

INFORMATION ON KOJADI EDUCATION LOAN SCHEMES

1. PREREQUISITES FOR EDUCATION LOAN APPLICATION

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

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

The following are the initial payment when submitting your application:

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

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

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

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

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

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

* Terms and conditions apply on loan amount

2. HOW TO APPLY FOR AN EDUCATION LOAN

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

3. LOAN APPROVAL & DOCUMENTATION

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

4. LOAN DISBURSEMENT

- 4.1 Loan will be disbursed in one lump sum after ALL the duly executed loan documents and payments have been received by KOJADI.
4.2 The loan amount (after deducting any necessary charges (e), (f) & (g) above) will be credited to the bank account of applicant (student).

5. INTEREST RATE

- 5.1 Interest will be charged to the applicant's loan account on monthly rest and reducing balance basis or flat rate immediately upon first release of loan.
5.2 For existing members of KOJADI with minimum 5 years membership:

Interest Rate	1 st year	2 nd year onwards until full settlement
Monthly Reducing Balance	5.8%	6.8%
Flat Rate	4.5% p.a.	

- 5.3 For new members:

Interest Rate	1 st year	2 nd year onwards until full settlement
Monthly Reducing Balance	6.8%	7.8%
Flat Rate	5.8% p. a.	

6. SERVICE OF LOAN INTEREST & REPAYMENT

6.1 Service of Loan Interest

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

6.2 Loan Repayment

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

自立合作社贷学金计划

1. 贷学金申请条件

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

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

请在提呈贷款申请表格同时缴交:

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

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

申请人可从批准的贷款额中扣除剩余的贷款手续费及行政费、保费及印花税。

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

- 1.4 贷款额须由董事会决定，并以下列课程为依据:

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

* 须符合条件

2. 如何申请贷学金

- 2.1 填妥贷款申请表格，连同部分手续费 (RM50) 及有关文件如: 申请人(学生)、联名申请人及担保人的身份证副本; 联名申请人及担保人的最新公积金结单或最新"EA"表格; 批准学府之录取函件以及其他随时需要的文件。

3. 贷款批准及所需文件

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

4. 贷款之发放

- 4.1 贷款将在签妥贷款文件及应缴款项呈交后以一次性发放全数贷款额。
4.2 贷款 (将扣除以上 (e), (f) 及 (g) 的费用) 直接汇入申请人 (学生) 的银行户口。

5. 利息计算

- 5.1 利息将在贷款第一次发出后开始以每月递减方式或平利率计算。

- 5.2 拥有至少五年社龄或以上的贷款者:

利息计算法	第一年	第二年至贷款还清为止
每月递减方式	5.8%	6.8%
年利率	4.5% p.a.	

- 5.3 其他 / 新社员:

利息计算法	第一年	第二年至贷款还清为止
每月递减方式	6.8%	7.8%
年利率	5.8% p.a.	

6. 利息缴付及预先摊还部分贷款

6.1 缴付利息

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

6.2 摊还贷款

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

QUALIFICATION OF CO-APPLICANT & GUARANTOR

联名申请人及担保人资格

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

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

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

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

本董事会会有权拒绝接受任何人作为联名申请人及担保人而无需给予理由

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

APPLICATION DOCUMENTATION / FEES

申请文件及申请费

Submit the following documents and payment:- 呈交下列文件和申请费			Checklist 供审核√
* Photocopy of Applicant (student) Identity Card 申请人 (学生) 之身份证	✓		
* Photocopy of Co-Applicant Identity Card 联名申请人之身份证	✓		
* Photocopy of Guarantor's Identity Card 担保人之身份证	✓		
* Photocopy of Student's letter of offer for admission from the institution of higher learning 学生获大专录取就读之文件	✓		
* Photocopy of Student's last examination results (Note: SPM/STPM and/or SM3/UEC and/or Diploma or other highest academic qualifications obtained) 学生之最高学术成绩 (注: SPM 或 STPM 或高中统考文凭或其他最高的学术资格)	✓		
Photocopy of course fee schedule 课程收费表复印本	✓		
Student's recent passport-sized photograph 学生之半身近照	✓		
Co-applicant's recent passport-sized photograph 联名申请人之半身近照	✓		
KOJADI Membership Application Form for Applicant (student) and Co-applicant 两份自立合作社入社申请表	✓		
KOJADI Education Loan Application Form 自立合作社教育贷款申请表	✓		
KOJADI Product Disclosure Sheet 自立合作社产品简介手册	✓		
Payment of membership shares and entrance fees RM1,020 for Applicant (student) and Co-applicant 两份入社股份申请费用 RM1,020	✓		
Loan processing fee of RM50 (non-refundable) 贷款手续费 RM50 (此收费恕不退还)	✓		
Documentary Proof of Income of Co-applicant & Guarantors 联名申请人及担保人收入证明文件		Employment 受薪	Self-employed 自雇
Compulsory latest Borang B or BE with tax receipt (if available) 最新 B 或 BE 表格和税务局发出的的付款收据(如有)	✓	✓	
Compulsory latest EPF statement and EA form 最新公积金结单及 EA 表格	✓		
Latest 3 months payslip 最近 3 个月薪金单据	✓		
Last 3 months bank statements / credit card statements (if available) 最新 3 个月银行结单/信用卡结单(如有)	✓	✓	

