



**KOPERASI JAFFNESE BERHAD (C. No. 26/24)**

**யாழ்ப்பாணத்தவர் கூட்டுறவு சங்கம்**

**No. 40, Jalan Tun Sambanthan 3, Brickfields 50470 Kuala Lumpur**

**Peti Surat 102565, 50708 Kuala Lumpur.**

**Tel : 03-227 48759 / 60 | WhatsApp: 017-988 3374**

**e-mail : admin@jcs.org.my | Website : [www.jcs.org.my](http://www.jcs.org.my)**

**FORM NO: 5C**

*(Revised 19.08.2024)*

**APPLICATION FORM FOR PERSONAL LOAN**

Name (as per IC): \_\_\_\_\_ I/C no (new): \_\_\_\_\_

Membership no: \_\_\_\_\_ House Tel No: \_\_\_\_\_ H/P No: \_\_\_\_\_

Occupation: \_\_\_\_\_ Email: \_\_\_\_\_

Permanent Address: \_\_\_\_\_

Postcode: \_\_\_\_\_ Town: \_\_\_\_\_

To the Secretary of Koperasi Jaffnese Berhad,

1. I wish to apply for a loan for RM \_\_\_\_\_ (Ringgit Malaysia: **SEVEN THOUSAND FIVE HUNDRED ONLY**) (not exceeding **RM7,500.00**, at 8% interest on monthly rest)
2. I agree to repay the loan in \_\_\_\_\_ months (*maximum period is 36 months*)
3. I enclose herewith **RM100/-**, which is the processing fee.
4. I hereby consent to authorise KOPERASI JAFFNESE BERHAD to obtain my personal credit information from the relevant authorities, as per the attached consent form, which is signed by me.
5. I shall complete the attached statement of Income and Expenditure form.

**Signature of applicant:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Here are our bank account numbers - **KOPERASI JAFFNESE BERHAD**

**CIMB - 8000821551**

**PBB - 3197779209**

**MBB - 564717515241**

*Please WhatsApp us the slip once you have done the transfer. Kindly indicate the membership number for us to receipt accordingly. Thank you.*

**STUDENT'S PERSONAL LOAN APPLICATION**

I \_\_\_\_\_ Mem No: \_\_\_\_\_ is aware that the above applicant who is my \_\_\_\_\_ is applying for the Personal Loan. I am supporting him/her with a monthly allowance of RM \_\_\_\_\_ (Ringgit Malaysia: \_\_\_\_\_)

Thank you,

\_\_\_\_\_  
(GUARDIAN/PARENT'S SIGNATURE)

**APPROVAL BY BENDAHARI:** \_\_\_\_\_ **DATE :** \_\_\_\_\_

**Note:**

- Please provide all the details requested to avoid any delay.
- Before the loan can be approved, there is a statutory requirement from Bank Negara, since 2013, that the repayment for all debts should not be more than 60% of your income.
- If the Koperasi has to obtain your personal credit information from the relevant authorities, then please be informed that it will take 3 weeks before the loan can be released.
- To avoid this delay, the applicant can go to Bank Negara personally and produce his/her IC and get a print out of his/her personal credit information for free.
- Repayment period of the loan is 36 months for a quantum below RM7,500

**This Personal Loan was approved at the recent AGM in June 2023 considering the need for small loans that is easily available. The successful compliance by loan recipients including timely repayment will enable KJB to expand the quantum for this loan as we continue our journey into the 100<sup>th</sup> year Anniversary in 2024.**



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**Bond No: PL : \_\_\_\_\_ - \_\_\_\_\_ / 20\_\_\_\_**

**KOPERASI JAFFNESE BERHAD  
Constituted Under the Co-operative Act 1993  
PERSONAL LOAN BOND**

I, ..... of (address).....  
..... Postcode: ..... Town : ..... a member of the Koperasi,  
bearing membership number ..... have this day taken a Personal Loan from the above  
Koperasi for RM ..... (Ringgit Malaysia : ..... )  
I promise to repay the above said loan by ..... equal monthly instalments **(8% interest on monthly rest)** of RM..... (Ringgit Malaysia : ..... due thereon under  
the Rules & Regulation of the Koperasi commencing from the ..... day of ..... 20.....  
Dated at ..... this ..... day of ..... 20 .....

