



**Rules on KOJADI Education Incentive Award Scheme**

**1. Introduction**

These Rules shall be called “The Rules on KOJADI Education Incentive Award Scheme” (the Rules) formulated by the Board of KOJADI (the Board) to govern the scope, operations and management for KOJADI Education Incentive Award Scheme (the Scheme).

**2. Objective**

The objective of the Scheme is to grant education incentive awards to KOJADI members and their children at various levels of examinations (as listed in Rule 4 below) to encourage them to strive for excellence in education.

**3. Who Can Apply**

- \* (a) The Scheme is open to qualified KOJADI members who have paid up a minimum of RM100 shares for at least three (3) full calendar year and their children (Grand children of members are not eligible).
- (b) Awards are given based on previous year examination results (**for secondary schools**)
- (c) Each qualified member / child is eligible to apply for only one of the specified examinations only.
- (d) Members / Students who are borrowers in any KOJADI’s loan scheme are eligible to apply provided they are not in default of the loan repayments (including interest) at the time of application until the announcement of the said Scheme.
- (e) Member shall not be a person whom a conviction stands for a registrable offence, or be mentally disabled, or an undischarged bankrupt person.

**4. Number and Quantum of Awards**

- (a) The number and quantum of awards are subject to the allocation made for the purpose each year. The decision of the Board on all matters pertaining to the number and quantum of awards shall be final.
- (b) The types of awards and their details are as follows:-

**\* (i) Secondary Schools**

Level	Examination	Minimum Achievement	Cash Award
Form 5	SPM / O Level	Full passes with 9A’s	RM 200.00
Lower 6	-	-	-
Upper 6	STPM / A Level / Matriculation	Full passes with CGPA 3.7 and above or equivalent to 3A’s	RM 300.00

**(ii) Chinese Independent Schools**

Level	Examination	Minimum Achievement	Cash Award
Year 1-2	-	-	-
Year 3	Unified Exam Junior Middle	Full passes with 7A’s	RM 200.00
Year 4-5	-	-	-
Year 6	Unified Exam Senior Middle	Full passes with 9A’s	RM 300.00

**5. Application**

- (a) Application must be made in the prescribed form and submitted together with the relevant supporting documents to reach KOJADI **not later than 28 August 2026**. Proof of posting is not proof of receipt.
- (b) Application form is available free of charge from KOJADI website (<http://kojadi.my>).
- (c) Incomplete application will not be entertained.

**6. Amendments to the Rules**

The Board reserves the absolute right to revise the terms and conditions of these Rules from time to time and to cease the implementation of this Scheme as it deems fit and necessary.

**自立合作社社员及子女教育奖励金计划细则**

**1. 前言**

本细则定名为“自立合作社社员及子女教育奖励金计划细则”（简称细则），厘定自立合作社社员及子女教育奖励金计划（简称本计划）之范畴、运作与管理。

**2. 本计划之目标**

颁发奖励予各项考试（参阅第 4 项）获取优异成绩之本社社员及子女，以资奖励。

**3. 申请资格**

- (a) 本计划开放予已缴足最少一百令吉之合格社员，同时社员籍须满至少三年者及其子女（社员之孙则无资格）。
- (b) 奖励金之颁发是根据去年考试成绩/文凭（中学）。
- (c) 每位社员/子女只能申请其中一项奖励金。
- (d) 本社贷款受惠之社员亦可申请此项奖励金，惟在申请至奖励金批准期间，社员不曾拖欠本社任何款项。
- (e) 社员必须是未触犯可登记罪行而被判刑者，或精神失常、报穷而未脱离穷籍者。

**4. 奖励宗数与款额**

- (a) 奖励宗数与款额，胥视每年所分配作为本计划用途之款项而定，董事会对有关奖励宗数与款额所有事项之决定系最终者。
- (b) 奖励分类与详情如下：

**(i) 中学**

年级	考试	最低资格	现金奖励
中五	SPM / O Level	全科及格及最少 九科 A	RM 200.00
中六下	-	-	-
中六上	STPM / A Level / Matriculation	全科及格及 CGPA 3.7 或以上， 或等同最少三科 A	RM 300.00

**(ii) 独中**

Level	Examination	Minimum Achievement	Cash Award
初中一及二	-	-	-
初中三	初中统考	全科及格及最少 七科 A	RM 200.00
高中一及二	-	-	-
高中三	高中统考	全科及格及最少 九科 A	RM 300.00

**5. 申请手续**

- (a) 所有申请必须填具本社拟定之表格，连同有关之辅助文件，并不迟于 2026 年 8 月 28 日 呈达本社，惟邮寄之证件不能当收到论。
- (b) 所有之申请表格可在本社网站 (<http://kojadi.my>) 免费下载。
- (c) 资料不完整之申请将一概不受理。

**6. 修改细则**

董事会任何时候拥有保密、修改、取消本细则的所有权及终止本计划的权利。