

自立贷学金

多项贷学金计划及配套迎合您的需求

想要进修文凭或大学课程，或者想考取硕士或博士学位？

电话: 03-2161 6499

传真: 03-2161 2840

电邮: loan@kojadi.com.my

网站: http://kojadi.my

- 无需抵押
- 轻松的摊还法
- 弹性发放贷款
- 求学期间不必摊还贷款 *
- 可申请增加贷款额攻读更高资格的课程

学生可同时申请
自立合作社及
PTPTN 教育贷款



贷学金配套		
配套	进修课程 (须或高等教育部批准或本社董事会认可)	最高贷款 申请额
配套 I	所有证书, 大马技能证书课程*	RM15,000
	基础班课程 / 先修班课程 / 大马技能文凭 (L4 & L5) 课程 / 大马技能证书及文凭课程 (L4)	RM20,000
	技能课程 (C & G Diploma / Advance Diploma) / BTEC / CIDESCO / CTHM / UFTTA / IATA / 大马技能证书及文凭课程 (L4 & L5)	RM25,000
	所有文凭 / 高级文凭课程	RM30,000
配套 II	专业课程 / 学士后证书课程 / 学士后文凭课程	RM35,000
	所有学士课程	RM50,000
配套 III	所有研究生课程或医药学士课程 (如医科, 药剂系, 牙医等); 或其他以实验为主的学士课程	RM70,000

* 须符合条件

注: 本宣传单所含的资料可随时更改, 而不另行通知。

今天就申请教育贷款 实现您的升学愿望

欲知详情, 申请者可浏览本社网页 <http://kojadi.my> 或来函/来电询问



申请成为社员

学生须成为自立合作社社员
(认购本社 RM100 基本股金及 RM10.60* 入社费)
*已包含 6% 的消费税

缴付所需的费用

付款可以支票 / 汇票支付予:

KOPERASI JAYADIRI MALAYSIA BERHAD

- 呈上填妥之“入社申请表”
- 提供 1 至 3 位符合条件的担保人
- 呈上相关文件如:
 - 学生/担保人之身份证副本
 - 学生之入学通知书及学术成绩
 - 担保人之收入文件证明
- 根据下列贷款组别缴付付款:

贷款额	RM10,000	> RM35,000	> RM50,000
	- RM35,000	- RM50,000	- RM70,000
学生入社股份	RM100	RM100	RM100
入社费 *	RM10	RM10	RM10
贷款手续及行政费 *	RM200	RM200	RM200
消费税 *	RM12.60	RM12.60	RM12.60
共付	RM322.60	RM322.60	RM322.60
保费 #	RM133-RM730	RM640-RM1,100	RM920-RM1,500
印花税 #	RM20	RM20	RM20

注: 保费及印花税的付款将会从批准的贷款额中扣除

呈交所需贷款文件

当贷款批准后, 学生及担保人需在 2 个月内签妥贷款合约及担保书。
(贷款申请到批准大约需 30 工作天)
注: 学生需通过合作社购买集体人寿保险

贷款发出

贷款将在合作社收到签妥之贷款文件并以下列方式发出:

- 贷款将在学生求学期间分 2 至 4 次发出
- 贷款将直接汇入学生/大学/学院的银行账户

KOJADI EDUCATION LOAN

A Variety of Education Loan Schemes & Package Tailored Meet Your Needs

PURSUING A DIPLOMA, DEGREE OR POSTGRADUATE DEGREE?

(For Both Full-Time and Part-Time Students)

Tel: 03-2161 6499

Fax: 03-2161 2840

Email: loan@kojadi.com.my

Website: <http://kojadi.my>



- No Collateral
- Affordable Repayment
- Flexible drawdowns and disbursement
- No Repayment during the study period *
- Re-finance facility for higher level of studies



LOAN PACKAGE		
Scheme	Course of Study (Must be approved by MOHE or relevant authorities or Board of KOJADI)	Max Loan
PLAN I	All Certificate, SKM Course *	RM15,000
	Foundation / Pre-U Programs / DKM L4 & DKM L5 / SKM & DKM L4	RM20,000
	Skill Based Qualification (C & G Diploma / Advance Diploma) / BTEC / CIDESCO / CTHM / UFTTA / IATA / SKM & DKM L4 & DKM L5	RM25,000
	All Diploma / Advance Diploma Course	RM30,000
PLAN II	Professional Course (ACCA / FBDO / CIMA / ICOSA / etc) / Postgraduate Certificate / Postgraduate Diploma	RM35,000
	All Undergraduate Course	RM50,000
PLAN III	All Postgraduate Course / Undergraduate Medical Related Course (such as Medicine, Pharmacy, Dentistry) or Lab-based Undergraduate Courses	RM70,000

* Conditions Applied

Note: Information contained herein is subject without prior notice

**Apply Today and Give Yourself
A Much Deserved Higher Education**

Please log on to KOJADI website <http://kojadi.my> to find out more details on such application procedures. Any enquiry, please call / email to KOJADI

APPLICATION FOR MEMBERSHIP
Student becomes member of KOJADI (RM100 initial shares and RM10.60* entrance fee) <i>*inclusive 6% GST</i>

REQUISITE PAYMENT REQUIRED			
Prepare a cheque / bankdraft payable to: KOPERASI JAYADIRI MALAYSIA BERHAD			
1. Submit KOJADI Membership Form, together with Loan Application Form			
2. Provide 1 – 3 qualified guarantors			
3. Submit related documents as stated in the loan application form, such as:-			
- Photocopy IC of Student & Guarantor(s)			
- Admission Letter from higher learning institution and exam result			
- Income document from Guarantor(s)			
4. The remittance according to the following:			
Loan Amount Applied	RM10,000 - RM35,000	> RM35,000 - RM50,000	> RM50,000 - RM70,000
Student membership shares	RM100	RM100	RM100
Membership entrance fee*	RM10	RM10	RM10
Processing & administration fees*	RM200	RM200	RM200
GST*	RM12.60	RM12.60	RM12.60
Total payment	RM322.60	RM322.60	RM322.60
Insurance Premium #	RM133-RM730	RM640-RM1,100	RM920-RM1,500
Stamp Duty #	RM20	RM20	RM20

Note : For the convenience of loan applicant, the Society allows applicants to use partial loan for payment of insurance premium and stamp duty

SUBMISSION OF LEGAL DOCUMENTS
Student and guarantor(s) are required to return duly executed Loan Agreement and Guarantee within 2 months upon receiving Loan Offer from KOJADI (Loan processing and approval is about 30 working days)
Note : Student shall be required to take up a group term life / personal accident insurance arranged by KOJADI and premium will be deducted from the approved loan

DISBURSEMENT LOAN
1. Loan will be released by 2 to 4 installments within 2 weeks after submission of complete legal documents.
2. The loan disbursement will be credited to student / university / college whichever applicable.