

**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. 个人银行户口号码

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)
(Old 旧)

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 Equipments 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 Equipments 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 视申请者年龄等等而定, 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 Owned 本身拥有 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 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; border: none;"> <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 (%) 所有权

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 (%) 所有权

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 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。

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受的损失。

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相关用途。

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的酌量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

PRODUCT DISCLOSURE SHEET
 (Effective Date: 30/11/2018)

<p>Read this Product Disclosure Sheet before you decide to take out the TUKAR 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.</p>	<p>KOPERASI JAYADIRI MALAYSIA BERHAD (KOJADI)</p> <p>Product: TUKAR Loan Scheme (Projek Transformasi Kedai Runcit)</p> <p>Date:</p>										
<p>1. What is this product about?</p>	<ul style="list-style-type: none"> This product offers an unsecured loan facility aimed at transforming the retail store businesses under the Government's Retail Store Transformation Project. Interest on the loan facility is computed on a <u>monthly</u> rest basis. It is a term loan with a fixed monthly repayment with a pre-determined tenure. 										
<p>2. What do I get from this product?</p>	<ul style="list-style-type: none"> Loan to finance the transformation of retail grocery stores and working capital Maximum loan amount: RM80,000. Interest rate: 3% per annum monthly rest basis Maximum Repayment Tenure up: 15 years Three (3) months grace period will be given after the full release of the facility and thereafter the 1st instalment shall be paid on the 1st day of the fourth month and subsequent months until the final instalment. <p>Note: Not more than RM40,000 will be used as working capital to purchase stocks, balance of the loan amount will be used to renovate the shop and to purchase equipment/machines. Loan will be directly disbursed to appointed contractors/ suppliers.</p> <p>Example:</p> <ul style="list-style-type: none"> Total amount borrowed: RM80,000 Repayment tenure: 15 years Interest rate: 3% per annum on monthly rest basis Effective lending rate: 3% 										
<p>3. What are my obligations?</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Loan amount</td> <td style="text-align: right; padding: 2px;">RM80,000</td> </tr> <tr> <td style="padding: 2px;">Repayment tenure</td> <td style="text-align: right; padding: 2px;">15 years</td> </tr> <tr> <td style="padding: 2px;">Monthly instalment</td> <td style="text-align: right; padding: 2px;">RM553</td> </tr> <tr> <td style="padding: 2px;">Total interest</td> <td style="text-align: right; padding: 2px;">RM19,418.64</td> </tr> <tr> <td style="padding: 2px;">Total amount paid</td> <td style="text-align: right; padding: 2px;">RM99,418.64</td> </tr> </table> <p>Note:</p> <ul style="list-style-type: none"> You will be notified by KOJADI should there be any changes in the interest rate during the tenure of the loan. 	Loan amount	RM80,000	Repayment tenure	15 years	Monthly instalment	RM553	Total interest	RM19,418.64	Total amount paid	RM99,418.64
Loan amount	RM80,000										
Repayment tenure	15 years										
Monthly instalment	RM553										
Total interest	RM19,418.64										
Total amount paid	RM99,418.64										
<p>4. Do I need a guarantor or collateral?</p>	<ul style="list-style-type: none"> A guarantor may be required by KOJADI to guarantee the repayment of the loan extended to you. 										

