

居銓中华中学大专贷学金简章 (I-D-07)
General rules for Education Loan Agreement

1. 名称 : 居銓中华中学大专贷学金。
Name Kluang Chong Hwa Chinese School Education Loan Agreement.
2. 宗旨: 协助品学兼优, 有志深造且家境确实贫寒之莘莘学子, 以培育英才, 造福社会国家。
Purpose To assist students who are both excellent in character and learning, who are willing to pursue further studies and whose families are really poor, so as to cultivate talents for the benefit of the society and the country.
3. 资格 : 凡本校高中毕业生, 均可向本贷学金委员会申请贷学金。
Eligibility All senior middle III graduates of KLUANG CHONG HWA HIGH SCHOOL may apply for education loan from the Board Committee.
4. 申请资格: (1)家境欠佳, 品学兼优者;
Application Those with poor family background and excellent character and learning;
Qualifications (2)凡在国内外大学或专科学院录取入学者;
Those who has received letter of offer by universities or colleges at home and abroad;
(3)呈交独中高中三学年成绩单, 统考成绩证书、毕业证书及大学录取证件复印本各一张
Submit the transcript of the third year of secondary school, one copy of the national examination result certificate, graduation certificate and university admission certificate;
5. 申请手续: (1) 申请人须填具申请表格两份(包括附件);
How to apply The applicant should fill in two copies of the application form (including annexes);
(2)缮写自传一篇;
Write a transcript of your autobiography;
(3)呈交独中高中三学年成绩单, 统考成绩证书、毕业证书及大学录取证件复印本各一张;
Submit the transcript of the third year of secondary school, one copy of the national examination result certificate, graduation certificate and university admission certificate;
- 4)交身份证影印二张、本人半身 5cm 近照二张 (贴在申请表格上) ;
Two photocopies of the identity card and two recent 5cm half-length photos (pasted on the application form);
(5)呈交家庭成员及担保人之身份证及收入证件;
Submit identity card and income documents of family members and guarantor;
(6)呈交证件影印本须由校长签证方属有效。
Photocopy of the certificate submitted shall be certified by principal.
6. 贷学金之名额: 由本贷学金委员会按情况决定。
The quota of loan shall be decided by the Board committee according to the circumstances.

7. 贷学金额:
Education Loan
- (1) 国内外大学贷学金额每年 RM8,000。
Loan amount for domestic and foreign universities is RM8,000 per year.
- (2) 国内外学院(颁发 DIPLOMA 者)贷学金额每年 RM6,000。
Loan amount for domestic and foreign Diploma holder is RM6,000 per year
- (3) 上述贷学金，一经本会批准，可享受至大专毕业为止；每年分两期颁发。
The above loans may, with the approval of the School, be awarded until graduation; and it is issued by way of Two (2) instalments per half year.
- (4) 这些贷款是无息的，只对逾期还款收取利息，以防止拖欠还款。
The loans are interest-free and interest is only charged on late payments as to discourage default in repayment.
8. 贷学金之取消:
Cancellation of Loan
- 若遇有犯罪或违反校规而被记过，或修读半数科目学业成绩不及格，或中途辍学者或精神失常，或家庭经济转佳，或发现申请表格内所填报之任何资料不确实，得停止其贷学金。
The loan may be suspended if the student is found convicted of crime or violating school regulations, dropped out of school or mentally disturbed, or giving inaccurate information in the application form.
9. 贷学金担保人:
Loan Guarantor
- 凡接受贷学金者，须依法与本委员会签署贷学金合约。签定合约时，须由本委员会认可之两位担保人共同签约。担保人的收入必须在 RM2500/-或以上。凡不覆行合约者，担保人须负赔偿之责任。
The person who accepts the loan offer shall sign the contract with the School in accordance with the law. The contract shall be signed by two guarantors approved by the School. The guarantor's income must be RM2500/- or above. The guarantor shall be liable for borrower's debt when applicant fail in the event to comply with the contract.
10. 申请日期:
Application period
- 每年由 6 月 2 日开始至 7 月 30 日截止。
Every 2 JUN to 30 JULY of each year.
11. 偿还贷款办法:
Method of Loan Repayment
- (1) 按月分期还款:还款宜偿还工资的 20%或每月至少 RM670，应在完成学业后 3 个月或毕业典礼后 1 个月开始，以较早的为准。每月应按月还款于每月 1 日付款，最迟应于每月 10 日前还款到学校办公室，逾期将收取利息。全额还款按贷款年限计算。如果贷款期限为四年，四年内清偿则免息。如不能在贷款年限内偿还贷款，则按每年 5%的利率计算逾期还款利率。还款须按协议所订的时间表按月分期付款。学校可因应情况或应贷款者要求，不时修订还款时间表。如欲申请延期缴付或修订利率，必须填写表格。有关申请必须附上有关证明文件。
By monthly instalments. Repayment is advisable to repay 20% of the salary or at least RM670 per month and should commence 3 months after the completion of studies or 1 month after convocation or graduation ceremony, whichever is earlier. Monthly payments are due on the first day of the month and payments should reach the School's office latest by the 10th day of each month failing which interest for late payment will be charged. Repayment in full shall be based on the length of the loan year. If the loan is for 4 years, it must be repaid within 4 years without interest. If it is not possible to repay the loan within the number of years of the loan, the overdue payment will be calculated at the rate of 5% per annum. Repayments shall be made by monthly instalments according to the schedule given in the agreement. The schedule may be revised by the School from time to time depending on circumstances or upon the request of the loanee. Requests for deferment or revision of rates must submit through form application. Such applications must be accompanied by relevant supporting

documents.

- (2) 大专毕业如继续研究所学业者，仍须履行上述清还计划
Post-secondary graduates who continue their postgraduate studies are still required to comply with the above scheme.
- (3) 大专延毕者，仍须履行上述清还计划。
If there is a Deferred completion of university/college, the above repayment plan shall still be implemented.
- (4) 凡中途离校/退学者，得即刻偿还全数所获得之贷学金额。
Students who leave or drop out from university/college may immediately reimburse all the loans obtained.
- (5) 凡半途被本委员会取消资格者，得即刻偿还全数所获得之贷学金额。

Those who have been disqualified by the School in the course of their study may immediately reimburse all the loans obtained.

如未能依上述办法偿还者，须向本委员会提出申请减少偿还贷款数额或延期偿还，唯须获得本委员会批准。

Failure to repay in accordance with the above measures shall require an application to the School for a reduction or postponement of the repayment of the loan subject to the approval of the School.

12. 延期还款 Deferment of Repayment:

(1) 由于失业 Due to unemployment

在失业期间，你也可以申请延期3个月或直到你找到工作为止，以较早的日期为准。失业的证明必须提交工作拒绝信或裁员信等。

During periods of unemployment you may also apply for deferments of up to 3 months or until you are employed whichever is earlier. Proof of unemployment eg. dismiss or retrenchment letters etc. must be submitted.

(2) 由于经济困难 Due to financial difficulties:

借款人如有经济困难，可写信向学校说明情况，并申请延期还款或降低还款利率。所有申请必须附有入息证明及其他有关文件以供核对。

Loanees who are facing financial difficulties may write to the School to explain their situation and apply for a deferment or lower rate of repayment using standard Form. All requests must be accompanied by proof of income and other relevant documents for verification.

13. 借贷人之义务: (1) 每学期结业时，须将学业成绩及操行报告表呈交本委员会审核之。 Obligations of the To submit academic performance and conduct report/form to the School for Loanees examination and approval at the end of each semester

(2) 大专学院毕业后，若经济许可，应为本校作出回馈，加入本校赞助人，以充实基金。

After graduation from university/college, if financially capable, he/she should make contributions to the School as a sponsor.

14. 审核: Audit

本委员会负责审核，被甄选者将函约面谈。

The Board committee is responsible for the audit of the selected candidates will be written to interview.

15. 本简章经董事会通过后，即有效施行。

These general rules shall be effective upon its approval by the Board of Directors.

16. 本简章如有未尽善处，得由本会修订之。

his general rules may be amended by the Board if any deficiencies are found.

居銮中华中学大专贷学金委员会

Board of Directors Education Loan Committee

2020年修订

The 2020 Revision

居銓中华中学大专贷学金申请总表 (R-D-04)

KCHHS EDUCATION LOAN APPLICATION

(请用正楷书写)

Year 2022 年度

申请者资料 Particular of Applicant																											
姓名 Name: (中 C) (英 E)										大头照 Photo																	
身份证号码 I.C. No:					年龄 Age:														性别 Gender:								
出生日期 Date of Birth: 年 月 日																			出生地点 Place:								
家 长 姓 名 Parents Name	父 Father: (中 C) (英 E)					职业 Occupation:																					
	母 Mother: (中 C) (英 E)					职业 Occupation:																					
家长地址 Address										电话 Phone:																	
监护人资料 Guardian Data										姓名 Name: (中 C) (英 E)																	
										职业 Occupation: 与申请者关系 Relationship with Applicant:																	
监护人地址 Address										电话 Phone:																	
教育资料 Education Information																											
小学校名 Primary school:										毕业日期 Graduation: 年 月 日																	
中学校名 Secondary school:										毕业日期 Graduation: 年 月 日																	
就读大学 University/College:																											
升学近况 Recent developments in further studies: (请叙述 please describe)																											
高三 学 业 成 绩	华 文	国 文	英 文	数 学	物 理	生 物	化 学	历 史	地 理	簿 记	商 概	统 计	电 脑	体 育	美 术		活 动	总 平 均	名 次								
我谨此声明上述所填写资料完全属实, 且同意贵会对本人的申请所作的决定 I hereby declare that the above information is completely true and agree with your decision on my application.										家长或监护人 Parent or Guardian																	
申请者: _____ 签 Signature of Applicant										_____ 签 Signature of Parent/Guardian																	
正楷 Name:										正楷 Name:																	
日期 Date:										日期 Date:																	
以下由委员会填写 For Office Use Only																											
审查结果 Results of the review																											
批准情况 Approval Status:										委员会: _____ 签 Signature of Board																	
<input type="checkbox"/> 批准 Approved										正楷 Name:																	
<input type="checkbox"/> 不批准 Not Approved										日期 Date:																	

申请者家庭详细资料

Applicant's Family Details

家庭资产 Household Assets

1. 住屋-是否拥有自己的住屋?

