



贷款计划讲解

LOAN BRIEFING

背景

Background

- 成立自立合作社的概念始于1970年后期，其契机乃缘由当时的本地大学学额有限，许多学生因此无法继续升学。逼不得已之下，很多学生唯有选择外国的大学深造。
- 然而到海外留学是昂贵的选项，是贫困家庭无法负荷的。马来西亚华人因此决定成立自立合作社提供贷学金予有需要财务援助的学生深造。
- In the late 1970s, many students unable to further their studies in local universities due to limited number of places
- This left no alternatives to the students but to turn to overseas universities
- However, going overseas for studies was an expensive option with the less privileged could not afford
- With the study loan, capable students from less privileged family background can fulfill their aspirations and dream of higher education

主要业务

Main Activities

- 为社员提供财务援助
Provide financial aid to members
- 股票及产业投资
Investments in shares and properties
- 参与国家经济转型计划
Participation in Economic and Transformation Programme (ETP)

贷学金

EDUCATION LOAN

贷学金计划

Loan Schemes

- 可同时申请自立贷学金及PTPTN
No restriction for PTPTN loan applicants
- 轻松摊还法
Affordable and stepped repayment
- 弹性发放贷款
Flexible drawdowns and disbursements
- 可选择求学期间无需摊还贷款
No repayment during study period
- 可申请额外贷款攻读更高资格
Re-finance facility for higher level of studies
- 贷款包括生活开销
Financing includes living expenses
- 三个月的贷款宽限期
3 months repayment grace period
- 贷款偿还期限长达**15**年
Maximum 15 years repayment period

贷学金计划

Loan Schemes

资助不同阶段的课程

Education loan schemes for various levels

- 哲学博士
Doctor of Philosophy
- 硕士
Master
- 学士
Degree
- 文凭/基础班
Diploma / Foundation
- 证书/技职课程
Certificate / Vocational Courses
- 专业课程
Professional / semi-professional qualifications (such as ACCA, CIMA, ICSA etc)

贷款额

Loan Amount

所有国内大学/学院所提供的课程

All **LOCAL** courses including Certificate, Skill Based Qualification, Diploma, Professional, Postgraduate and all Undergraduate Courses

RM100,000

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所有国外大学/学院所提供的课程/学士课程/硕士课程或国内的医药学士课程

All **OVERSEA** courses, Postgraduate / Undergraduate Medical Related Courses and **LOCAL** Medical Related Courses

RM200,000

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须符合条件

Terms and conditions apply on loan amount

贷款利息

Interest Rate

新社员/其他
New Members

拥有5年社龄或以上的社员
Existing member of KOJADI with
minimum 5 years membership

首年**6.8%**
次年开始至还清贷款是**7.8%**
6.8% p.a. for the first year;
7.8% p.a from second year onwards
until full settlement

首年**5.8%**
次年开始至还清贷款是**6.8%**
5.8% p.a. for the first year;
6.8% p.a from second year onwards
until full settlement

利息将在贷款第一次发放后开始以每月递减方式计算
Interest will be charged to the applicants loan account on a monthly rest and
reducing balance basis immediately upon first release of loan

联名申请人资格

Qualification of Co-applicant

- 必须是马来西亚公民，年龄在21岁以上，惟不超过60岁
He/She is a Malaysian citizen and preferably aged between 21-60 years
- 无犯罪记录及不是报穷者
He/She is free from any criminal records and is not a bankrupt
- 如申请贷款额是多于RM70,000或以上，联名申请人的月入需不少于RM4,000
For loan amount applied for RM70,000 and above, the monthly income of co-applicant shall not less than RM4,000

担保人资格

Qualification of Guarantor

- 必须是马来西亚公民，优选年龄介于21岁至60岁
He/She is a Malaysian citizen and preferably aged between 21-60 years
- 无犯罪记录及不是报穷者
He/She is free from any criminal records and is not a bankrupt
- 贷款担保人人数将根据贷款额及以下列图表而定:-
The number of guarantor(s) required shall depend on the loan amount applied for based on the following table:-

≤ RM100,000	一位月入不少过RM3,000的担保人； 两位个别月入不少过RM2,500的担保人 1 guarantor with monthly income not < RM3,000; or 2 guarantors with monthly income not < RM2,500 each
> RM100,000	两位个别月入不少过RM3,500的担保人 2 guarantors with monthly income not < RM3,500 each

本董事会会有权拒绝接受任何人作为联名申请人及担保人而无需给予理由
The co-applicant and guarantors are subject to the approval of the Board. The Board may not consider the acceptance of either the co-applicant or applicant without assigning any reason

国家经济转型计划

Economic Transformation Programme (ETP)

国家关键经济领域

National Keys Economic Areas (NKEA)

- 杂货店转型计划是国家经济转型计划下的其中一项旗舰计划，目的是要现代化传统杂货店，以在零售业环境中提高竞争力

The TUKAR is one of the EPPs which is aimed at modernizing traditional retailers to enhance their level of competitiveness in a competitive business environment

- 修车厂现代化计划是由该行业者主动向政府倡议，目的是要现代化汽车保养及维修服务领域，为散乱无章的修车厂带来转型

The ATOM is an initiative to modernize and transform the fragmented automotive service and repair industry

杂货店转型计划

Small Retailer Transformation Project (TUKAR)

- 贷款额从三万令吉至八万令吉
Loan amount from RM30,000 to RM80,000
- 3%年利息按每月递减方式计算
3% per annum on monthly rest basis
- 贷款偿还期限长达十五年
Tenure up to 15 years

贷款用途

Loan Purposes

- 营运资金
Working capital for purchase of stocks
- 营业处装修或提升
Renovation / Upgrading of business premises
- 购买机器或设备
Purchase of machines & machineries

强制性 Mandatory	选择性 Optional
<ul style="list-style-type: none"> • 销售点系统 Point of Sales (POS) • 货架图 Planogram • 上网设备 Internet • 显示TUKAR特征的招牌 Signage with TUKAR logo + identity • 价格标记 Price Tag 	<ul style="list-style-type: none"> • 冷藏机及冷冻机 Chiller & Freezer • 保险箱 Safe deposit box • 闭路电视 CCTV • 安全警报系统 Alarm System • 空调 Air-conditional • 贴砖地面 Tiled floor

修车厂现代化计划

Automotive Workshop Modernisation Project (ATOM)

- 贷款额从三万令吉至十万令吉
Loan amount from RM30,000 to RM100,000
- 3%年利息按每月递减方式计算
3% per annum on monthly rest basis
- 贷款偿还期限长达十五年
Tenure up to 15 years

贷款用途

Loan Purposes

- 营运资金
Working capital for purchase of stocks
- 营业处装修或提升
Renovation / Upgrading of business premises
- 购买机器或设备
Purchase of machines & machineries

强制性 Mandatory	选择性 Optional
<ul style="list-style-type: none"> • 销售点系统 Point of Sales (POS) • 维修位 Service bay • 2或4柱举升机 2 or 4 post hoist • 环氧地面/通体砖 Epoxy floor/Homogenous tiles • 有毒废料处理容器 Toxic disposal container • 空气压缩机 Air compressor • 显示ATOM特征的招牌 Signage with ATOM logo + identity 	<ul style="list-style-type: none"> • 剪式起重机 Scissors lift • 卧式千斤顶 Floor jack • 工具推车 Tool caddy • 拆胎机 Tyre changer • 喷漆烘干室 Spray booth oven • 喷枪 Spray gun • 焊接机 Welding set

微型贷款

MICRO CREDIT

宗旨

Objectives

- 减少或解除年轻人在创业时所面对的资金短缺障碍
Reduce or remove the barriers that prevent the access to capital (money to start the business) in the creation of the business
- 协助有需要的社员，减轻他们的经济负担
Assist needy member to tide over short term financial burden
- 协助贷款申请人创业、改善或扩展业务
Help start, to expand or improve the business of loan applicant
- 减少非法放贷业务的社会问题
Reduce the social problem of illegal money lending services

贷款额

Loan Amount

- 短期贷款
Term loan
- 贷款额从五千令吉至五万令吉
Loan amount from RM5,000 to RM50,000
- 贷款偿还期限最少1年及最长5年
Tenure of the SME loan from 1 year to maximum 5 years

贷款用途

Loan Purposes

- 营运资金
Working capital
- 资金开销
Capital expenditure

贷款利息

Interest Rate

- 4%年利息按平率计算
4% per annum on flat rate basis
- 每月固定的摊还额
Fixed monthly instalments

