

商业贷款申请表格

NO THIRD PARTIES OR AGENTS APPOINTED.  
SUBMIT APPLICATION DIRECTLY TO KOJADI.

Please tick (v) loan applied 请选择(v)以下欲申请的贷款类型

MicroSME LOAN  
中小微企业贷款

MICRO CREDIT  
微型贷款

TUKAR / ATOM  
杂货店转型计划/修车厂现代化计划

PARTICULARS OF APPLICANT 申请者资料

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 (New 新)

(Old 旧)

Gender 性别  Male 男  
 Female 女

Nationality 国籍  
Race 种族

Marital Status 婚姻状况  Single 单身  Married 已婚  Widowed 丧偶  Divorced 离婚

Membership No. 会员号码  ACCCIM 马来西亚中华总商会  KOJADI 自立合作社  
 SMI MALAYSIA 马来西亚中小型工业公会  Other Associations 其他组织:  
 FMCGA 马来西亚华人行行业社团总会

Permanent Address 永久地址  
Correspondence Address 通讯地址  
(for all legal documents and correspondences)  
(供寄送法律文件及书信用途)

Residence 住宅  Owned 本身拥有 \_\_\_ yrs 年  Parents 父母  Rented 租用  Other 其他:

Contact No 联络 (H) 住家 (H/P) 手机 (1) (H/P) 手机 (2)  
Email 电邮 (Fax) 传真  
Social Media ID 社交媒体帐号 (i.e. Facebook, Twitter, Instagram):

Highest Academic Qualification 最高学历 Monthly Income 月收入 (RM)

Bank Name 银行名称 Personal Bank A/C No. 个人银行账户号码

PARTICULARS OF SPOUSE 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 (New 新)

Nationality 国籍  
Race 种族

Contact No 联络 (H) 住家 (H/P) 手机 (1) (H/P) 手机 (2)  
Email 电邮 (Fax) 传真  
Social Media ID 社交媒体帐号 (i.e. Facebook, Twitter, Instagram):

Name of Company/Employer 公司/雇主名字  Employed 受薪  
 Self-Employed 自雇

Company/Employer Address 公司/雇主地址

Position Held 职位 Company Contact No. 公司联络号码

Monthly Income 月收入 (RM) Years of Service 服务年数

PURPOSE OF LOAN 贷款目的

MicroSME 中小微企业贷款 RM  
(Min. RM50,000; Max. RM500,000; or not more than 80% of the collateral value whichever is lower)  
(最低 RM50,000; 最高 RM500,000; 或以不超过 80% 的抵押价值视何者为低)

MICRO CREDIT 微型贷款 RM  
(Min. 最低 RM5,000; Max. 最高 RM50,000)

Working Capital 营业资金  Capital Expenditure 资本开销  Project Financing 项目融资  Machineries and Equipment 购买机械与设备  
 Others, please specify 其他, 请列明:  
\*Please provide documentary evidence to substantiate application 请提供相关文件以核实贷款申请

TUKAR 杂货店转型计划 RM  
(Min. 最低 RM30,000; Max. 最高 RM80,000)  ATOM 修车厂现代化计划 RM  
(Min. 最低 RM30,000; Max. 最高 RM100,000)

Stock Purchase 购货营运资本  Purchase of Machine and Equipment 购买机械与设备  Premise's Renovation / Upgrade 装潢 / 提升店面

LOAN REPAYMENT PERIOD 贷款偿还期限

For MicroSME Loan/Micro Credit 中小微企业/微型贷款 (1 year 年 - 5 years 年)

12 Months 月  24 Months 月  36 Months 月  48 Months 月  60 Months 月

\* For TUKAR/ATOM 转型计划 (maximum 15 years; depends on age of applicant, etc 视申请者年龄而定, 最长十五年)

**ABOUT YOUR COMPANY 关于贵公司**

Company Registration No. 公司注册号码	
Business License No. 营业执照号码	
Company Name 公司商号	
Company Registered Address 公司注册地址	Business Premises Address 公司营业地址
Business Premises 店铺 <input type="checkbox"/> Owned 本身拥有	<input type="checkbox"/> Rented 租用
Company's Core Business 公司的核心业务	