5.	Do I need to be a member of KOJADI?
	<ul style="list-style-type: none"> • Yes, the applicant has to be a member of KOJADI • Total initial shares subscription and membership entrance fee is RM510 per person
6.	What are the fees and charges I have to pay?
	<ol style="list-style-type: none"> Stamp Duty as per the Stamp Act 1949 (Revised 1989) Processing: RM100* Administration fees: RM700* You are required to take a group 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. Any other fee incurred where applicable <p>Note: *Initial processing fee and administration fee of RM300 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>
7.	How do I service my monthly instalment?
	<p>For your convenience, we recommend payment via the following modes:</p> <ol style="list-style-type: none"> 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. <p>*Preferred mode of repayment</p> <p>Remarks: Fees and charges may be imposed for cheques in the future without notice.</p>
8.	What if I fail to fulfil my obligations?
	<ul style="list-style-type: none"> • If you default in paying your monthly instalment, you will be charged a default penalty of 1% p.a and an administrative charge of 7% p.a until settlement of all instalments in arrears. • 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.
9.	Can I fully settle the loan before its maturity?
	<ul style="list-style-type: none"> • You may fully settle your outstanding loan before its maturity by giving a notice in writing 90 days in advance. No penalty will be imposed for early settlement of loan.
10.	What do I need to do if there are changes in my contact details?
	<ul style="list-style-type: none"> • It is important that you inform KOJADI of any change in your contact details to ensure that all correspondences reach you in a time manner. • You may visit us or inform us in writing of any changes of your contact information.
11.	How can I contact KOJADI or get further information?
	<ul style="list-style-type: none"> • Should you require additional information on this product, you may contact us at Address: 11th Floor, Wisma MCA, No. 163, Jalan Ampang, 50450 Kuala Lumpur Tel: 03-21616499 Website: http://kojadi.my Email: contact@kojadi.com.my
12.	Where can I get assistance and redress?
	<ul style="list-style-type: none"> • If you wish to complain about the products or services provided by us, you may contact us.

	<ul style="list-style-type: none"> If your query or complaint is not satisfactorily resolved by us, you may contact Kementerian Perdagangan Dalam Negeri, Koperasi dan Kepenggunaan (KPDNKK) at Kementerian Perdagangan Dalam Negeri, Koperasi dan Kepenggunaan (KPDNKK) 13, Persiaran Perdana, Presint 2, 62623 Putrajaya, Wilayah Persekutuan Putrajaya Tel: 03-8000 8000 Website: www.kpdnkk.gov.my or 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.
	<p><u>IMPORTANT NOTES:</u></p> <ul style="list-style-type: none"> 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.

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

_____ Signature	Date: _____	Attended by: _____ (For office use only)
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A. 申请人资料 BUTIR-BUTIR PEMOHON	此栏供本社填写
国文姓名 Nama Penuh <input style="width:100%;" type="text"/> 中文姓名 Nama Cina : <input style="width:100%;" type="text"/> 住宅地址 Alamat Rumah <input style="width:100%; height: 20px;" type="text"/> <input style="width:100%; height: 20px;" type="text"/> 电话 Tel : <input style="width:10%; height: 15px;" type="text"/> - <input style="width:15%; height: 15px;" type="text"/> & <input style="width:10%; height: 15px;" type="text"/> - <input style="width:15%; height: 15px;" type="text"/> 电邮 E-mail : <input style="width:100%;" type="text"/> 手机电话 (H/P) : <input style="width:100%;" type="text"/> 身份证号码 No. Kad Pengenalan : (新) <input style="width:15%; height: 15px;" type="text"/> <input style="width:15%; height: 15px;" type="text"/> <input style="width:15%; height: 15px;" type="text"/> <input style="width:15%; height: 15px;" type="text"/> (Baru) (旧) <input style="width:15%; height: 15px;" type="text"/> <input style="width:15%; height: 15px;" type="text"/> (Lama) 银行名称 (Nama Bank 1): <input style="width:100%;" type="text"/> 银行户口号码 (Bank AC No. 1) : <input style="width:100%;" type="text"/> 银行名称 (Nama Bank 2): <input style="width:100%;" type="text"/> 银行户口号码 (Bank AC No. 2) : <input style="width:100%;" type="text"/> 出生日期 Tarikh Lahir : 日 Hari <input style="width:10%; height: 15px;" type="text"/> <input style="width:10%; height: 15px;" type="text"/> 月 Bulan <input style="width:10%; height: 15px;" type="text"/> <input style="width:10%; height: 15px;" type="text"/> 年 Tahun <input style="width:10%; height: 15px;" type="text"/> <input style="width:10%; height: 15px;" type="text"/> 在以下适当空格内划 "√" Tandakan "√" di dalam kotak yang berkenaan bagi perkara berikut:- 种族 BANGSA: 1. 华 Cina <input style="width:15px; height: 15px;" type="checkbox"/> 2. 巫 Melayu <input style="width:15px; height: 15px;" type="checkbox"/> 3. 印 India <input style="width:15px; height: 15px;" type="checkbox"/> 4. 其他 Lain-lain <input style="width:15px; height: 15px;" type="checkbox"/> 性别 JANTINA: 1. 男 Laki-laki <input style="width:15px; height: 15px;" type="checkbox"/> 2. 女 Perempuan <input style="width:15px; height: 15px;" type="checkbox"/> 婚姻状况 STATUS PERKAHWINAN: 1. 未婚 Bujang <input style="width:15px; height: 15px;" type="checkbox"/> 2. 已婚 Sudah kahwin <input style="width:15px; height: 15px;" type="checkbox"/> 3. 丧偶 Balu <input style="width:15px; height: 15px;" type="checkbox"/> 4. 离婚 Sudah cerai <input style="width:15px; height: 15px;" type="checkbox"/> 职业 PEKERJAAN: 1. 专业人士 Professional <input style="width:15px; height: 15px;" type="checkbox"/> 2. 商人 Peniaga <input style="width:15px; height: 15px;" type="checkbox"/> 3. 雇员 Pekerja <input style="width:15px; height: 15px;" type="checkbox"/> 4. 其他 Lain-lain <input style="width:15px; height: 15px;" type="checkbox"/> 5. 主妇 Suri Rumah tangga <input style="width:15px; height: 15px;" type="checkbox"/> 每月收入 PENDAPATAN BULANAN 家庭成员 Bil. Ahli Keluarga <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> 孩子 Anak < 12 岁 tahun <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> 孩子 Anak 13-17 岁 tahun <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> 孩子 Anak > 18 岁 tahun <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/>	Bahagian ini untuk kegunaan pejabat No. Keanggotaan K <input style="width:15px; height: 15px;" type="text"/> - <input style="width:15px; height: 15px;" type="text"/> Kawasan: _____ _____ Kod : <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> _____ _____ No. Skim <input style="width:15px; height: 15px;" type="text"/> - <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/>
B. 认购股份 PELABURAN SAHAM 本人认购500零吉股 Saya ingin melanggan RM500 saham. 缴付股金 Jumlah Saham RM <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> - <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> 入社费 Yuran Masuk RM <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> - <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> (划线支票 / 邮政汇票 / 银行汇票) 共计 Jumlah Bayaran RM <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> - <input style="width:15px; height: 15px;" type="text"/> <input style="width:15px; height: 15px;" type="text"/> (Cek Berpalang/Wang pos/Drafbank) 划线支票 / 邮政汇票 / 银行汇票列号 No. cek berpalang/No. wang pos/No. drafbank _____	Nota : _____ _____ No. Resit : _____
C. 申请人声明 IKRAR PEMOHON 本人兹认同上列详情全部属实，且遵照本社章程第14(1)节之规定，本人声明愿意遵守本社章程及各项活动之细则或章程，以及在本人成为社员期间随时制定之章程与有关规则之修订；并另声明本人并非报穷而未脱离穷籍者，亦未触犯可登记之罪行被定罪，且在一年内未被任何合作社革除社员籍。如本人在未来成为报穷者，本人将失去作为社员的资格及自动被开除社员籍。本人在此授权自立合作社于必要时向各有关机构(包括CBM, CCRIS, CTOS或其他单位)查证本人所提供的资料。根据自立合作社的隐私声明，本人确认已阅读及了解自立合作社的隐私声明并同意受此条款及条件的约束。 Saya mengaku bahawa butir-butir yang tercatat di atas semuanya benar dan menurut undang-undang kecil 14(1) Koperasi ini, saya berikrar bahawa saya akan terikat dengan Undang-undang Kecil ini dan aturan-aturan aktiviti yang sedia ada serta apa-apa pindaan kepada Undang-undang Kecil dan aturan-aturan tersebut, yang dibuat dengan sah semasa tempoh keanggotaan saya, dan bahawa saya bukan seorang bankrap yang belum dilepaskan atau bukan seorang yang terhadapnya masih berkuatkuasa suatu sabitan bagi kesalahan yang boleh daftar dan tidak pernah dibuang daripada keanggotaan mana-mana koperasi dalam tempoh satu tahun. Sekiranya saya menjadi seorang bankrap di masa hadapan, saya akan hilang kelayakan sebagai anggota KOJADI dan akan dibuang daripada keanggotaan KOJADI. Saya dengan ini memberikan kebenaran dan kuasa kepada KOJADI untuk mengesahkan maklumat yang diberikan oleh saya dengan agensi-agensi yang KOJADI anggap wajar termasuklah CBM, CCRIS, CTOS, dan mana-mana agensi atau pihak lain yang KOJADI anggap sesuai. Menurut notis privasi KOJADI, saya mengesahkan bahawa saya telah membaca dan memahami notis privasi KOJADI dan bersetuju untuk mematuhi dan terikat oleh terma-terma dalamnya.	Tarikh diterima : _____ _____ Disemak oleh : _____ Tarikh : _____ Dilulus oleh : _____ Tarikh : _____ Disah oleh : _____ Mesyuarat Exco / Lembaga pada _____
申请人签名 Tandatangan Pemohon _____ 日期 Tarikh _____	
D. 提议人/附议人 PENCADANG/PENYOKONG (必须是本社社员) (mestilah anggota Koperasi ini)	
提议人姓名 Nama Pencadang : _____ 社员号码 No. Anggota : _____ 身份证号码 No. K/P : _____ 签名 Tandatangan : _____	附议人姓名 Nama Penyokong : _____ 社员号码 No. Anggota : _____ 身份证号码 No. K/P : _____ 签名 Tandatangan : _____

