



Koperasi Jaffnese Berhad (C. No. 26/24)
No. 40, Jalan Tun Sambanthan 3, Brickfields, 50470 Kuala Lumpur.
Peti Surat 10265, 50708 Kuala Lumpur.
Tel 03-2274 8759 & 2274 8760 Fax No: 03-2274 8755
E-mail: admin@jcs.org.my Website: <http://www.jcs.org.my>

FORM NO: 1C

APPLICATION FORM FOR A CREDIT LOAN

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

Membership no: House tel no: HP no:.....

Occupation : Email:

Permanent address:

..... Postcode : Town :

To the Secretary of Koperasi Jaffnese Berhad,

1. I wish to apply for a loan of RM(or 90% of the subscription credit) (Ringgit Malaysia:.....)
2. I agree to repay the loan inmonths.
3. I enclose herewith **RM10/-**, 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:**.....

Preferred mode of payment to the Society (please underline your choice):

**ANGKASA, BSN GIRO, Direct (At KJB's office counter), Through the District Collector,
Bank standing instruction: CIMB / MBB / HLB / PBB**

Note: RECOMMENDED FOR APPROVAL BY:

Bendahari

Date

Note:

- The attached Bond Form given overleaf is to be completed and signed by you in front of a witness, before the loan application form is submitted for processing.
- 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 2-3 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 RM5,000; 48 months for RM5,001 to RM20,000; 60 months for RM20,001 to RM30,000; and 72 months for above RM30,001.



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Bond No: CL : _____(day) - _____ (month) / 20____(year)

KOPERASI JAFFNESE BERHAD
Constituted Under the Co-operative Societies Act 1993

CREDIT LOAN BOND

I,.....of (address).....

.....
Postcode:.....Town:..... a member of the Society,
bearing membership numberand IC no. (new)..... have this
day taken a Credit Loan from the above Koperasi for RM.....(Ringgit Malaysia:
.....)

I promise to repay the above said loan by equal monthly instalments of
RM.....(Ringgit Malaysia:.....) with
interest due thereon under the Rules & Regulations of the Koperasi commencing from the
day of(month) 20.....(year).

Dated at(town) thisday of(month) 20.....(year).

.....
(Signature of witness to borrower's signature)

.....
(Signature of Borrower)

Name of witness to borrower signature(as per IC):

Membership no:..... Email:

Permanent address of witness :

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

I/C no. (new):

**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)

A	Approximate monthly Income (please attach supporting documents)		
	Item	RM	60% of income:RM
i	Applicant's Salary		40% of income:RM
i	Pension		
iii	Allowances		
iv	Business income		
v	Property income		
vi	Tuition income		
vii	Spouse income		
	Other incomes(pl state)		
a.			
b.			
	TOTAL INCOME		
B	Approximate monthly expenditure(please attach supporting documents)		
	Item	RM	
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	SOCSO		
xi	Other expenses(pl state)		
	a.		
	b.		
	c.		
	TOTAL EXPENDITURE		
	MONTHLY SURPLUS		
C	FOR OFFICE USE	DSR - Debt service ratio	
	APPLICANT	60% of income=RM	40% of income=RM
	Monthly expenditure(incld 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		

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:

.....
Name of Individual::

IC Number:

IC Number:

Designation:

Designation: