



- No collateral
- Affordable repayment
- Flexible drawdowns and disbursement
- No repayment during the study period*
- First 5 years loan interest borne by MCA



STEP 1

APPLICATION FOR MEMBERSHIP

STUDENT becomes member of KOJADI.
CO-APPLICANT (parent or guardian) becomes member of KOJADI.
(Both are required to become members of KOJADI).
Co-applicant requires to subscribe Additional Shares Of RM500 to RM1000 depending on the loan amount applied for.
Payment of subscription for additional share will be deducted from the approved loan.

REQUISITE SHARES PAYMENT REQUIRED

Prepare a cheque payable to:
Koperasi Jayadiri Malaysia Berhad

1. Submit Membership Form, together with Loan Application Form;
2. Provide 1 - 2 qualified guarantors;
3. Submit other documents as stated in the loan application form together with remittance according to the following : -



STEP 2

Loan Package		
Category	Course of Study (must be approved by MOHE or relevant authorities or the Board of KOJADI or LAC)	Max.Loan
A	All Undergraduate Courses	RM30,000
B	All Postgraduate Courses or Undergraduate Medical Related Courses (such as Medicine, Pharmacy, Dentistry) or Lab-based Undergraduate Courses	RM50,000

Loan Amount Applied For	RM10,000 TO RM20,000	RM25,000 TO RM35,000	RM40,000 TO RM50,000
	a) Student membership shares	100.00	100.00
b) Co-applicant membership shares	100.00	100.00	100.00
c) Entrance fees for (a) & (b)	20.00	20.00	20.00
d) Additional shares #	500.00	500.00	1,000.00
e) Loan processing fees	200.00	200.00	200.00
Total RM	920.00	920.00	1,420.00

Note : Payment of subscription for additional share will be deducted from the approved loan.

* Conditions Applied.

Notes:

Information contained herein is subject to change without prior notice

Please log on to KOJADI website <http://kojadi.my> to find out more details on application procedures.

**Apply Today And Give Yourself
A Much Deserved Higher Education!!**



STEP 3

SUBMISSION OF LEGAL DOCUMENTS

Co-applicant and student are required to submit Loan Agreement and Guarantee within 2 months upon receiving Loan Offer from KOJADI (About 1 month After Step 1 and Step 2)

Note : Student shall be required to take up a group term life / personal accident insurance arranged by KOJADI and premium will be deducted from the approved loan.

DISBURSEMENT OF LOAN

1. Loan will be released by 2 to 4 installments within 2 weeks after submission of complete legal documents.
2. The loan disbursement cheque will be made payable to member / student / university / college whichever applicable

Response Slip 回条

For more information, please mail this slip to KOJADI.
请寄回此回条索取进一步详情。



**Yes! I am interested to find out more about
1MCA Education Loan Scheme**

本人有兴趣进一步了解1个马华教育贷款计划

Name 姓名: _____ **Age 年龄:** _____

Address 地址: _____

Email 电邮: _____

Tel 电话: (H) _____ **(O) 公司** _____ **(H/P) 手提** _____

Institution's Name 学府名称: _____

Local 本地 Overseas 海外

Course of study & Qualification 欲攻读课程及考取资格: _____

1个马华教育贷款

伸缩简易的贷款计划，迎合您的需求

想要进修大学学士课程或者想考取硕士或博士学位？

**三个简单步骤
就可获得
1个马华教育贷款**

- ☑ 无需抵押
- ☑ 轻松的摊还法
- ☑ 弹性发放贷款
- ☑ 求学期间不必摊还贷款*
- ☑ 首5年由马华公会负责代还贷款利息

贷学金配套		
配套	进修课程 (须获高等教育部批准或本社董事会 或马华贷学金事务委员会认可)	最高贷款额
A	学士课程	RM30,000
B	所有研究生课程或医药学士课程 (如医科, 药剂系, 牙科等); 或其他以实验为主的学士 课程	RM50,000

* 摊还贷款须符合指定贷款合约条款
备注：
本宣传单所含资料可随时更改，而不另行通知。

申请者可浏览本社网页 <http://kojadi.my> 查询相关手续。

今天就申请， 实现您的升学愿望



步骤 1

申请成为社员

提名学生须为合作社社员；
申请者(家长或监护人)须为合作社社员；
(两人须参加自立合作社成为社员)。
申请者(家长或监护人)为每位提名学生缴付
介于RM500至RM1,000的额外股金。
额外股份数额视所申请的贷款额而定。
股份付款将会从批准的贷款额扣除。



步骤 2

购买股份及缴付费用

付款可以支票 / 汇票支付予
Koperasi Jayadiri Malaysia Berhad

- 呈上填妥之“入社申请表”及“贷款申请表”；
- 提供1至2位合格担保人；
- 呈上其他有关贷款文件并根据下列贷款组别
缴交付款：-

贷款申请额	RM10,000 至 RM20,000	RM25,000 至 RM35,000	RM40,000 至 RM50,000
a) 被提名者(学生)入社股份	100.00	100.00	100.00
b) 申请人(家长)入社股份	100.00	100.00	100.00
c) 入社费(a) & (b)	20.00	20.00	20.00
d) 申请人(家长)须承购额外股份#	500.00	500.00	1,000.00
e) 贷款手续费	200.00	200.00	200.00
缴额 RM	920.00	920.00	1,420.00

#注：额外股份付款将会从批准的贷款额扣除。



步骤 3

呈交所需贷款文件

当贷款批准后，申请人与提名学生须在2个月内
签署贷款文件(合约及担保书)。
注：贷款学生需通过合作社购买集体人寿 / 意外保险，保费
会从批准的贷款额中扣除。



贷款发出

贷款将在合作社收到签妥之贷款文件以下列
方式发出：-

- 贷款将在学生求学期间分2至4次发出；
- 贷款支票将以申请人及/或学生或大学学院的名字支付

Stamp

To: KOPERASI JAYADIRI MALAYSIA BERHAD
11th Floor, Wisma MCA
163, Jalan Ampang
50450 Kuala Lumpur
Malaysia