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

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

EDUCATION LOAN APPLICATION

教育贷款申请表格

SECTION A : PARTICULAR OF APPLICANT (STUDENT) 申请者资料 (学生)			
Name (As in I.C.) 与身份证相同之名字 Name in Chinese (If Any) 中文姓名			
I.C. No 身份证号码 (Old 旧) (New 新)		Membership No. 社员号码	
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	
Residential Address 住家地址		Correspondence Address 通讯地址 (for all legal documents and correspondence) (供寄送法律文件及书信用途)	
Residence 住宅	☐ Owned 本身拥有 ☐ Parents 父母	☐ Rented 租用 ☐ Other 其他:	
Contact No. 联络号码	(H)住家	(H/P)手机	
Email 电邮	Facebook Account 面子书帐号		
Name of School / College Last Attended 最后就读学校/学院之名称			
Academic Qualification Obtained 考获学术资格			
Bank Name 银行名称		Personal Bank A/C No. 个人银行户口号码	
SECTION B : PARTICULARS OF PARENTS 父母资料			
Father's Name (As in I.C.) 父亲身份证相同之姓名 Name in Chinese (If Any) 中文姓名			
I.C. No 身份证号码 (Old 旧) (New 新)		Nationality 国籍 Race 种族	
Marital Status 婚姻状况	☐ Single 单身 ☐ Married 已婚	☐ Widowed 丧偶 ☐ Divorced 离婚	
Name of Company/Employer 公司/雇主名字		☐ Employed 受雇 ☐ Self-Employed 自雇	
Contact No. 联络号码	(H)住家 (O)办公室	(H/P)手机 Email 电邮	
Position Held 职位		Monthly Income 每月收入	
Membership No (If Available) 社员号码(如有)		Scheme No (If Available) 贷学金计划号码(如有)	
Mother's Name (As in I.C.) 母亲身份证相同之姓名 Name in Chinese (If Any) 中文姓名			
I.C. No 身份证号码 (Old 旧) (New 新)		Nationality 国籍 Race 种族	
Marital Status 婚姻状况	☐ Single 单身 ☐ Married 已婚	☐ Widowed 丧偶 ☐ Divorced 离婚	
Name of Company/Employer 公司/雇主名字		☐ Employed 受雇 ☐ Self-Employed 自雇	
Contact No. 联络号码	(H)住家 (O)办公室	(H/P)手机 Email 电邮	
Position Held 职位		Monthly Income 每月收入	
Membership No (If Available) 社员号码(如有)		Scheme No (If Available) 贷学金计划号码(如有)	
SECTION C : PARTICULARS OF SPOUSE (ONLY APPLICABLE FOR MARRIED STUDENT) 配偶资料 (适用于已婚者)			
Name (As in I.C.) 与身份证相同之名字 Name in Chinese (If Any) 中文姓名			
I.C. No 身份证号码 (Old 旧) (New 新)		Contact No. (H)住家 联络号码 (H/P)手机	
Name of Company/Employer 公司/雇主名字		☐ Employed 受雇 ☐ Self-Employed 自雇	
Address of Company/Employer 公司/雇主地址		Monthly Income 每月收入	

