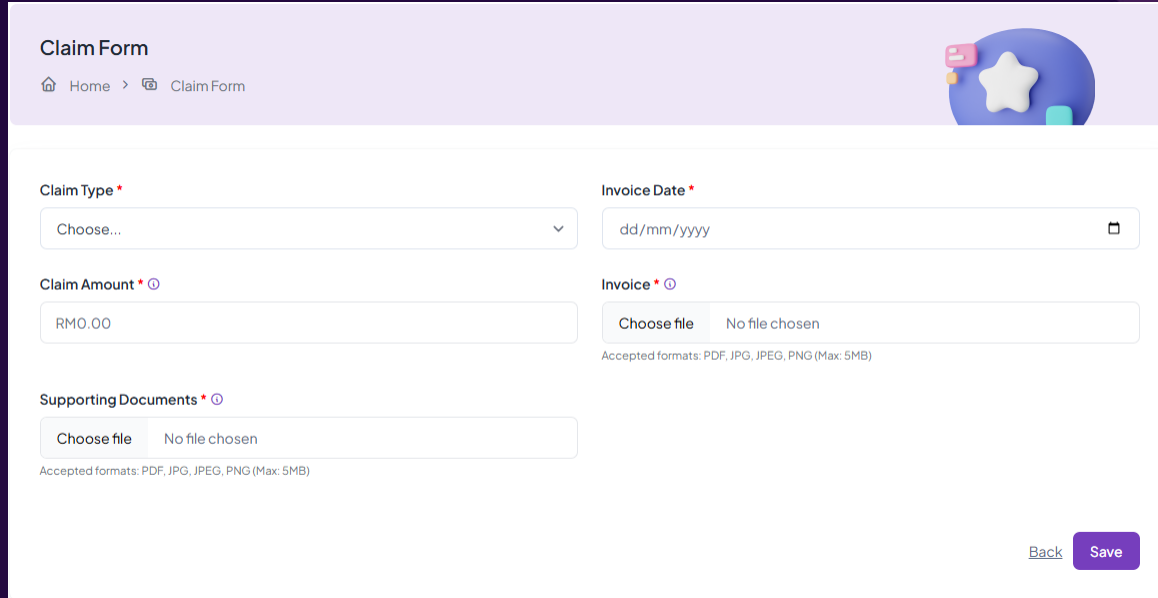
Add New Item

Tick '**Yes**' or '**No**' to confirm whether the claim is final or not.

Click on "**Add New Item**" to start your claim submission.

Disbursement

6

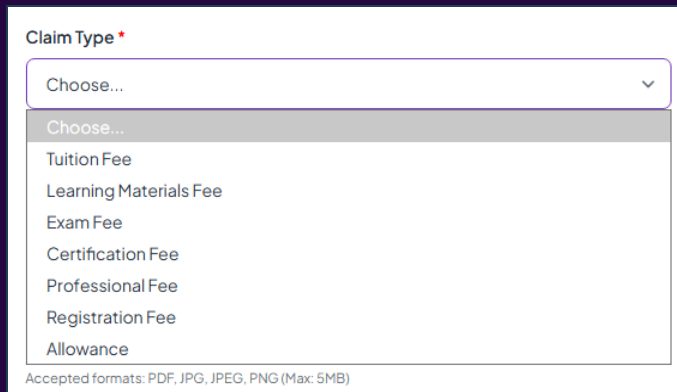


The screenshot shows the 'Claim Form' page. At the top, there is a breadcrumb trail: Home > Claim Form. The form contains several fields: 'Claim Type' with a dropdown menu, 'Invoice Date' with a date picker, 'Claim Amount' with a text input, 'Invoice' with a file upload button, and 'Supporting Documents' with a file upload button. Each field has a red asterisk indicating it is required. Below the 'Invoice' and 'Supporting Documents' fields, there is a note: 'Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)'. At the bottom right, there are 'Back' and 'Save' buttons.

