

**本社没委任代理人或中间人
请直接呈交申请书至自立合作社
NO THIRD PARTIES OR AGENTS APPOINTED
SUBMIT APPLICATION DIRECTLY TO KOJADI**

1. 谁可以申请?

Who can apply?

年龄介于 21 至 60 岁的马来西亚公民并经营中小微企业

Malaysian citizens age 21 to 60 years and operating MicroSME business

2. 贷款的主要目的

Purpose of Financing

- 营业资金 Working Capital
- 资本开销 Capital Expenditure
- 项目融资 Project Financing
- 或其他由本社董事可接纳的用途 Other purposes deemed fit by the Board

3. 客户群

Targeted Customers

- 独资经营者 Sole Proprietor
- 合作伙伴 Partnership
- 有限责任合伙 Limited Liability Partnership
- 私人有限公司 Private Limited Company

4. 申请资格

Eligibility

- 公司类型: 营运中
Type of Company: Company still in operation
- 营业少过三年也可考虑
Business less than 3 years would be considered
- 持有有效的大马公司委员会商业注册证书
Having a valid business registration with SSM

5. 贷款类型

Types of Facility

定期贷款

Term Loan

6. 贷款数额

Principal Loan Amount

- 贷款额从五万令吉至五十万令吉不等; 或
Loan amount from RM50,000 to RM500,000; or
- 以不超过 80% 的抵押价值视何者为低
Not more than 80% of the collateral value whichever is lower

7. 贷款偿还期

Loan Repayment Tenure

最多五年

Maximum 5 years

8. 抵押品

Security Requirements

- 住宅 / 商业 / 工业不动产; 和/或
Residential / commercial / industrial fixed asset; and/or
- 本社接受的私人有限公司董事连带共同担保或以个人名义的合格担保人 (须由本社董事批准)
Joint & Several Guarantee from all directors (for Sdn Bhd) or personal guarantee by qualified individuals acceptable by KOJADI (subject to approval by The Board)

9. 贷款利率

Loan Interest

4% 年利息按平率计算和每月固定的偿还额 (请参阅附件 – 分期付款表)

4% flat interest rate per annum with fixed monthly installments (as shown in table given)

10. 处理时间?

What is the turnaround time?

提交完整贷款申请文件后的七个工作日内

7 working days upon submission of complete supporting documents

11. 申请手续费?

What is the amount of initial fee?

贷款手续费及贷款行政费 RM300 (此收费恕不退还), 并与贷款申请表格同时呈交

Payment of non-refundable processing fee and administration fee of RM300 is to be submitted with your application.

贷款合约印花税及 0.5% 的贷款行政费, 以及其他相关费用将在批准贷款额中扣除

All stamp duty based on reimbursement basis together with facility fee of 0.5% of the loan amount will be deducted from the approved loan.

12. 申请程序是什么?

What are the application procedures?

- i) 填妥贷款申请表格及自立合作社入社申请表格 (贷款申请者须依据合作社法令成为自立合作社社员, 并缴交 RM510 的入社股份及入社费)
Complete KOJADI Business Loan Application Form and KOJADI Membership Application Form
(In accordance with the Co-operative Societies Act 1993, the applicant has to enroll as a member of KOJADI with RM510 initial shares and Membership entrance fees)
- ii) 缴交贷款手续费及贷款行政费 RM300 和 RM510 的入社股份及入社费 (请参阅第 15 项)
Pay the processing fee and administration fee of RM300 and initial shares and membership entrance fees of RM510 (*see item 15*)
- iii) 附上申请者经签证的身份证前后复印本
Submit certified copy of identification card (I/C) (front and back) of the applicant
- iv) 附上 1 张申请者的护照型照片
Submit one (1) passport-sized photograph of the applicant
- v) 附上申请者最新的住家及店铺地址的电话单、电费单和水费单
Submit a recent copy of the applicant's home & office telephone, electricity & water bills
- vi) A) 有限公司所需要的文件如下:
For Private Limited Companies to submit either:-
 - 1) 根据 1965 年公司法令附上公司表格 9, 24, 44, 49 或最新周年申报表及公司组织大纲及章程的复印本
Form 9, 24, 44, 49 (or latest Annual Returns) & Memorandum and Article of Associations for companies registered under Companies Act 1965
或 OR
 - 2) 根据 2016 年公司法令附上公司章程 14, 17, 46(3), 56, 68 和 78
Section 14, 17, 46(3), 58, 68 & 78 for companies registered under Companies Act 2016B) 独资或合伙需要提供大马公司委员会的商业注册文件
For proprietorship / partnership to submit the certificate of Business Registration with SSM (Suruhanjaya Syarikat Malaysia)
- vii) 有限公司最新三年的经审计账目
For Sdn Bhd, audited accounts for the last 3 years
- viii) 最新三年的管理账目
Management accounts for the last 3 years
- ix) 债权人及债务人账龄表
Debtors and creditors aging list
- x) 最新六个月的银行月结单
Bank statement for the last 6 months
- xi) 银行/财务机构已核批的信贷资料
Approval letters from banks or financial institutions for banking facilities granted
- xii) 政府合约书 / 经销合同 / 代理授权书 / 订购单副本 / 其他获认可的抵押经签证之副本文件
Certified true copies of government letter of awards / contracts / dealership agreements / purchase orders / other form of security

