

# KOJADI's Education Incentive Award Scheme For the Degree or Postgraduate Courses

## 1. Introduction

These Rules shall be referred to as "KOJADI's Education Incentive Award Scheme for Degree or Postgraduate courses Rules" (the Rules) formulated by the Board of KOJADI (the Board) to govern the scope, operations and management for KOJADI's Education Incentive Award Scheme For Degree or Postgraduate Courses (the Scheme).

## 2. Objective

The objective of the Scheme is to provide education incentive awards to **KOJADI's Education Loan Students** attending Universities and Private Higher Education Institutions (IPTS) who graduate with First Class Honours/ Degree with Honours(with Distinction)/ Honours Degree with Distinction or equivalent for the Degree or Postgraduate Courses (as outlined in Rule 4 below). This aims to motivate them to excel academically and achieve outstanding results.

## 3. Who Can Apply

- a) The Scheme is open to KOJADI's education loan students who graduated **on or after 1st January 2024** with 1st Class Honours or equivalent for the Degree or Postgraduate courses, i.e. The scheme applies to Degrees, Master's and Doctoral Degrees only.
- b) The Degree or Postgraduate courses must be financed by the KOJADI's education loans;
- c) Obtained the qualification from the Institution of higher learning **within 12 months from the convocation date or completion of studies**, whichever is later;
- d) The applicant's education loan must not be early settled or in default (including interest payments) at the time of application until the Scheme's results are announced and the incentive awards are released;
- e) The applicant must not have any criminal record for any registrable offence, be mentally incapacitated, or be an undischarged bankrupt.

## 4. Number and Quantum of Awards

- a) The number and quantum of awards shall be determined annually, subject to the allocation made for that year. The Board's decision regarding the number and quantum of awards is final.
- b) The types of awards and their details are as follows:-

Qualification	Minimum Achievement	Cash Award
Master's or Doctoral Degree	First Class Honours/Degree with Honours(with Distinction)/ Honours Degree with Distinction or equivalent* only.	RM 2,000.00
Degree		RM2,000.00

### \* Note :

If the term "First Class/Degree with Honours(with Distinction)/ Honours Degree with Distinction" is not explicitly noted on the Certificate/Transcript, a First Class/Degree with Honours(with Distinction)/ Honours Degree with Distinction confirmation letter from the Academic or Records Management Division of the institution is required, bearing the certification stamp of an Officer's Name, Position, and Department.

## 5. Application

- a) Applications must be submitted in the prescribed form, along with the relevant supporting documents, and must reach KOJADI **no later than 30 August each year**. Proof of postage does not constitute proof of receipt.
- b) Application form is available for free from the KOJADI website (<http://kojadi.my>) .
- c) Incomplete applications will not be considered.

## **6. Supporting documents to include :**

- a) Photocopy NRIC of KOJADI's education loan student.
- b) Certified copy of First Class Honours/Degree with Honours(with Distinction)/ Honours Degree with Distinction or equivalent (Certificate/Scroll);
- c) Certified copy of examination results transcript;
- d) First Class/Degree with Honours(with Distinction)/ Honours Degree with Distinction confirmation letter (if the word "First Class/Degree with Honours(with Distinction)/ Honours Degree with Distinction " is not noted on the Certificate or transcript) ; and
- e) Graduation confirmation letter (if the graduation date is not mentioned on the certificate/ transcript).

*Supporting documents must be certified by an officer of the Academic Division or Records Management Division of the Institution of Higher Learning, with a certification stamp including the Officer's Name, Position, and Department.*

## **7. Submission of the application**

The application form together with all required documents are to be submitted to the following address:-

Credit Supervision Department  
Koperasi Jayadiri Malaysia Berhad  
11th Floor, Wisma MCA,  
163 Jalan Ampang,  
50450 Kuala Lumpur.

For more information or any inquiries, please contact us via email at [repay-loan@kojadi.com.my](mailto:repay-loan@kojadi.com.my) or call 03-21616499 or 010-5161890 (Credit Supervision Department).

