

KOJADI's Education Incentive Award Scheme For the Degree or Postgraduate Courses

1. Introduction

These Rules shall be referred to as "KOJADI's Education Incentive Award Scheme for Degree or Postgraduate courses Rules" (the Rules) formulated by the Board of KOJADI (the Board) to govern the scope, operations and management for KOJADI's Education Incentive Award Scheme For Degree or Postgraduate Courses (the Scheme).

2. Objective

The objective of the Scheme is to provide education incentive awards to **KOJADI's Education Loan Students** attending Universities and Private Higher Education Institutions (IPTs) who graduate with First Class Honours/ Degree with Honours(with Distinction)/ Honours Degree with Distinction or equivalent for the Degree or Postgraduate Courses (as outlined in Rule 4 below). This aims to motivate them to excel academically and achieve outstanding results.

3. Who Can Apply

- The Scheme is open to KOJADI's education loan students who graduated **on or after 1st January 2024** with 1st Class Honours or equivalent for the Degree or Postgraduate courses, i.e. The scheme applies to Degrees, Master's and Doctoral Degrees only.
- The Degree or Postgraduate courses must be financed by the KOJADI's education loans;
- Obtained the qualification from the Institution of higher learning and **apply within 12 months from the convocation date or completion of studies**, whichever is later;
- The applicant's education loan must not be early settled or in default (including interest payments) at the time of application until the Scheme's results are announced and the incentive awards are released;
- The applicant must not have any criminal record for any registrable offence, be mentally incapacitated, or be an undischarged bankrupt.

4. Number and Quantum of Awards

- The number and quantum of awards shall be determined annually, subject to the allocation made for that year. The Board's decision regarding the number and quantum of awards is final.
- The types of awards and their details are as follows:-

Qualification	Minimum Achievement	Cash Award
Master's or Doctoral Degree	First Class Honours/Degree with Honours(with Distinction)/ Honours Degree with Distinction or equivalent* only.	RM 2,000.00
Degree		RM2,000.00

* Note :

If the term "First Class/Degree with Honours(with Distinction)/ Honours Degree with Distinction" is not explicitly noted on the Certificate/Transcript, a First Class/Degree with Honours(with Distinction)/ Honours Degree with Distinction confirmation letter from the Academic or Records Management Division of the institution is required, bearing the certification stamp of an Officer's Name, Position, and Department.

5. Application

- Applications must be submitted in the prescribed form, along with the relevant supporting documents, and must reach KOJADI **no later than 30 August each year**. Proof of postage does not constitute proof of receipt.
- Application form is available for free from the KOJADI website (<http://kojadi.my>) .
- Incomplete applications will not be considered.

6. Supporting documents to include :

- a) Photocopy NRIC of KOJADI's education loan student.
- b) Certified copy of First Class Honours/Degree with Honours(with Distinction)/ Honours Degree with Distinction or equivalent (Certificate/Scroll);
- c) Certified copy of examination results transcript;
- d) First Class/Degree with Honours(with Distinction)/ Honours Degree with Distinction confirmation letter (if the word "First Class/Degree with Honours(with Distinction)/ Honours Degree with Distinction " is not noted on the Certificate or transcript) ; and
- e) Graduation confirmation letter (if the graduation date is not mentioned on the certificate/ transcript).

Supporting documents must be certified by an officer of the Academic Division or Records Management Division of the Institution of Higher Learning, with a certification stamp including the Officer's Name, Position, and Department.

7. Submission of the application

The application form together with all required documents are to be submitted to the following address:-

Credit Supervision Department
Koperasi Jayadiri Malaysia Berhad
11th Floor, Wisma MCA,
163 Jalan Ampang,
50450 Kuala Lumpur.

For more information or any inquiries, please contact us via email at repay-loan@kojadi.com.my or call 03-21616499 or 010-5161890 (Credit Supervision Department).