View of **Claim Form** after Click on "Add New Item"

1. Choose **Claim Type**
2. Key in **Invoice Date**
3. Fill in **Claim Amount** based on your Invoice Item(s)

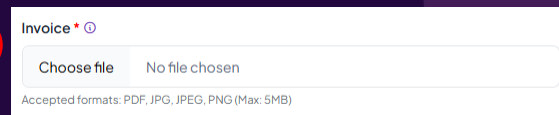
7



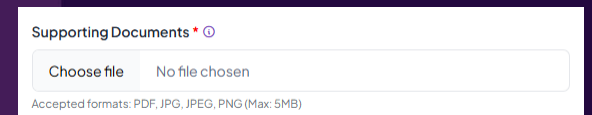
This screenshot shows the 'Claim Type' dropdown menu. The dropdown is open, displaying a list of options: Tuition Fee, Learning Materials Fee, Exam Fee, Certification Fee, Professional Fee, Registration Fee, and Allowance. The 'Choose...' option is highlighted at the top of the list. Below the dropdown, there is a note: 'Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)'.

Please select the Claim Type accordingly to the **invoice item(s)** received.

8



This screenshot shows the 'Invoice' file upload field. It has a 'Choose file' button and a 'No file chosen' text. Below the field, there is a note: 'Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)'.



This screenshot shows the 'Supporting Documents' file upload field. It has a 'Choose file' button and a 'No file chosen' text. Below the field, there is a note: 'Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)'.

- Upload **Invoice** should not more than **30 days** during claim submission.
- Upload **Supporting Documents**

Disbursement

9

Claim Items - YP/OPS/2025/CLM/000255

Semester Start Date *

20/07/2025

Semester End Date *

20/12/2025

Update

Is this the final claim for this financing?
Selecting "Yes" means no future claim for this financing. *

☐ Yes ☒ No

10 entries per page

Search:

No.	Date	Claim Type	Amount
1	17 July 2025	Tuition Fee	RM10,000.00
2	17 July 2025	Registration Fee	RM1,000.00
3	17 July 2025	Exam Fee	RM4,000.00
4	17 July 2025	Exam Fee	RM4,000.00
5	17 July 2025	Allowance	RM3,600.00

Showing 1 to 5 of 5 entries

«

«

1

>

»

Back

Delete

Add New Item

Submit

Once all information and documents are completely fill in and uploaded you may submit your claim by clicking the "**Submit**" button.

10

Submit Claim (YP/OPS/2025/CLM/000255)

×

Are you sure you want to submit this claim?
This action is irreversible.

Close

Confirm

Please make sure the uploaded invoice/document are accurate before submitting the claim.

Dear [REDACTED]

We acknowledge receipt of your claim submission [Claim ID: YP/OPS/2025/CLM/000526], submitted on 03 October 2025.

The total amount of your claim is RM5,000.00

Below is the list of the claim item(s):

- Registration Fee: RM400.00
- Tuition Fee: RM1,000.00
- Allowance: RM3,600.00

Should you have any questions or require further assistance, do not hesitate to contact us at askme@peneraju.org.

We appreciate your patience and understanding during this process.

Regards,
Yayasan Peneraju

You will receive an acknowledge email of your claim submission from Yayasan Peneraju.

Disbursement

Claim ID	Payment Type	Amount	Status
YP/OPS/2025/CLM/000547	Disbursement	RM2,000.00	Pending

Claim Details – YP/OPS/2025/CLM/000547

Disbursement

Semester Start Date

21 October 2025

Semester End Date

21 October 2025

Tuition Fee

Amount

RM1,000.00

Invoice Date

21 October 2025

Invoice

[View Document](#)

Proof of Payment

[View Document](#)

Supporting Document

[View Document](#)

Back

Edit

Edit Claim (YP/OPS/2025/CLM/000547) ×

Are you sure you want to update this claim?

Close

Confirm

▶ If you wish to edit your claim submission, you'll need to click the “**Claim ID**”.

You able to **Edit** current claim submission under status “**Pending**”.

▶ Click “**Edit**” button to edit the claim submission.

▶ Click “**Confirm**” if you wish to continue edit your claim submission.

Disbursement

10 ▾ entries per page

Search:

No.	Date	Claim Type	Amount
3	21 October 2025	Learning Materials Fee	RM500.00
2	21 October 2025	Exam Fee	RM500.00
1	21 October 2025	Tuition Fee	RM1,000.00

Showing 1 to 3 of 3 entries

« ‹ 1 › »

[Back](#) [Delete](#) [Add New Item](#) [Submit](#)

Claim Type *

Invoice Date *

Invoice *
[View Document](#) ✕

Supporting Documents *
[View Document](#) ✕

Claim Amount * ⓘ

[Back](#) [Update](#) [Delete](#)



Select one of **Claim Type** that you wish to edit

- **Claim Amount**
- **Uploaded Invoice document**
- **Uploaded Support document**

You able to **Delete** current claim submission under status “**Pending**”.



