

1. **谁可以申请?**
Who can apply?
年龄介于 21 至 60 岁的马来西亚公民并经营中小型企业
Malaysian citizens age 21 to 60 years and operating SME business
2. **贷款的主要目的**
Purpose of Financing
 - 营业资金 Working Capital
 - 资本开销 Capital Expenditure
 - 项目融资 Project Financing
 - 或其他由本社董事可接纳的用途 Other purposes deemed fit by the Board
3. **客户群**
Target Customers
 - 独资经营者 Sole Proprietor
 - 合作伙伴 Partnership
 - 有限责任合伙 Limited Liability Partnership
 - 私人有限公司 Private Limited Company
4. **申请资格**
Eligibility
 - 营业公司
Type of Company: Operating Company
 - 营业少过三年也可考虑
Business less than 3 years would be considered
 - 持有有效的商业注册证书或证照或准证
Possesses a valid business registration or certificate or license
5. **贷款类型**
Types of Facility
短期贷款 Term Loan
6. **贷款数额**
Principal Loan Amount
 - 贷款额从马币五万零吉 至 马币二十五万零吉不等
Loan amount from RM50,000 and shall not exceed RM250,000
 - 或以不超过 80% 的抵押价值视何者为低
Or not more than 80% of the collateral value whichever is lower
7. **贷款偿还期**
Loan Repayment Tenure
贷款偿还期不得超过五年
Maximum 5 years
8. **抵押品**
Security Requirements
 - 商业 / 工业不动产; 和/或
Commercial / industrial fixed asset; and/or
 - 私人有限公司董事连带共同担保或以个人名义担保 (须由本社董事批准)
Joint & Several Guarantee from all directors (for Sdn Bhd) or personal guarantee by qualified individuals acceptable by KOJADI (subject to approval by The Board)
9. **贷款利率**
Loan Interest
4% 年利息按平率计算和每月固定的摊还额 (请参阅附件 – 分期付款表)
4% flat interest rate per annum with fixed monthly installments (as shown in table given)

10. 处理时间?

What is the turnaround time?

申请者在提交完整贷款申请文件后的七个工作日内可获知贷款申请结果
7 working days upon full document submission

11. 申请手续费?

What is the amount of initial fee?

贷款手续费 RM100 (此收费恕不退还), 并与贷款申请表格同时呈交

Payment of non-refundable processing fee of RM100 (Permitted processing fee of RM100 based on SKM Guidelines) which is to be submitted with your application.

贷款合约印花税及 RM300 的贷款行政费, 以及其他相关费用将会从批准的贷款额中扣除

(备注: 不包括大马政府于 2015 年 4 月 1 日开始征收的消费税)

Upon approval of loan, all stamp duty based on reimbursement basis together with facility fee of RM300 will be deducted from the approved loan amount

(All the above fees are excluding Goods and Services Tax which is imposed effective 1st April 2015).

12. 申请程序是什么?

What are the application procedures?

- i) 填妥贷款申请表格及自立合作社入社申请表格 (成功贷款申请者须依据合作社法令成为自立合作社社员, 并缴交 RM110 的入社股份及入社费)
Complete KOJADI SME Loan Scheme Application Form and KOJADI Membership Application Form
(In accordance with the Co-operative Societies Act 1993, the successful applicant has to enrol as a member of KOJADI with RM110 initial shares and Membership entrance fees)
- ii) 贷款手续费 RM100 和 RM110 的入社股份及入社费(不包括消费税)
Processing fees of RM100 and membership entrance fee and initial shares of RM110 (excluding GST)
- iii) 附上申请者的身份证前后经签证的复印本
Submit certified copies of identification card from the applicant
- iv) 附上 1 张申请者的护照型照片
Submit one (1) passport-sized photograph of the applicant
- v) 附上申请者最新的住家及店铺地址的电话单、电费单和水费单
Submit a recent copy of the applicant's home & office telephone, electricity & water bills
- vi) 附上公司表格 24, 44, 49 或最新周年申报表及公司组织大纲及章程的复印本或其他商业注册 Form 24, 44, 49 (or latest Annual Returns) & Memorandum and Article of Associations for private limited companies or Certificate of Business Registration (for proprietorship / partnership)
- vii) 有限公司最新三年的经审计账目
Audited account for the last 3 years
- viii) 最新三年的管理帐目
Management account for the last 3 years
- ix) 最新六个月的银行月结单
Bank statement for last 6 months
- x) 政府合约书 / 经销合同 / 代理授权书 / 订购单副本 / 其他获认可的抵押
Certified true copies of government letter of awards / contract / dealership agreements / purchase orders / other form of security
- xi) 申请者/独资者/合伙人的所得税 J 表格
Borang J of applicant / proprietor / partner
- xii) 现金流量预测表 (如有)
Cash flow projection (if applicable)
- xiii) 公司产品/服务的宣传单/目录 (如有)
Brochure on applicants products / services (if available)