Company Contact No 公司联络号码	Company Fax No 公司传真号码
Company Email 公司电邮	
Bank Name 银行名称	Business Bank A/C No. 公司银行账户号码
Company Total Sales for the last financial year 公司上财政年的总营业额 (RM)	
Year Business Started 开始营业年份	Number of Employees 雇员人数

Key Customers 主要客户		
Company Name 公司名称	Contact Person 联络人	Contact No. 联络号码
(i)		
(ii)		
(iii)		

Key Suppliers 主要供应商		
Company Name 公司名称	Contact Person 联络人	Contact No. 联络号码
(i)		
(ii)		
(iii)		

**FOR MicroSME LOAN APPLICATION 适用于中小微企业贷款申请**

Size of Business 公司规模

Services and other Sector 服务业或其他行业  
*(Sales turnover not exceeding RM20 million OR not exceeding 75 full-time employees 营业额少于两千万令吉或不超过七十五名全职员工)*

Manufacturing Sector 制造业  
*(Sales turnover not exceeding RM50 million OR not exceeding 200 full-time employees 营业额少于五千万令吉或不超过两百名全职员工)*

**COLLATERAL TO OFFER 抵押提供 (For MicroSME Loan Application, If Any 适用于中小微企业贷款, 如有)**

Type 类别 (may offer multiple of choices of collateral 可提供多样抵押)	Estimated Market Value (RM) 市价估计(RM)									
<input type="checkbox"/> Lien on Fixed Asset 不动产留置权 (Freehold/Leasehold 永久地契/租凭 ____ years 年) Please specify 请列名: <table style="margin-left: 20px;"> <tr> <td></td> <td align="center">Unencumbered/Free 未抵押</td> <td align="center">Encumbered 已抵押</td> </tr> <tr> <td>(i)</td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>(ii)</td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> </tr> </table>		Unencumbered/Free 未抵押	Encumbered 已抵押	(i)	<input type="checkbox"/>	<input type="checkbox"/>	(ii)	<input type="checkbox"/>	<input type="checkbox"/>	
	Unencumbered/Free 未抵押	Encumbered 已抵押								
(i)	<input type="checkbox"/>	<input type="checkbox"/>								
(ii)	<input type="checkbox"/>	<input type="checkbox"/>								
<input type="checkbox"/> Machineries and Equipment 机械与设备 Please specify 请列名:										
<input type="checkbox"/> Other 其他 Please specify 请列名:										

**CURRENTLY CREDIT FACILITIES WITH OTHER FINANCIAL INSTITUTION(S) 目前承担其他财务机构的信贷融资**

Name of Financial Institution(s) 财务机构商号	Type of Credit Facility 信贷融资种类	Amount of Finance 借贷额(RM)	Monthly Instalment 每月分期付款(RM)	Outstanding Amount 贷款余额(RM)

**PARTICULARS OF 1ST GUARANTOR 第一担保人资料**

Name (As in I.C.) 与身份证相同之名字 Name in Chinese (If Any) 中文姓名		Bank Name 银行名称 Personal Bank A/C No. 个人银行户口号码	
I.C. No 身份证号码 (New 新)		(Old 旧)	
Gender 性别	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	Nationality 国籍	Race 种族
Marital Status 婚姻状况	<input type="checkbox"/> Single 单身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Widowed 丧偶 <input type="checkbox"/> Divorced 离婚		
Relationship with Applicant 与申请人关系	<input type="checkbox"/> Immediate Family Member 亲属关系 (Please specify relationship 请注明关系: ) <input type="checkbox"/> Non Immediate Family Member 非亲属关系 (Please specify relationship 请注明关系: )		
Residential Address 住家地址	<input type="checkbox"/> Owned 本身拥有 <input type="checkbox"/> Rented 租用	<input type="checkbox"/> Parents 父母	<input type="checkbox"/> Others 其他
Contact No 联络 (H) 住家 Email 电邮	(H/P) 手机 (1)	(H/P) 手机 (2)	
Social Media ID 社交媒体帐号 (i.e. Facebook, Twitter, Instagram):			
Name of Company/Employer 公司/雇主名字	<input type="checkbox"/> Employed 受薪	<input type="checkbox"/> Self-Employed 自雇	
Company/Employer Address 公司/雇主地址			
Position Held 职位	Company Contact No. 公司联络号码		
Monthly Income 月收入 (RM)	Years of Service 服务年数		

**ASSET(S) DECLARATION (FREE FROM ENCUMBRANCES) 资产申明 (已无债务承担)**

Type of Asset and Title 资产项目	Qty 数量	Year of Purchase 购买年份	Purchase Value (RM) 购买价格	Est. Market Value (RM) 市价评估	Location 地点	Ownership (%) 所属权

**PARTICULARS OF 2ND GUARANTOR 第二担保人资料**

Name (As in I.C.) 与身份证相同之名字 Name in Chinese (If Any) 中文姓名		Bank Name 银行名称 Personal Bank A/C No. 个人银行户口号码	
I.C. No 身份证号码 (New 新)		(Old 旧)	
Gender 性别	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	Nationality 国籍	Race 种族
Marital Status 婚姻状况	<input type="checkbox"/> Single 单身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Widowed 丧偶 <input type="checkbox"/> Divorced 离婚		
Relationship with Applicant 与申请人关系	<input type="checkbox"/> Immediate Family Member 亲属关系 (Please specify relationship 请注明关系: ) <input type="checkbox"/> Non Immediate Family Member 非亲属关系 (Please specify relationship 请注明关系: )		
Residential Address 住家地址	<input type="checkbox"/> Owned 本身拥有 <input type="checkbox"/> Rented 租用	<input type="checkbox"/> Parents 父母	<input type="checkbox"/> Others 其他
Contact No 联络 (H) 住家 Email 电邮	(H/P) 手机 (1)	(H/P) 手机 (2)	
Social Media ID 社交媒体帐号 (i.e. Facebook, Twitter, Instagram):			
Name of Company/Employer 公司/雇主名字	<input type="checkbox"/> Employed 受薪	<input type="checkbox"/> Self-Employed 自雇	
Company/Employer Address 公司/雇主地址			
Position Held 职位	Company Contact No. 公司联络号码		
Monthly Income 月收入 (RM)	Years of Service 服务年数		

**ASSET(S) DECLARATION (FREE FROM ENCUMBRANCES) 资产申明 (已无债务承担)**

Type of Asset and Title 资产项目	Qty 数量	Year of Purchase 购买年份	Purchase Value (RM) 购买价格	Est. Market Value (RM) 市价评估	Location 地点	Ownership (%) 所属权

**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, EXPERIAN 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 CMB, CCRIS, CTOS, EXPERIAN 及其他合适单位查证/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 indemnify 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/我们兹同意即刻向自立合作社通知有关的不确定资料/改变，并完全补偿自立合作社对此所承担的损失。

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/我们已经接受，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 in accordance with the Personal Data Protection Act 2010.

本人/我们在此根据 2010 年个人资料保护法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，为促进此申请的恰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

IC No 身份证号码

Date 日期

Signature of 2nd GUARANTOR 第二担保人签名

Name 姓名

IC No 身份证号码

Date 日期

## DECLARATION BY APPLICANT 申请人声明事项

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 Jayadiri Malaysia Berhad (KOJADI) and the Rules of the respective KOJADI LOAN Scheme.  
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, EXPERIAN 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各有关的机构 (包括 CBM, CCRIS, CTOS, EXPERIAN) 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。本人/我们了解自立合作社有权于下列情况取消本人/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/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/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/我们已经接受、阅读、理解并同意受此条款及条件的约束。
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 in accordance with the Personal Data Protection Act 2010.  
本人/我们在此根据 2010 年个人资料保护法令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，为促进此申请的恰当目的或用于其他相关用途。
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 (AMLATFPUAA 2001) and/ or any legal action.  
本人/我们不是报穷者，并且无涉及任何违反 2001 年反洗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 hereby consent and agree that KOJADI also has the absolute discretion to consider and approve my/our loan application under another loan scheme deemed fit by KOJADI and under such event, on a without prejudice basis, this application form shall be deemed as the substitute application for the loan approved.  
本人/我们谨此同意自立合作社有绝对酌情决定权考虑及若认为适当、根据自立合作社另一项贷款计划批准本人/我们的贷款申请。若此，在不损及自立合作社权利基础上，此申请表格须被视为该获批准贷款的替代申请。

**COMPANY CHOP 商业/公司印章**

\_\_\_\_\_  
Signature of APPLICANT 申请人签名  
Name 姓名  
IC No 身份证号码  
Date 日期

### EMERGENCY CONTACT PERSON 紧急联络人

Name 姓名	Relationship with Applicant 与申请人的关系
IC Number 身份证号码	Contact Number 联络号码 (H/P)
Address 地址	

### KOJADI reserves the right to 自立合作社保留绝对的权力:

- (i) retain all documents which are submitted to KOJADI in relation to application for loans, for audit and statistical study purposes  
保留所有的贷款文件以作日后稽查或统计的目的
- (ii) to approve an amount lower than requested without notifying the applicant  
在不通知申请人的情况下批准低于要求的贷款额
- (iii) reject any incomplete application form or forms that do not conform to KOJADI's requirements without giving any reason whatsoever  
拒绝任何不完整或不符合自立合作社要求的申请表格而无需给予任何理由

## DECLARATION BY APPLICANT 申请人声明事项

(This declaration forms part of the Loan application 此声明是贷款申请的一部分)

1. Are you related to any of the Directors, Committee Members or staff of Koperasi Jayadiri Malaysia Berhad (KOJADI)? (Please tick "✓")  
您是否与自立合作社的任何董事、委员会成员或员工有关系? (请勾选“✓”)

Answer 答案:  YES 是  NO 否

If yes, please provide details 如是, 请提供以下的资料:-

- A) Name of related party 相关人姓名 : \_\_\_\_\_  
Position in KOJADI 在自立合作社所担任职位 : \_\_\_\_\_  
B) Name of related party 相关人姓名 : \_\_\_\_\_  
Position in KOJADI 在自立合作社所担任职位 : \_\_\_\_\_

2. Have you or any of your family members or guarantors applied / obtained loans from Koperasi Jayadiri Malaysia Berhad (KOJADI) before?  
您或您的任何家庭成员或担保人之前是否向自立合作社申请或已获得贷款?

Answer 答案:  YES 是  NO 否

If yes, please provide details 如是, 请提供以下的资料:-

- A) Name of Borrower 贷款人姓名 : \_\_\_\_\_  
IC No. 贷款人身份证号码 : \_\_\_\_\_  
Account No. of loan in KOJADI : \_\_\_\_\_  
自立合作社贷款户口号码  
B) Name of Borrower 贷款人姓名 : \_\_\_\_\_  
IC No. 贷款人身份证号码 : \_\_\_\_\_  
Account No. of loan in KOJADI : \_\_\_\_\_  
自立合作社贷款户口号码

3. Have you guaranteed any other loans from Koperasi Jayadiri Malaysia Berhad (KOJADI)?  
您是否有担保自立合作社所提供的任何其他贷款?

Answer 答案:  YES 是  NO 否

If yes, please provide details 如是, 请提供以下的资料:-

- A) Loan Type 贷款类型 : \_\_\_\_\_  
Name of Borrower 贷款人姓名 : \_\_\_\_\_  
IC No. of Borrower 贷款人身份证号码 : \_\_\_\_\_  
B) Loan Type 贷款类型 : \_\_\_\_\_  
Name of Borrower 贷款人姓名 : \_\_\_\_\_  
IC No. of Borrower 贷款人身份证号码 : \_\_\_\_\_

I hereby declare that the information provided above is true to the best of my knowledge.

本人谨此声明所提供的上述资料就我所知晓是正确的。

Signature of Loan Applicant / Member 申请人/社员签名

Date 日期

### FOR OFFICE USE ONLY 此栏只供本社填写

Loan Application No.     -      Interest Rate   %

Received on

Approved Date

Approved Amount (RM)

Processed on

Approved by

Insurance (RM)

Remarks



KOPERASI JAYADIRI MALAYSIA BERHAD (KOJADI)

11th Floor Wisma MCA, 163 Jalan Ampang, 50450 Kuala Lumpur, Malaysia. P.O.Box 10686, 50722 Kuala Lumpur

Tel 03-2161 6499 Fax 03-2162 1413 Email sme@kojadi.com.my

Website http://kojadi.my



11<sup>th</sup> Floor, Wisma MCA, 163 Jalan Ampang, 50450 Kuala Lumpur  
 Tel: 03-21616499 Fax: 03-21621413  
 Email: contact@kojadi.com.my Website: http://kojadi.my

**PRODUCT DISCLOSURE SHEET**

(Effective Date: 30/11/2018)

<p><b>Read this Product Disclosure Sheet before you decide to take out the KOJADI Micro Credit 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.</b></p>	<p><b>KOPERASI JAYADIRI MALAYSIA BERHAD (KOJADI)</b>  <b>Product: Business Loan</b>  <b>Date:</b>  <b>Name of Product: KOJADI MICRO CREDIT LOAN</b></p>										
<p><b>1. What is this product about?</b></p>	<ul style="list-style-type: none"> <li>• This is a micro-credit facility to assist small businessmen to finance their start-up cost, business expansion or working capital.</li> <li>• Interest on the loan facility is computed on a <u>flat rate</u> basis.</li> <li>• It is a term loan with a fixed monthly repayment with a pre-determined tenure.</li> </ul>										
<p><b>2. What do I get from this product?</b></p>	<ul style="list-style-type: none"> <li>• An unsecured term loan to finance a business start-up cost, business expansion or as working capital</li> <li>• Maximum loan amount: RM50,000.</li> <li>• Interest rate: 4% per annum on flat rate basis</li> <li>• Maximum Repayment Tenure up: 5 years</li> </ul> <p>Example:</p> <ul style="list-style-type: none"> <li>• Total amount borrowed: RM50,000</li> <li>• Repayment Tenure : 5 years</li> <li>• Effective lending rate: <u>7.42%</u></li> </ul>										
<p><b>3. What are my obligations?</b></p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Loan amount</td> <td style="width: 50%;">RM50,000</td> </tr> <tr> <td>Repayment tenure</td> <td>5 years</td> </tr> <tr> <td>Monthly instalment</td> <td>RM1,000</td> </tr> <tr> <td>Total interest</td> <td>RM10,000.00</td> </tr> <tr> <td>Total amount paid</td> <td>RM60,000.00</td> </tr> </table> <p><b>Note :</b></p> <ul style="list-style-type: none"> <li>• You will be notified by KOJADI should there be any changes in the interest rate during the tenure of the loan.</li> </ul>	Loan amount	RM50,000	Repayment tenure	5 years	Monthly instalment	RM1,000	Total interest	RM10,000.00	Total amount paid	RM60,000.00
Loan amount	RM50,000										
Repayment tenure	5 years										
Monthly instalment	RM1,000										
Total interest	RM10,000.00										
Total amount paid	RM60,000.00										
<p><b>4. Do I need a guarantor or collateral?</b></p>	<ul style="list-style-type: none"> <li>• A guarantor may be required by KOJADI to guarantee the repayment of the loan extended to you.</li> <li>• 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.</li> </ul>										
<p><b>5. Do I need to be a member of KOJADI?</b></p>	<ul style="list-style-type: none"> <li>• Yes, the applicant has to be member of KOJADI</li> <li>• Total initial shares subscription and membership entrance fee is RM510 per person</li> </ul>										