Click “**Update**” or “**Delete**” button if you wish to edit the **Claim Type**.

Disbursement

Dear [REDACTED]

We are pleased to inform you that your claim has been approved. To proceed with the disbursement, we kindly request you to submit the proof of payment as per the guidelines.

Claim Details:

- Claim ID: YP/OPS/2025/CLM/000527
- Total Amount: RM5,000.00

Next Steps:

Please provide the necessary proof of payment documents, such as receipts or transaction confirmations, by 02 November 2025. You may submit these documents via [peneraju.org](mailto:askme@peneraju.org).

Failure to submit the required documents within the given timeframe may result in the termination of the financing scheme.

Should you have any questions, kindly reach out to us at askme@peneraju.org.

Regards,
Yayasan Peneraju

After You Receive the Approval Email


- You will receive a notification email from **peneraju.org** confirming your **claim has been approved**.

Disbursement timeline

- If you receive the approval email **but the funds have not yet arrived**, this means **your disbursement is in progress**.
- Please allow **up to 20 working days** from the approval date for the funds to reach your bank account.
- If the funds are still not received **after 20 working days**, contact **askme@peneraju.org** with your **Claim ID** for assistance.

What to do after payment

- Once you've paid ALTI, submit the **official receipt/transaction confirmation** in **peneraju.org** to complete your claim.



[REDACTED]

Talent - Active Recipient

[REDACTED] 27 years old

RM150,000.00
Amount Approved

RM8,000.00
Utilized

RM150,000.00
Expected Repayment

RM150,000.00
Outstanding Balance

Claim Statement

Balance available to claim : RM142,000.00 New

10 entries per page

Search:

Date	Financing ID	Claim ID	Payment Type	Amount	Status
03 October 2025	YP/OPS/2025/LO/000518	YP/OPS/2025/CLM/000527	Disbursement	RM5,000.00	Incomplete

The status in your account will change to **"Incomplete"** upon the acknowledgement email received.

Disbursement

Claim ID	Payment Type	Amount	Status
YP/OPS/2025/CLM/000527	Disbursement	RM5,000.00	Incomplete

10 entries per page Search:

No.	Date	Claim Type	Amount
1	03 October 2025	Registration Fee	RM400.00
2	03 October 2025	Tuition Fee	RM1,000.00

Claim Type * <input type="text" value="Tuition Fee"/>	Invoice Date * <input type="text" value="03/10/2025"/>
Invoice * View Document	Supporting Documents * View Document
Claim Amount * ⓘ <input type="text" value="RM1,000.00"/>	Proof of Payment * <div>Choose file No file chosen</div> <small>Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)</small>
Back Update	

10 entries per page Search:

No.	Date	Claim Type	Amount
3	03 October 2025	Registration Fee	RM400.00
2	03 October 2025	Allowance	RM3,600.00
1	03 October 2025	Tuition Fee	RM1,000.00

Showing 1 to 3 of 3 entries

« 1 »

[Back](#) [Submit](#)

- 1 Click on "Claim ID(s)" to upload the "Official Receipt" for Proof of Payment.
- 2 Click one of the Claim Item(s)
- 3 Prepare and upload your Proof of Payment (Official Receipt and Transaction Confirmation), following the claim guidelines and click "Update" button
- 4 Click "Submit" button.

Disbursement

Claim ID	Payment Type	Amount	Status
YP/OPS/2025/CLM/000527	Disbursement	RM5,000.00	Submitted

10 entries per page Search:

No.	Date	Claim Type	Amount
3	03 October 2025	Registration Fee	RM400.00
2	03 October 2025	Allowance	RM3,600.00
1	03 October 2025	Tuition Fee	RM1,000.00

Showing 1 to 3 of 3 entries « 1 »

[Back](#) [Submit](#)

Proof of Payment *

[View Document](#) x

[Back](#) [Update](#)

[Back](#) [Submit](#)

Claim ID	Payment Type	Amount	Status
YP/OPS/2025/CLM/000527	Disbursement	RM5,000.00	Completed

5 Once you upload the **Proof of Payment** and submit the claim, its status on the dashboard will change to **“Submitted”**.