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

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

SECTION F : PARTICULARS OF NOMINEE (ONLY APPLICABLE FOR HELS AND ELSM LOAN) 提名者资料 (适用于 HELS 和 ELSM 贷款)				
Name (As in I.C.) 与身份证相同之名字				
Name in Chinese (If Any) 中文姓名				
I.C. No 身份证号码		Nationality 国籍		
		Race 种族		
Contact No. (H)住家	(H/P)手机		Email 电邮	
联络号码 (H/P)手机			Facebook Account 面子书帐号	
Name of School / College Last Attended 最后就读学校/学院之名称				
Academic Qualification Obtained 考获学术资格				

SECTION G : PARTICULARS OF STUDENT'S SIBLINGS 学生的兄弟姐妹资料				
Name 姓名	Age 年龄	Gender 性别	Occupation 职业	H/P No. 手机号码

SECTION H : INFORMATION ON HIGHER STUDIES 深造资料			
Name & Address of Institute of Higher Learning 大专名称及地址			
Course of Studies 课程名称			
Qualification To Be Obtained 欲考取之资格			
☐ Certificate 证书	☐ Diploma 文凭	☐ Advanced Diploma 高级文凭	
☐ Bachelor's Degree 学士学位	☐ Master's Degree 硕士学位	☐ PHD 博士学位	
☐ Others, Please State 其他, 请注明:			
Duration of Studies 课程期限	From (Mth / Yr) 从 (月/年)	To (Mth / Yr) 至 (月/年)	Total 共 (Yrs 年)
Local 国内:			
Overseas 国外:			
Starting Date 开课日期	Departure Date 启程深造日期		
Total Course Fees (Approx. 大约) 总学费 RM	Other Expenses Per Year 一年其他费用 RM		

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

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

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

SECTION L : OTHER FINANCIAL ARRANGEMENT 其他教育贷款安排	
Apart from applying for a loan from KOJADI, please also state any other application for financial assistance made / to be made. 除了向本社申请贷款, 您是否有向其他机构申请教育贷款?	
☐ No 否	☐ Yes, Please state 如有, 请说明贷款机构及贷款额
1. _____ RM _____	2. _____ RM _____

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

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



11th 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)

Read this Product Disclosure Sheet before you decide to take out the Education Loan. Be sure to also read the general terms and conditions. Seek clarification if you do not understand any part of this document or the general terms.		KOPERASI JAYADIRI MALAYSIA BERHAD (KOJADI) Product: Education Loan Date:																																											
1.	What is this product about?																																												
	- This product offers unsecured/secured loan facility for pursuing higher education in local and overseas approved education institutions. - Interest on the loan facility is computed on a <u>monthly</u> rest basis. - This product is a term loan with a fixed monthly repayment with a pre-determined tenure.																																												
2.	What do I get from this product?																																												
	- Loan to finance the pursuit of the approved course by the student applicant - Interest rate: i) 6.8% per annum on monthly rest basis for the first 12 months; 7.8% per annum on monthly rest basis from the 13th month onwards until full settlement ii) 5.8% per annum on flat rate basis - Repayment of loan to commence on the first calendar day three (3) months after completion of the Approved Course																																												
	Example: - Total amount borrowed: RM50,000 / RM100,000 - Study Period 3 years <table border="1"> <tr> <td>Interest Rate</td> <td>1st Year</td> <td>2nd year onwards until full settlement</td> </tr> <tr> <td>Monthly Reducing Balance</td> <td>6.8%</td> <td>7.8%</td> </tr> </table> - Effective lending rate: <u>7.75%</u>			Interest Rate	1 st Year	2 nd year onwards until full settlement	Monthly Reducing Balance	6.8%	7.8%																																				
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	Note: The effective interest rate may differ accordingly with the changes in the final approved amount and loan tenure
4.	Do I need a joint applicant?
	A Malaysian joint applicant is required.
5.	Do I need a guarantor or collateral?
	- A guarantor may be required to guarantee the repayment of the loan extended to you. - Acceptable collateral such as a property may be required depending on the credit assessment and the approved loan amount shall not exceed 80% of the collateral value.
6.	Do I need to be a member of KOJADI?
	- Yes, the applicant and co-applicant have to be members of KOJADI - Total initial shares subscription and membership entrance fee is RM510 per person
7.	What are the fees and charges I have to pay?
	- Stamp Duty RM20 - Processing fees: RM100* - Administration fee: RM100 - You are required to take a group personal accident/life insurance policy from an insurer approved by KOJADI. Any tax of whatsoever nature, including but not limited to the sales and services tax, chargeable or payable from time to time on such insurance shall be born in full by you. - Valuation fee, legal fee and any other fee incurred where applicable Note: * Initial processing fee of RM50 which is non-refundable will be collected together with the membership fee. The rest of the charges may be deducted from the approved loan amount.
8.	How do I service my monthly instalment?
	For your convenience, we recommend payment via the following modes: - JomPay services* via ATM or Internet Banking. - Cash/Cheque payment via Cash/Cheque Deposit Machine with payment option under KOJADI's bill payment. - At our payment counter at 11th Floor, Wisma MCA, No.163, Jalan Ampang, 50450 Kuala Lumpur. * Preferred mode of repayment Remarks: Fees and charges may be imposed for cheques in the future without notice.
9.	What if I fail to fulfil my obligations?
	- If you default in paying your monthly instalment, you will be charged a default penalty of 1% p.a above the prescribed rate until settlement of any instalment arrear. - Legal action will be taken if you fail to respond to reminder notices and your loan may be recalled. You will have to bear all legal costs. - KOJADI reserves the right to deduct/set-off any credit balance in your account maintained with us against any outstanding balance in this loan account. - Third party debt collection: We have the right to outsource debt collection to an external agency. - Your default status & details may be uploaded or updated in the credit reporting agencies data base subscribed by KOJADI, such as CTOS, CBM (Credit Bureau Malaysia S/B), RAMCI (RAM Credit Information S/B), CCRIS and etc, which will affect your credit worthiness and rating.
10.	Can I fully settle the loan before its maturity?
	You may fully settle your outstanding loan before its maturity by giving a notice in writing 3 months in advance. No penalty will be imposed for early settlement of loan.
11.	What do I need to do if there are changes in my contact details?
	- It is important that you inform KOJADI in writing of any change in your contact details to ensure that all correspondences reach you in a timely manner. - You may visit us or inform us in writing of any changes of your contact information.