.....  
**(Witness to Signature)**

.....  
**(Signature of Borrower)**

Name: ..... 

I/C No: .....

**(new)**

Address: .....

Postcode: ..... Town: .....

I/C No: .....

**(new)**

Membership No: .....



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**INCOME AND EXPENDITURE STATEMENT OF A MEMBER APPLYING FOR A  
CREDIT LOAN/SURETY LOAN/PILGRIMAGE LOAN/GUARANTEED LOAN/JCS THAMBY  
THURAI EDUCATION LOAN**

DSR: Only upto 60% of a member's income can be used to repay all loans)

<b>A</b>	<b>Approximate monthly Income (please attach supporting documents)</b>			
		<b>Item</b>	<b>RM</b>	<b>60% of income:RM</b>
	i	Applicant's Salary		<b>40% of income:RM</b>
	i	Pension		
	iii	Allowances		
	iv	Business income		
	v	Property income		
	vi	Tution income		
	vii	Spouse income		
		Other incomes(pl state)		
	a.			
	b.			
	<b>TOTAL INCOME</b>			
<b>B</b>	<b>Approximate monthly expenditure (please attach supporting documents)</b>			
		<b>Item</b>	<b>RM</b>	
	i	Household expense		
	ii	Personal expense		
	iii	Childrens education		
	iv	Travelling expense		
	v	Property expense		
	vi	Other loan repayments		
		a. Housing loan		
		b. Personal loan		
		c. Hire purchase loan		
		d. Car loan		
		e. Credit card		
		f. Bank overdraft		
	vii	Life insurance		
	viii	Income tax		
	ix	EPF		
	x	SOCSSO		
	xi	Other expenses (please state)		

	a.		
	b.		
	c.		
	<b>TOTAL EXPENDITURE</b>		
	<b>MONTHLY SURPLUS</b>		
<b>C</b>	<b>FOR OFFICE USE</b>	<b>DSR - Debt service ratio</b>	
		60% of income=RM	
	<b>APPLICANT</b>	40% of income=RM	
	Monthly expenditure (incl loan repayment): RM ..... x 100% =.....% DSR		
	Monthly income: RM.....		
	Loan amount applied: RM		
	Maximum loan eligibility: RM		
	90% value of the property: RM		
	Loan amount approved: RM		
	Repayment period (months):		
	Monthly repayment: RM		

**Document Checklist (For office use)**

1. Salary slip
2. Income & Expenditure
3. Bank account number
- 4.
- 5.

**Attention:**

**KOPERASI JAFFNESE BERHAD  
40, JALAN TUN SAMBANTHAN 3  
50470 KUALA LUMPUR**

Date : \_\_\_\_\_

**Re: Letter of Consent for Disclosure of Credit Information**

Pursuant to the Credit Reporting Agencies Act 2010 ("Act"), I/We, the following hereby give you consent to obtain and/or disclose any Credit Information (as defined in the Act) relating to me/our company from and/or to Experian Information Services (Malaysia) Sdn. Bhd. ("EXPERIAN") or any source deemed appropriate to verify my/our credit history as you and/or EXPERIAN or any source deemed appropriate may deem fit under any applicable law, regulation, guidelines, regulatory requirement or directive in relation to my/our company's credit application or transaction with you for the following purposes (but not limited to):

- New Application or Opening of account
- Credit/account evaluation/review/monitoring
- Debt recovery purposes
- Scoring Solutions
- Employment evaluation
- Legal documentation and/or action consented to a contract or facility granted

Apart from CCRIS information, where EXPERIAN consider it necessary or appropriate for the purposes of data processing including complying to legal / regulatory requirements, or to enable us to continue providing our services or products to you, EXPERIAN may transfer your Personal Data to another member of EXPERIAN Group companies or third party service or product providers within or outside of Malaysia, under conditions of confidentiality and adherence to the local and applicable foreign data protection laws.

This consent shall remain applicable as long as I/our company am/is maintaining an account/loan/credit/any transaction with you.

.....  
Name of Individual:

IC Number:

Designation:

.....  
Name of Individual::

IC Number:

Designation: