



申请表格 Application Form



Koperasi Jayadiri Malaysia Berhad
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50450 Kuala Lumpur Malaysia
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Tel : 03-21616499 Fax : 03-21621413
Website : <http://kojadi.my>
Email : loan@kojadi.com.my

PREREQUISITES FOR EDUCATION LOAN APPLICATION

- The applicant (parent or guardian) must be a member of KOJADI with RM100 initial shares.
- The applicant must subscribe additional shares range from RM500 to RM2000 shares depending on the loan amount applied for and the course / level of studies pursued by nominee(student). Payment of subscription for additional shares will be deducted from the approved loan. Please refer to the following tables :-
- The nominee(student) must have gained admission to an approved institution of higher learning locally or abroad and shall apply to become a member of KOJADI.

贷学金申请条件

- 申请人(家长或监护人)须为自立合作社社员,并缴付RM100入社股份。
- 申请人须为提名学生缴付介于RM500至RM2000的额外股金。额外股金的多寡视被提名的受惠学生所进修的课程及贷款额而定,并会从批准的贷款额中扣除。详情参阅下列图表:-
- 被提名的学生须已获准进入本地或外国获准之大学府。同时须申请成为合作社社员,并缴付RM100入社股金。

Requisite Shares For Education Loan Application

申请贷学金所需承购的股份及付款

Loan Amount Applied 贷款额	RM10,000 To RM20,000	RM25,000 To RM35,000	RM40,000 To RM50,000
Co-applicant membership shares 申请人持有的入社股份	RM100	RM100	RM100
Student membership shares 被提名学生入社股份	RM100	RM100	RM100
Entrance fees 入社费用	RM20	RM20	RM20
Additional shares 申请人须购额外股份	RM500	RM1,000	RM2,000
Loan processing fees 贷款手续费	RM200	RM200	RM200
Total payment 总共	RM920	RM1,420	RM2,420

Note: Payment of subscription for additional shares will be deducted from the approved loan.
额外股金会从批准的贷款额中扣除

Payment should be made by cheque / bankdraft payable to

一切的费用可以支票/汇票支付予“ KOPERASI JAYADIRI MALAYSIA BERHAD ”

The loan amount is subject to the discretion of the Board based on the following:-

贷款额由董事会决定, 并以下列课程为依据。

Course of Study 选修课程	Loan Ceiling最高贷款额
For Undergraduate Courses 学士课程	RM 30,000
For Postgraduate Courses 研究生课程	RM 50,000

The nominee (student) shall be required to take up a group term life insurance arranged by KOJADI based on the following premium table :- (Single Premium) *

贷款学生须购买自立合作社安排的学生集体保险。只须缴付单次保费如下: *

LOAN-STUDENT GROUP TERM LIFE & PERSONAL ACCIDENT INSURANCE 贷款学生保险费			
Student's Age : 18 - 25 Years		Student's Age : 26 - 35 Years	
Amount Assured (Premium) [RM]		Amount Assured (Premium) [RM]	
10,000 (133.10)	35,000 (465.85)	10,000 (159.00)	35,000 (556.50)
15,000 (199.65)	40,000 (532.40)	15,000 (238.50)	40,000 (636.00)
20,000 (266.20)	45,000 (598.95)	20,000 (318.00)	45,000 (715.50)
25,000 (332.75)	50,000 (665.50)	25,000 (397.50)	50,000 (795.00)
30,000 (399.30)	-	30,000 (477.00)	-

* Note : KOJADI will deduct the insurance premium from the approved loan.

学生保费将从批准的贷款额扣除。

Insurance premium is subject to change without prior notice.

本社有权调整保险费而无需预先通知。

1MCA EDUCATION LOAN APPLICATION FORM

Complete this form in block letters. Any correction should be initialed.
Correction with correction fluid is not allowed. 请用大写字母填写。
若资料填写错误，请在旁更改及签名。不可使用涂改液更正错误。

SECTION A		PARTICULARS OF APPLICANT (PARENT/GUARDIAN) 申请者 (家长/监护人) 之个人资料	
Name (As in I.C.) 与身份证相同之姓名:		Name In Chinese (If Any) 中文姓名:	
I.C.No (Old 旧): 身份证号码 (New 新):		Date of Birth 出生日期:	
Gender: ☐ Male 男 性别 ☐ Female 女	Nationality 国籍: Race 种族:		
Membership No (If available) 社员号码 (如有):		Scheme No 贷学金计划号码:	
Marital Status 婚姻状况: ☐ Single 单身 ☐ Married 已婚 ☐ Widowed 丧偶 ☐ Divorced 离婚			
Permanent Address 永久地址:			
Residence 住宅: ☐ Own 本身 ☐ Rented 租用 ☐ Company 公司 ☐ Family's/Relatives 亲属			
Correspondence Address 通讯地址:			
Tel 电话号码: (H) (H/P)			
Email 电子邮件:		Fax 传真:	
Properties Owned, if any, House/Shop/Land/Estate/Others. Please describe: 如拥有房产店铺,请简列:			
Name of Company / Employer 公司 / 雇主名字:			
Office Address 公司地址:			
Office Tel 公司电话:		Office Fax 公司传真:	
Type of Business 业务性质:		Position Held 职位:	
Monthly Income 每月收入:		EPF No 公积金号码:	
Years of Service 服务年数:		Income Tax No 所得税号码:	
Bank A/C No 银行账户号码:		☐ Saving 储蓄 ☐ Current 来往	
Bank 银行:		Branch 分行:	
Bank A/C No 银行账户号码:		☐ Saving 储蓄 ☐ Current 来往	
Bank 银行:		Branch 分行:	

SECTION B		PARTICULARS OF SPOUSE 配偶资料	
Name (As in I.C.) 与身份证相同之姓名:			
I C No (Old 旧): 身份证号码 (New 新):			
Occupation 职业:	Monthly Income 每月收入:		

SECTION C		PARTICULARS OF NOMINEE 被提名学生之个人资料	
Name (As in I.C.) 与身份证相同之姓名:		Name In Chinese (If Any) 中文姓名	
I.C.No (Old 旧): 身份证号码 (New 新):		Date of Birth 出生日期:	
Gender: ☐ Male 男 性别 ☐ Female 女	Relationship With Applicant 与申请者关系:		
Bank A/C No 银行账户号码:		☐ Saving 储蓄 ☐ Current 来往	
Bank 银行:		Branch 分行:	
Email 电子邮件:			
H/P 手机号码:			
Name Of School/College Last Attended 最后就读学校 / 学院之名称:			
Academic Qualification Obtained 考获学术资格:			

SECTION D		INFORMATION ON HIGHER STUDIES 深造资料	
Name & Address Of Institute Of Higher Learning 大专名称及地址			
Course Of Studies 课程名称:			
Qualification To Be Obtained 欲考取之资格: ☐ Bachelor's Degree 学士学位 ☐ Master's Degree 硕士学位 ☐ PHD 博士学位 ☐ Others, Please State 其他, 请注明: _____			
Duration Of Studies 课程期限:	From (Mth/Yr)	To (Mth/Yr)	Total 共(Yrs 年)
Local 本地:			
Overseas 海外:			
Starting Date 开课日期:		Departure Date 启程深造日期:	
Course Fees Per Year: 一年课程学费: (Approx. 大约) RM			Other Expenses 其他费用: RM

SECTION E		LOAN AMOUNT APPLIED FOR 欲申请之贷款额 (Tick One Only 只选一项)	
CATEGORY A		CATEGORY B	
☐ RM10,000	☐ RM25,000	☐ RM10,000	☐ RM25,000 ☐ RM40,000
☐ RM15,000	☐ RM30,000	☐ RM15,000	☐ RM30,000 ☐ RM45,000
☐ RM20,000		☐ RM20,000	☐ RM35,000 ☐ RM50,000

* **Category A** is applicable to Undergraduate Courses approved by the Board of KOJADI or LAC or MOHE or relevant authorities.
贷款配套 A 适用于学士课程 (须获高教部批准或本社董事部或马华贷学金事务委员会认可)

* **Category B** is applicable to Postgraduate Courses (subject to aproval of the Board of KOJADI or LAC).
贷款配套 B 适用于研究生课程 (须获本社董事部或马华贷学金事务委员会认可)

SECTION F		SELECTION OF MODE OF DISBURSEMENT OF LOAN 选择贷款发出方式 (Tick One Only 只选一项)	
☐ By 2 To 4 Installments According To Disbursement Guidelines Adopted By The Board 根据董事会规定的条例分二至四期发出			
☐ Full Disbursement By One Lump Sum (Consideration Will Only Be Given If Justifiable)* 一次过发出全部贷款 (须具备充足理由)*			
* Reason(s) 原因:			

SECTION G		LIST OF OTHER CHILDREN WITH THEIR NAMES, AGE AND OCCUPATIONS. 其他子女姓名, 年龄和职业		
No.	Name 姓名	Age 年龄	Gender 性别	Occupation 职业
1ST				
2ND				
3RD				
4TH				
5TH				