申请人资格

Qualification of Applicant

- 申请人必须是马来西亚公民及年龄**21**岁以上
Applicant must be a Malaysian citizen above 21 years old
- 申请人必须成为自立合作社社员，须缴付**RM510**的入社费
Applicant required to be a member of KOJADI with RM510 initial shares and Membership entrance fees
- 贷款手续费及行政费**RM100** (此收费恕不退还)
Payment of non-refundable initial processing fee and administration fee of RM100
- 贷款行政费为 **1%** (根据批准的贷款额计算) 或 **RM200**，视何者为高 (部分贷款手续费及行政费将从行政费总额中扣除)
Payment of administration fee is 1% of the approved loan amount or a minimum of RM200 whichever is higher (the initial fee paid will be deducted from the total administration fee)
- 贷款合约印花税为**0.5%**(根据批准的贷款额计算) 以及担保书印花税为**RM10**
stamp duty is 0.5% from the approved loan amount and additional RM10 for supplementary documents

担保人资格

Qualification of Guarantor

担保人必须是马来西亚公民及优选年龄介于21岁至55岁

Guarantor must be a Malaysian citizen and preferably aged between 21 to 55 years

两万令吉贷款额或以下

RM20,000 or below

- 一位月入不少于RM3,500 的担保人 或 提供两位个别月入不少于RM2,000 的担保人

1 guarantor with monthly income not less than RM3,500 or 2 guarantors with monthly income not less than RM2,000 each

两万令吉以上的贷款额

RM20,000 & above

- 需提供至少两位至三位个别月入不少于RM3,500 的担保人

2-3 guarantors with monthly income not less than RM3,500 each

贷款文件

Required Documents

- 填妥贷款申请表格及自立合作社入社申请表格
Complete KOJADI Loan Application Forms & Membership Application Form
- 申请者及担保人身份证前后经签证的复印本
Applicant & guarantor's IC with certified true copy (front & back)
- 一张申请者及担保人护照型照片
Applicant & guarantor's passport-sized photograph
- 申请者商业注册/准证复印本
Applicant's business registration, license or permit
- 申请者最新的住家电话单，电费单及水费单
Applicant's recent telephone, electricity & water bills
- 申请者最新六个月银行结单复印本
latest 6 months bank statements
- 申请者最新所得税BE/B表格或EA表格或公积金结单复印本
Applicant & guarantor's latest income tax Form BE/E or EA Form or EPF statement
- 商业计划书/公司管理帐目/损益表
Business Proposal / Management Account / P&L Statement

中小型企业贷款

SME LOAN

中小企业定义

SME Definition

服务业或其他行业

Services and other sector

- 营业额少于两千万令吉或
Sales turnover not exceeding RM20 million or
- 少于七十五名全职员工
full-time employees not exceeding 75

制造业

Manufacturer sector

- 营业额少于五千万令吉或
Sales turnover not exceeding RM50 million or
- 少于两百名全职员工
full-time employees not exceeding 200

貸款額

Loan Amount

- 短期貸款
Term loan
- 貸款額從五萬令吉至二十五萬令吉
Loan amount from RM50,000 to RM250,000
- 貸款償還期限最少1年及最長5年
Tenure of the SME loan from 1 year to maximum 5 years

贷款用途

Loan Purposes

- 营运资金
Working capital
- 资金开销
Capital expenditure
- 项目融资
Project financing

贷款利息

Interest Rate

- 4%年利息按平率计算
4% per annum on flat rate basis
- 每月固定的摊还额
Fixed monthly instalments

申请资格

Eligibility

- 持有有效的商业注册
Valid business registration
- 营业当中的公司
Existing operating business
- 营业少于三年也可考虑
Business less than 3 years could be considered

申请人资格

Qualification of Applicant

- 申请人必须是马来西亚华裔公民及年龄介于21岁至60岁
Applicant must be a Malaysian Chinese citizen over age 21 to 60 years
- 申请人必须成为自立合作社社员，须缴付RM510的入社费
Applicant required to be a member of KOJADI with RM510 initial shares and Membership entrance fees
- 贷款手续费及贷款行政费RM300(此费用恕不退还)，并与贷款申请表格同时呈交
Payment of non-refundable processing fee and administration fee of RM300 (Permitted processing fee of RM100 based on SKM Guidelines) which is to be submitted with the 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会从批准的贷款额中扣除
Upon approval of loan, 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