在向自立合作社提供任何您的个人资料前，本社强烈建议您先阅读及了解本社的隐私声明。您有权向本社职员索取一份或浏览本社的官方网站 (<http://kojadi.my>) 阅读本社的隐私声明。 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 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

杂货店转型计划与修车厂现代化计划
KOJADI LOAN SCHEME FOR TUKAR AND ATOM

Guarantor Application Form 担保人资料表格

Applicant's Name 贷款人姓名		Loan App. Ref. No
Applicant's IC 贷款人身份证号码		

Particulars of Guarantor 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
I/C No. (Old 旧) 身份证号码 (New 新)	Date of Birth 出生日期
Gender 性别 <input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	Nationality 国籍
Relationship with Applicant 与申请人关系	
Residential Address 住址	
Tel 电话号码 Home 住家 Mobile 手提	Fax 传真号码 Home 住家 Office 公司
Email 电邮	
Name of Company / Employer 公司/雇主名字	Employed 受薪 <input type="checkbox"/> Self Employed 自雇 <input type="checkbox"/>
Company / Employed Address 公司/雇主地址	
Position Held 职位	
Monthly Income 月收入	RM
Years of Service 服务年数	

I hereby consent to and authorize KOJADI to verify information furnished by me with any part or any agency that KOJADI deems fit including CBM, CCRIS, CTOS or from whatsoever sources and/or by whatever means that KOJADI deem appropriate. I agree that KOJADI and the loan approving committee 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 me due to the inaccuracy, incompleteness or inauthenticity of its contents or for the consequences of reliance which may be placed on the information.