Housing-do you own your own house?

- a) 有 (____间) 无
- b) 租屋(每月租金): _____
- c) 无, 其他: _____
- d) 屋子已供清
- e) 屋子还在供期:
 每月供期 RM _____
 总贷款 RM _____ 尚欠 RM _____
- f) 廉价屋(____间) 中价屋(____间)
 排屋(____间) 排楼(____间)
 祖屋 其他: _____

2. 其他不动产 Other Real Estate:

- a) **土地:** 有 无
 总面积: _____
 市值约: RM _____
- b) **园丘:** 有 无
 总面积: _____
 市值约: RM _____
- c) **店屋/其他住屋:** 有 无
 店屋 排楼 排屋 中/廉价屋
 总面积: _____
 市值约: RM _____

3. 交通工具 Vehicle:

- a) **汽车:** 有(____辆) 无
 车款/车牌: _____
 车龄: ____年 市值约: _____
 已供清 还在供期
 每月供期 RM _____ 尚欠 RM _____
- b) **电单车:** 有 无
 车款/车牌: _____
 车龄: ____年 市值约: _____
- c) **其他:** _____

家庭收入与支出情况: 请叙述(必须包括家庭总收入及总支出, 就业人数/薪金, 在学人数/费用)
 Household income and expenditure: please describe (must include total household income and total expenditure, employment / salary, number of students / expenses)

家庭人口 Family size : _____ 就业人数 No of employment: _____ 在学人数 No of students : _____	每月总收入 total revenue : RM _____ 每月总支出 total expenses : RM _____ 费用: <input type="checkbox"/> 全由父母负担 <input type="checkbox"/> 兄弟姐妹分担 RM _____
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请简述收入与支出情况 Please give a brief description of the income and expenditure:

填写家庭成员资料 Particulars of Student's Family & Siblings

姓名 Name	年龄 Age	关系 Relation ship	教育程度 Educational Status	婚姻状况 Marital Status	职业 Occupation (就业者须填)	每月收入 Monthly Income (RM)	每月支出 Monthly Expenses (RM)	备注 Remarks

请简述你申请大学贷学金的原因, 及对将来之展望
 Please briefly describe the reasons for your application for Education Loan and your prospects for the future.

我谨此声明上述所填写资料完全属实, 且同意贵会对本人的申请所作的决定 I hereby declare that the above information is completely true and agree with your decision on my application.

申请者: _____ 签 Signature of Applicant
 正楷 Name:
 日期 Date :

学员、担保人及见证人资料表

Information Sheet for Scholar, Guarantors and Witnesses

学员资料 Particular of Scholar

姓名 Name: (中 C) (英 E)			
性别 Gender: 男 M / 女 F	身份证号码 NRIC: (附身份证影印 1 张)	年龄 Age:	电话 Phone:
就读科系 Course of Studies: (中 C)		(英 E)	
大学名称 Name of Academy: (中 C)		(英 E)	
地址 Address:			

签约见证人 Signing Witness

姓名 Name: (中 C) (英 E)			关系 Relationship:
性别 Gender: 男 M / 女 F	身份证号码 NRIC: (附身份证影印 1 张)	年龄 Age:	电话 Phone:
职业: (中) (英)			
地址 Address:			

第一担保人资料 Particulars of 1ST Guarantor

姓名 Name: (中 C) (英 E)			关系 Relationship:
性别 Gender: 男 M / 女 F	身份证号码 NRIC: (附身份证影印 1 张)	年龄 Age:	电话 Phone:
职业 Occupation: (中 C) (英 E)			每月总收入 Monthly Income:
地址 Address:			

第二担保人资料 Particulars of 2ND Guarantor

姓名: (中) (英)			关系 Relationship:
性别: 男 / 女	身份证号码 NRIC: (附身份证影印 1 张)	年龄 Age:	电话 Phone:
职业 Occupation: (中 C) (英 E)			每月总收入 Monthly Income:
地址 Address:			

第三担保人资料 Particulars of 3RD Guarantor

姓名: (中) (英)			关系 Relationship:
性别 Gender: 男 M / 女 F	身份证号码 NRIC: (附身份证影印 1 张)	年龄 Age:	电话 Phone:
职业 Occupation: (中 C) (英 E)			每月总收入 Monthly Income:
地址 Address:			