

Reschedule & Restructure (R&R) Form 贷款重组表格

Personal Particulars 申请人 (贷款社员资料)			
Name 姓名 :	NRIC No 身份证号码 .	Loan Account No 贷款户口号码 : (1) (2)	
Correspondence Address 通信地址 :	Contact No. 联络电话 : H/P 手机 : Office 公司 : House 住家 : Email 电邮 :		
Current Business /Employment Address 目前商业/就业地址 :	Position Held 职位	Average Monthly Income: 平均月入 : RM	
Breakdown of My Monthly Expenses 每月开销项目 :-			
No.	Items	Details	RM
1.	KOJADI Loan Repayment 偿还自立合作社贷款		
2.	Rental of Premises Or Loan Installment 租金 / 银行贷款		
3.	Car Loan Installment 车辆金融分期付款	No of Unit 车辆数量:	
4.	- Others Expenses 其他开销 - Water & Electricity Charges 水电费 - Wages for staff / workers 员工薪金 - Family Expenses 家庭开销	(a) (b) (c) (d)	
Total Expense 总开销 (+/-)			

I would like to request to reschedule & restructure my KOJADI loan(s) as follows (item(s) marked √) :-
我要求自立合作社重组我的偿贷方式 如下 (划 √ 项目):

<input type="checkbox"/>	To defer my monthly repayment 要求展缓还贷	
<input type="checkbox"/>	To reduce my monthly repayment amount 减低每月期款数额	每月 RM (per month)
<input type="checkbox"/>	To revise / Lengthen my repayment tenure 要求调整延长还贷期	To extend to 调整至 _____ monthly installments
<input type="checkbox"/>	Others 其他方式 :	

Reason(s) for this request 要求重组偿贷原因:-

I understand that my request is subject to the terms and conditions as KOJADI may impose in granting the approval and upon my completion of this form with full and accurate information contained herein.
我充份了解必须提供上述正确无误的资料并认同自立合作社有绝对权力或可附加条件批准这项重组偿贷要求。

I enclose herewith my company latest bank statement (6 months)/ latest salary slip to facilitate consideration and approval of KOJADI for my request.
兹附上本公司的银行结单 (6 个月) /本人近期的薪金付款单据以供合作社考虑和批准本人的上述申请

Signature
Name:

Date

Date :

To :

KOPERASI JAYADIRI MALAYSIA BERHAD (KOJADI)
11th Floor, Wisma MCA,
163, Jalan Ampang
50450 Kuala Lumpur

CONSENT BY GUARANTOR(S)

KOJADI SME LOAN/MICRO CREDIT/TUKAR/ATOM/EDUCATION LOAN ACCOUNT : _____

With reference to the Facility Agreement dated _____ entered into between KOPERASI JAYADIRI MALAYSIA BERHAD (“KOJADI”) and _____ (“the Borrower(s)”) wherein a KOJADI SME LOAN / MICRO CREDIT / TUKAR / ATOM / EDUCATION LOAN SCHEME for the amount of RM _____ Only (“the Facility”) was granted by KOJADI to the Borrower(s) (“the Facility Agreement”) and the Guarantee and Indemnity Agreement dated _____ entered into between KOJADI and myself/ourselves as the Guarantor(s) for the Facility (“the Guarantee Agreement”), I/we hereby consent to the Borrower(s)’s application to KOJADI to have the Facility rescheduled/restructured (“the Application”).

Should the Application be approved by KOJADI (“the Approval”), I/we further consent to the Borrower(s)’s acceptance of the terms and conditions of the Approval subject to the following conditions:-

1. The Approval and the terms and conditions therein shall be reduced in writing, a copy of which must be copied to myself/ourselves; and
2. The Approval shall not in any way involve granting of additional or new disbursement and/or loan to the Borrower(s).

I/We acknowledge and confirm that, the rescheduling/restructuring of the Facility by KOJADI shall not affect or discharge my/our obligations and liabilities as Guarantor(s) contained in the Guarantee Agreement. Further, I/we confirm we shall continue to guarantee the repayment of any outstanding amounts owed by the Borrower(s) to KOJADI under the Facility and/or the Facility Agreement.

This consent letter shall bind my heirs, estates, personal representatives and successor in title.

Signature of 1st Guarantor
Name:
I/C No:
Date:

Signature of Witness
Name:
I/C No:
Date:

Signature of 2nd Guarantor
Name:
I/C No:
Date:

Signature of Witness
Name:
I/C No:
Date:

Signature of 3rd Guarantor
Name:
I/C No:
Date:

Signature of Witness
Name:
I/C No:
Date:

Signature of 4th Guarantor
Name:
I/C No:
Date:

Signature of Witness
Name:
I/C No:
Date:

- For KOJADI's purpose only -

Verification by KOJADI (to be filled in by KOJADI upon receipt of the Letter of Offer duly executed by the Borrower(s) and the Guarantor(s))

On _____, I, _____ of KOJADI had personally contacted the Guarantor(s) to confirm the following:-

- 1) that the Guarantor(s) indeed accept(s) the terms and conditions contained herein; and
- 2) that the Guarantor(s) had indeed affixed his/her/their signature(s) in this letter.

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Name:
I/C No.:
Date :