本人授权自立合作社于必要时向各有关机构，包括 CBM, CCRIS, CTOS 及其余合适单位查证本人所提供的资料。本人同意及接受，自立合作社若有或从上述相关机构获取的资料，基于其内容有失准确性或错误而影响本人的贷款申请，自立合作社或贷款批准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。

Acknowledgement by Guarantor 确认同意作为担保人

担保人签名
Signature of GUARANTOR

Name 姓名

I/C No 身份证号码

Date 日期

Required Documents 所需文件

1. Photograph of the Guarantor
担保者的照片
2. Two copies of GUARANTOR's I/C (front & back)
两份担保人的身份证前后复印本
3. Copy of GUARANTOR's latest income tax Form BE/B or EA Form or EPF Statement
担保人最新所得税 B/BE 表格复印本或 EA 表格或公积金结单
4. Guarantor must be a Malaysian citizen aged between 21 to 53 years
担保人必须是马来西亚公民，年龄介于 21 岁至 53 岁之间
5. 1 guarantor with monthly income not less than RM2,000
一位月入不少于 RM2,000 的担保人

杂货店转型(TUKAR)和修车厂现代化(ATOM)计划贷款条款及条件
TERMS AND CONDITIONS OF TUKAR AND ATOM LOAN FACILITY

1. 申请资格

Eligibility

- a. 马来西亚公民年龄达 18 岁以上，以及于贷款的最后偿还月份时不超过 60 岁
Malaysian citizen age 18 and not more than 60 years old for the final monthly repayment.
- b. 已向马来西亚商业委员会 (SSM) 注册(独资 / 合伙经营 / 私人有限公司)
Business registered with SSM (sole proprietor/ Partnership/ Private Limited Company)
- c. 持有合法营业执照
Valid business license from local authorities
- d. 不超过两个店铺或 2,500 平方尺
Not more than 2 shops or 2,500 square feet
- e. 全时经营至少 1 年
Full time business with at least 1 year operation
- f. 保持良好的财务记录
Financially Sound

2. 社员资格

Membership

申请者必须成为自立合作社社员。申请入社时，须填具规定的表格和缴付 RM510 的入社股金及入社费。
Applicant must enroll as KOJADI member. Applicant for membership shall be made in a prescribed Application Form to be accompanied with RM510 for membership initial shares and entrance fee.

3. 贷款偿还期

Loan Repayment Tenure

贷款偿还期不得超过十五年
Maximum 15 years

4. 贷款利率

Loan Interest

年利率 3%
3% p.a. with monthly reducing

5. 杂货店转型 (TUKAR) 和修车厂现代化 (ATOM) 的融资范围

Scope of Financing for TUKAR and ATOM

5.1. 杂货店转型 TUKAR

贷款数额 **Loan Amount** : 最低 Minimum: RM30,000
最高 Maximum: RM80,000

贷款用途 Manner of Utilization:-

- a. 营运资本 Working capital
 - 用作营运资本的贷款不可超过 RM40,000
Not more than RM40,000 will be used as working capital
- b. 装修/提升营业处，包括油漆、铺设电线、照明及贴砖地面
Renovation/ upgrade of the premises including of painting, wiring, lighting and tiled floor
- c. 购买机器和/或设备
Purchase of machines and/or equipments:

<ul style="list-style-type: none">• 销售点终端机 POS Counter Terminal• 货架图 Planogram• 价格标记 Price Tag• 有 TUKAR 标志和特征的招牌 Signage with TUKAR logo and identity• 冷藏机 Chiller• 冷冻机 Freezer	<ul style="list-style-type: none">• 保险箱 Safe deposit box• 闭路电视 CCTV• 安全警报系统 Alarm System• 空调 Air-conditioned• 上网设备 Internet• 贴砖地面 Tiled floor
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5.2. 修车厂现代化 ATOM

贷款数额 **Loan Amount** : 最低 Minimum: RM30,000
最高 Maximum: RM100,000

贷款用途 **Manner of Utilization:-**

- a. 营运资本 Working Capital
 - 用作营运资本的贷款不可超过 RM20,000 或 20%，是孰者为低，包括租金按金
Not more than RM20,000 or 20% of the loan amount whichever is lower, will be used as working capital including of the rental of deposit
- b. 装修/提升营业处，包括油漆、铺设电线、照明及贴砖地面
Renovation/upgrade of the premises including of painting, wiring, lighting and tiled floor
- c. 购买机械和/或设备，视店铺的种类而定
Purchase of machines and/or equipments, depends on the types of the shop:

<ul style="list-style-type: none"> • 设有客户资料库管理系统的销售点终端机 POS with Customer Database Management System • 有 ATOM 标志和特征的招牌 Signage with ATOM logo and identity • 价格标记 Price tag • 维修位 Service bay • 有毒废物处理容器 Toxic disposal container • 2 或 4 柱举升机 2 or 4 post hoist • 剪式起重机 Scissors Lift • 空气压缩机 Air compressor • 卧式千斤顶 Floor jack • 工具推车 Tool caddy • 润滑油滤器 Lubricator drainer • 润滑油加注器 Lubricator refiller • 技师工具配套 Mechanic tools set 	<ul style="list-style-type: none"> • 电池充电器及测试器 Battery charger and tester • 拆胎机 Tyre changer • 数码车轮定位机 Digital wheel alignment • 电脑化车轮平衡机 Computerized wheel balancer • 空调回收机 Aircond recycle machine • 喷漆烘干室 Spray booth oven • 调漆系统 Paint mixing system • 喷枪 Spray gun • 焊接机 Welding set • 红外线灯 Infra red lamp • 推拉式夹具 Pulling jig • 环氧地面 Epoxy floor • 配件储放架/橱柜 Parts storage shelve/ cabinet • 扫描工具/诊断机 Scan tool/ Diagnostic machine • 自动变速油过滤器及加注器 ATF draining and refilling
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5.3. 获批准的 TUKAR 和 ATOM 贷款不得用以下用途

The approved loan for TUKAR and ATOM shall not be utilized for the following purposes:

<ul style="list-style-type: none"> • 购买资产 purchase the asset • 商业处所 business premise 	<ul style="list-style-type: none"> • 土地 land • 汽车 vehicle 	<ul style="list-style-type: none"> • 偿还债务 settle debt, and • 扩充新的分店 expand the new outlet
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6. 宽限期

Grace Period

贷款者可获三（3）个月的宽限期。第一期摊还款项在发放贷款后第四（4）个月的第一天；随后还款在每月 1 号到期，直至最后一期的还款。

Borrower will be given three (3) months of grace period, the 1st instalment shall be paid on the 1st day of the fourth (4) month immediately after the release of the facility and thereafter subsequent instalment shall be paid on the 1st day of each month until the final instalment.

7. 担保人必须是马来西亚公民，年龄介于 21 岁至 53 岁之间以及月入不少于 RM2,000 的收入

Guarantor must be a Malaysian citizen aged between 21 to 53 years with monthly income not less than RM2,000.

8. 申请者须承担的其他费用

Others costs to be borne by Applicant

8.1. 手续费及行政费 Processing fees and administration fees

8.1.1. TUKAR ----- RM 800.00

8.1.2. ATOM ----- RM 1,000.00

8.2. 贷款合约印花税 Stamp duty on Loan Agreement

(印花税为每批准 RM1,000.00 贷款为 RM5 印花税)

(Stamp duty based on RM5.00 per every RM1,000.00 loan approved)

8.3. 保险(递减定期保单) Insurance (Reducing Term Policy)

- 申请者须支付单一保费，以保障整个贷款摊还期。保费从 RM800.00 至 RM6,500.00 不等，数额取决于贷款者的投保年龄、贷款额及摊还期。

A single premium to cover the entire repayment tenure. Premium varies from RM800.00 to RM6,500.00 depending on entry age of borrower, loan amount and repayment period.

