

杂货店转型(TUKAR)和修车厂现代化(ATOM)计划贷款条款及条件
TERMS AND CONDITIONS OF TUKAR AND ATOM LOAN FACILITY

1. 申请资格

Eligibility

- a. 马来西亚公民年龄达 18 岁以上，以及于贷款的最后偿还月份时不超过 60 岁
Malaysian citizen age 18 and not more than 60 years old for the final monthly repayment.
- b. 已向马来西亚商业委员会 (SSM) 注册(独资 / 合伙经营 / 私人有限公司)
Business registered with SSM (sole proprietor/ Partnership/ Private Limited Company)
- c. 持有合法营业执照
Valid business license from local authorities
- d. 不超过两个店铺或 2,500 平方尺
Not more than 2 shops or 2,500 square feet
- e. 全时经营至少 1 年
Full time business with at least 1 year operation
- f. 保持良好的财务记录
Financially Sound

2. 社员资格

Membership

申请者必须成为自立合作社社员。申请入社时，须填具规定的表格和缴付 RM510 的入社股金及入社费。
Applicant must enroll as KOJADI member. Applicant for membership shall be made in a prescribed Application Form to be accompanied with RM510 for membership initial shares and entrance fee.

3. 贷款偿还期

Loan Repayment Tenure

贷款偿还期不得超过十五年
Maximum 15 years

4. 贷款利率

Loan Interest

年利率 3%
3% p.a. with monthly reducing

5. 杂货店转型 (TUKAR) 和修车厂现代化 (ATOM) 的融资范围

Scope of Financing for TUKAR and ATOM

5.1. 杂货店转型 TUKAR

贷款数额 **Loan Amount** : 最低 Minimum: RM30,000
最高 Maximum: RM80,000

贷款用途 Manner of Utilization:-

- a. 营运资本 Working capital
 - 用作营运资本的贷款不可超过 RM40,000
Not more than RM40,000 will be used as working capital
- b. 装修/提升营业处，包括油漆、铺设电线、照明及贴砖地面
Renovation/ upgrade of the premises including of painting, wiring, lighting and tiled floor
- c. 购买机器和/或设备
Purchase of machines and/or equipments:

<ul style="list-style-type: none">• 销售点终端机 POS Counter Terminal• 货架图 Planogram• 价格标记 Price Tag• 有 TUKAR 标志和特征的招牌 Signage with TUKAR logo and identity• 冷藏机 Chiller• 冷冻机 Freezer	<ul style="list-style-type: none">• 保险箱 Safe deposit box• 闭路电视 CCTV• 安全警报系统 Alarm System• 空调 Air-conditioned• 上网设备 Internet• 贴砖地面 Tiled floor
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

5.2. 修车厂现代化 ATOM

贷款数额 Loan Amount : 最低 Minimum: RM30,000
最高 Maximum: RM100,000

贷款用途 Manner of Utilization:-

- a. 营运资本 Working Capital
 - 用作营运资本的贷款不可超过 RM20,000 或 20%，是孰者为低，包括租金按金
Not more than RM20,000 or 20% of the loan amount whichever is lower, will be used as working capital including of the rental of deposit
- b. 装修/提升营业处，包括油漆、铺设电线、照明及贴砖地面
Renovation/upgrade of the premises including of painting, wiring, lighting and tiled floor
- c. 购买机械和/或设备，视店铺的种类而定
Purchase of machines and/or equipments, depends on the types of the shop:

<ul style="list-style-type: none"> • 设有客户资料库管理系统的销售点终端机 POS with Customer Database Management System • 有 ATOM 标志和特征的招牌 Signage with ATOM logo and identity • 价格标记 Price tag • 维修位 Service bay • 有毒废物处理容器 Toxic disposal container • 2 或 4 柱举升机 2 or 4 post hoist • 剪式起重机 Scissors Lift • 空气压缩机 Air compressor • 卧式千斤顶 Floor jack • 工具推车 Tool caddy • 润滑油滤器 Lubricator drainer • 润滑油加注器 Lubricator refiller • 技师工具配套 Mechanic tools set 	<ul style="list-style-type: none"> • 电池充电器及测试器 Battery charger and tester • 拆胎机 Tyre changer • 数码车轮定位机 Digital wheel alignment • 电脑化车轮平衡机 Computerized wheel balancer • 空调回收机 Aircond recycle machine • 喷漆烘干室 Spray booth oven • 调漆系统 Paint mixing system • 喷枪 Spray gun • 焊接机 Welding set • 红外线灯 Infra red lamp • 推拉式夹具 Pulling jig • 环氧地面 Epoxy floor • 配件储放架/橱柜 Parts storage shelve/ cabinet • 扫描工具/诊断机 Scan tool/ Diagnostic machine • 自动变速油过滤器及加注器 ATF draining and refilling
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

5.3. 获批准的 TUKAR 和 ATOM 贷款不得用以下用途

The approved loan for TUKAR and ATOM shall not be utilized for the following purposes:

<ul style="list-style-type: none"> • 购买资产 purchase the asset • 商业处所 business premise 	<ul style="list-style-type: none"> • 土地 land • 汽车 vehicle 	<ul style="list-style-type: none"> • 偿还债务 settle debt, and • 扩充新的分店 expand the new outlet
--------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------

6. 宽限期

Grace Period

贷款者可获三 (3) 个月的宽限期。第一期摊还款项在发放贷款后第四 (4) 个月的第一天； 随后还款在每月 1 号到期，直至最后一期的还款。

Borrower will be given three (3) months of grace period, the 1st instalment shall be paid on the 1st day of the fourth (4) month immediately after the release of the facility and thereafter subsequent instalment shall be paid on the 1st day of each month until the final instalment.

7. 担保人必须是马来西亚公民，年龄介于 21 岁至 53 岁之间以及月入不少于 RM2,000 的收入

Guarantor must be a Malaysian citizen aged between 21 to 53 years with monthly income not less than RM2,000.

8. 申请者须承担的其他费用

Others costs to be borne by Applicant

8.1. 手续费及行政费 Processing fees and administration fees

8.1.1. TUKAR ----- RM 800.00

8.1.2. ATOM ----- RM 1,000.00

8.2. 贷款合约印花税 Stamp duty on Loan Agreement

(印花税为每批准 RM1,000.00 贷款为 RM5 印花税)

(Stamp duty based on RM5.00 per every RM1,000.00 loan approved)

8.3. 保险(递减定期保单) Insurance (Reducing Term Policy)

- 申请者须支付单一保费，以保障整个贷款摊还期。保费从 RM800.00 至 RM6,500.00 不等，数额取决于贷款者的投保年龄、贷款额及摊还期。

A single premium to cover the entire repayment tenure. Premium varies from RM800.00 to RM6,500.00 depending on entry age of borrower, loan amount and repayment period.

(在申请贷款时必须先缴交部分的贷款手续费及行政费RM300 (恕不退还)，其他相关费用将从批准的贷款中扣除)
(The above expenses will be deducted from the approved loan sum. However, an initial processing and administration fee of RM300 is to be submitted upon the application and not refundable)

9. 申请程序

Application Procedures

- 填妥贷款申请表格及自立合作社入社申请表格
Completed Application Form & KOJADI Membership Application Form
- 两份申请者和担保人身份证前后经签证的复印本
Submit certified copies of identification card from the applicant and guarantor(s).
- 马来西亚商业委员会商业注册复印本
Copy of Business Registration with SSM
- 合法营业执照复印本
Copy of business licence from local authorities
- 营业处照片(须显示商店内外情形)
Photograph of the Business Premises
- 最新三个月银行结单复印本
Copy of latest three months bank statements
- 营业处最新租约 / 买卖合同 / 屋契
Copy of latest Business Premise's tenancy agreement / S&P Agreement / Land Title
- 最新账目或稽查账目
Copy of latest accounts or audited accounts
- 申请者最新所得税 B 表格复印本
Copy of applicant's latest income tax Form B
- 附上担保人的收入证明经签证的复印本(最新所得税 B/BE 表格或 EA 表格或公积金结单)
Copy of guarantor proof of income (latest income tax Borang B/BE or EA form or EPF statement)
- 申请者和担保人护照型照片
Passport-size photograph of the applicant and guarantor(s)
- 申请者最新的住家电话单、电费单和水费单复印本
A recent copy of applicant's home telephone, electricity & water bills

