

INFORMATION ON KOJADI EDUCATION LOAN SCHEMES

1. PREREQUISITES FOR EDUCATION LOAN APPLICATION

- 1.1 The applicant(s) must be a member of KOJADI with RM500 initial shares in KOJADI.
1.2 At the time of application for a loan, the applicant (student) must have gained admission to an approved institution of higher learning locally or abroad.

Requisite payment for Education Loan Application		
a.	Student Membership Share	RM500.00
b.	Co-Applicant Membership Share	RM500.00
c.	Membership Entrance Fees	RM20.00
Total Membership Fees		RM1,020.00
d.	Processing Fee (non-refundable)	RM50.00
Total initial payment		RM1,070.00

The following are the initial payment when submitting your application:

- i. A cheque for **RM1,020** being membership initial share and entrance fee
ii. A cheque for **RM50** being initial loan processing & administration fee
Please issue **TWO (2)** separate cheques/bankdrafts/wangpos to facilitate processing and made payable to "KOPERASI JAYADIRI MALAYSIA BERHAD"

Payment for Approved Education Loan Application		
e.	Processing & Administration Fee	RM150.00
f.	Insurance Premium**	RM133-RM4,000
g.	Stamp Duty	RM20-RM130

Loan applicant may use part of the loan approved to pay for the balance processing and administration fee, insurance premium and stamp duty.

** Insurance premium varies depending on the loan amount. If any tax of whatsoever nature, including but not limited to the sales and services tax, is chargeable or payable on such insurance premium at any time, you shall bear in full the said tax in addition to the insurance premium.

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

Plan	Course of Study	Loan Limit *
1	All LOCAL courses including certificate, skill based, diploma, professional, postgraduate and all undergraduate courses	RM100,000
2	All OVERSEA courses, postgraduate / undergraduate medical related courses and LOCAL medical related courses	RM200,000

* Terms and conditions apply on loan amount

2. HOW TO APPLY FOR AN EDUCATION LOAN

- 2.1 Complete the prescribed loan application form and submit together with the fee indicated in Item 1.3 above (RM1,020 + RM50) and relevant documents such as photocopies of 1/C of the applicant (student), co-applicant and guarantor(s), co-applicant and guarantors' latest EPF statement or latest EA form, letter of offer for admission from the university / college and such other documents required by KOJADI from time to time.

3. LOAN APPROVAL & DOCUMENTATION

- 3.1 The loan application normally takes 30 working days to process. When the loan is approved, an OFFER LETTER and FACILITY AGREEMENT will be sent to the applicant (student) and co-applicant.
3.2 The applicant (student), co-applicant and guarantor(s) are then required to complete and submit the necessary loan documents within 2 months or else the loan offer will lapse.

4. LOAN DISBURSEMENT

- 4.1 Quantum and frequency of loan disbursed is at the discretion of KOJADI after ALL the duly executed loan documents and payments have been received by KOJADI.
4.2 The loan amount (after deducting any necessary charges in Item 1.3 (e), (f) & (g) above) will be credited to the bank account of applicant (student) or co-applicant and is at the discretion of KOJADI.

5. INTEREST RATE

- 5.1 Interest will be charged to the applicant's loan account on monthly rest and reducing balance basis immediately upon first release of loan:

Interest Rate	1 st year	2 nd year onwards until full settlement
Existing Members (min. 5 years membership)	5.8%	6.8%
New Members	6.8%	7.8%

6. SERVICE OF LOAN INTEREST & REPAYMENT

6.1 Service of Loan Interest

Applicant(s) is not required to service loan interest during study period. However, to reduce interest accumulation, KOJADI encourage applicant(s) to service interest during study period.

6.2 Loan Repayment

The repayment of the loan will commence three (3) months after completion of study. A period of 4 years to 15 years is granted for repayment of the loan depending on the loan amount provided by KOJADI.

自立合作社贷学金计划

1. 贷学金申请条件

- 1.1 两位申请人都须为自立合作社社员，并缴付 RM500 入社股份。
1.2 在申请贷学金时，申请人(学生)须已获准进入本地或外国获准之大学学府。

申请贷学金所需承担的款项		
a.	申请人(学生)的入社股份	RM500.00
b.	联名申请人的入社股份	RM500.00
c.	两位申请人的入社费	RM20.00
总入社申请费		RM1,020.00
d.	贷款手续费 (此收费恕不退还)	RM50.00
共付		RM1,070.00

请在提呈贷款申请表格同时缴交:

- i. 入社股份及入社费 **RM1,020**
ii. 部分贷款手续费及行政费 **RM50**
请将上述所需的费用分别以**两张**支票/ 银行汇票/ 邮政汇票支付予 "KOPERASI JAYADIRI MALAYSIA BERHAD"

贷学金批准后所需承担的款项		
e.	贷款手续费及行政费	RM150.00
f.	保费**	RM133-RM4,000
g.	印花税	RM20-RM130

申请人可从批准的贷款额中扣除剩余的贷款手续费及行政费、保费及印花税。

** 保费视贷款额而定。对于上述保险应收或应缴付任何性质的税额，包括但不限于销售及服务费，应由您全数承担。

- 1.4 贷款额须由董事会决定，并以下列课程为依据:

配套	选修课程	最高贷款额 *
1	所有 国内 大学/学院所提供的课程	RM100,000
2	所有 国外 大学/学院所提供的课程/学士课程/硕士课程或国内医药学士课程	RM200,000

* 须符合条件

2. 如何申请贷学金

- 2.1 填写贷款申请表，并连同第 1.3 条中指明的费用 (RM1,020 + RM50) 及有关文件如：申请人(学生)、联名申请人及担保人的身份证副本；联名申请人及担保人的最新公积金结单或最新"EA"表格；批准学府之录取函件以及其他随时需要的文件。

3. 贷款批准及所需文件

- 3.1 贷款申请需约 30 工作天时间处理。贷款批准后，即发献义书给申请人 (学生) 及联名申请人。
3.2 申请人(学生)、联名申请人及担保人须在两个月内填妥及呈交所需贷款文件。

4. 贷款之发放

- 4.1 贷款将在签妥贷款文件及应缴款项呈交后发放。贷款发放的数额及次数将由本社决定。
4.2 贷款 (将扣除以上第 1.3 条中 (e), (f) 及 (g) 的费用) 直接汇入申请人 (学生) 或联名申请人的银行户口或其他由董事会决定的安排。

5. 利息计算

- 5.1 利息将在贷款第一次发出后开始以每月递减方式计算:

利息计算法	第一年	第二年至贷款还清为止
拥有至少五年社龄或以上的社员	5.8%	6.8%
其他 / 新社员	6.8%	7.8%

6. 利息缴付及预先摊还部分贷款

6.1 缴付利息

贷款者在求学期间无需摊还贷款。然而本社鼓励贷款者在求学期间预先缴付利息以减少利息累积。

6.2 摊还贷款

贷款者于完成学业三个月后即开始摊还贷款。贷款摊还期限为四年至十五年，视贷款额而定。

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

QUALIFICATION OF CO-APPLICANT & GUARANTOR

联名申请人及担保人资格

1. The loan applicant must provide a co-applicant and guarantor(s) to secure the repayment of the loan (**Note: co-applicant and guarantor(s) has to be two separate individuals**).
贷款申请者须提供一位联名申请人及担保人 (**注: 联名申请人及担保人不能同一人**)。
 - (i) For loan amount applied for RM70,000 and above, the monthly income of co-applicant shall not be less than RM4,000
如申请贷款额是多于 RM70,000 或以上, 联名申请人的月入需不少于 RM4,000
 - (ii) The number of guarantor(s) required shall depend on the loan amount applied for based on the following table:-
贷款担保人人数量将根据贷款额及以下图表而定:-

Loan Amount Applied for 申请贷款额	Eligibility of Guarantor(s) 担保人资格
RM100,000 or below 或以下	1 guarantor with monthly income not less than RM3,000; or 2 guarantors with monthly income not less than RM2,500 each 一位月入不少过 RM3,000 的担保人; 或 两位个别月入不少过 RM2,500 的担保人
Above RM100,000 以上	2 and/or more guarantors with monthly income not less than RM3,500 each 两位以上个别月入不少过 RM3,500 的担保人

Note: The monthly income of co-applicant / guarantors stated above is only a guide and is subject to credit checks and the co-applicant's / guarantor's existing monthly financial commitments.
备注 以上联名申请人 / 担保人的月收入仅作参考, 将以个人信贷评分及联名申请人 / 担保人的每月财务承担作准。

2. A person may qualify as a co-applicant and guarantor(s) on fulfilling the following conditions:-
联名申请人及担保人须符合下列条件:-
 - (i) He/She is a Malaysian citizen and preferably aged between 21-60 years;
必须是马来西亚公民, 优选年龄介于 21 岁至 60 岁之间;
 - (ii) He/She is free from any criminal records and is not a bankrupt;
无犯罪记录及不是破产者;
 - (iii) 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

The co-applicant and guarantors are subject to the approval of the Board. The Board may decline the acceptance of either the co-applicant or guarantor without assigning any reason

本董事会有权拒绝接受任何人作为联名申请人及担保人而无需给予理由

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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 (student) Identity Card 申请人 (学生) 之身份证	✓	
* Photocopy of Co-Applicant Identity Card 联名申请人之身份证	✓	
* Photocopy of Guarantor's Identity Card 担保人之身份证	✓	
* Photocopy of Student's letter of offer for admission from the institution of higher learning 学生获大专录取就读之文件	✓	
* Photocopy of Student's last examination results (Note: SPM/STPM and/or SM3/UEC and/or Diploma or other highest academic qualifications obtained) 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资格)	✓	
Photocopy of course fee schedule 课程收费表复印本	✓	
Student's recent passport-sized photograph 学生之半身近照	✓	
Co-applicant's recent passport-sized photograph 联名申请人之半身近照	✓	
KOJADI Membership Application Form for Applicant (student) and Co-applicant 两份自立合作社入社申请表	✓	
KOJADI Education Loan Application Form 自立合作社教育贷款申请表	✓	
KOJADI Product Disclosure Sheet 自立合作社产品简介手册	✓	
Payment of membership shares and entrance fees RM1,020 for Applicant (student) and Co-applicant 两份入社股份申请费用 RM1,020	✓	
Loan processing fee of RM50 (non-refundable) 贷款手续费 RM50 (此收费恕不退还)	✓	
Documentary Proof of Income of Co-applicant & Guarantors 联名申请人及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 税务局发出的的付款收据(如有)	✓	✓
Compulsory latest EPF statement and EA form 最新公积金结单及 EA 表格	✓	✓
Latest 3 months payslip 最近 3 个月薪金单据	✓	
Last 3 months bank statements / company bank statement / credit card statements (if available) 最新 3 个月银行结单 / 公司银行结单 / 信用卡结单(如有)	✓	✓
Company's statutory documents / audited account / management account 公司/商业注册 / 最新经审计的账目 / 管理账目		✓

* **DOCUMENTS MAY BE CERTIFIED BY:**
KOJADI's Manager, University or College Registrar, Dean of Faculty, School Headmaster, Doctor, Advocate & Solicitor or such other person as may be acceptable to the Board.

* 文件可由下列认识鉴证:
自立合作社经理, 大学或学院注册主任, 院长, 学校校长, 医生, 律师或董事会接受之其他人士。

Parties accepted by KOJADI to act as Witness for the execution of Education Loan Legal Documents
(Facility Agreement and Guarantee Agreement)

可被接受为自立合作社教育贷款合约文件的见证人（贷款合约和担保书）

If execute in Malaysia 如果在马来西亚签署：

- | | |
|--|-----|
| (1) Advocates & Solicitors*
(Registered with the respective professional body, ie. Bar Council
须已向有关专业机构注册，如律师公会) | 律师* |
| (2) Headmaster / Principal | 校长 |
| (3) Medical Doctor / Medical Practitioner
(Registered with the respective professional body, ie. MMC
须已向有关专业机构注册，如马来西亚医药理事会) | 医生 |

If execute Overseas 如果在海外签署：

Where student or any one of the co-applicant/guarantors is already overseas
学生或联名申请人/担保人已经在海外

- | | |
|---|-------------|
| (1) Notary Public* | 公证人* |
| (2) Consular Division of Malaysian Embassy* | 马来西亚大使馆领事司* |
| (3) Dean / Registrar of University or Higher Learning Institution | 高等院校院长/注册主任 |
| (4) Student Services / Affairs Officer | 学生服务/事务主任 |

** Preferred choice & is mandatory for loan amount above RM100k.
适用于 RM100k 以上的贷款额。*

SECTION A : PARTICULAR OF APPLICANT (STUDENT) 申请者资料 (学生)			
Name (As in I.C.) 与身份证相同之名字			
Name in Chinese (If Any) 中文姓名		TIN No. 税务识别码	
I.C. No 身份证号码	(Old 旧)	Membership No. 社员号码	
	(New 新)		
Gender 性别	☐ Male 男	Nationality 国籍	
	☐ Female 女	Race 种族	
Marital Status 婚姻状况	☐ Single 未婚	☐ Widowed 丧偶	
	☐ Married 已婚	☐ Divorced 离异	
Residential Address 住家地址		Correspondence Address 通讯地址 (for all legal documents and correspondence) (供寄送法律文件及书信用途)	
Residence 住宅	☐ Owned 本身拥有	☐ Rented 租用	
	☐ Parents 父母	☐ Other 其他:	
Contact No. 联络号码	(H)住家	(H/P)手机	
Email 电邮	Facebook Account 面子书帐号		
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			
Bank Name 银行名称		Personal Bank A/C No. 个人银行户口号码	

SECTION B : PARTICULARS OF PARENTS 父母资料			
Father's Name (As in I.C.) 父亲身份证相同之姓名			
Name in Chinese (If Any) 中文姓名			
I.C. No 身份证号码	(Old 旧)	Nationality 国籍	
	(New 新)	Race 种族	
Marital Status 婚姻状况	☐ Single 未婚	☐ Married 已婚	☐ Widowed 丧偶
			☐ Divorced 离异
Name of Company/Employer 公司/雇主名字			☐ Employed 受雇
			☐ Self-Employed 自雇
Contact No. 联络号码	(H)住家	(H/P)手机	
	(O)办公室	Email 电邮	
Position Held 职位		Monthly Income 每月收入	
Membership No (If Available) 社员号码(如有)		Scheme No (If Available) 贷学金计划号码(如有)	
Mother's Name (As in I.C.) 母亲身份证相同之姓名			
Name in Chinese (If Any) 中文姓名			
I.C. No 身份证号码	(Old 旧)	Nationality 国籍	
	(New 新)	Race 种族	
Marital Status 婚姻状况	☐ Single 未婚	☐ Married 已婚	☐ Widowed 丧偶
			☐ Divorced 离异
Name of Company/Employer 公司/雇主名字			☐ Employed 受雇
			☐ Self-Employed 自雇
Contact No. 联络号码	(H)住家	(H/P)手机	
	(O)办公室	Email 电邮	
Position Held 职位		Monthly Income 每月收入	
Membership No (If Available) 社员号码(如有)		Scheme No (If Available) 贷学金计划号码(如有)	

