

1MCA Education Loan Scheme



PREREQUISITES FOR EDUCATION LOAN APPLICATION

- The applicant must be a member of KOJADI with RM100 initial shares.
- The applicant must hold the requisite additional shares ranging from RM500 to RM2,000 shares for each child depending on the loan amount applied for.
- Note: Payment of subscription of additional shares will be deducted from the approved loan
- KOJADI will deduct the insurance premium from the approved loan.
- The applicant must nominate a child/nominee under the 1MCA Education loan scheme.
- The nominated child/nominee must have gained admission to an approved institution of higher learning locally or abroad.

HOW TO APPLY FOR AN EDUCATION LOAN ?

- Complete a prescribed membership application form and loan application form.
- Submit the relevant loan documents.

LOAN DOCUMENTS

Submit certified photo copies of the following documents:

- Applicant's identity card
- Student's identity card
- Letter of offer from approved institution
- Student's last examination results (SPM,STPM or SM3/UEC or equivalent or other highest academic qualification)
- Identity cards of guarantors (one to three guarantors)
- **Latest EPF statement or Income Tax Form or EA Form or last 3 months payslips** of guarantors (one to three guarantors)
- Any other documents as may be required from time to time.

Submit the following photos and payment:

- Applicant's recent photo (passport size)
- Student's recent photo (passport size)
- Loan processing fees (RM200)
- **Co-applicant and student membership fees (RM220)**

LOAN APPROVAL & DOCUMENTATION

- The loan amount is subject to the discretion of the Board.
- The loan application normally takes about 1 month to process.
- When the loan is approved, an OFFER LETTER will be sent to the applicant.
- The applicant is then required to complete and submit the necessary loan documents within 2 months:
 - a. Loan Agreement
It must be jointly signed by the applicant & the student.
 - b. Deed of Guarantee
It must be jointly signed by the guarantor(s).

LOAN DISBURSEMENT

- Loan will only be disbursed after **ALL** the loan documents and payments have been received by KOJADI.
- The loan will be released in 2 or 3 disbursements spread over the duration of the course of study.

INTEREST CHARGES

- Interest will be charged to the applicant's loan account immediately after the disbursement of the loan. **However, the first FIVE years loan interest will be borne by MCA**
- The interest rate for the loan will be as follows :

For existing member of KOJADI with minimum 5 years membership:

1st year (Upon First release of loan)	2nd year onwards until full settlement
5.8% (on a monthly rest and reducing balance basis)	6.8% (on a monthly rest and reducing balance basis)

For new member:

1st year (Upon First release of loan)	2nd year onwards until full settlement
6.8% (on a monthly rest and reducing balance basis)	7.8% (on a monthly rest and reducing balance basis)

SERVICE OF LOAN INTEREST

Under specified circumstances, loan borrower is required to service loan interest during study period. The monthly interest is between RM100-RM300 depending on the loan amount applied for based the following table :-

Loan Amount	Yes	No
Below RM25,000	-	√
RM30,000	√ (Course duration > 2 years)	√ (Course duration < 2 years)
Above RM35,000	√	-

REPAYMENT OF LOAN

The founding objective of KOJADI is to pool the resources among its members for mutual benefits. Prompt repayment of the loan will enable KOJADI to give similar financial aid to other members for further study.

The repayment of the loan will begin three (3) or six (6) months after graduation and the maximum repayment period shall not exceed 10 years depending on the amount of loan and the type of the loan, repayment will be as follows:

1st year RM200 or RM300 per month
2nd yearRM300 or RM400 per month
3rd year RM400 or RM500 & above per month until full settlement

OR equal monthly instalments until full settlement.

FURTHER INFORMATION

The above particulars are subject to change. For further information, please call at our office at

KoperasiJayadiri Malaysia Berhad (KOJADI)
11th Floor, Wisma MCA,
163 JalanAmpang,
50450 Kuala Lumpur.

Tel : 03-21616499 (Membership and Loan Department)

Fax : 03-21621413

E-mail :

For membership related enquiries : member@kojadi.com.my

For loan application related enquiries : loan@kojadi.com.my

OfficeHours : Monday - Friday : 8:30am - 5:30pm

Saturday - Sunday & Public Holidays : Closed

一个马华教育贷款计划



1. 申请条件

- 1.1 申请人须是自立合作社社员，并拥有 RM100 之社股金。
- 1.2 申请人须为每名受惠子女缴付介于 RM500 至 RM2000 的额外股金。
*注：额外股金将会从批准的贷款额扣除。
保险会从批准的贷款额扣除。
- 1.3 申请人须在一个马华教育贷款计划下指定受惠子女。
- 1.4 被提名的受惠子女须已获准进入本地或外国之大专学府深造。

2. 如何申请贷款

- 2.1 填妥 社员申请表格及贷款申请表格。
- 2.2 呈交贷款索取书及所需文件。

3. 贷款文件

- 3.1 提呈下列经签证的影印文件 :-
 - 3.1.1 申请人身份证
 - 3.1.2 学生证
 - 3.1.3 大专学府之录取函件
 - 3.1.4 学生最后学期考试成绩 (SPM, STPM, 高中三 / 统考或其他最高学术成绩)
 - 3.1.5 担保人身份证 (1 位或 3 位)
 - 3.1.6 担保人最新公积金结单或所得税 表格或 EA 表格三个月薪金单据
 - 3.1.7 其他随时需要之文件

也须呈交下列文件 / 款项 :-

- 申请人及学生护照型相片 1 张
- 贷款手续费 RM200
- 申请者及学生入社股金 RM220

4. 贷款批准后的所需文件

- 4.1 贷款数额由董事会决定。
- 4.2 贷款申请需约 1 个月时间处理。
- 4.3 贷款批准后，申请人会收到本社发出的献议书。

4.4 申请人须在两个月内签妥贷款文件，包括：

贷款合约(须由申请人及学生签署)

担保书 (须由两名担保人签署)

4.5 若申请者在两个月内无答复，贷款献议将自动作废。

5. 贷款之发出

5.1 贷款将于申请人呈交贷款文件及缴清款项后发出。

5.2 贷款将在学生求学期间分 2 或 3 次发出。

6. 利息计算

利息将在贷款发出后计算。但是，首 5 年由马华公会负责代还贷款利息。

拥有 5 年社龄或以上的贷款社员：

第一年	第二年至 贷款还清为止
5.8%	6.8%

其他/新社员：

第一年	第二年至 贷款还清为止
6.8%	7.8%

7. 缴付利息

在某种情况下（视贷款额为定），本社规定贷款社员在求学时期预先缴付利息以减少利息累积，缴付的利息数额介于 RM100-RM300。请参阅下表： -

贷款数额	须预先按月摊还利息	不须预先摊还利息
RM25,000 或以下	-	√
RM30,000	√ (课程超过两年)	√ (课程少过两年)
RM35,000 或以上	√	-

8. 贷款之摊还

自立合作社之操作原则是汇集社员资源，以达至互助互惠目标。

希望社员准时摊还贷款以协助本社在资助其他社员深造。

8.1 学生於毕业 3 个月或 6 个月后即开始摊还的。最高摊还期不超过 10 年。

8.2 下列分期摊还额可供参考，惟须视个别贷学金计划及贷款额而定。

第一年 ----- 每月 RM200 或 RM300

第二年 ----- 每月 RM300 或 RM400

第三年 ----- 每月 RM400 或 RM500 或更高额至还清为止。

9. 其他详情

上述资料可视情况修订。欲知详情，请莅临本社查询，地址是

自立合作社

吉隆坡安邦路 163 号马华大厦 11 楼

Koperasi Jayadiri Malaysia Berhad (KOJADI)

11th Floor, Wisma MCA,

163 Jalan Ampang,

50450 Kuala Lumpur.

电话 Tel : 03-2161 6499 (贷款部门)

传真 Fax : 03-2162 1413

电邮 E-mail :

社员部门 : member@kojadi.com.my

贷款部门 : loan@kojadi.com.my

办公时间 :

星期一至星期五 : 早上八点三十分 至 下午五点三十分 (8:30am-5:30pm)

星期六, 星期日及公共假期 : 休息