If you wish to edit your **“Proof of Payment”**, you’ll need to click the **“Claim ID”**.

6 Click of the Claim Type to edit the **“Proof of Payment”**

7 You may edit your submission **“Proof of Payment”** and click **“Update”** button.

Click **“Submit”** button.

8 After the claim is reviewed and approved, the status will update to **“Completed”**.



PENERAJU.ORG

CLAIM REIMBURSEMENT

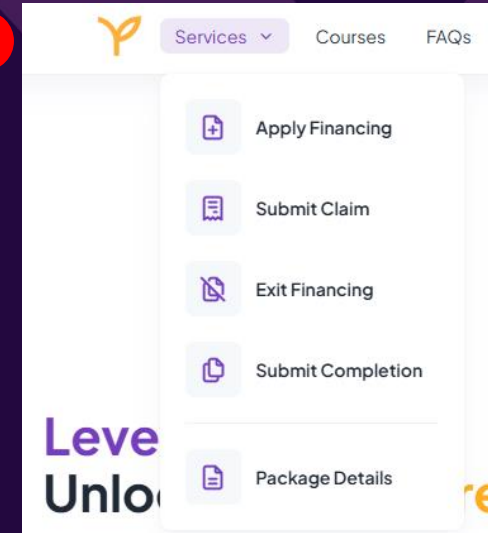
Reimbursement

1



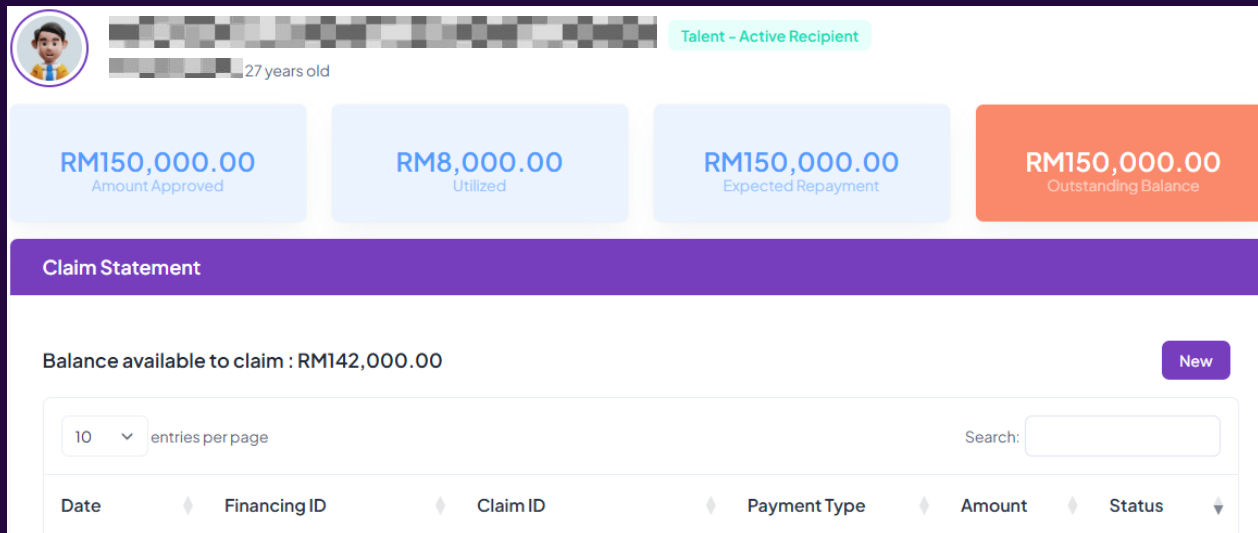
Log in to your account via
Peneraju.org

2



Click "**Services**" on top left
Click "**Submit Claim**" menu

3



Click on "**New**" to start your claim submission

Reimbursement

4

Payment Type

Choose the payment type ⓘ

Semester Start Date *

dd/mm/yyyy

Semester End Date * ⓘ

dd/mm/yyyy

☐ This is the final claim. No future claim from this financing.