SECTION C : PARTICULARS OF SPOUSE (ONLY APPLICABLE FOR MARRIED STUDENT) 配偶资料 (适用于已婚者)			
Name (As in I.C.) 与身份证相同之名字			
Name in Chinese (If Any) 中文姓名			
I.C. No 身份证号码	(Old 旧)	Contact No. 联络号码	(H)住家
	(New 新)		(H/P)手机
Name of Company/Employer 公司/雇主名字		☐ Employed 受雇	
		☐ Self-Employed 自雇	
Address of Company/Employer 公司/雇主地址			
Position Held 职位		Monthly Income 每月收入	

SECTION D : PARTICULARS OF CO-APPLICANT 联名申请者资料			
Name (As in I.C.) 与身份证相同之名字		TIN No. 税务识别码	
Name in Chinese (If Any) 中文姓名		Relationship with applicant 与申请者关系	
I.C. No 身份证号码	(Old 旧) (New 新)		
Gender 性别	☐ Male 男 ☐ Female 女	Nationality 国籍 Race 种族	
Marital Status 婚姻状况	☐ Single 未婚 ☐ Married 已婚	☐ Widowed 丧偶 ☐ Divorced 离异	
Membership No (If Available) 社员号码(如有)		Scheme No (If Available) 贷学金计划号码(如有)	
Residential Address 住家地址		Correspondence Address 通讯地址 (for all legal documents and correspondence) (供寄送法律文件及书信用途)	
Residence 住宅	☐ Owned 本身拥有 ☐ Relative 亲属	☐ Rented 租用 ☐ Other 其他:	
Contact No. (H)住家 联络号码 (O)办公室	(H/P)手机 Email 电邮		
Bank Name 银行名称	Personal Bank A/C No. 个人银行户口号码		
Name of Company/Employer 公司/雇主名字	☐ Employed 受雇 ☐ Self-Employed 自雇		
Address of Company/Employer 公司/雇主地址			
Position Held 职位		Nature of Business 业务性质	
Monthly Income 每月收入		Years in Service 服务年数	

SECTION E : PARTICULARS OF SPOUSE OF CO-APPLICANT 配偶资料			
Name (As in I.C.) 与身份证相同之名字			
Name in Chinese (If Any) 中文姓名			
I.C. No 身份证号码	(Old 旧) (New 新)		
Contact No. (H)住家 联络号码 (O)办公室	(H/P)手机 Email 电邮		
Name of Company/Employer 公司/雇主名字	☐ Employed 受雇 ☐ Self-Employed 自雇		
Address of Company/Employer 公司/雇主地址			
Position Held 职位		Nature of Business 业务性质	
Monthly Income 每月收入		Years in Service 服务年数	

SECTION F : PARTICULARS OF NOMINEE (ONLY APPLICABLE FOR HELS AND ELSM LOAN) 提名者资料 (适用于 HELS 和 ELSM 贷款)			
Name (As in I.C.) 与身份证相同之名字			
Name in Chinese (If Any) 中文姓名			
I.C. No 身份证号码	Nationality 国籍 Race 种族		
Contact No. (H)住家 联络号码 (H/P)手机	Email 电邮 Facebook Account 面子书帐号		
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 G : PARTICULARS OF STUDENT'S SIBLINGS 学生的兄弟姐妹资料				
Name 姓名	Age 年龄	Gender 性别	Occupation 职业	H/P No. 手机号码

SECTION H : INFORMATION ON HIGHER STUDIES 深造资料			
Name & Address of Institute of Higher Learning / Academy 高等院校名称及地址			
Course of Studies 课程名称			
Qualification To Be Obtained 欲考取之资格			
☐ Certificate 证书	☐ Diploma 文凭	☐ Advanced Diploma 高级文凭	
☐ 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) 从 (月/年)	To (Mth / Yr) 至 (月/年)	Total 共 (Yrs 年)
Local 国内 :			
Overseas 国外 :			
Starting Date 开课日期		Departure Date 启程深造日期	
Total Course Fees (Approx. 大约) 总学费 RM		Other Expenses Per Year 一年其他费用 RM	

SECTION I : LOAN AMOUNT APPLIED FOR 欲申请之贷款额 (Tick ONE only 只选一项)	
☐ PLAN 1	Loan limit shall not be more than RM100,000* 贷款额不超过 RM100,000* All local courses including certificate, skill based, diploma, professional, postgraduate and all undergraduate courses 所有国内大学/学院所提供的课程 * Terms and conditions apply on loan amount 须符合条件 Loan amount applied for 欲申请的贷款额 RM
☐ PLAN 2	Loan limit shall not be more than RM200,000* 贷款额不超过 RM200,000* All overseas courses, postgraduate / undergraduate medical related courses and local medical related courses 所有国外大学/学院所提供的课程 / 学士课程 / 硕士课程或国内医药学士课程 * Terms and conditions apply on loan amount 须符合条件 Loan amount applied for 欲申请的贷款额 RM

SECTION J : SELECTION OF MODE OF DISBURSEMENT 选择贷款发出方式	
☐ Full disbursement in one lump sum 一次过发出全部贷款	
☐ By 2 installments (consideration will only be given if justifiable) 分两期发出贷款 (须提供充足理由)	
Reason(s) 原因: _____	

SECTION K : EMERGENCY CONTACT PERSONS (2 RELATIVES NOT STAYING WITH APPLICANT) 提供两位不同地址的亲戚的联络资料	
Name 姓名	Age 年龄 (不超过 60 岁) (Not more than 60 years old)
Address 地址	Relationship with Applicant 与申请者的关系
Tel 电话 (H/P)手机	(H)住家 (O)办公室
Name 姓名	Age 年龄 (不超过 60 岁) (Not more than 60 years old)
Address 地址	Relationship with Applicant 与申请者的关系
Tel 电话 (H/P)手机	(H)住家 (O)办公室

SECTION L : OTHER FINANCIAL ARRANGEMENT 其他教育贷款安排	
Apart from applying for a loan from KOJADI, please also state any other application for financial assistance made / to be made. 除了向本社申请贷款, 您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. _____ RM	2. _____ RM

SECTION M : OTHER INFORMATION 其他资料	
How do you come to know about KOJADI education loan? 您是如何知道自立合作社贷学金?	
☐ KOJADI Member 本社社员	☐ Friend 朋友
☐ Newspaper 报章	☐ Seminar 讲座
☐ University/College 大学/学院	☐ Internet 网际网路
☐ Education Fair 教育展	☐ Others 其他 _____

PARTICULARS OF 1ST GUARANTOR 第一担保人									
Name (As in I.C.) 与身份证相同之姓名 Name in Chinese (If Any) 中文姓名						Relationship with applicant 与申请者关系			
I.C. No 身份证号码 (Old 旧) (New 新)			Nationality 国籍 Race 种族		TIN No. 税务识别码				
Gender 性别		☐ Male 男 ☐ Female 女	Marital Status 婚姻状况		☐ Single 未婚 ☐ Married 已婚	☐ Widowed 丧偶 ☐ Divorced 离异			
Residential Address 住家地址			Correspondence Address 通讯地址 <i>(for all legal documents and correspondence)</i> <i>(供寄送法律文件及书信用途)</i>						
Contact No. (H)住家 联络号码 (O)办公室			(H/P)手机 Email 电邮						
Bank Name 银行名称			Personal Bank A/C No. 个人银行户口号码						
Name of Company/Employer 公司/雇主姓名 Company/Employer Address 公司/雇主地址						☐ Employed 受雇 ☐ Self-Employed 自雇			
Position Held 职位			Nature of Business 业务性质						
Monthly Income 月收入			Years in Service 服务年数						
PARTICULARS OF 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						Relationship with applicant 与申请者关系			
I.C. No 身份证号码 (Old 旧) (New 新)			Nationality 国籍 Race 种族		TIN No. 税务识别码				
Gender 性别		☐ Male 男 ☐ Female 女	Marital Status 婚姻状况		☐ Single 未婚 ☐ Married 已婚	☐ Widowed 丧偶 ☐ Divorced 离异			
Residential Address 住家地址			Correspondence Address 通讯地址 <i>(for all legal documents and correspondence)</i> <i>(供寄送法律文件及书信用途)</i>						
Contact No. (H)住家 联络号码 (O)办公室			(H/P)手机 Email 电邮						
Bank Name 银行名称			Personal Bank A/C No. 个人银行户口号码						
Name of Company/Employer 公司/雇主姓名 Company/Employer Address 公司/雇主地址						☐ Employed 受雇 ☐ Self-Employed 自雇			
Position Held 职位			Nature of Business 业务性质						
Monthly Income 月收入			Years in Service 服务年数						
DECLARATION BY GUARANTORS 担保人声明事项									
I/We hereby declare that all information given herein is true and accurate and I/We have not withheld any material fact. I/We further give consent to KOJADI to obtain/disclose any information and authorize KOJADI and its representative(s) to obtain and/or verify information pertaining to this Application and/or furnished by me/us with any party or any agency that KOJADI deems fit including CBM, CCRIS, CTOS, RAMCI or from whatsoever sources and/or by whatever means that KOJADI deems appropriate. I/We agree that KOJADI and the loan approving committee shall not for any reason be held liable for any claims, damages or liabilities howsoever arising (including indirect, special, consequential or punitive damages or any monetary loss) to me/us due to the inaccuracy, incompleteness or inauthenticity of its contents or for the consequences of reliance which may be placed on the information. 本人/我们在此声明所提供的资料属实及准确并无隐瞒任何重要事实。本人/我们授权自立合作社于必要时向各有关机构，包括 CBM, CCRIS, CTOS, RAMCI 及其余合适单位查证/透露本人所提供的资料。本人/我们同意及接受，自立合作社及其贷款批准委员会或其董事或职员无需基于内容有失准确性或错误而承担任何法律后果或作出任何形式的金钱赔偿。 If any information given herein shall hereafter become inaccurate or if there is any material change in anyway in the view of KOJADI, I/We hereby agree to promptly notify and indemnity KOJADI on full indemnity basis of all loss, damage, costs and expenses incurred or to be incurred by KOJADI as a result of such inaccuracy/changes. 如自立合作社所需的资料会因时而异而本人/我们之前所提供的资料在日后不适宜或需要更正，本人/我们就此同意及时通知自立合作社并给予补偿。 I/We hereby acknowledge that I/we have received, read, understood and agreed to be bound by the Privacy Notice issued by KOJADI according to the terms and conditions contained therein. 根据自立合作社发出的隐私声明，本人/我们特此确认本人已经接受，阅读，理解并同意受此条款及条件的约束。 I/We hereby expressly consent and authorize KOJADI to disclose and/or share any information on me to such third parties as KOJADI may deem appropriate for purpose of facilitating the functions of KOJADI or for such other purpose as prescribed by KOJADI. 本人/我们在此明确同意并授权给自立合作社提供本人的资料予第三者，视自立合作社将何者为适当目的或用于其他用途。 Acknowledgement by Guarantor(s) 确认同意作为担保人									
Signature of 1st GUARANTOR 第一担保人签名 Name 姓名 NRIC No 身份证号码 Date 日期					Signature of 2nd GUARANTOR 第二担保人签名 Name 姓名 NRIC No 身份证号码 Date 日期				

I/We hereby declare that 本人/我们谨此声明:-

1. I/We have fully understood and shall abide by the By-Laws of Koperasi Malaysia Berhad (KOJADI) and the Rules of the KOJADI EDUCATION LOAN. 本人/我们已充分了解，并将遵守自立合作社之章程及有关的贷款细则。
2. I/We hereby give consent to KOJADI to obtain/disclose any information and authorize KOJADI to verify information furnished by me/us with any party or any agency that KOJADI deems fit including CBM, CCRIS, CTOS, RAMCI or from whatsoever sources and/or by whatever means that KOJADI deem appropriate. I/We agree that KOJADI and the loan approving committee shall not for any reason be liable for any claims, damages or liabilities howsoever arising (including indirect, special, consequential or punitive damages or any monetary loss) to me/us due to the inaccuracy, incompleteness or inauthenticity of its contents or for the consequences of reliance which may be placed on the information. I/We further understand that KOJADI reserves the right to reject my/our application for loan or revoke any loan approval granted to me/us or recall any loan granted to me/us under the Scheme in the event that:-
本人/我们授权自立合作社于必要时向有关的机构 (包括 CBM, CCRIS, CTOS, RAMCI) 查证/透露本人所提供的资料。本人/我们同意及接受自立合作社及其贷款批准委员会或其董事或职员无需基于内容有失准确性或错误而承担任何法律后果或作出任何形式的金钱赔偿。本人/我们了解自立合作社有权于下列取消本人/我们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 document is found to have been falsified or withheld and/or misleading and/or;
若有任何资料或文件被发现虚假或隐瞒; 及/或误导及/或;
 - b. I am/We are found to have submitted multiple applications or have previously been granted a loan under the Scheme.
若本人/我们被发现提呈多份贷款申请书或在较早时已在此计划下获得贷款。
3. If any information given herein shall hereafter become inaccurate or if there is any material change in anyway in the view of KOJADI, I/We hereby agree to promptly notify and indemnify KOJADI on full indemnity basis of such inaccuracy/changes.
如自立合作社所需的资料会因时而异而本人之前所如本人/我们在此申请表格中所提供的资料变得不确定或自立合作社认为上述资料有重大改变，本人/我们兹同意即刻向自立合作社通知有关的不确实资料/改变，并完全补偿自立合作社对此所承受的损失。
4. I/We hereby acknowledge that I have received, read, understood and agreed to be bound by the Privacy Notice issued by KOJADI according to the terms and conditions contained therein.
本人/我们确认已获得、阅读、了解自立合作社所发出的隐私声明及同意根据该声明所注明的条款，受到该声明所约束。
5. I/We hereby expressly consent and authorize KOJADI to disclose and/or share any information on me to such third parties as KOJADI may deem appropriate for purpose of facilitating the functions of KOJADI or for such other purpose as prescribed by KOJADI.
本人/我们在此明确同意并授权给自立合作社提供本人/我们的资料予第三者，视自立合作社将何者为适当目的或用于其他用途。
6. I/We provide consent to KOJADI to disclose my/our personal data to any credit reporting agency referred to by KOJADI and for KOJADI to receive any credit report(s) containing my credit information from the credit reporting agency.
本人/我们授权自立合作社向任何征信机构提供本人/我们的资料并获取本人之信用报告。
7. I/We have never been made a bankrupt, not involved in any unlawful activities under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA/TFPUAA 2001) and/or any legal action.
本人/我们不是破产者，并且无涉及任何违反 2001 年反洗黑钱和反恐融资法令之活动。
8. I/We understand that KOJADI has the absolute discretion to approve or reject my/our application and I/we shall accept KOJADI's decision on my/our application.
本人/我们了解自立合作社有绝对的权利批准或拒绝本人的贷款申请，同时也接受自立合作社对本人/我们的贷款申请所作之决定。
9. KOJADI will not be held responsible for any loss or delay in transit pertaining to my/our application.
自立合作社将无需对本人/我们之申请书因邮失或邮误负责。
10. I/We hereby agree and undertake to pay all fees, costs and expenses of and incidental to this application, the loan and/or the security documents for the loan as may be required or prescribed by KOJADI.
本人/我们同意及承诺支付一切与此申请，自立合作社所规定的贷款和/或贷款担保文件有关的费用、收费及开销等。
11. I/We have selected the aforementioned course of study and Institute of Higher Learning/Academy at my/our own will and have made this loan application/requested KOJADI for an Education Loan for the purpose of pursuing the course of study by the Student Applicant and I/we hereby waive any and all rights or claims against KOJADI for any damages or losses arising from any changes, discrepancies or any events that may have resulted in the Student Applicant not being able to complete his/her course of study.
本人/我们选择了上述学习课程和高等院校，并向自立合作社申请/要求提供教育贷款，以供申请人进修上述课程；本人/我们谨此放弃任何导致申请人无法完成其进修课程之改变、差异或事件所造成的损失或损害，而针对自立合作社的任何权利或索讨。