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

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

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

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

Choice of Loan Interest Calculation Method

There have 2 types of loan interest calculation methods (either Monthly Rest and Reducing Balance Basis or Flat Rate) offered by KOJADI under its education loan scheme.

The difference between these 2 types of loan interest calculation methods are as below:-
 (“√” means applicable, while “X” means not applicable)

	Monthly Rest and Reducing Balance Basis (Similar to HOUSING LOAN concept)	Flat Rate (Similar to HIRE PURCHASE LOAN concept)
1. One lump sum loan disbursement basis	√	√
2. Multiple loan disbursement basis	√	X
3. Loan interest is charged upon release of loan	√	√
4. Loan interest is charged upon multiple times release of loan. Advantage of multiple times disbursements: Loan Borrower may inform KOJADI in writing for modification (either request for cancellation or additional loan amount. The interest is charged on the Outstanding Balance)	√	X
5. For any prepayment during study period, loan borrower will save loan interest	√	X
6. Flexible draw downs and disbursement, loan borrower shall fully settle the loan within the stipulated loan repayment schedule	√	X
7. Deferment of repayment due to extended study (Terms & Conditions applied)	√	X
8. Loan borrower may request for restructuring of loan when facing financial difficulties (Terms & Conditions applied)	√	√
9. Loan borrower can save the loan interest for early loan settlement	√	X
10. Provide financing (Top Up Additional Loan) facility (Terms & Conditions applied)	√	X

Reply Slip

I, _____ (I/C No.: _____)

understand the aforesaid loan interest calculation methods and noted that the loan interest was compounded during study period. I have decided below (Please “√”):-

☐ **Monthly Rest and Reducing Balance Basis** ☐ **Flat Rate**

☐ Regular Repayment

☐ Stepped Repayment (applicable for 10 & 15 years only)

Loan Repayment (study period and grace period not included)

() 4 years () 6 years () 8 years () 10 years () 15 years

Signature

Date

贷款利息计算方式的选择

自立合作社提供 2 种教育贷款利率计算方法（按月递减方式或平息利率计算方式），让贷款申请人斟酌选择要根据何种方式计算其贷款利息。

以下为两者贷款利息计算方式的差异对照表供申请者参考:-
 (“√”代表可以；而“X”则代表不可以或不适用)