Reimbursement


Disbursement

Enter the **Semester Start Date** & **Semester End Date** based on registration letter etc.

Tick on "**Final Claim**" if you are making a final claim, if not untick this box.

Choose your submit claim "**Reimbursement**".

5

 Talent - Active Recipient
25 years old

RM150,000.00

Amount Approved

RM10,000.00

Utilized

RM150,000.00

Expected Repayment

RM150,000.00

Outstanding Balance

Claim Items - YP/OPS/2025/CLM/000255

Semester Start Date *

20/07/2025

Semester End Date *

20/12/2025

Update

Is this the final claim for this financing?

Selecting "Yes" means no future claim for this financing.*

☐ Yes ☒ No

10 entries per page

Search:

No.	Date	Claim Type	Amount
No data available in table			
Showing 0 to 0 of 0 entries			

Back

Delete

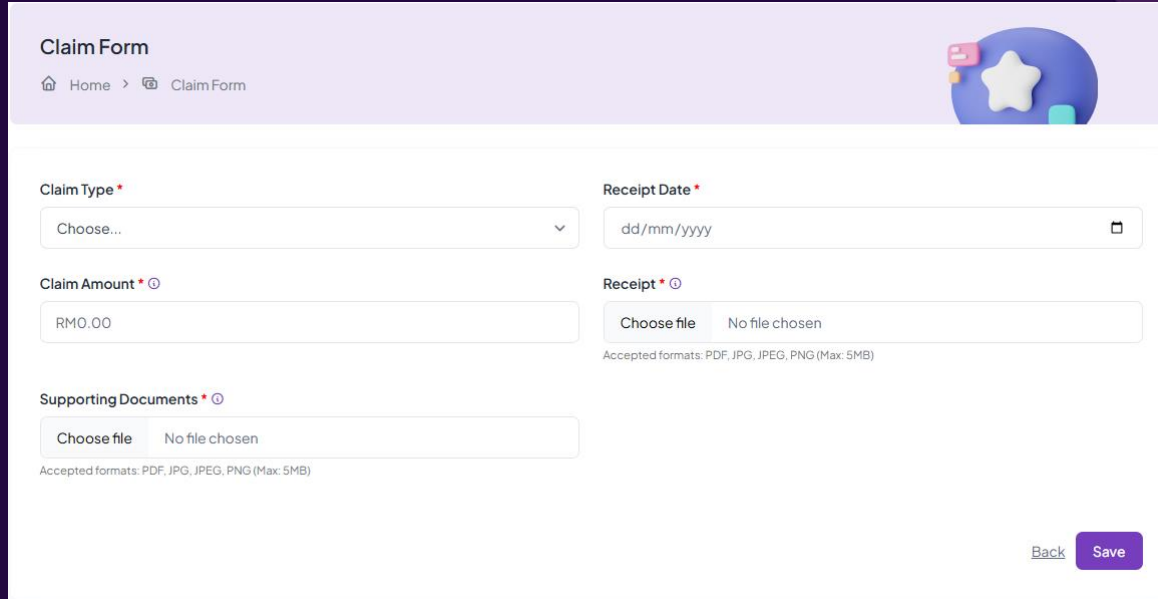
Add New Item

Tick '**Yes**' or '**No**' to confirm whether the claim is final or not.

Click on "**Add New Item**" to start your claim submission.

Reimbursement

6

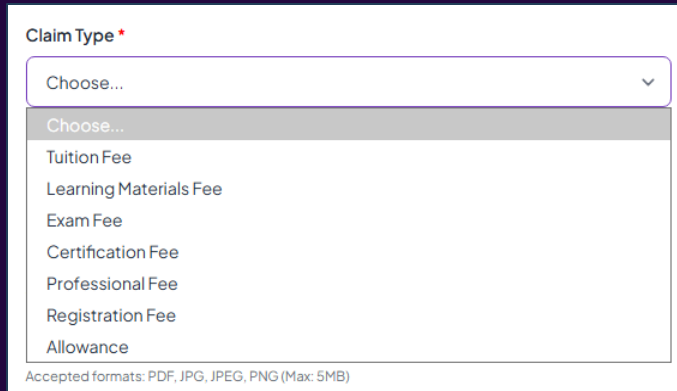


The screenshot shows the 'Claim Form' page. At the top, there is a breadcrumb trail 'Home > Claim Form' and a decorative header with a star icon. The form contains several fields: 'Claim Type' (a dropdown menu), 'Receipt Date' (a date input field), 'Claim Amount' (a text input field), and 'Receipt' (a file upload field). Below these, there is a 'Supporting Documents' section with another file upload field. At the bottom right, there are 'Back' and 'Save' buttons. The form is titled 'Claim Form' and has a small icon of a star and a document.