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PRODUCT DISCLOSURE SHEET

(Effective Date: 01/09/2022)

Read this Product Disclosure Sheet before you decide to take out the Education Loan. Be sure to also read the general terms and conditions. Seek clarification if you do not understand any part of this document or the general terms.		KOPERASI JAYADIRI MALAYSIA BERHAD (KOJADI)																																											
		Product: Education Loan																																											
		Date:																																											
1.	What is this product about?																																												
	- This product offers unsecured/secured loan facility for pursuing higher education in local and overseas approved education institutions. - Interest on the loan facility is computed on a <u>monthly</u> rest basis. - This product is a term loan with a fixed monthly repayment with a pre-determined tenure.																																												
2.	What do I get from this product?																																												
	- Loan to finance the pursuit of the approved course by the student applicant - Interest rate: 6.8% per annum on monthly rest basis for the first 12 months; 7.8% per annum on monthly rest basis from the 13th month onwards until full settlement - Repayment of loan to commence on the first calendar day three (3) months after completion of the Approved Course																																												
	Example: - Total amount borrowed: RM50,000 / RM100,000 - Study Period 3 years <table><tr><td>Interest Rate</td><td>1st Year</td><td>2nd year onwards until full settlement</td></tr><tr><td>Monthly Reducing Balance</td><td>6.8%</td><td>7.8%</td></tr></table> - Effective lending rate: <u>7.75%</u>			Interest Rate	1 st Year	2 nd year onwards until full settlement	Monthly Reducing Balance	6.8%	7.8%																																				
Interest Rate	1 st Year	2 nd year onwards until full settlement																																											
Monthly Reducing Balance	6.8%	7.8%																																											
3.	What are my obligations?																																												
	<table><tr><td></td><td>Illustration 1</td><td>Illustration 2</td></tr><tr><td>Loan amount</td><td>RM50,000</td><td>RM100,000</td></tr><tr><td>Study Period</td><td>3 years</td><td>3 years</td></tr><tr><td>Repayment tenure</td><td>10 Years</td><td>10 Years</td></tr><tr><td>Monthly instalment</td><td>RM767</td><td>RM1,548</td></tr><tr><td>Total interest</td><td>RM41,964.76</td><td>RM83,011.95</td></tr><tr><td>Total amount paid</td><td>RM91,964.76</td><td>RM183,011.95</td></tr></table> The above illustration is without servicing interest during study period <table><tr><td></td><td>Illustration 3</td><td>Illustration 4</td></tr><tr><td>Loan amount</td><td>RM50,000</td><td>RM100,000</td></tr><tr><td>Study Period</td><td>3 years</td><td>3 years</td></tr><tr><td>Repayment tenure</td><td>10 Years</td><td>10 Years</td></tr><tr><td>Monthly instalment</td><td>RM602</td><td>RM1,203</td></tr><tr><td>Total interest</td><td>RM34,287.28</td><td>RM68,635.52</td></tr><tr><td>Total amount paid</td><td>RM84,287.28</td><td>RM168,635.52</td></tr></table> The above illustration is with servicing interest during study period				Illustration 1	Illustration 2	Loan amount	RM50,000	RM100,000	Study Period	3 years	3 years	Repayment tenure	10 Years	10 Years	Monthly instalment	RM767	RM1,548	Total interest	RM41,964.76	RM83,011.95	Total amount paid	RM91,964.76	RM183,011.95		Illustration 3	Illustration 4	Loan amount	RM50,000	RM100,000	Study Period	3 years	3 years	Repayment tenure	10 Years	10 Years	Monthly instalment	RM602	RM1,203	Total interest	RM34,287.28	RM68,635.52	Total amount paid	RM84,287.28	RM168,635.52
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	Note: The effective interest rate may differ accordingly with the changes in the final approved amount and loan tenure
4.	Do I need a joint applicant?
	A Malaysian joint applicant is required.
5.	Do I need a guarantor or collateral?
	- A guarantor may be required to guarantee the repayment of the loan extended to you. - Acceptable collateral such as a property may be required depending on the credit assessment and the approved loan amount shall not exceed 80% of the collateral value.
6.	Do I need to be a member of KOJADI?
	- Yes, the applicant and co-applicant have to be members of KOJADI - Total initial shares subscription and membership entrance fee is RM510 per person
7.	What are the fees and charges I have to pay?
	- Stamp Duty RM20 - Processing fees: RM100* - Administration fee: RM100 - You are required to take a group personal accident/life insurance policy from an insurer approved by KOJADI. Any tax of whatsoever nature, including but not limited to the sales and services tax, chargeable or payable from time to time on such insurance shall be born in full by you. - Valuation fee, legal fee and any other fee incurred where applicable Note: * Initial processing fee of RM50 which is non-refundable will be collected together with the membership fee. The rest of the charges may be deducted from the approved loan amount.
8.	How do I service my monthly instalment?
	For your convenience, we recommend payment via the following modes: - JomPay services* via ATM or Internet Banking. - Cash/Cheque payment via Cash/Cheque Deposit Machine with payment option under KOJADI's bill payment. - At our payment counter at 11th Floor, Wisma MCA, No.163, Jalan Ampang, 50450 Kuala Lumpur. * Preferred mode of repayment Remarks: Fees and charges may be imposed for cheques in the future without notice.
9.	What if I fail to fulfil my obligations?
	- If you default in paying your monthly instalment, you will be charged a default penalty of 1% p.a above the prescribed rate until settlement of any instalment arrear. - Legal action will be taken if you fail to respond to reminder notices and your loan may be recalled. You will have to bear all legal costs. - KOJADI reserves the right to deduct/set-off any credit balance in your account maintained with us against any outstanding balance in this loan account. - Third party debt collection: We have the right to outsource debt collection to an external agency. - Your default status & details may be uploaded or updated in the credit reporting agencies data base subscribed by KOJADI, such as CTOS, CBM (Credit Bureau Malaysia S/B), RAMCI (RAM Credit Information S/B), CCRIS and etc, which will affect your credit worthiness and rating.
10.	Can I fully settle the loan before its maturity?
	You may fully settle your outstanding loan before its maturity by giving a notice in writing 3 months in advance. No penalty will be imposed for early settlement of loan.
11.	What do I need to do if there are changes in my contact details?
	- It is important that you inform KOJADI in writing of any change in your contact details to ensure that all correspondences reach you in a timely manner. - You may visit us or inform us in writing of any changes of your contact information.