SECTION H		EMERGENCY CONTACT PERSONS (2 RELATIVES OR FRIENDS NOT STAYING WITH YOU) 请提供 2 位不同住址的亲戚或朋友的联络资料	
1. Name 姓名:		Age 年龄:	
Address 地址:		Relationship With Applicant 与申请者关系:	
Email 电子邮件:		Gender 性别: Male男 ☐ Female女 ☐	
Tel 电话: (H) (O) (H/P)			
2. Name 姓名:		Age 年龄:	
Address 地址:		Relationship With Applicant 与申请者关系:	
Email 电子邮件:		Gender 性别: Male男 ☐ Female女 ☐	
Tel 电话 (H) (O) (H/P)			

1ST GUARANTOR 第一担保人

SECTION I		PARTICULARS OF GUARANTORS 担保人资料	
Name (As in I.C.) 与身份证相同之姓名:		Name In Chinese (If Any) 中文姓名:	
New I.C.No 新身份证号码: (Old 旧)			
Date of Birth 出生日期:		Nationality 国籍:	
Gender 性别: ☐ Male 男 ☐ Female 女		Race 种族:	
Marital Status ☐ Single 单身 ☐ Married 已婚 ☐ Widowed 丧偶 ☐ Divorced 离婚 婚姻状况:			
Relationship With Applicant 与申请者关系:			
Permanent Address 永久地址:			
Residence 住宅: ☐ Own 本身 ☐ Rented 租用 ☐ Company 公司 ☐ Family's/Relatives 亲属			
Correspondence Address 通讯地址:			
Tel 电话号码: (H)		(H/P)	
Email 电子邮件:		Fax 传真:	
Properties Owned, if any, House/Shop/Land/Estate/Others. Please describe: 如拥有房产店铺,请简列:			
Name of Company / Employer 公司/雇主名字:		☐ Self-employed 自雇 ☐ Employment 受聘	
Office Address 公司地址:			
Office Tel 公司电话:		Office Fax 传真:	
Position Held 职位:		Type of Business 业务性质:	
Years of Service 服务年数:		Monthly Income 每月收入:	
Name of Previous Employer / Company (If Less than 2 Years In Present Employment) 如目前工作服务年数少过 2 年, 请填写前次雇主/公司名称			
Position 职位:		Tel (O):	
Income Tax No 所得税号码:		EPF No 公积金号码:	

2ND GUARANTOR 第二担保人

Name (As in I.C.) 与身份证相同之姓名:		Name In Chinese (If Any) 中文姓名:	
New I.C.No 新身份证号码: (Old 旧)			
Date of Birth 出生日期:		Nationality 国籍:	
Gender 性别: ☐ Male 男 ☐ Female 女		Race 种族:	
Marital Status ☐ Single 单身 ☐ Married 已婚 ☐ Widowed 丧偶 ☐ Divorced 离婚 婚姻状况:			
Relationship With 1st Guarantor : 与第一担保人关系		Relationship With Applicant 与申请者关系:	
Permanent Address 永久地址:			
Residence 住宅: ☐ Own 本身 ☐ Rented 租用 ☐ Company 公司 ☐ Family's/Relatives 亲属			
Correspondence Address 通讯地址:			
Tel 电话号码: (H)		(H/P)	
Email 电子邮件:		Fax 传真:	
Properties Owned, if any, House/Shop/Land/Estate/Others. Please describe: 如拥有房产店铺,请简列:			
Name of Company / Employer 公司/雇主名字:		☐ Self-employed 自雇 ☐ Employment 受聘	
Office Address 公司地址:			
Office Tel 公司电话:		Office Fax 传真:	
Position Held 职位:		Type of Business 业务性质:	
Years of Service 服务年数:		Monthly Income 每月收入:	
Name of Previous Employer / Company (If Less than 2 Years In Present Employment) 如目前工作服务年数少过 2 年, 请填写前次雇主/公司名称			
Position 职位:		Tel (O):	
Income Tax No 所得税号码:-		EPF No 公积金号码:	

OTHER FINANCIAL ARRANGEMENTS 其他教育贷款安排

Apart from applying for a loan from KOJADI, please also state any other financial arrangement made / to be made by you or the Nominee.
除了向本社申请贷款, 您或贵子女是否有向其他机构申请教育贷款?
☐ No 否 ☐ Yes, Please state 如有, 请说明贷款机构及贷款额:

1. ☐ PTPTN: (RM) _____ 2. ☐ JPA: (RM) _____ 3. ☐ CMTF: (RM) _____

4. ☐ OTHERS: _____ (RM) _____

OTHER INFORMATION 其他资料

Do you have any child who has been on employment for more than 2 years ? 您是否有就业超过 2 年的孩子?
☐ Yes 有 (_____ 位) ☐ No 否

Do you have any family member / child who will be entering university / college in the next 3 years? 您是否有家庭成员/孩子在未来的三年内打算申请进入大专深造?
☐ Yes 有 (_____ 位) ☐ No 否

How do you know 1 MCA Study Loan ? 您是如何知道马华贷学金?
☐ KOJADI Member/Friends 本社社员/朋友 ☐ College 学院 ☐ Education Fair 教育展
☐ Newspaper 报章 ☐ Seminar 讲座会 ☐ Internet 网际网络 ☐ Others 其它: _____

DECLARATION BY APPLICANT 声明事项

I hereby declare that 本人谨此声明: -

1. I have fully understood and shall abide by the By-laws of Koperasi Jayadiri Malaysia Berhad (KOJADI) and the Rules of the KOJADI Education Loan Scheme & Regulations of IMCA Education Loan.
本人已充分了解, 并将遵守自立合作社之章程及有关的贷学金计划细则及 1 个马华教育贷款规则。

2. I hereby consent to and authorize KOJADI/ IMCA Education Loan Affairs Committee (LAC) to verify information furnished by me and/or guarantor(s) with any party or any agency that KOJADI/LAC deems fit including CCRIS, CTOS or from whatsoever sources and/or by whatever means that KOJADI/LAC deems appropriate. I agree that KOJADI and its directors and officers/LAC members shall not for any reason be liable for any claim, damage or liability howsoever arising (including indirect, special, consequential or punitive damages or any monetary loss) to him due to the inaccuracy, incompleteness or inauthenticity of its contents or for the consequences of reliance which may be placed on the information. I understand that the Board of KOJADI/LAC reserves the right to forfeit my eligibility for a loan or revoke any loan approval granted to me or recall any loan granted to me under the Scheme in the event that :-
本人授权自立合作社/马华贷学金事务委员会于必要时向各有关的机构 (包括 CCRIS, CTOS) 查证本人所提供的资料。本人同意及接受, 自立合作社/马华贷学金事务委员会若有或从上述相关机构获取的资料基于其内容有关准确性或错误而影响本人的贷款申请, 自立合作社/马华贷学金事务委员会无需承担任何法律后果或作出任何形式的金钱赔偿。本人了解自立合作社董事会/马华贷学金事务委员会有权于下列情况下取消本人之贷款或取消所批准之贷款或终止并追讨在此计划下所获得的贷款: -

a) any of the information or documents is found to have been falsified or withheld; and/or 若有任何资料或文件被发现虚假或隐瞒; 及/或

b) I am found to have submitted multiple applications or to have previously been granted a loan under the Scheme or other KOJADI Loan Scheme in respect of this Nominee; 若本人被发现为此指定子女提呈多份贷款申请书或在较早时已在合作社贷学金计划下获得贷款而有关贷款尚未还清;

3. I have never been made a bankrupt. 本人不是破产者;

4. I understand that the Board of KOJADI/LAC has the absolute discretion to approve and reject my application and I shall accept the Board's decision on my application. 本人了解自立合作社董事会/马华贷学金事务委员会有绝对的权力批准或拒绝本人的贷款申请, 同时也接受董事会对本人的贷款申请所做之决定;

5. KOJADI/LAC will not be held responsible for any loss or delay in mail pertaining to my application. 自立合作社/马华贷学金事务委员会将无需对本人之申请书因邮失或邮误负责。

X Signature of Applicant (Parent/Guardian) 申请者(家长/监护人)签名	Date 日期

FOR OFFICE USE ONLY 此栏只供本社填写

Scheme Type / Loan Application Ref No.		Int Rate	
Received On		Processed On	
Membership/ Direct Payment		Initial Verification	
Share Status	☒ Conf'd By	Std Processing	Y / N
Initial Share		☐ Refer Documentation Check List	Y / N
Add. Share		EDD Required	Y / N
		☐ Refer Check List	
Loan Scheme benefits and Privileges transferred from		Loan Deduction	☒
		Additional Shares	
		Insurance	
Approved On : Ref. No :		Remarks	
Approved By		Remarks	Confirmed By
LAT	EAC / LAC		
Remarks			