View of **Claim Form** after Click on "Add New Item"

1. Choose **Claim Type**
2. Key in **Receipt Date**
3. Fill in **Claim Amount** based on your Receipt Item(s)

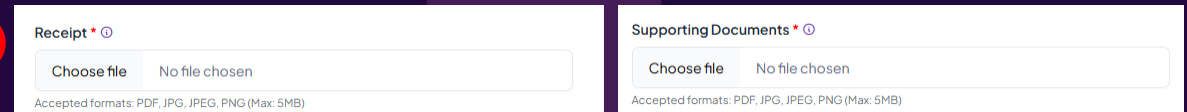
7



This screenshot shows the 'Claim Type' dropdown menu. The menu is open, displaying a list of options: 'Tuition Fee', 'Learning Materials Fee', 'Exam Fee', 'Certification Fee', 'Professional Fee', 'Registration Fee', and 'Allowance'. The 'Choose...' option is highlighted at the top of the list. The form is titled 'Claim Type' and has a small icon of a star and a document.

Please select the Claim Type accordingly to the **Receipt item(s)** received.

8



This screenshot shows the 'Receipt' and 'Supporting Documents' fields. The 'Receipt' field is a file upload field with the text 'Choose file' and 'No file chosen'. The 'Supporting Documents' field is also a file upload field with the text 'Choose file' and 'No file chosen'. Both fields have a small icon of a star and a document. Below the fields, there is a note: 'Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)'.

- Upload **Receipt** should not more than **30 days** during claim submission.
- Upload **Supporting Documents**

Reimbursement

9

Claim Items - YP/OPS/2025/CLM/000255

Semester Start Date *

20/07/2025

Semester End Date *

20/12/2025

Update

Is this the final claim for this financing?
Selecting "Yes" means no future claim for this financing. *

☐ Yes

☒ No

10 entries per page

Search:

No.	Date	Claim Type	Amount
1	17 July 2025	Tuition Fee	RM10,000.00
2	17 July 2025	Registration Fee	RM1,000.00
3	17 July 2025	Exam Fee	RM4,000.00
4	17 July 2025	Exam Fee	RM4,000.00
5	17 July 2025	Allowance	RM3,600.00

Showing 1 to 5 of 5 entries

Back

Delete

Add New Item

Submit

Once all information and documents are completely fill in and uploaded you may submit your claim by clicking the "**Submit**" button.

10

Submit Claim (YP/OPS/2025/CLM/000255)

×

Are you sure you want to submit this claim?
This action is irreversible.

Close

Confirm

Please make sure the uploaded invoice/document are accurate before submitting the claim.

Dear [REDACTED]

We acknowledge receipt of your claim submission [Claim ID: YP/OPS/2025/CLM/000526], submitted on 03 October 2025.

The total amount of your claim is RM5,000.00

Below is the list of the claim item(s):

- Registration Fee: RM400.00
- Tuition Fee: RM1,000.00
- Allowance: RM3,600.00

Should you have any questions or require further assistance, do not hesitate to contact us at askme@peneraju.org.

We appreciate your patience and understanding during this process.

Regards,
Yayasan Peneraju

You will receive an acknowledge email of your claim submission from Yayasan Peneraju.

Reimbursement

Claim ID	Payment Type	Amount	Status
YP/OPS/2025/CLM/000548	Reimbursement	RM2,000.00	Pending

Claim Details – YP/OPS/2025/CLM/000548

Reimbursement

Semester Start Date

21 October 2025

Semester End Date

21 October 2025

Tuition Fee

Amount

RM1,000.00

Receipt Date

21 October 2025

Receipt

[View Document](#)

Supporting Document

[View Document](#)

[Back](#) [Edit](#)

Edit Claim (YP/OPS/2025/CLM/000548) X

Are you sure you want to update this claim?

