

居銓中华中学大专贷学金简章 (I-D-07)
Guidelines for Kluang Chong Hwa Chinese School Education Loan

1. 名称: 居銓中华中学大专贷学金。
Name Kluang Chong Hwa Chinese School Education Loan.
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 outstanding students with financial difficulties in pursuing higher education, cultivating talents for the benefit of the society and the nation.
3. 申请资格: 凡本校高中毕业生, 均可申请。
Eligibility All senior three graduates of KLUANG CHONG HWA HIGH SCHOOL are eligible to apply.
4. 申请条件: (1)家境欠佳, 品学兼优者;
Application Requirements Financially disadvantaged and academically excellent;
(2)凡获国内外大学或专科学院正式录取者或现正就读于国内外大学或专科学院者;
Officially admitted to or currently enrolled in a domestic or international university or college;
(3)资料不齐的申请, 概不受理。
Incomplete applications will not be processed.
5. 申请手续: (1)申请人须填具申请表格两份(包括附件);
Application Procedures The applicant should fill in two copies of the application form (including annexes);
(2)缮写自传一篇;
Provide a personal statement;
(3)呈交 (i) 独中高中三学年成绩单, (ii) 统考成绩证书、毕业证书及 (iii) 大学录取证件影印本各一张;
Submit one photocopy each for the following documents: (i) High school transcripts for three years, (ii) Unified Examination Certificate or graduation certificate and (iii) Tertiary admission offer letter;
(4)呈交身份证影印本二张、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 (affixed to the application form);
(5)呈交家庭成员及担保人之身份证及收入证件影印本;
Submit photocopies of the identity cards and income documents of family members and guarantors;

(6) 呈交证件影印本须由校长签证方属有效。

Photocopies of the certificates submitted must be certified by the school principal.

6. 贷学金名额: 由本贷学金委员会按情况决定。
Loan Quota Determined by the Education Loan Committee based on circumstances.
7. 贷学金金额: (1) 国内外大学贷学金银额每年 RM10,000。
Loan Amount Domestic and international universities students: RM10,000 per year.
(2) 国内外学院(颁发 DIPLOMA 者)贷学金银额每年 RM8,000。
Domestic and international college students (diploma programmes): RM8,000 per year
(3) 上述贷学金, 一经本会批准, 可享受至该课程结业或至多 4 年期限。第一年的贷款金额将一次发放; 而随后的每一年贷款金额将分两期发放。
Once the above-mentioned education loan is approved by the Education Loan Committee, it will be granted for the duration of the programme for up to a maximum of four years. The loan amount for the first year will be disbursed in a single payment, while the subsequent years in two equal installments.
(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 loan is interest-free, with interest charged only on overdue repayment to prevent default.
8. 贷学金之终止: 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。
Termination of Loan The loan may be revoked if the recipient is found guilty of a crime, violates school regulations, drops out of school, becomes mentally unfit, or provides false information in the application form.
9. 贷学金担保人: 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。
Loan Guarantor Loan agreement shall be signed by the recipient and co-signed by two guarantors approved by the Education Loan Committee upon the recipient's acceptance of the loan offer. Guarantors must have a minimum monthly income of RM2500 and shall assume full repayment liability in case of breaches.
10. 申请日期: 每年由 6 月 3 日开始至 7 月 7 日截止。
Application Period From June 3 to July 7 each year.
11. 偿还贷款办法: (1) 按月分期还款:
Loan Repayment Terms Monthly Installment Repayment
i. 还款宜偿还工资的 20% 或每月至少 RM850。
Repayment should be 20% of the salary or at least RM850 per month.
ii. 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。

The monthly repayment should be made on the 1st of each month, with a deadline of the 10th. Interest will be incurred for late payments.

- iii. 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。

Full repayment is calculated based on the loan term. If the loan term is four years, repayment within four years will be interest-free. If the loan is not repaid within the loan term, an overdue repayment interest rate of 5% per year will apply.

- iv. 还款须按协议所订的时间表按月分期付款。本委员会可因应情况或应贷款者要求，不时修订还款时间表。

Repayment must be made in monthly installments according to the agreed schedule. The Education Loan Committee may adjust the repayment schedule as needed or upon the recipient's request.

- v. 如欲申请延期缴付或修订利率，必须致函本委员会。并附上相关证明文件，以供审查。

To apply for a deferment of repayment or an adjustment to the loan interest rate, a written request must be submitted to the Education Loan Committee, accompanied by relevant supporting documents for review.

- (2) 大专毕业生应在完成学业后 3 个月或毕业典礼后 1 个月开始，以较早的为准。

Graduates should start the repayment plan 3 months after completing studies or 1 month after the graduation ceremony, whichever is earlier.

- (3) 大专毕业如继续研究所学者，仍须履行上述清还计划

Graduates who continue their postgraduate studies are still subject to the above repayment plan.

- (4) 大专延毕者，仍须履行上述清还计划。

Delayed graduates of tertiary institutions are still subject to the above repayment plan.

- (5) 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/withdraw from the programme is liable to repay the full amount of the loan received immediately.

- (6) 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。

Anyone who is disqualified by the Education Loan Committee must repay the full amount of the loan received immediately.

如未能依上述办法偿还者，本委员保留采取法律程序追讨欠款，包括向贷款人及/或其担保人提起诉讼的权利。

If the recipient fails to repay the loan in accordance with the above terms, the Committee reserves the right to initiate legal proceedings to recover the outstanding amount, including taking legal action against the recipient and/or the guarantors.

12. 延期还款: Repayment

- (1) 由于失业 Due to unemployment

在失业期间，你可以申请延期 3 个月或直到你找到工作为止，以

- Deferment 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 the period of unemployment, you may apply for a deferment of up to 3 months or until an employment is secured whichever is earlier. Proof of unemployment, such as job rejection or retrenchment documents etc. must be provided.
- (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。
Recipients who are facing financial difficulties may apply for repayment deferment or lower interest rates, with income statements and other supporting documents provided.
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 Recipients To submit academic transcripts and conduct reports to the Education Loan Committee at the end of each semester for review.
(2)大专毕业后，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。
Upon graduation, financially capable students are encouraged to contribute as sponsors to the school in order to enrich the fund.
14. 审核:
Review 本委员会负责审核，被甄选者将函约面谈。
The application will be reviewed by the Education Loan Committee. Shortlisted candidates will be notified for an interview.
15. 费用:
Fee 签约时须缴交行政费用 RM200，请汇入以下银行户口:
丰隆银行户名: 居銮中华华文学校
丰隆银行户号: 00900084171
An administrative fee of RM200 must be paid upon signing the loan agreement. Please remit to the following bank account:
HONG LEONG BANK account name: KLUANG CHONG HWA CHINESE SCHOOL
HONG LEONG BANK account number: 00900084171
16. 修订条款:
Amendments 本简章如有未尽善处，得由本会修订之。
The Education Loan Committee reserves the right to amend these guidelines as deemed necessary.

居銮中华中学大专贷学金委员会

Kluang Chong Hwa Chinese School Education Loan Committee

2025 年修订

Revised in year 2025