12.	How can I contact KOJADI or get further information?
	Should you require additional information on this product, you may contact us at Address: 11th Floor, Wisma MCA, 163, Jalan Ampang, 50450 Kuala Lumpur Tel: 03-21616499 Website: http://kojadi.my Email: contact@kojadi.com.my
13.	Where can I get assistance and redress?
	- If you wish to complain about the products or services provided by us, you may contact us or email us. - If your query or complaint is not satisfactorily resolved by us, you may contact Suruhanjaya Koperasi Malaysia Menara Suruhanjaya Koperasi Malaysia Changkat Semantan, Off Jalan Semantan, Bukit Damansara 50490 Kuala Lumpur Tel: 03 2088 4000 Fax: 03-2088 4100 Email: Webmaster@skm.gov.my - If you have difficulties in making repayments, you should contact our Credit Control Department at repay-loan@kojadi.com.my earliest possible to discuss repayment alternatives.
	<u>IMPORTANT NOTES:</u> LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU <u>DO NOT</u> KEEP UP REPAYMENT ON YOUR LOAN FACILITY. PRODUCT DISCLOSURE SHEET MUST BE READ, EXPLAINED AND ACKNOWLEDGED BY THE CUSTOMER.

The information provided is merely general information of the product and the terms and condition stated herein are tentative or indicative and may change at the discretion of KOJADI. The final terms and conditions will be stated in the Letter of Offer and Facility Agreement upon loan approval.

We, _____ & _____ confirm that we have been read, explained and acknowledge to the contents of this Product Disclosure Sheet.

_____ Applicant's Signature Name:	_____ Date	Attended by: _____ (For office use only)
_____ Co-applicant's Signature Name:	_____ Date	Attended by: _____ (For office use only)

Anda diseru untuk membaca dan memahami notis privasi kami sebelum memberi sebarang maklumat peribadi anda kepada kami. Anda berhak untuk mendapatkan daripada kakitangan KOJADI sesalanan notis privasi KOJADI atau membaca notis privasi KOJADI daripada laman web rasmi KOJADI (<http://kojadi.my>).

如本人的入社申请被批准，本人根据贵社章程第十八条指定下列人士为继承人。（根据章程第18条文规定，指定的继承人将继承逝世社员在本社之股金或权益或其他有关法令所注明之款项或权益）

Jika permohonan saya diluluskan, mengikut undang-undang kecil 18, saya menamakan orang-orang tersebut di bawah ini sebagai penama. (Mengikut undang-undang kecil 18, penama yang dinamakan oleh anggota akan menerima saham atau kepentingan atau segala wang-wang lain yang terhak bagi anggota berkenaian selepas kematiannya.)

继承人姓名（国文） Nama Penama	身份证或 报生纸号码 No. K/P atau No. Sijil Kelahiran	出生日期 Tarikh Lahir	性别 Jantina (L/P)	与继承人关系 Perhubungan Dengan Penama	获得百分率 Peratusan Bahagian (%)	地址 Alamat	电话及电邮 Tel dan e-mel

证人（必须由两位年逾廿一岁的人士作证，非社员亦可）

Saksi (2 orang saksi yang berumur 21 tahun ke atas hendaklah menjadi saksi, bukan anggota Koperasi ini turut layak menjadi saksi)

申请人签名 Tandatangan Pemohon
日期 Tarikh :

1. 姓名（国文）Nama : 身份证号码 No. K/P :
地址 Alamat :
电话 Tel : 签名 Tandatangan :
2. 姓名（国文）Nama : 身份证号码 No. K/P :
地址 Alamat :
电话 Tel : 签名 Tandatangan :

NOTA-NOTA PERMOHONAN

- Pemohon hendaklah warganegara Malaysia yang berumur 18 (lapan belas) tahun dan ke atas.
- Pemohon hendaklah menandatangani borang permohonan.
- Borang permohonan hendaklah dihantar kepada KOJADI. **Bersama-sama dengan borang permohonan ini, pemohon hendaklah mengepilkkan sekeping salinan kad pengenalan serta menjelaskan bayaran syer dan fi masuk.**
- Bayaran hendaklah melalui cek berpaling atau wang pos atau drafbank dan membayar kepada “Koperasi Jayadiri Malaysia Berhad”. Nama dan No. Kad Pengenalan pembayar harus ditulis di belakang cek.
- Setelah permohonan diluluskan oleh Lembaga, senaskah Undang-Undang Kecil Koperasi, dan dokumen-dokumen lain akan dihantar kepada anggota baru.
- Untuk tujuan mesyuarat agung kawasan, anggota-anggota baru akan ditempatkan ke sesuatu kawasan mengikut konstituensi parlimen.
- Untuk mengelakkan surat-surat daripada salah dialamatkan, segala pertukaran hendaklah diberitahu pejabat KOJADI secara bertulis secepat mungkin.
- Akaun bank pemohon hendaklah aktif sepanjang masa keanggotaan untuk tujuan e-pembayaran dan sila kepilkkan salinan buku akaun bank.**
- Lembaga Pengarah tidak akan menimbang atau meluluskan permohonan-permohonan yang tidak sempurna.

申请注意事项

- 申请者必须是十八岁以上的马来西亚公民。
- 申请者必须在填妥的表格上签名。
- 申请者须将申请表寄交本社吉隆坡办事处。寄交表格时须同时**附上身份证影印本一份及缴交股金及入社费。**
- 付款可用划线支票或邮政汇票或银行汇票缴交并注明收款人为 **Koperasi Jayadiri Malaysia Berhad** 并在支票背面写上付款人国文姓名及身份证号码。
- 申请受董事会批准后，本社将发出一本自立合作社章程，及其他文件予新社员。
- 为了进行区社员会议，每名新社员将根据其地址被安排在本社根据国会选区划分的区内。
- 为了避免邮误，社员更换地址须书面通知本社。
- 社员所填妥之银行账户必须活跃以作为电子支付用途，并附上银行存折副本。**
- 本社董事会将不考虑不完整之申请。

KOPERASI JAYADIRI MALAYSIA BERHAD (KOJADI)

Tingkat 11 Wisma MCA, 163 Jalan Ampang, 50450 Kuala Lumpur, Malaysia.
P.O.Box 10686, 50722 Kuala Lumpur. Tel : 03-21616499 Fax : 03-21621413
Homepage : <http://kojadi.my> E-mail: contact@kojadi.com.my

Anda diseru untuk membaca dan memahami notis privasi kami sebelum memberi sebarang maklumat peribadi anda kepada kami. Anda berhak untuk mendapatkan daripada kakitangan KOJADI sesalanan notis privasi KOJADI atau membaca notis privasi KOJADI daripada laman web rasmi KOJADI (<http://kojadi.my>).

如本人的入社申请被批准，本人根据贵社章程第十八条指定下列人士为继承人。（根据章程第18条文规定，指定的继承人将继承逝世社员在本社之股金或权益或其他有关法令所注明之款项或权益）

Jika permohonan saya diluluskan, mengikut undang-undang kecil 18, saya menamakan orang-orang tersebut di bawah ini sebagai penama. (Mengikut undang-undang kecil 18, penama yang dinamakan oleh anggota akan menerima saham atau kepentingan atau segala wang-wang lain yang terhak bagi anggota berkenaian selepas kematiannya.)

继承人姓名（国文） Nama Penama	身份证或 报生纸号码 No. K/P atau No. Sijil Kelahiran	出生日期 Tarikh Lahir	性别 Jantina (L/P)	与继承人关系 Perhubungan Dengan Penama	获得百分率 Peratusan Bahagian (%)	地址 Alamat	电话及电邮 Tel dan e-mel

证人（必须由两位年逾廿一岁的人士作证，非社员亦可）

Saksi (2 orang saksi yang berumur 21 tahun ke atas hendaklah menjadi saksi, bukan anggota Koperasi ini turut layak menjadi saksi)

申请人签名 Tandatangan Pemohon
日期 Tarikh :

1. 姓名（国文）Nama : 身份证号码 No. K/P :
地址 Alamat :
电话 Tel : 签名 Tandatangan :
2. 姓名（国文）Nama : 身份证号码 No. K/P :
地址 Alamat :
电话 Tel : 签名 Tandatangan :

NOTA-NOTA PERMOHONAN

- Pemohon hendaklah warganegara Malaysia yang berumur 18 (lapan belas) tahun dan ke atas.
- Pemohon hendaklah menandatangani borang permohonan.
- Borang permohonan hendaklah dihantar kepada KOJADI. **Bersama-sama dengan borang permohonan ini, pemohon hendaklah mengepilkkan sekeping salinan kad pengenalan serta menjelaskan bayaran syer dan fi masuk.**
- Bayaran hendaklah melalui cek berpaling atau wang pos atau drafbank dan membayar kepada “Koperasi Jayadiri Malaysia Berhad”. Nama dan No. Kad Pengenalan pembayar harus ditulis di belakang cek.
- Setelah permohonan diluluskan oleh Lembaga, senaskah Undang-Undang Kecil Koperasi, dan dokumen-dokumen lain akan dihantar kepada anggota baru.
- Untuk tujuan mesyuarat agung kawasan, anggota-anggota baru akan ditempatkan ke sesuatu kawasan mengikut konstituensi parlimen.
- Untuk mengelakkan surat-surat daripada salah dialamatkan, segala pertukaran hendaklah diberitahu pejabat KOJADI secara bertulis secepat mungkin.
- Akaun bank pemohon hendaklah aktif sepanjang masa keanggotaan untuk tujuan e-pembayaran dan sila kepilkkan salinan buku akaun bank.**
- Lembaga Pengarah tidak akan menimbang atau meluluskan permohonan-permohonan yang tidak sempurna.

申请注意事项

- 申请者必须是十八岁以上的马来西亚公民。
- 申请者必须在填妥的表格上签名。
- 申请者须将申请表寄交本社吉隆坡办事处。寄交表格时须同时**附上身份证影印本一份及缴交股金及入社费。**
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GROUP TERM LIFE & PERSONAL ACCIDENT INSURANCE

Tokio Marine Life Insurance: Group Term Life with Personal Accident		
Special Education Loan (SEL) – Insurance Premium Amount (RM)		
Amount Assured (RM)	Age Group: 18 – 25 Years	Age Group: 26 – 35 Years
10,000	133.10	159.00
15,000	240.90*	308.85*
20,000	321.20*	411.80*
25,000	401.50*	514.75*
30,000	481.80*	617.70*
35,000	562.10*	720.65*
40,000	642.40*	823.60*
45,000	722.70*	926.55*
50,000	803.00*	1,029.50*
Exceeding 50,000	Subject to quotation by the insurance company	

Note:

Calculation of age will be based on the aged of the student's nearest birthday at the time of application for loan:-

1. 25 years old and less than 6 months, age will be considered as 25 years old.
2. 25 years old and more than 6 months, age will be considered as 26 years old.
3. For loan amount exceeding RM50,000 the premium amount is subject to quotation by the insurance company.
4. *Insurance coverage for 15-20 years

MONTHLY REPAYMENT SCHEDULE

5.8% - 6.8% Per Annum On Monthly Rest Basis																					
Course duration:-		1 year course					2 years course					3 years course					4 years course				
Loan Amount (RM)	Study Period	Repayment Period (Years)					Repayment Period (Years)					Repayment Period (Years)					Repayment Period (Years)				
		4	6	8	10	15	4	6	8	10	15	4	6	8	10	15	4	6	8	10	15
10,000.00	-	259.00	N/A	N/A	N/A	N/A	277.00	N/A	N/A	N/A	N/A	297.00	N/A	N/A	N/A	N/A	318.00	N/A	N/A	N/A	N/A
20,000.00	-	519.00	368.00	294.00	N/A	N/A	555.00	394.00	315.00	N/A	N/A	594.00	422.00	337.00	N/A	N/A	636.00	452.00	361.00	N/A	N/A
30,000.00	-	778.00	553.00	441.00	375.00	289.00	833.00	592.00	472.00	402.00	310.00	891.00	633.00	506.00	430.00	331.00	954.00	678.00	541.00	460.00	355.00
	170.00	716.00	509.00	407.00	346.00	267.00	716.00	509.00	407.00	346.00	267.00	716.00	509.00	407.00	346.00	267.00	716.00	509.00	407.00	346.00	267.00
40,000.00	-	1,038.00	737.00	589.00	500.00	386.00	1,111.00	789.00	630.00	536.00	413.00	1,189.00	845.00	674.00	573.00	442.00	1,272.00	904.00	722.00	613.00	473.00
	226.67	955.00	679.00	542.00	461.00	356.00	955.00	679.00	542.00	461.00	356.00	955.00	679.00	542.00	461.00	356.00	955.00	679.00	542.00	461.00	356.00
50,000.00	-	1,297.00	922.00	736.00	626.00	482.00	1,388.00	897.00	788.00	670.00	516.00	1,486.00	1,056.00	843.00	717.00	553.00	1,590.00	1,130.00	902.00	767.00	591.00
	283.33	1,193.00	848.00	677.00	576.00	444.00	1,193.00	848.00	677.00	576.00	444.00	1,193.00	848.00	677.00	576.00	444.00	1,193.00	848.00	677.00	576.00	444.00
60,000.00	-	1,557.00	1,106.00	883.00	751.00	579.00	1,666.00	1,184.00	945.00	804.00	620.00	1,783.00	1,267.00	1,012.00	860.00	663.00	1,908.00	1,356.00	1,083.00	920.00	710.00
	340.00	1,432.00	1,018.00	813.00	691.00	533.00	1,432.00	1,018.00	813.00	691.00	533.00	1,432.00	1,018.00	813.00	691.00	533.00	1,432.00	1,018.00	813.00	691.00	533.00
70,000.00	-	1,816.00	1,291.00	1,030.00	876.00	676.00	1,944.00	1,381.00	1,103.00	938.00	723.00	2,080.00	1,478.00	1,180.00	1,003.00	774.00	2,226.00	1,582.00	1,263.00	1,074.00	828.00
	396.67	1,670.00	1,187.00	948.00	806.00	622.00	1,670.00	1,187.00	948.00	806.00	622.00	1,670.00	1,187.00	948.00	806.00	622.00	1,670.00	1,187.00	948.00	806.00	622.00
100,000.00	-	2,595.00	1,844.00	1,472.00	1,252.00	965.00	2,777.00	1,974.00	1,576.00	1,340.00	1,033.00	2,972.00	2,112.00	1,686.00	1,434.00	1,106.00	3,181.00	2,260.00	1,805.00	1,534.00	1,183.00
	566.67	2,386.00	1,696.00	1,354.00	1,151.00	888.00	2,386.00	1,696.00	1,354.00	1,151.00	888.00	2,386.00	1,696.00	1,354.00	1,151.00	888.00	2,386.00	1,696.00	1,354.00	1,151.00	888.00
150,000.00	-	3,893.00	2,767.00	2,209.00	1,878.00	1,448.00	4,166.00	2,961.00	2,364.00	2,010.00	1,550.00	4,459.00	3,169.00	2,530.00	2,151.00	1,659.00	4,771.00	3,391.00	2,707.00	2,302.00	1,775.00
	850.00	3,579.00	2,543.00	2,031.00	1,727.00	1,332.00	3,579.00	2,543.00	2,031.00	1,727.00	1,332.00	3,579.00	2,543.00	2,031.00	1,727.00	1,332.00	3,579.00	2,543.00	2,031.00	1,727.00	1,332.00
200,000.00	-	5,171.00	3,689.00	2,495.00	2,504.00	1,931.00	5,555.00	3,948.00	3,152.00	2,680.00	2,067.00	5,945.00	4,225.00	3,373.00	2,868.00	2,212.00	6,362.00	4,521.00	3,610.00	3,069.00	2,367.00
	1,133.00	4,771.00	3,391.00	2,707.00	2,302.00	1,776.00	4,771.00	3,391.00	2,707.00	2,302.00	1,776.00	4,771.00	3,391.00	2,707.00	2,302.00	1,776.00	4,771.00	3,391.00	2,707.00	2,302.00	1,776.00