[Close](#) [Confirm](#)



If you wish to edit your claim submission, you'll need to click the “**Claim ID**”.

You able to **Edit** current claim submission under status “**Pending**”.



Click “**Edit**” button to edit the claim submission.



Click “**Confirm**” if you wish to continue edit your claim submission.

Reimbursement

10 ▾ entries per page

Search:

No.	Date	Claim Type	Amount
3	21 October 2025	Learning Materials Fee	RM500.00
2	21 October 2025	Exam Fee	RM500.00
1	21 October 2025	Tuition Fee	RM1,000.00

Showing 1 to 3 of 3 entries

«

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1

>

»

Back

Delete

Add New Item

Submit

Claim Type *

Tuition Fee

Invoice *

View Document ✕

Claim Amount * ⓘ

RM1,000.00

Invoice Date *

21/10/2025

Supporting Documents *

View Document ✕

Back

Update

Delete



Select one of **Claim Type** that you wish to edit

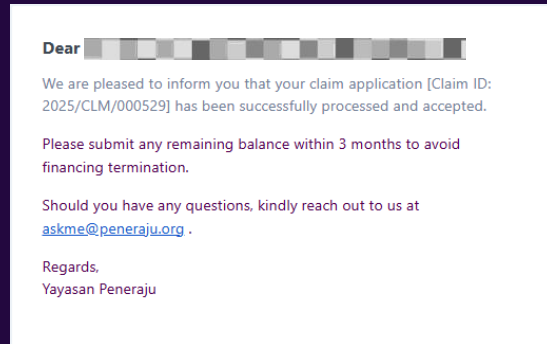
- **Claim Amount**
- **Uploaded Receipt document**
- **Uploaded Support document**

You able to **Delete** current claim submission under status “**Pending**”.



Click “**Update**” or “**Delete**” button if you wish to edit the **Claim Type**.

Reimbursement

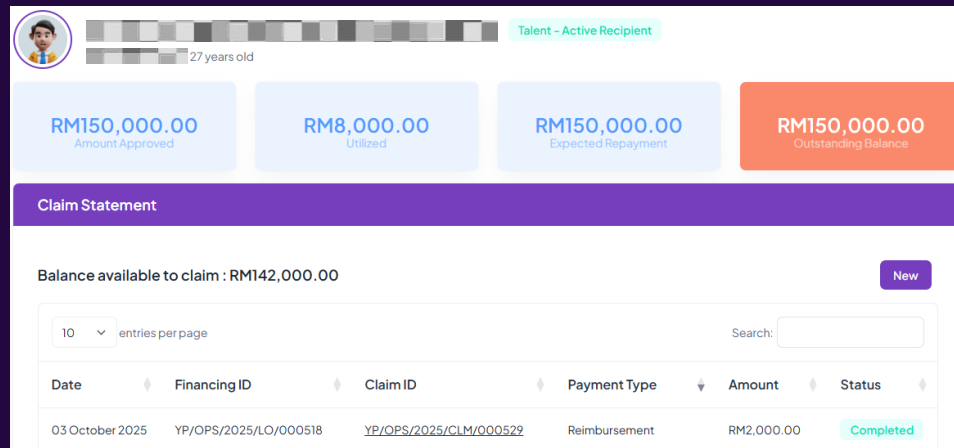


After You Receive the Completed Email

- You will receive a notification email from **peneraju.org** confirming your **claim has been Completed**.

Reimbursement timeline

- If you receive the completed email **but the funds have not yet arrived**, this means **your reimbursement is in progress**.
- Please allow **up to 20 working days** from the approval date for the funds to be credited into your bank account.
- If the funds are still not received **after 20 working days**, contact **askme@peneraju.org** with your **Claim ID** for assistance.



The status in your account will change to **“Completed”** upon the acknowledgement email received.



PENERAJU.ORG **ALLOWANCE**

Allowance

How to submit

The image shows a user interface for submitting an allowance claim. On the left, a 'New' button is visible above a text input field and a 'Status' label. On the right, a 'Payment Type' modal is open, prompting the user to 'Choose the payment type'. It includes fields for 'Semester Start Date' and 'Semester End Date', both with date pickers. A checkbox option is present for 'This is the final claim. No future claim from this financing.' At the bottom of the modal, there are two buttons: 'Reimbursement' and 'Disbursement'.