8. Amendments to the Rules

The Board reserves the absolute right to revise the terms and conditions of these Rules from time to time and to discontinue the Scheme if deemed necessary.

自立合作社学士或研究生课程教育奖励金计划

1. 前言

本细则定名为“自立合作社学士或研究生课程教育奖励金计划细则”（以下简称“细则”），厘定自立合作社学士或研究生课程教育奖励金计划（以下简称“本计划”）的范围、运作方式和管理制度。

2. 本计划之目标

本计划旨在为就读于大学或私立高等教育机构（**IPTS**）的自立合作社教育贷款学生提供教育奖励金。奖励对象为在学士或研究生课程（详见第 4 条细则）中获得**一等荣誉/优异荣誉学位**或具有同等学历资格的毕业生。本计划旨在激励学生追求卓越的学术成就，并奖励其在学术上的卓越表现。

3. 申请资格

- 本计划开放予 2024 年 1 月 1 日或之后毕业的自立合作社教育贷款学生，并取得学士或研究生课程（包括学士、硕士及博士学位）的一等荣誉/优异荣誉学位或具有同等学历资格；
- 学士或研究生课程的学费必须由自立合作社教育贷款资助；
- 毕业生必须在毕业典礼日期或完成学业日期（以较晚者为准）起的 12 个月内申请本奖励金；
- 申请人在奖励金申请至审批准期间，不得提前缴清教育贷款，且须保持贷款账户无拖欠款项（包括本金及利息）；
- 申请人不得有任何可登记罪行的犯罪记录，亦不得为精神失常、或被列为破产未脱籍者。

4. 奖励数量与金额

- 奖励数量与金额将根据每年董事会批准用于本计划的资金总额而定。董事会对奖励数量与金额的所有决定为最终决定。
- 奖励分类与详情如下：

学历	最低资格	奖励金额
硕士或博士学位	一等荣誉/优异荣誉学位或同等学历资格	RM 2,000.00
学士学位		RM 2,000.00

注意：

若证书或文凭中未明确注明“一等荣誉学位或优异荣誉学位”，申请人须提供由院校学术或档案管理部门出具的相关确认函，并加盖认证章，包括官员的姓名、职位和部门。

5. 申请手续

- 所有申请必须填写本社拟定的标准申请表格，并附上相关辅助文件，于每年 8 月 30 日之前呈达本社。以邮寄方式递交的文件，其接收日期以本社实际收到日期为准。
- 所有申请表格可通过本社官方网站 (<http://kojadi.my>) 免费下载。
- 资料不完整或文件不齐全的申请将一概不受理。

6. 所需提交的证明文件:

- a) 自立合作社教育贷款学生的身份证副本;
- b) 认证的一等荣誉学士学位或优异荣誉学位或同等学历证书;
- c) 认证的考试成绩副本;
- d) 认证的一等荣誉学士学位或优异荣誉学位或同等学历确认信(若学位证书上未注明"一级荣誉学位或优异荣誉学位");
- e) 认证的毕业确认信(若学位证书或成绩单上未注明毕业日期)。

以上列出的所有文件必须由高等院校的学术部门或档案管理部门的相关官员进行认证,并加盖认证章,包括官员的姓名、职位和部门。

7. 提交申请

请将申请表格及所有所需文件提交至以下地址:

**Credit Supervision Department
Koperasi Jayadiri Malaysia Berhad (KOJADI)
11th Floor, Wisma MCA,
163 Jalan Ampang,
50450 Kuala Lumpur**

如需了解更多信息或有任何疑问,请通过以下方式联系我们:

- 电邮: **repay-loan@kojadi.com.my**
- 电话: **03-21616499** 或 **010-5161890** (信贷监督部门)

8. 修改细则

董事会保留随时修订本细则条款的绝对权利,并可在必要时终止本计划。



自立合作社学士学位或研究生课程教育奖励计划
**KOJADI EDUCATION INCENTIVE AWARD SCHEME FOR DEGREE OR
 POSTGRADUATE COURSES**
 申请表格 APPLICATION FORM