APPLICATION DOCUMENTATION / FEES 申请文件及申请费

Submit the following documents and payment :- 呈交下列文件和申请费:			Checklist 供审核 "✓"
* Photocopy of Applicant's Identity Card 申请者之身份证	✓		
* Photocopy of Student / Nominee's Identity Card 提名学生之身份证	✓		
* Photocopy of Guarantor's Identity Card 担保人之身份证	✓		
* Photocopy of Student / Nominee's letter of offer for admission from the institution of higher learning 提名学生获大专录取就读之文件	✓		
* Photocopy of Student / Nominee's last examination results (Note : SPM / STPM and / or SM3 / UEC and / or Diploma or other highest academic qualifications obtained) 提名学生之最高学术成绩(注 : SPM或STPM 或高中统考文凭或其他最高的学术文凭)	✓		
Applicant's recent passport-sized photograph 申请者之半身近照	✓		
Nominee's recent passport-sized photograph 提名学生之半身近照	✓		
Loan Processing Fees 贷款手续费 RM200	✓		
Documentary Proof of Income of the Applicant And Guarantors 申请人和担保人收入证明文件	Employment 受薪	Self-employed 自雇	
Compulsory latest Borang B or BE with tax receipt (if available) 最新 B 或 BE 表格和税收局发出的所得付款收据 (如有)	✓	✓	
Compulsory latest EA form or EPF statement 最新 "EA" 表格或公积金结单	✓		
Last 3 months payslip 最近三个月薪金单据	✓		
Last 3 months bank statement / credit card statement (if available) 最新三个月银行月结单 / 信用卡结单 (如有)	✓	✓	

* DOCUMENTS MAY BE CERTIFIED BY :

KOJADI's Manager, University / College Registrar / Dean of Faculty / School Headmaster, Member of Parliament / State Assembly, Doctor, Justice of Peace, Penghulu, Police Officer, Advocate & Solicitor, Commissioner for Oaths or such other person as may be acceptable to the Board of KOJADI or LAC.

文件可由下列人士签证 :-

自立合作社经理, 大学/学院注册主任/院长/学校校长, 国州议员, 医生, 太平局绅, 村长, 警长, 律师, 宣誓官, 董事会或马华贷学金事务委员会接受之其他人士。

Information contained herein is subject to change without prior notice 本表格所含资料可随时更改, 而不另行通知。

QUALIFICATIONS OF GUARANTOR 担保人资格

- The applicant must provide guarantor(s) to secure the repayment of the loan. The number of guarantor(s) required shall depend on the loan amount applied for based on the following table :-

贷款申请者须提供贷款担保人。贷款担保人人数量将根据贷款额及以下列图表而定 :-

Loan Amount Applied For 贷款额	担保人资格 Eligibility of Guarantor(s)
RM20,000 or below 或以下	1 guarantor with monthly income not less than RM2,500; OR 2 guarantors with monthly income not less than RM1,250 each 提供一位月入不少过 RM2,500 的担保人;或 两位个别月入不少过 RM1,250 的担保人
RM25,000 TO 至 RM35,000	1 guarantor with monthly income not less than RM3,000; OR 2 guarantors with monthly income not less than RM1,500 each 提供一位月入不少过 RM3,000 的担保人;或 两位个别月入不少过 RM1,500 的担保人
RM40,000 TO 至 RM50,000	2 or 3 guarantors with monthly income not less than RM2,500 each 提供二位或三位个别月入不少过 RM2,500 的担保人

- A person may qualify as a guarantor on fulfilling the following conditions :-
担保人须符合下列条件:
 - He/She is a Malaysian citizen and aged between 21-50 years;
必须是马来西亚公民, 年龄在21岁以上, 惟不超过50岁 ;
 - He/She is free from any criminal records and is not a bankrupt;
无犯罪记录及不是破产者
 - He/She fulfills any other conditions that may be imposed by the Board from time to time;
符合董事会随时制订之其他条件;
- If two(2) guarantors are required, the relationship between the guarantors must **not be** that of spouse
如须提供两位担保人, 则担保人须非配偶关系。
- Applicant's son or daughter, other than the loan beneficiary / student, may act as ONE of the two / three guarantors.
申请者其他子女可成为其中一位担保人。
- Co-applicant's spouse can act as guarantor on condition that he/she has a steady income in the past 3 years and has fulfilled all the current loan terms and the above stipulated qualifications.
申请人的配偶如在目前和过去3年拥有稳定的收入并符合现有的贷款细则和上述规定的担保资格, 可以被接受为担保人。

The guarantors are subject to the approval of the Board of KOJADI or LAC who may disapprove any guarantor without assigning any reason.
本董事会或马华贷学金事务委员会有权拒绝接受任何人作为担保人无需用予理由。