- Go to Claim Statement → **New**.
- Choose payment type **Reimbursement** or **Disbursement**.
- Enter the official **Semester Start** and **Semester End** dates (as stated in the registration letter / academic calendar / confirmation that studies are ongoing current semester) that shows Start and End date semester.
- Upload the usual supporting docs.
- Click Submit. That's it—no further action needed until the next semester.

****An allowance claim cannot be submitted by itself. The form still requires at least one additional claim line (Tuition Fee, Exam Fee, Registration Fee, etc.).*

What's Changing?	Why It Matters
Single entry per semester – Active Talents now enter the Semester Start & Semester End dates once .	Removes the need to create a separate claim every 3 months.
System-driven disbursement – The portal automatically splits the semester span into quarterly tranches (max 3 months each) and triggers payment runs.	Fewer manual steps → faster, error-free allowance payouts.

Allowance

Claim Items – YP/OPS/2025/CLM/000255

Semester Start Date *

20/07/2025

Semester End Date *

20/12/2025

Update

Is this the final claim for this financing?
Selecting "Yes" means no future claim for this financing.*

☐ Yes ☒ No

10 entries per page

Search:

No.	Date	Claim Type	Amount
-----	------	------------	--------

Example Timeline

- Semester: 20 Jul 2025 → 20 Dec 2025 (5 months total)
 - 1st tranche auto-disbursed: 20 Jul – 19 Oct = 3 months
 - 2nd tranche auto-disbursed: 20 Oct – 20 Dec = 2 months

*****An allowance claim cannot be submitted by itself. The form still requires at least one additional claim line (Tuition Fee, Exam Fee, Registration Fee, etc.).**

Allowance

Entering an Allowance Claim

Claim Type *

Allowance

Claim Amount * ⓘ

RM3,600.00

Supporting Documents * ⓘ

Choose file Supporting Documents.pdf

Proof of Payment / Invoice Date *

dd/mm/yyyy

Proof of Payment / Invoice *

Choose file No file chosen

You are requesting for 5 month(s) of allowance.
Note: For allowance claims exceeding three (3) months, the initial disbursement will cover the first three months, with the remaining amount disbursed after the third month.

Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)

Accepted formats: PDF, JPG, JPEG, PNG (Max: 5MB)

Back

Save

Screen Element	What You Need to Know / Do
Claim Type	Pre-filled as Allowance once you choose it from the drop-down.
Claim Amount	System auto-calculates based on the monthly rate × number of months you specified on the previous page. <i>Example: RM 3,600 for 5 months.</i>
Grey Info Box	Confirms the number of months detected and reminds you: <ul style="list-style-type: none">○ If the claim covers > 3 months, YP will pay the first 3 months now, then auto-disburse the balance once Month 4 starts.
Supporting Documents	Mandatory. Combine into one PDF : <ul style="list-style-type: none">○ Confirmation that studies are ongoing current semester○ Class timetable○ Adviser / progress note (if any).
Save → Back to Claim Table	The line will show Draft status until you add at least one more fee line (Types 1-6) and press Submit .

*****An allowance claim cannot be submitted by itself. The form still requires at least one additional claim line (Tuition Fee, Exam Fee, Registration Fee, etc.).**

Important Reminder

Important Notice

- The claim process takes up to 5 working days for YP review and up to 15 working days for bank processing.
- Yayasan Peneraju will not be held responsible for any delays caused by such issues.
- After receiving the funds, the talent must make payment to Approved Learning & Training Institution as soon as possible.
- When payment to ALTI has been made, the talent must submit the Proof of Payment into Peneraju.org within 10 working days of receiving the funds in their bank account.
- Failure of payment and submitting Proof of Payment into Peneraju.org, talent is subjected to intervention and termination of contract by Yayasan Peneraju accordingly

Strict Compliance

- If any content in the required documents is found to have been altered without Yayasan Peneraju's knowledge or consent, Yayasan Peneraju reserves the right to revoke the offer.

Point of Reference

Inquiry

- Application / Claim / Technical Issues
- Email to askme@peneraju.org
 - Full Name
 - NRIC
 - Contact Number
 - Application ID(s) / Claim ID(s)
 - Screenshots / photo of issues (Full Page)
 - Chronology of the issues



MAKE THE CHANGE



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