A. 自立合作社教育贷款学生之个人资料 PERSONAL PARTICULARS OF KOJADI'S EDUCATION LOAN STUDENT

1. 与身份证相同之姓名 : Name as per NRIC :	<table border="1" style="display: inline-table; width: 150px; height: 20px;"></table>	中文 (Chinese) : <table border="1" style="display: inline-table; width: 100px; height: 20px;"></table>
2. 社员号码 Membership No :	<table border="1" style="display: inline-table; width: 100px; height: 20px;"></table>	
3. 身份证号码 NRIC No (New) :	<table border="1" style="display: inline-table; width: 100px; height: 20px;"></table> - <table border="1" style="display: inline-table; width: 40px; height: 20px;"></table> - <table border="1" style="display: inline-table; width: 40px; height: 20px;"></table>	旧 (Old) : <table border="1" style="display: inline-table; width: 100px; height: 20px;"></table>
4. 年龄 Age : <table border="1" style="display: inline-table; width: 40px; height: 20px;"></table>	5. 性别 Sex : 男 M <input type="checkbox"/>	女 F <input type="checkbox"/>
6. 电邮 E-mail Address : _____		
7. 地址 Home Address : _____		8. 电话 Tel: _____
9. 贷款号码 Loan Ref No:	_____	
10. 大学名称 Name of University:	_____	
11. 就读课程 Course of Studies:	_____	
12. 学业成就 Achievement:	_____	
13. 银行名称 Bank Name 1:	银行户口号码 Bank AC No.1:	_____
14. 银行名称 Bank Name 2:	银行户口号码 Bank AC No.2:	_____

B. 所需文件 DOCUMENTS REQUIRED

- 自立合作社教育贷款学生之身份证复印件 Photocopy NRIC of KOJADI's education loan student.
- 认证**之一等荣誉学士学位或优异荣誉学位或同等学历证书 **Certified copy** of First Class Honours/Degree with Honours(with Distinction)/ Honours Degree with Distinction or equivalent (Certificate/Scroll).
- 认证**之考试成绩副本。 **Certified copy** of examination results transcript.
- 认证**之一等荣誉学士学位或优异荣誉学位或同等学历确认信 (若学位证书上未注明"一级荣誉或优异荣誉学位") **Certified copy** of First Class/Degree with Honours(with Distinction)/ Honours Degree with Distinction confirmation letter (if the word "First Class/Degree with Honours(with Distinction)/ Honours Degree with Distinction" is not noted on the Certificate or transcript).
- 认证**之毕业确认信 (若学位证书或成绩单上未注明毕业日期) **Certified copy** of Graduation confirmation letter (if the graduation date is not mentioned on the certificate/ transcript).

以上列出的所有文件必须由高等院校的学术部门或档案管理部门的官员进行认证, 并加盖认证章, 包括官员的姓名、职位和部门。
 All the documents listed above, it has to be **certified** by an officer of the Academic Division or Records Management Division of the Institution of Higher Learning, with a certification stamp including the Officer's Name, Position, and Department.

我证实 I hereby declare that:

- 所提供之资料属实, 并同意遵守自立合作社学士学位或研究生课程教育奖励计划细则。同时, 我也证实本人不是报穷者。
 All the information given in this application are true and that I agree to abide and be bound by the terms and conditions under the Rules on Kojadi Education Incentive Award Scheme For Degree Or Postgraduate Courses. I also declare that I am not an undischarged bankrupt person.
- 本人在此根据 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。
 I 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 the 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.

自立合作社教育贷款学生签署
 Signature of KOJADI's education loan student.

日期 Date

FOR OFFICE USE ONLY:

Date Received :	Recommend/Not Recommend :
Checked By :	Approved / Not Approved :
Remarks :	Remarks :