(在申请贷款时必须先缴交部分的贷款手续费及行政费RM300 (恕不退还)，其他相关费用将从批准的贷款中扣除)
(The above expenses will be deducted from the approved loan sum. However, an initial processing and administration fee of RM300 is to be submitted upon the application and not refundable)

9. 申请程序

Application Procedures

- 填妥贷款申请表格及自立合作社入社申请表格
Completed Application Form & KOJADI Membership Application Form
- 两份申请者和担保人身份证前后经签证的复印本
Submit certified copies of identification card from the applicant and guarantor(s).
- 马来西亚商业委员会商业注册复印本
Copy of Business Registration with SSM
- 合法营业执照复印本
Copy of business licence from local authorities
- 营业处照片(须显示商店内外情形)
Photograph of the Business Premises
- 最新三个月银行结单复印本
Copy of latest three months bank statements
- 营业处最新租约 / 买卖合同 / 屋契
Copy of latest Business Premise's tenancy agreement / S&P Agreement / Land Title
- 最新账目或稽查账目
Copy of latest accounts or audited accounts
- 申请者最新所得税 B 表格复印本
Copy of applicant's latest income tax Form B
- 附上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)
Copy of guarantor proof of income (latest income tax Borang B/BE or EA form or EPF statement)
- 申请者和担保人护照型照片
Passport-size photograph of the applicant and guarantor(s)
- 申请者最新的住家电话单、电费单和水费单复印本
A recent copy of applicant's home telephone, electricity & water bills

10. 摊还贷款 Repayment of Loan

申请者可到自立合作社办公室或指定银行缴付每月贷款

Repayment is monthly. Payment can be made directly at our KOJADI office or to pay into any designated KOJADI's accounts with the banks.

11. Others

贷款合约中注明的任何其他条款及董事部随时制定的条款及条件

Any other terms stipulated in the Loan Agreement and the terms and conditions laid down or to be laid down by the Board from time to time.

12. 申请文件需呈交至以下单位:

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

Tel: 03-2161 6499 Fax: 03-2162 1413

Website: <http://kojadi.my>

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. 贷款手续费及贷款行政费 RM300

A cheque for RM300 being 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 / 银行汇票支付予“KOPERASI JAYADIRI MALAYSIA BERHAD”

Please issue TWO (2) separate cheques / bankdraft to facilitate processing and made payable to “KOPERASI JAYADIRI MALAYSIA BERHAD”

**TUKAR / ATOM LOAN REPAYMENT INSTALLMENT SCHEDULE
BASED ON 15 YEARS TENURE OR IN ALIGN WITH AGE LIMIT OF 60 (UPON FINAL INSTALLMENT)**

TENURE (YEARS)	LOAN SUM (RM) / ENTRY AGE	30,000	35,000	40,000	45,000	50,000	55,000	60,000	65,000	70,000	75,000	80,000	85,000	90,000	95,000	100,000
15	18-45	208	242	277	311	346	380	415	449	484	518	553	587	622	657	691
14	46	219	256	292	329	365	402	438	475	511	548	584	621	657	694	730
13	47	233	272	310	349	388	427	465	504	543	582	620	659	698	737	775
12	48	249	290	332	373	414	456	497	539	580	621	663	704	746	787	828
11	49	268	312	357	401	446	490	535	579	624	668	713	757	802	846	891
10	50	290	338	387	435	483	532	580	628	676	725	773	821	870	918	966
9	51	318	371	424	476	529	582	635	688	741	794	847	900	952	1,005	1,058
8	52	352	411	470	528	587	646	704	763	822	880	939	998	1,056	1,115	1,173
7	53	397	463	529	595	661	727	793	859	925	991	1,058	1,124	1,190	1,256	1,322
6	54	456	532	608	684	760	836	912	988	1,064	1,140	1,216	1,292	1,368	1,444	1,520
5	55	540	629	719	809	899	989	1,079	1,168	1,258	1,348	1,438	1,528	1,618	1,708	1,797
4	56	665	775	886	997	1,107	1,218	1,329	1,439	1,550	1,661	1,771	1,882	1,993	2,103	2,214
3	57	873	1,018	1,164	1,309	1,455	1,600	1,745	1,891	2,036	2,182	2,327	2,472	2,618	2,763	2,909

Based on 3% calculated on monthly reducing basis
The final installment amount will be lesser



SMALL RETAILER TRANSFORMATION PROJECT (TUKAR)

The Economic Transformation Programme (ETP) is a comprehensive effort by the Government to transform Malaysia into a high income nation by 2020. The goal is to increase the nation's per capita Gross National Income from about RM23,700 in 2009 to about RM48,000 in 2020 by creating 3.3 million job opportunities. This programme will focus on 12 National Key Economic Areas (NKEA).