在情况需要时, 申请者或被要求提供 1 位或 2 位担保人作为贷款申请者最终获批条件。在此情况下, 担保人必须具备以下条件: -

Applicant may be required to furnish 1 or 2 guarantors to guarantee repayment. Under such circumstances, the acceptable guarantor(s) shall meet the following conditions:-

- 担保人必须是马来西亚公民, 年龄介于 21 岁至 60 岁之间
Guarantor must be a Malaysian citizen aged between 21 to 60 years
- 一位月入不少于 RM7,000 的担保人 或 两位个别月入不少于 RM3,500 的担保人
1 guarantor with monthly income not less than RM7,000 or 2 guarantors with monthly income not less than RM3,500 each

- 附上担保人的收入证明经签证的复印本(最新所得税 B/BE 表格或 EA 表格或公积金结单)
Submit a certified copy of guarantor proof of income (latest income tax Borang B/BE or EA form or EPF statement)
- 附上担保人的身份证前后经签证的复印本
Submit a certified copy of IC of guarantor
- 附上 1 张担保人的护照型照片
Submit 1 passport size photograph each of the guarantor

13. 申请者如何摊还贷款?

How does a borrower service the loan obligation?

申请者可到自立合作社办公室或指定银行缴付每月贷款

Repayment is monthly. Payment can be made directly at our KOJADI office or to pay into any designated KOJADI's accounts with the banks

14. 可在哪里获得申请表格?

Where can applicants get the application form?

申请表格可从马华网站 www.mca.org.my 或马来西亚中小企业拓展中心网站 <http://samejpm.org> 或自立合作社网站 <http://kojadi.my> 下载

Application form can be downloaded from the MCA or SAME or KOJADI Official Website at www.mca.org.my or <http://samejpm.org> or <http://kojadi.my>

15. 请在提呈贷款申请表格同时缴交 RM216.60

(RM216.60 包括贷款手续费 RM100, 入社股份及入社费 RM110 以及 RM6.60 的消费税)

Please enclose your initial payment of RM216.60 when submitting your application.

(The above initial payment of RM216.60 are for processing fee of RM100, membership initial share and entrance fee of RM110 and GST of RM6.60)

一切的费用可以支票 / 银行汇票 / 邮政汇票支付予

Payment should be made by cheque / bankdraft / wangpos and made payable to "KOPERASI JAYADIRI MALAYSIA BERHAD"

16. 申请文件需呈交至以下单位:

Applications are to be submitted to:

自立合作社

Koperasi Jayadiri Malaysia Berhad (KOJADI)

11th Floor, Wisma MCA,

163 Jalan Ampang,

50450 Kuala Lumpur

Tel : 03-2161 6499 (Mr Anthony Wong / Ms Kelly Wong)

Fax : 03-2161 2840

Email : sme@kojadi.com.my

ANNEX 附件

每月贷款摊还模式(以 4% 年利息按平率计算)

MONTHLY LOAN REPAYMENT MODEL BASED ON 4% FLAT INTEREST PER ANNUM

贷款额 (RM) Loan Amount	摊还期 Repayment Tenure				
	1 年 year	2 年 years	3 年 years	4 年 years	5 年 years
50,000.00	4,340.00	2,250.00	1,560.00	1,210.00	1,000.00
100,000.00	8,670.00	4,500.00	3,120.00	2,420.00	2,000.00
150,000.00	13,000.00	6,750.00	4,670.00	3,630.00	3,000.00
200,000.00	17,340.00	9,000.00	6,230.00	4,840.00	4,000.00
250,000.00	21,670.00	11,250.00	7,780.00	6,050.00	5,000.00

备注: 还款额已作微调以便借贷者日后偿还

Notes: Figures are subject to minor adjustments (rounding up) for convenience of borrowers to repay their monthly installments