

1 MCA MICRO CREDIT SCHEME FOR YOUTH APPLICATION FORM

1个马华青年微型贷款计划申请表格



Complete this form in block letters using black ink. Any correction should be initialized.
Correction using correction fluid is not allowed.
请用大写字母填写。若资料填写错误，请在旁更改并签名。不可使用涂改液更改错误。

PARTICULARS OF APPLICANT 申请者资料	
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 (DD/MM/YY)
Gender <input type="checkbox"/> Male 男 性别 <input type="checkbox"/> Female 女	Nationality 国籍 Race 种族
Membership No. 社员号码 (if available 如有)	
Marital Status <input type="checkbox"/> Single 单身 <input type="checkbox"/> Widowed 丧偶 婚姻状况 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 离婚	
Residential Address 住址	
Residence 住宅 <input type="checkbox"/> Own 本身拥有 <input type="checkbox"/> Rent 租用 <input type="checkbox"/> Parent 父母 <input type="checkbox"/> Others 其他 _____	
Tel No Home 住家 _____ 电话号码 Mobile 手提 _____	
Email 电邮 _____	
Academic Qualification 学历 _____	

BUSINESS INFORMATION 商业资料	
Business Name 商业名称	
Business Address 商业地址	
Business Registration/Licence/Permit No. 商业注册/执照/准证号码	
Nature of business 业务性质	
Business Tel No 业务电话	
Business Fax No 业务传真	
Annual Business Income 全年营业收入 RM _____	
Other Income 其他收入 RM _____	
Years in Business 经营年数 _____	Years 年
No of workers 员工人数 _____	

PARTICULARS OF SPOUSE 配偶资料	
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 (DD/MM/YY)
Nationality 国籍	Race 种族
Tel No Home 住家 _____ 电话号码 Mobile 手提 _____	
Email 电邮 _____	
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 _____	
Monthly Income 月收入 RM _____	
Years of Service 服务年数 _____	Years 年

LOAN APPLIED 欲申请之贷款额	
<input checked="" type="checkbox"/> Yes, I wish to apply for 1MCA Micro Credit Scheme For Youth 是, 本人欲申请1个马华青年微型贷款计划	
Amount* RM _____ 数额	* Minimum 最少 - RM5,000 Maximum 最多 - RM20,000
Purpose of the loan:- 贷款目的	<input type="checkbox"/> Working Capital 营业资金 <input type="checkbox"/> Capital Expenditure 资金开支
Kojadi reserves the right to approve an amount lower than requested without notifying the applicant 自立合作社保留绝对的权力在不通知申请人的情况下批准低于要求的贷款额	

REPAYMENT PERIOD 贷款偿还期限	
Repayment Period 贷款偿还期限 (months 月)	
<input type="checkbox"/> 12	<input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60

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 (DD/MM/YY)
Gender <input type="checkbox"/> Male 男 性别 <input type="checkbox"/> Female 女	Nationality 国籍 Race 种族
Relationship with Applicant 与申请人关系	
Residential Address 住址	
Tel No Home 住家 _____ 电话号码 Mobile 手提 _____ Fax 传真 _____	
Email 电邮 _____	
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 _____	
Monthly Income 月收入 RM _____	
Years of Service 服务年数 _____	Years 年
I hereby consent to and authorize KOJADI to verify information furnished by me with any part or any agency that KOJADI deems fit including 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CCRIS,CTOS及其他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	
Signature of GUARANTOR 担保人签名 _____	
Name 姓名 _____	
IC No 身份证号码 _____	
Date 日期 _____	

OTHER FINANCIAL COMMITMENTS 其他财务负担		
	Name of financial Institution 借贷机构	Name of financial Institution 借贷机构
Type of Facility 借贷种类		
Amount of Finance (RM) 借贷额		
Monthly Instalment (RM) 每月分期付款		
Present Outstanding Balance (RM) 目前贷款余额		

**REQUIRED DOCUMENTS & WHO MAY APPLY
所需的申请文件**

- Completed Application Form 填妥申请表格
- Two copies of APPLICANT's IC (front & back) 两份申请者身份证前后复印本
- Copy of APPLICANT's business, licence or permit 申请者商业注册/准证复印本
- Copy of APPLICANT's previous six months bank statement 申请者最新六个月银行结单复印本
- Copy of APPLICANT's latest income tax Form B 申请者最新所得税B表格复印本
- A recent copy of APPLICANT's home telephone, electricity & water bills 申请者最新的住家电话单、电费单和水费单复印本
- Photograph of the APPLICANT and GUARANTOR 申请者和担保者的照片
- Two copies of GUARANTOR's IC (front & back) 两份担保人身份证前后复印本
- Copy of GUARANTOR's latest income tax form BE/B or EA Form 担保人最新所得税B/BE表格复印本或EA表格

KOJADI reserves the right to reject any incomplete Application Forms or forms that do not conform to KOJADI's requirements without giving any reasons whatsoever
自立合作社有绝对的权力拒绝任何不完整或不符合要求的申请表格，而无需给予任何的理由

Who May Apply 谁可以申请:-

- Any Malaysian age between 21 - 45 years 年龄介于21至45岁的 马来西亚公民
- Possess a valid business license, if any 持有有效的营业执照 (如有)

**DECLARATION BY APPLICANT
申请者声明事项**

I hereby declare that 本人谨此声明:-

- I have fully understood and shall abide the By-laws of Koperasi Jayadiri Malaysia Berhad (KOJADI) and the Rules of the 1MCA Micro Credit Scheme For Youth
本人已充分了解，并将遵守自立合作社之章程及有关的贷款细则
- I hereby consent to and authorize KOJADI to verify information furnished by me with any part or any agency that KOJADI deems fit including 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. I further understand that KOJADI reserves the right to reject my application for loan or revoke any loan approval granted to me or recall any loan granted to me under the Scheme in the event that:-
本人授权自立合作社于必要时向各有关的机构(包括CCRIS,CTOS)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得的资料，基于内容有失准确性或错误而影响本人的贷款申请，自立合作社或其董事或职员无需承担任何法律后果或作出任何形式的金钱赔偿。本人了解自立合作社有权于下列情况下取消本人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:-

- any of the information or document is found to have been falsified or withheld and/or
若有任何资料或文件被发现虚假或隐瞒；及/或
- I am found to have submitted multiple applications or to have previously been granted a loan under the Scheme;
若本人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；

- I have never been made a bankrupt
本人不是报穷者
- I understand that KOJADI has the absolute discretion to approve or reject my application and I shall accept KOJADI's decision on my application
本人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的贷款申请所作之决定

- KOJADI will not be held responsible for any loss or delay pertaining to my application
自立合作社将无需对本人之申请书因邮失或邮误负责

Signature of APPLICANT
申请者签名

Name 姓名 _____
IC No 身份证号码 _____
Date 日期 _____

FOR OFFICE USE ONLY

Loan Application No	Int Rate
<input type="text"/>	<input type="text"/>
Received On	Processed On
<input type="text"/>	<input type="text"/>

Membership	Initial Verification	Y/N	Conf'd By
Share Status <input checked="" type="checkbox"/>	Std Processing	Y/N	
Initial Share	<input type="checkbox"/> Refer Documentation Checklist	Y/N	
	<input type="checkbox"/> Refer Checklist	Y/N	
Insurance			
Approved By	Category	Confirmed By	

Remarks