担保人资格

Qualification of Guarantor

申请者须提供一位或两位担保人作为贷款申请最终获批条件
Applicant required to furnish 1 or 2 guarantors to guarantee repayment

- 担保人必须是马来西亚公民及优选年龄介于**21岁至60岁**
Guarantor must be a Malaysian citizen and preferably aged between 21 to 60 years
- 一位月入不少于**RM7,000**的担保人 或 提供两位个别月入不少于**RM3,500**的担保人
1 guarantor with monthly income not less than RM7,000 or 2 guarantors with monthly income not less than RM3,500 each

贷款文件

Required Documents

- 填妥贷款申请表格及自立合作社入社申请表格
Complete KOJADI SME Loan Application Forms & Membership Application Form
- 申请者身份证前后经签证的复印本
Applicant's IC with certified true copy (front & back)
- 一张申请者护照型照片
Applicant's passport-sized photograph
- 申请者最新的住家及店铺地址的电话单，电费单及水费单
A recent copy of APPLICANT's home & office telephone, electricity & water bills
- 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或其他商业注册
Form 9, 24, 44, 49 (or latest Annual Returns) & Memorandum and Article of Associations for private limited companies or Certificate of Business Registration (for proprietorship / partnership)
- 最新六个月银行月结单
Bank statement for last 6 months

贷款文件

Required Documents

- 有限公司最新三年经审计帐目
Audited account for the last 3 years
- 最新三年的管理帐目
Management account for the last 3 years
- 债权人及债务人账龄表
Debtors and creditors aging list
- 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
Certified true copies of government letter of awards / contract / dealership agreements
/ purchase orders / other form of security
- 申请者/独资者/合伙人的所得税J表格
Borang J of applicant / proprietor / partner
- 现金流量预测表(如有)
Cash flow projection (if available)
- 公司产品/服务的宣传单/目录(如有)
Brochure on company products / services (if available)

更多的资讯

Extra Information

马来西亚信贷资料局



Credit Bureau Malaysia (CBM)

Credit Grade	Color Scheme	Credit Score	Probability of Default (PD)
AA	Green	594 – 900	0.00% - 2.40%
BB	Green	579 – 593	2.49% - 3.98%
CC	Green	563 – 578	4.11% - 6.73%
DD	Yellow	548 – 562	6.95% - 10.81%
EE	Yellow	534 – 547	11.15% - 16.46%
FF	Yellow	513 – 533	16.94% - 28.97%
GG	Red	491 – 512	29.69% - 46.65%
HH	Red	459 – 490	47.51% - 72.60%
II	Red	419 – 458	73.29% - 91.38%
JJ	Red	10 – 418	91.65% - 100.00%
X4	Green	4	0.00% - 2.40%
X3	Green	3	2.50% - 3.70%
X2	Green	2	3.80% - 5.80%
X1	Yellow	1	5.90% - 100.00%

Non-Scored Segments	Remarks	Credit Grade	Credit Score	Probability of Default(PD)
No File	No data in CCRIS	A dash "-" will be shown	A dash "-" will be shown	A dash "-" will be shown
No Trades	Individual matched in CCRIS but apart from Account Status = "S", no trade information exists	YY	A dash "-" will be shown	A dash "-" will be shown
90+ PD	If at least one trade shows 90+ days in arrears at time of scoring (cycle 4+), then no score will be generated	Z1	Score of 0 will be shown	999.99
Rescheduled	If first occurrence of Account Status = "C" is in the last 9 months, then no score will be generated	Z2	Score of 0 will be shown	999.99
Restructured	If first occurrence of Account Status = "T" is in the last 9 months, then no score will be generated	Z3	Score of 0 will be shown	999.99
AKPK	If first occurrence of Account Status = "K" ever, then no score will be generated until settled	Z4	Score of 0 will be shown	999.99
Partial Write Off	If first occurrence of Account Status = "P" ever, then no score will be generated until settled	Z5	Score of 0 will be shown	999.99
Write Off	If first occurrence of Account Status = "W" ever, then no score will be generated until settled	Z6	Score of 0 will be shown	999.99
Legal	If Legal Status = "10" or "11" or "12" or "13" or "14" or "15" or "16" or "17" or "18" or "19" or "21", then no score will be generated	Z7	Score of 0 will be shown	999.99



Thank you

自立合作社

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