10. 摊还贷款 Repayment of Loan

申请者可到自立合作社办公室或指定银行缴付每月贷款

Repayment is monthly. Payment can be made directly at our KOJADI office or to pay into any designated KOJADI's accounts with the banks.

11. Others

贷款合约中注明的任何其他条款及董事部随时制定的条款及条件

Any other terms stipulated in the Loan Agreement and the terms and conditions laid down or to be laid down by the Board from time to time.

12. 申请文件需呈交至以下单位:

Applications are to be submitted to:

自立合作社 Koperasi Jayadiri Malaysia Berhad (KOJADI)
11th Floor, Wisma MCA,
163 Jalan Ampang, 50450 Kuala Lumpur
Tel: 03-2161 6499 Fax: 03-2161 2840
Website: <http://kojadi.my>

请在提呈贷款申请表格同时缴交:

The following are the initial payment when submitting your application:

- 贷款手续费及贷款行政费 **RM300**
A cheque for **RM300** being processing fee and administration fee, and
- 入社股份及入社费 **RM510**
A cheque for **RM510** being membership initial share and entrance fee

请将上述所需的费用分别以两张支票 / 银行汇票支付予“**KOPERASI JAYADIRI MALAYSIA BERHAD**”

Please issue **TWO (2)** separate cheques / bankdraft to facilitate processing and made payable to “**KOPERASI JAYADIRI MALAYSIA BERHAD**”

**TUKAR / ATOM LOAN REPAYMENT INSTALLMENT SCHEDULE
BASED ON 15 YEARS TENURE OR IN ALIGN WITH AGE LIMIT OF 60 (UPON FINAL INSTALLMENT)**

TENURE (YEARS)	LOAN SUM (RM) / ENTRY AGE	30,000	35,000	40,000	45,000	50,000	55,000	60,000	65,000	70,000	75,000	80,000	85,000	90,000	95,000	100,000
15	18-45	208	242	277	311	346	380	415	449	484	518	553	587	622	657	691
14	46	219	256	292	329	365	402	438	475	511	548	584	621	657	694	730
13	47	233	272	310	349	388	427	465	504	543	582	620	659	698	737	775
12	48	249	290	332	373	414	456	497	539	580	621	663	704	746	787	828
11	49	268	312	357	401	446	490	535	579	624	668	713	757	802	846	891
10	50	290	338	387	435	483	532	580	628	676	725	773	821	870	918	966
9	51	318	371	424	476	529	582	635	688	741	794	847	900	952	1,005	1,058
8	52	352	411	470	528	587	646	704	763	822	880	939	998	1,056	1,115	1,173
7	53	397	463	529	595	661	727	793	859	925	991	1,058	1,124	1,190	1,256	1,322
6	54	456	532	608	684	760	836	912	988	1,064	1,140	1,216	1,292	1,368	1,444	1,520
5	55	540	629	719	809	899	989	1,079	1,168	1,258	1,348	1,438	1,528	1,618	1,708	1,797
4	56	665	775	886	997	1,107	1,218	1,329	1,439	1,550	1,661	1,771	1,882	1,993	2,103	2,214
3	57	873	1,018	1,164	1,309	1,455	1,600	1,745	1,891	2,036	2,182	2,327	2,472	2,618	2,763	2,909

Based on 3% calculated on monthly reducing basis
The final installment amount will be lesser