## **8. Amendments to the Rules**

The Board reserves the absolute right to revise the terms and conditions of these Rules from time to time and to discontinue the Scheme if deemed necessary.

Ref No.

K E I A / D P G -



自立合作社学士学位或研究生课程教育奖励计划  
KOJADI EDUCATION INCENTIVE AWARD SCHEME FOR DEGREE OR  
POSTGRADUATE COURSES  
申请表格 APPLICATION FORM

**A. 自立合作社教育贷款学生之个人资料 PERSONAL PARTICULARS OF KOJADI'S EDUCATION LOAN STUDENT**

1. 与身份证相同之姓名： Name as per NRIC	<input type="text"/>	中文 (Chinese) :	<input type="text"/>
2. 社员号码 Membership No :	K <input type="text"/> - <input type="text"/>		
3. 身份证号码 NRIC No (New) :	<input type="text"/>	-	<input type="text"/> 旧 (Old) : <input type="text"/>
4. 年龄 Age : <input type="text"/>	5. 性别 Sex : 男 M <input type="checkbox"/>	女 F <input type="checkbox"/>	6. 电邮 E-mail Address : <input type="text"/>
7. 地址 Home Address : <input type="text"/>		8. 电话 Tel: <input type="text"/>	
9. 贷款号码 Loan Ref No:	<input type="text"/>		
10. 大学名称 Name of University:	<input type="text"/>		
11. 就读课程 Course of Studies:	<input type="text"/>		
12. 学业成就 Achievement:	<input type="text"/>		
13. 银行名称 Bank Name 1:	<input type="text"/>	银行户口号码 Bank AC No.1:	<input type="text"/>
14. 银行名称 Bank Name 2:	<input type="text"/>	银行户口号码 Bank AC No.2:	<input type="text"/>

**B. 所需文件 DOCUMENTS REQUIRED**

- 自立合作社教育贷款学生之身份证复印件 Photocopy NRIC of KOJADI's education loan student.
- 认证之一等荣誉学士学位或优异荣誉学位或同等学历证书 **Certified copy** of First Class Honours/Degree with Honours(with Distinction)/ Honours Degree with Distinction or equivalent (Certificate/Scroll).
- 认证之考试成绩副本。 **Certified copy** of examination results transcript.
- 认证之一等荣誉学士学位或优异荣誉学位或同等学历确认信 (若学位证书上未注明"一级荣誉或优异荣誉学位") **Certified copy** of First Class/Degree with Honours(with Distinction)/ Honours Degree with Distinction confirmation letter (if the word "First Class/Degree with Honours(with Distinction)/ Honours Degree with Distinction" is not noted on the Certificate or transcript).
- 认证之毕业确认信 (若学位证书或成绩单上未注明毕业日期) **Certified copy** of Graduation confirmation letter (if the graduation date is not mentioned on the certificate/ transcript).

以上列出的所有文件必须由高等院校的学术部门或档案管理部门的官员进行认证, 并加盖认证章, 包括官员的姓名、职位和部门。  
All the documents listed above, it has to be **certified** by an officer of the Academic Division or Records Management Division of the Institution of Higher Learning, with a certification stamp including the Officer's Name, Position, and Department.

我证实 I hereby declare that:

- 所提供之资料属实, 并同意遵守自立合作社学士学位或研究生课程教育奖励计划细则。同时, 我也证实本人不是报穷者。  
All the information given in this application are true and that I agree to abide and be bound by the terms and conditions under the Rules on Kojadi Education Incentive Award Scheme For Degree Or Postgraduate Courses. I also declare that I am not an undischarged bankrupt person.
- 本人根据 2010 年个人资料保护法令, 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, 为促进此申请的恰当目的或用于其他相关用途。  
I 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 the purpose of facilitating the functions of KOJADI or for such other purpose as prescribed by KOJADI in accordance with the Personal Data Protection Act 2010.

自立合作社教育贷款学生签署  
Signature of KOJADI's education loan student.

日期 Date

**FOR OFFICE USE ONLY:**

Date Received :	Recommend/Not Recommend :
Checked By :	Approved / Not Approved :
Remarks :	Remarks :