

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 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.