

# KOJADI EDUCATION LOAN

A Variety Of Education Loan Schemes & Packages

Tailored To Meet Your Needs

PURSUING A DIPLOMA, DEGREE OR POSTGRADUATE DEGREE?  
(For Both Full-Time And Part-Time Students)

**3 Easy Steps  
To Obtain Loan  
From KOJADI**

- No collateral
- Affordable repayment
- Flexible drawdowns and disbursement
- No repayment during the study period\*
- Re-finance facility for higher level of studies

Loan Package		
Scheme	Course of Study	Max.Loan
PLAN 1	All Certificate, Diploma and JPK (MLVK) Courses *approved by the Board or Ministry of Higher Education (MOHE) or relevant authorities.	RM20,000
PLAN 2	All Undergraduate Courses approved by the Board or MOHE or relevant authorities.	RM35,000
PLAN 3	All Postgraduate Programs or Undergraduate Medical Courses (such as Medicine, Pharmacy, Dentistry) or Lab-based Undergraduate Courses (subject to approval by the Board of KOJADI)	RM50,000

\* Conditions Applied.

Notes:

Information contained herein is subject to change without prior notice

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



**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 RM2000 depending on the **loan amount applied for.**

## 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:

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	1,000.00	2,000.00
e) Loan processing fees	200.00	200.00	200.00
<b>Total RM</b>	<b>920.00</b>	<b>1,420.00</b>	<b>2,420.00</b>

Note : For the convenience of loan-applicant, the Society allows applicants to use partial loan for payment of Additional Share subscription and insurance premium.

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



**STEP 2**

## 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 insurance arranged by KOJADI.



**STEP 3**

## 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 KOJADI study loan schemes.**

本人有兴趣进一步了解自立合作社的贷学金计划

Name 姓名: \_\_\_\_\_ Age 年龄: \_\_\_\_\_

Address 地址: \_\_\_\_\_

Email 电邮: \_\_\_\_\_

Tel 电话: \_\_\_\_\_ (H) 住家 \_\_\_\_\_ (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: \_\_\_\_\_

# 自立贷学金

多项贷学金计划及配套，迎合您的需求  
想要进修文凭或大学课程，或者想考取硕士或博士学位？

三个简单步骤  
就可获得  
自立合作社贷学金

- 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\*
- 可申请增加贷款额攻读更高资格的课程

贷学金配套		
配套	进修课程	最高贷款申请额
PLAN 1	所有证书, 文凭或技术发展局(国家技职培训理事会)技能证书课程*(须获高等教育部批准或本社董事部认可)	RM20,000
PLAN 2	所有学士课程(须获高等教育部批准或本社董事部认可)	RM35,000
PLAN 3	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(须获本社董事部认可)	RM50,000

\* Conditions Applied.

备注：  
本宣传单所含资料可随时更改，而不另行通知。

## 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RM2,000的额外股金。  
额外股金数额视所申请的贷款额而定。



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；
- 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)须购额外股份	500.00	1,000.00	2,000.00
e) 贷款手续费	200.00	200.00	200.00
缴额 RM	920.00	1,420.00	2,420.00

注：为了方便贷款申请者于提呈申请书时无需付交额外股金(Additional Share)及学生保险费，本社允许及接受申请者以部分贷款扣除缴付上述两项付款。  
申请者可浏览本社网页<http://kojadi.my>查询相关手续。



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个月内签妥贷款文件(合约及担保书)。  
注：贷款学生需通过合作社购买集体人寿保险

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:-

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

Stamp

To: **KOPERASI JAYADIRI (M) BERHAD**  
11<sup>th</sup> Floor, Wisma MCA  
163, Jalan Ampang  
50450 Kuala Lumpur  
Malaysia