- xiii) 申请者/独资者/合伙人的所得税 B/BE 表格
B/BE Form of applicant / proprietor / partner
- xiv) 现金流量预测表 (如有)
Cash flow projection (if applicable)
- xv) 公司产品/服务的宣传单/目录 (如有)
Brochure on applicant's products / services (if available)

申请人必须提供 1 位或多位具有良好信用的担保人以保证还款。担保人所需的人数将由自立合作社决定。在此情况下，获接受的担保人必须具备以下条件： -

Applicant is required to furnish 1 or more guarantors with good credit ratings to guarantee repayment. The number of guarantors required shall be determined by KOJADI at our discretion. Under such circumstances, the acceptable guarantor(s) shall meet the following conditions :-

- 担保人必须是马来西亚公民，优选年龄介于 21 岁至 60 岁之间
Guarantor must be a Malaysian citizen and preferably aged between 21 to 60 years
- 担保人必须具有良好的信用和财务记录，并对借贷数额有一定的还款能力且获自立合作社所接受
Guarantors must have good credit and financial history and has the repayment capacity for the loan amount and acceptable to KOJADI
- 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)
Submit a certified copy of guarantor proof of income (latest income tax B/BE form or EA form or EPF statement)
- 附上担保人的身份证前后经签证的复印本
Submit a certified copy of IC (front and back) of guarantor
- 附上 1 张各别担保人的护照型照片
Submit 1 passport size photograph each of the guarantor

13. 如何偿还贷款？

How to service the monthly instalment?

每月还款。您可使用以下的方式偿还贷款：

Repayment is monthly. Payment shall be made in the following manners:

- A. 通过自动提款机或网上银行或 Touch 'n Go 电子钱包的 JomPAY 服务*
JomPAY services* via ATM or Internet Banking or Touch 'n Go eWallet
- B. 根据本社账单支付项目下的选项，以现金/支票存入银行现金/支票存款机
Cash/Cheque payment via cash/cheque Deposit Machine with payment option under KOJADI's bill payment
- C. 在本社位于吉隆坡安邦路 163 号马华大厦 11 楼的付款柜台缴付
At KOJADI payment counter at 11th Floor, Wisma MCA, No. 163, Jalan Ampang, 50450 Kuala Lumpur

* 首选的支付方式

Preferred mode of repayment

备注：日后以支票支付可能在不获通知下须缴付额外的费用和收费。

Remarks: Fees and charges may be imposed for cheques in the future without notice.

14. 申请者可在哪里获得申请表格？

Where can applicants get the application form?

申请表格可从自立合作社网站 <http://kojadi.my> 下载

Application form can be downloaded from KOJADI Website at <http://kojadi.my>

15. 请在提呈贷款申请表格同时缴交：

The following are the initial payment when submitting your application:

- A. 贷款手续费及贷款行政费 **RM300** 以及
Payment of **RM300** being processing fee and administration fee, and
- B. 入社股份及入社费 **RM510**
Payment of **RM510** being initial shares and membership entrance fees

请将上述所需的费用分别以两张支票 / 银行汇票 / 邮政汇票支付予

“KOPERASI JAYADIRI MALAYSIA BERHAD”

Please pay the above required fees in **TWO (2)** separate cheques / bankdraft / postal money order to **“KOPERASI JAYADIRI MALAYSIA BERHAD”**

16. 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 / 010-7959330
 Fax : 03-2162 1413
 Email : sme@kojadi.com.my

ANNEX 附件

每月贷款偿还模式 (以 4% 年利息按平率计算)

MONTHLY LOAN REPAYMENT MODEL BASED ON INTEREST RATE AT 4% PER ANNUM FLAT

贷款额 (RM) Loan Amount	偿还期 Repayment Tenure				
	1 年 year	2 年 years	3 年 years	4 年 years	5 年 years
50,000.00	4,340.00	2,250.00	1,560.00	1,210.00	1,000.00
100,000.00	8,670.00	4,500.00	3,120.00	2,420.00	2,000.00
150,000.00	13,000.00	6,750.00	4,670.00	3,630.00	3,000.00
200,000.00	17,340.00	9,000.00	6,230.00	4,840.00	4,000.00
250,000.00	21,670.00	11,250.00	7,780.00	6,050.00	5,000.00
300,000.00	26,000.00	13,500.00	9,340.00	7,250.00	6,000.00
350,000.00	30,340.00	15,750.00	10,890.00	8,460.00	7,000.00
400,000.00	34,670.00	18,000.00	12,450.00	9,670.00	8,000.00
450,000.00	39,000.00	20,250.00	14,000.00	10,880.00	9,000.00
500,000.00	43,340.00	22,500.00	15,560.00	12,090.00	10,000.00

备注: 还款额已调高为整数以方便借贷者日后偿还

Notes: Figures are rounded up for convenience of borrowers to repay their monthly installments in future.