6.8% - 7.8% Per Annum On Monthly Rest Basis																					
Course duration:-		1 year course					2 years course					3 years course					4 years course				
Loan Amount (RM)	Study Period	Repayment Period (Years)					Repayment Period (Years)					Repayment Period (Years)					Repayment Period (Years)				
		4	6	8	10	15	4	6	8	10	15	4	6	8	10	15	4	6	8	10	15
10,000.00	-	267.00	N/A	N/A	N/A	N/A	289.00	N/A	N/A	N/A	N/A	313.00	N/A	N/A	N/A	N/A	338.00	N/A	N/A	N/A	N/A
20,000.00	-	535.00	384.00	309.00	N/A	N/A	579.00	415.00	334.00	N/A	N/A	626.00	448.00	361.00	N/A	N/A	676.00	485.00	390.00	N/A	N/A
30,000.00	-	803.00	576.00	463.00	397.00	312.00	868.00	622.00	501.00	429.00	337.00	939.00	673.00	541.00	464.00	364.00	1,014.00	727.00	585.00	501.00	394.00
	195.00	730.00	524.00	422.00	361.00	284.00	730.00	524.00	422.00	361.00	284.00	730.00	524.00	422.00	361.00	284.00	730.00	524.00	422.00	361.00	284.00
40,000.00	-	1,071.00	768.00	618.00	530.00	416.00	1,158.00	830.00	668.00	572.00	449.00	1,252.00	897.00	722.00	619.00	486.00	1,353.00	970.00	781.00	669.00	525.00
	260.00	973.00	698.00	562.00	482.00	378.00	973.00	698.00	562.00	482.00	378.00	973.00	698.00	562.00	482.00	378.00	973.00	698.00	562.00	482.00	378.00
50,000.00	-	1,339.00	960.00	773.00	662.00	520.00	1,447.00	1,038.00	835.00	716.00	562.00	1,565.00	1,122.00	903.00	774.00	607.00	1,691.00	1,212.00	976.00	836.00	656.00
	325.00	1,216.00	872.00	702.00	602.00	473.00	1,216.00	872.00	702.00	602.00	473.00	1,216.00	872.00	702.00	602.00	473.00	1,216.00	872.00	702.00	602.00	473.00
60,000.00	-	1,607.00	1,152.00	927.00	795.00	624.00	1,737.00	1,245.00	1,002.00	859.00	674.00	1,878.00	1,346.00	1,083.00	928.00	729.00	2,029.00	1,455.00	1,171.00	1,003.00	788.00
	390.00	1,460.00	1,047.00	843.00	722.00	567.00	1,460.00	1,047.00	843.00	722.00	567.00	1,460.00	1,047.00	843.00	722.00	567.00	1,460.00	1,047.00	843.00	722.00	567.00
70,000.00	-	1,875.00	1,344.00	1,082.00	927.00	728.00	2,027.00	1,453.00	1,169.00	1,002.00	787.00	2,191.00	1,570.00	1,264.00	1,083.00	850.00	2,368.00	1,697.00	1,366.00	1,171.00	919.00
	455.00	1,703.00	1,221.00	983.00	842.00	661.00	1,703.00	1,221.00	983.00	842.00	661.00	1,703.00	1,221.00	983.00	842.00	661.00	1,703.00	1,221.00	983.00	842.00	661.00
100,000.00	-	2,679.00	1,920.00	1,546.00	1,325.00	1,040.00	2,895.00	2,076.00	1,671.00	1,432.00	1,124.00	3,130.00	2,244.00	1,806.00	1,548.00	1,215.00	3,383.00	2,425.00	1,952.00	1,673.00	1,313.00
	650.00	2,432.00	1,744.00	1,404.00	1,203.00	945.00	2,432.00	1,744.00	1,404.00	1,203.00	945.00	2,432.00	1,744.00	1,404.00	1,203.00	945.00	2,432.00	1,744.00	1,404.00	1,203.00	945.00
150,000.00	-	4,018.00	2,881.00	2,319.00	1,987.00	1,560.00	4,343.00	3,114.00	2,506.00	2,148.00	1,686.00	4,695.00	3,366.00	2,709.00	2,322.00	1,822.00	5,074.00	3,638.00	2,928.00	2,509.00	1,970.00
	975.00	3,648.00	2,616.00	2,106.00	1,805.00	1,417.00	3,648.00	2,616.00	2,106.00	1,805.00	1,417.00	3,648.00	2,616.00	2,106.00	1,805.00	1,417.00	3,648.00	2,616.00	2,106.00	1,805.00	1,417.00
200,000.00	-	5,358.00	3,841.00	3,092.00	2,650.00	2,080.00	5,791.00	4,152.00	3,342.00	2,864.00	2,248.00	6,260.00	4,488.00	3,612.00	3,096.00	2,430.00	6,766.00	4,851.00	3,905.00	3,346.00	2,626.00
	1,300.00	4,864.00	3,488.00	2,808.00	2,406.00	1,889.00	4,864.00	3,488.00	2,808.00	2,406.00	1,889.00	4,864.00	3,488.00	2,808.00	2,406.00	1,889.00	4,864.00	3,488.00	2,808.00	2,406.00	1,889.00

Note:

1. The above repayment schedule shall serve as a guideline only.
2. For loan amount exceeding RM30,000 and the length of the course of studying exceeding 2 years, the loan recipient is encouraged to service monthly interest during study period.
3. The above calculation is based on a lump sum disbursement of loan. The actual repayment amount is subject to change depending on the mode of loan disbursement.