<b>6.</b>	<b>What are the fees and charges I have to pay?</b>
	<ul style="list-style-type: none"> <li>a. Stamp Duty as per the Stamp Act 1949 (Revised 1989)</li> <li>b. Processing fees (RM10) and administration fee (RM90): RM100*</li> <li>c. Facility fee (upon loan approved): 1% of the total amount borrowed, to be deducted from total amount borrowed.</li> <li>d. 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.</li> </ul> <p>Note: *Initial processing fee and administrative fee of RM100 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.</p>
<b>7.</b>	<b>How do I service my monthly instalment?</b>
	<p>For your convenience, we recommend payment via the following modes:</p> <ul style="list-style-type: none"> <li>a. JomPay services* via ATM or Internet Banking.</li> <li>b. Cash/Cheque payment via Cash/Cheque Deposit Machine with payment option under KOJADI's bill payment.</li> <li>c. At our payment counter at 11<sup>th</sup> Floor, Wisma MCA, No. 163, Jalan Ampang, 50450 Kuala Lumpur.</li> </ul> <p>* Preferred mode of repayment</p> <p>Remarks: Fees and charges may be imposed for cheques in the future without notice.</p>
<b>8.</b>	<b>What if I fail to fulfil my obligations?</b>
	<ul style="list-style-type: none"> <li>• If you default in paying your monthly instalment, you will be charged a default penalty of 8% p.a. until settlement of any instalment arrear.</li> <li>• 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.</li> <li>• 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.</li> <li>• Collection agency: We have the right to outsource debt collection to an external agency.</li> <li>• Your default status &amp; 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.</li> </ul>
<b>9.</b>	<b>Can I fully settle the loan before its maturity?</b>
	<ul style="list-style-type: none"> <li>• You may fully settle your outstanding loan before its maturity by giving a notice in writing <u>90</u> days in advance.</li> </ul>
<b>10.</b>	<b>What do I need to do if there are changes in my contact details?</b>
	<ul style="list-style-type: none"> <li>• 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.</li> <li>• You may visit us or inform us in writing of any changes of your contact information.</li> </ul>
<b>11.</b>	<b>How can I contact KOJADI or get further information?</b>
	<ul style="list-style-type: none"> <li>• Should you require additional information on this product, you may contact us at Address: 11<sup>th</sup> Floor, Wisma MCA, No. 163, Jalan Ampang, 50450 Kuala Lumpur Tel: <b>03-21616499</b> Website: <a href="http://kojadi.my">http://kojadi.my</a> Email: <a href="mailto:contact@kojadi.com.my">contact@kojadi.com.my</a></li> </ul>
<b>12.</b>	<b>Where can I get assistance and redress?</b>
	<ul style="list-style-type: none"> <li>• If you wish to complain about the products or services provided by us, you may contact us at 03-21616499</li> <li>• If your query or complaint is not satisfactorily resolved by us, you may contact Suruhanjaya Koperasi Malaysia at:</li> </ul>

	<p><b>Menara Suruhanjaya Koperasi Malaysia, Changkat Semantan, Off Jalan Semantan, Bukit Damansara, 50490 Kuala Lumpur, Malaysia. Tel: 03-2083 4000 Fax: 03-2083 4100 E-Mail: webmaster@skm.gov.my</b></p> <ul style="list-style-type: none"> <li>• 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.</li> </ul>
13.	<p><b>Other business financing packages available</b></p> <ul style="list-style-type: none"> <li>• Please refer to KOJADI's website.</li> </ul>
	<p><b><u>IMPORTANT NOTES:</u></b></p> <ul style="list-style-type: none"> <li>• <b>LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU <u>DO NOT</u> KEEP UP REPAYMENT ON YOUR LOAN FACILITY.</b></li> <li>• <b>PRODUCT DISCLOSURE SHEET HAS BEEN READ, EXPLAINED AND ACKNOWLEDGEMENT BY THE CUSTOMER.</b></li> </ul>

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.

I, \_\_\_\_\_ confirm that I have been read, explained and acknowledge to the contents of this Product Disclosure Sheet.

<p>_____</p> <p>Signature</p>	<p>Date: _____</p>	<p>Attended by: _____</p> <p>(For office use only)</p>
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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 berkenaan 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申请表格上签名。
- 申请者须将申请表格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。
- 社员所填妥之银行户口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](mailto:contact@kojadi.com.my)

**NO THIRD PARTIES OR AGENTS APPOINTED  
SUBMIT APPLICATION DIRECTLY TO KOJADI**

计划细节如下

The details of the scheme are as follows:

**1. 谁可以申请?**

**Who can apply?**

年龄21岁以上的马来西亚公民。贷款申请者须成为自立合作社社员，并缴交RM510的入社股份及入社费  
Malaysian citizen above 21 years old. The applicant is required to be a member of KOJADI with RM510 initial shares and membership fees.

**2. 微型贷款的主要目的是什么?**

**Purpose of micro credit?**

- i) 协助扩展业务  
For expansion of business.
- ii) 作为创业资金  
As start up cost of new business venture.
- iii) 或其他由本社董事批准的用途 (须附上文件证明)  
Other purpose subject to approval of the Board from time to time (with supporting documents).

**3. 微型贷款年限是多久?**

**Tenure of the micro credit?**

从1年至最高5年 (请参考附件)  
From 1 year to maximum 5 years. (Please refer to annex)

**4. 贷款限额?**

**What is the loan amount?**

5千令吉至5万令吉  
RM5,000 to RM50,000.

**5. 申请的手续费及行政费若干?**

**What is the amount of processing fee and administration fee?**

部分贷款手续费及行政费RM100 (此收费恕不退还)，并于贷款申请表格同时呈交。

Payment of non-refundable initial processing fee and administration fee of RM100 (Permitted processing fee is RM10 based on SKM Guidelines) which is to be submitted with your application.

贷款合约印花税及贷款行政费以及其他相关费用将会从批准的贷款额中扣除:

Upon approval of loan, all stamp duty together with administration fee will be deducted from the approved loan:

- 贷款行政费为 1% (根据批准的贷款额计算) 或 RM200, 视何者为高 (部分贷款手续费及行政费将从行政费总额中扣除);  
Payment of administration fee is 1% of the approved loan amount or a minimum of RM200 whichever is higher (the initial fee paid will be deducted from the total administration fee);
- 贷款合约印花税为0.5% (根据批准的贷款额计算) 以及担保书印花税为RM10  
stamp duty is 0.5% from the approved loan amount and additional RM10 for supplementary documents.

**6. 贷款利率是多少?**

**What is the rate of interest chargeable in respect of the loan?**

4.0%年利率和每个月固定的摊还额。( 请参阅附件 - 分期付款表 )  
4.0% flat interest rate per annum with fixed monthly installments ( as shown in table given below )

**7. 借款者如何摊还贷款?**

**How does a borrower make monthly repayment?**

借款者可到自立合作社办公室或指定银行缴付每月贷款

Payment can be made monthly at KOJADI office or to pay into a KOJADI designated account with a specific bank.

**8. 申请人在什么情况下需要担保人, 成为担保人需要什么资格?**

**Must borrower provide a guarantor and what is the qualification of the guarantor?**

i) 是。和申请者拥有直属/亲属关系的担保人将视为首选条件

Yes. Guarantor is preferably be immediate or next of kin of the family members of applicant.

ii) 担保人必须是马来西亚公民, 优选年龄介于 21 岁至 55 岁之间

Guarantor must be a Malaysian citizen preferably aged between 21 to 55 years old.

- iii) 2 万令吉贷款额或以下 : 一位月入不少于 RM3,500 的担保人或提供两位个别月入不少于 RM2,000 的担保人  
2 万令吉以上贷款额 : 需提供至少两位至三位个别月入不少于 RM3,500 的担保人  
RM20,000 or below : 1 guarantor with monthly income not less than RM3,500 or 2 guarantors with monthly income not less than RM2,000 each.  
RM20,000 & above : 2 - 3 guarantors with monthly income not less than RM3,500 each.

9. 联名企业业主可以申请吗?

**Can joint business owners apply?**

申请者可以是联名商业伙伴或个人，但须是本社社员 (但是任何有限公司或商号皆不能申请成为自立合作社的社员)

Application may come from joint business owners or individuals who are members of KOJADI.

(However no corporation be it a limited company or firm may apply as only individual members of KOJADI are eligible)

10. 申请程序如何?

**What are the application procedures?**

- i) 填妥贷款申请表格及自立合作社入社申请表格  
(成功贷款申请者须依据合作社法令成为自立合作社社员，并缴交 RM510 的入社股份及入社费)  
Complete KOJADI Micro Credit Scheme Application Form and KOJADI Membership Application Form  
(In accordance with the Co-operative Societies Act 1993, the successful applicant has to enrol as a member of KOJADI with RM510 initial shares and Membership entrance fees)
- ii) 缴付贷款手续费及行政费 RM100 和 RM510 的入社股份及入社费  
Pay an initial processing fee and administration fee of RM100 and membership entrance fee and initial shares of RM510
- iii) 附上两张申请者和担保人的身份证前后经签证的复印本  
Submit 2 certified copies of identification card of the applicant and guarantor(s).
- iv) 附上申请者和担保者的护照型照片  
Submit 1 passport-size photograph of the applicant and guarantor(s).
- v) 附上申请者最新的住家及店铺地址的电话单、电费单和水费单  
Submit a recent copy of the applicant's home & office telephone, electricity & water bills.
- vi) 附上公司表格 9, 24, 44, 49 或最新周年申报表及公司组织大纲及章程的复印本或其他商业注册证书  
Form 9, 24, 44, 49 (or latest Annual Returns) & Memorandum and Article of Associations for private limited companies or Certificate of Business Registration (for proprietorship / partnership)
- vii) 商业计划书 / 公司管理帐目 / 损益表 / 有限公司经审计账目  
Business Proposal / Management Account / P&L Statement / Audited account
- viii) 申请者公司最新六个月银行结单复印本  
Applicant's latest six months company bank statement
- ix) 申请人及担保人的收入证明经签证的复印本 (最新所得税B/BE表格或EA表格或公积金结单)  
Submit a certified copy of Applicant's and Guarantor's proof of income (latest Income Tax Borang B/BE or EA Form or EPF Statement)

11. 可在哪里获得贷款及自立合作社入社申请表格?

**Where and how to obtain the Micro Credit Scheme and KOJADI membership application form?**

所有的申请表格可从自立合作社官网 kojadi.my 下载

Application forms for both Micro Credit and KOJADI membership can be downloaded from KOJADI Official Website at <http://kojadi.my>

12. 申请文件应提交给什么单位?

**Duly completed applications are to be submitted to:-**

自立合作社

Koperasi Jayadiri Malaysia Berhad (KOJADI)

11th Floor, Wisma MCA,

163 Jalan Ampang,

50450 Kuala Lumpur. Road Map

Tel : 03 - 2161 6499

Fax : 03 - 2162 1413

Email : [microcredit@kojadi.com.my](mailto:microcredit@kojadi.com.my)

13. 请在提呈贷款申请表格同时缴交:

**The following are the initial payment when submitting your application:**

**A. 贷款手续费及行政费 RM100**

A cheque for **RM100** being initial processing fee and administration fee, and

**B. 入社股份及入社费 RM510**

A cheque for **RM510** being membership initial share and entrance fee

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”

Please issue TWO (2) separate cheques / bankdrafts / wangpos to facilitate processing and made payable to

“KOPERASI JAYADIRI MALAYSIA BERHAD”

\*\* 如贷款申请被拒绝后，本社将退还入社股份及入社费

\*\* In the event that the loan application is rejected, the membership fee is refundable

**ANNEX 附件**

每月贷款摊还模式（以4%年利息按平率计算）

**MONTHLY LOAN REPAYMENT MODEL BASED ON 4% FLAT INTEREST PER ANNUM**

贷款 Loan Amount (RM)	全年利息总额 Interest Value (RM) p.a.	摊还期 Repayment Period				
		1年year	2年years	3年years	4年years	5年years
5,000.00	200.00	440.00	230.00	156.00	121.00	100.00
10,000.00	400.00	870.00	450.00	315.00	245.00	200.00
15,000.00	600.00	1,300.00	680.00	470.00	370.00	300.00
20,000.00	800.00	1,750.00	900.00	630.00	490.00	400.00
25,000.00	1,000.00	2,170.00	1,130.00	780.00	610.00	500.00
30,000.00	1,200.00	2,600.00	1,350.00	940.00	730.00	600.00
35,000.00	1,400.00	3,050.00	1,580.00	1,100.00	850.00	700.00
40,000.00	1,600.00	3,470.00	1,800.00	1,250.00	970.00	800.00
45,000.00	1,800.00	3,900.00	2,030.00	1,400.00	1,090.00	900.00
50,000.00	2,000.00	4,350.00	2,250.00	1,560.00	1,210.00	1,000.00

备注：还款额已作微调以便借贷者日后偿还

Notes: Figures may subject to minor adjustment (round-up) for convenience of borrowers to repay their monthly installments