One of the NKEA to be implemented is the Wholesale and Retail. Under the NKEA's Wholesale and Retail area, a total of 13 Entry Points Projects (EPPs) have been identified which will contribute RM83.4 billion to the Gross National Income (GNI) and create over 370,000 new jobs in the next ten years.

BEFORE TRANSFORM



The Small Retailer Transformation Project or TUKAR is one of the EPPs which is aimed at modernizing traditional retailers to enhance their level of competitiveness in a competitive business environment by:

- developing 'mom and pop' type local sundry shops;
- enhancing the level of competitiveness of local retailers and Small and Medium Enterprise (SME) operators;
- enhancing the customer service capability;
- streamlining the quality of front-end and back-end office business processes;
- promoting an efficient and cost effective supply chain; and
- Encouraging the sale of quality products;

- Preparing sundry shop owners for the implementation of Goods and Services Tax (GST)

AFTER TRANSFORM



APPLICATION REQUIREMENTS:

- 100% local ownership (sole proprietorship / partnership / Sdn Bhd)
- Registered with Suruhanjaya Syarikat Malaysia (SSM)
- Possess valid business license from local authorities
- Owner is aged at least 18 and not more than 60 years at the last month of loan repayment
- The grocery shop must have been operated for at least one year or experience in business subject to terms and conditions
- Area of shop shall not exceed two shop lots or 2,500 square feet.
- Good track record with financial institutions

LOAN FINANCING FOR TUKAR PROJECT:

Financier: Koperasi Jayadiri Malaysia Berhad (KOJADI)

Scope of financing:

- Renovation/upgrading of business premises
- Purchase of machines and equipment
- Working capital for purchase of stocks

Margin of loan: RM30,000 to RM80,000

Tenure of loan: Up to 15 years

Interest on loan: 3% p.a on monthly rest

FOUR KEY STRATEGIES IN IMPLEMENTING TUKAR

- To modernise existing premises of traditional retailers;
- To upgrade existing premises of traditional retailers;
- To encourage participation of co-operative societies in the retail sector; and
- To create a one-stop distribution centre

HOW TO PARTICIPATE IN THE TUKAR PROJECT

Contact:

- **Koperasi Jayadiri Malaysia Berhad (KOJADI)**
11th Floor, Wisma MCA,
163, Jalan Ampang
50450 Kuala Lumpur
Tel: +6 03 2161 6499
Fax: +6 03 2161 2840
Website: <http://kojadi.my>

or

- **Consultant:**



Persekutuan Persatuan² Peniaga² Barang² Runcit Malaysia (1978)

No.20-2, Jalan 1/92B,
Pudu Ulu, Off Jalan Cheras
56100 Kuala Lumpur
Tel: +6 03 9205 5966
Fax: +6 03 9205 5977

BEFORE TRANSFORM

AFTER TRANSFORM



自立合作社
KOJADI
KOPERASI JAYADIRI MALAYSIA BERHAD

**NATIONAL KEY ECONOMIC AREAS
(NKEA)**

Wholesalers and Retailers

**SMALL RETAILER
TRANSFORMATION
PROJECT
(TUKAR)**



自立合作社
KOJADI
KOPERASI JAYADIRI MALAYSIA BERHAD

Koperasi Jayadiri Malaysia Berhad (KOJADI)

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KOPERASI JAYADIRI MALAYSIA BERHAD (KOJADI)

Tel: +6 03 2161 6499

Website: <http://kojadi.my>