一般的贷款常规事项	每月递减利率 (类似房贷概念)	平息利率 (类似车贷概念)
1. 可以一次过发放贷款	√	√
2. 可以分期方式发放贷款	√	X
3. 贷款利息是于贷款发放后即时计算	√	√
4. 贷款利息是以发出的贷款数额计算 分期发出贷款的好处: 贷款者可随时通知本社修改、调整贷款或其部分的发放日期。亦可停止或增发贷款额。 (注: 贷款利息的多寡是按照已发出的贷款额计算)	√	X
5. 贷款者可在学生求学期间预付贷款以减少利息的累积	√	X
6. 弹性选择, 贷款者需遵循合约条列不迟于设定偿还期限内还清贷款	√	X
7. 当贷款学生不能如期毕业, 贷款者可向本社提出申请延长偿还贷款 (须符合条件)	√	X
8. 当贷款者面对偿贷困难时, 贷款者可向本社申请重组贷款偿还计划 (须符合条件)	√	√
9. 贷款者可提早还清贷款, 以节省贷款利息	√	X
10. 可在需要情况下申请额外贷款 Top Up Additional Loan (须符合条件)	√	X

回条

本人, _____ (身份证号码: _____)

了解上述两种贷款利率的计算方式及清楚利息将在贷款发放后即开始计算。(请划“√”):-

☐ 每月递减利率计算方式

☐ 平息利率

☐ 常规还款方式

☐ 递增还款方式 (适用于 10 年及 15 年)

摊还期 (求学期间及宽限期未计算在内)

() 4 年 () 6 年 () 8 年 () 10 年 () 15 年

 签名

日期

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 (%)	地址及电话 Alamat dan Tel.

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 mengepilkan 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 bayaran dijelaskan dan permohonan diluluskan, resit akan dikeluarkan kepada pemohon.
- Setelah permohonan diluluskan oleh Lembaga, senaskah Undang-Undang Kecil Koperasi, Kad Keanggotaan Koperasi, dan dokumen-dokumen lain akan dihantar kepada anggota baru.
- Anggota baru hendaklah menyimpan Kad Keanggotaan Koperasi. Segala surat-menyurat dan pertanyaan kepada Koperasi ini hendaklah ditulis no. keanggotaan.
- 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 kepilkan 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。在付款过账及申请获董事会批准后，本社将发出收据予有关社员。
- 申请受董事会批准后，本社将发出一本自立合作社章程，社员证及其他文件予新社员。
- 社员须保存社员证，日后与本社通信或接洽时须注明社员号码。
- 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 : 03-21612840
Homepage : <http://kojadi.my> E-mail: contact@kojadi.my

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 sesalinan 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 (%)	地址及电话 Alamat dan Tel.

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 mengepilkan 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 bayaran dijelaskan dan permohonan diluluskan, resit akan dikeluarkan kepada pemohon.
- Setelah permohonan diluluskan oleh Lembaga, senaskah Undang-Undang Kecil Koperasi, Kad Keanggotaan Koperasi, dan dokumen-dokumen lain akan dihantar kepada anggota baru.
- Anggota baru hendaklah menyimpan Kad Keanggotaan Koperasi. Segala surat-menyurat dan pertanyaan kepada Koperasi ini hendaklah ditulis no. keanggotaan.
- 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 kepilkan 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。在付款过账及申请获董事会批准后，本社将发出收据予有关社员。
- 申请受董事会批准后，本社将发出一本自立合作社章程，社员证及其他文件予新社员。
- 社员须保存社员证，日后与本社通信或接洽时须注明社员号码。
- 为了进行区社员会议，每名新社员将根据其地址被安排在本社根据国会选区划分的区内。
- 为了避免邮误，社员更换地址须书面通知本社。
- 社员所填妥之银行账户必须活跃以作为电子支付用途，并附上银行存折副本。**
- 本社董事会将不考虑不完整之申请。

KOPERASI JAYADIRI MALAYSIA BERHAD (KOJADI)

Tingkat 11 Wisma MCA, 163 Jalan Ampang, 50450 Kuala Lumpur, Malaysia.
P.O.Box 10686, 50722 Kuala Lumpur. Tel : 03-21616499 Fax : 03-21612840
Homepage : <http://kojadi.my> E-mail: contact@kojadi.my

GROUP TERM LIFE & PERSONAL ACCIDENT INSURANCE

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

Note:

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

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

MONTHLY REPAYMENT SCHEDULE

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

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

Note:

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