

吉隆坡中华独立中学

大专贷学金申请指南

1. 名称： 本校贷学金定名为“吉隆坡中华独立中学大专贷学金”。
2. 宗旨： 本基金旨在协助品学兼优，有志深造，家境清寒的我校学生，不论种族、宗教及信仰，得以进入国内外大专学府，及继续完成其学业。
3. 款额： 每名学生会可获得每年 RM 10,000 至 RM 30,000 的贷学金。
4. 年限： 本贷学金的发给以获贷者所选读学系所需之基本年限为准。未能在年限内毕业者，本会将不考虑其超年限之贷学金。
5. 申请资格：
 - (1) 本贷学金公开予我校各族之大专生申请。申请者必须为我校完成高三的毕业生且经由国内外合格之大专录取，或正在大专就读。
 - (2) 申请者必须学业成绩优良，活跃于课外活动，品行端正，且家境清寒者。
 - (3) 已经获得其他团体之奖助贷学金者须向本会报备。如有隐瞒欺骗，本会有权取消及收回已经发出的大学贷学金。
 - (4) 另外，获得本会大专贷学金后，又欲领取其他奖贷学金者，必须把有关贷学金退回给本会，以转助他人。
6. 申请手续：
 - (1) 可亲自到本校领取申请表格。
 - (2) 申请人须填具本会所制备之申请表格，并附上
 - (i) 照片 1 张 (护照尺寸) ；
 - (ii) 身份证副本 ；
 - (iii) a. 在籍大专生: 大专学院证实的录取通知书、
学业成绩表副本 ；
b. 被录取之大专生: 大专学院证实的录取通知书、
政府公共考试成绩单、统考成绩单、离校证书、
毕业证书及高中三年成绩表副本 ；
 - (iv) 家长缴付所得税征税表 / 雇主证明书副本，以及身份证副本 ；
 - (v) 2 位担保人缴付所得税征税表 / 雇主证明书副本，以及身份证副本
(双亲只有其中 1 人可担任担保人)

- (3) 申请表格及有关证件，请亲自交回本校。
- (4) 只有被遴选面试者将获得书面通知。
- (5) 本会没要求的文件，请勿附上。
- (6) 所有已呈交之文件，恕不退还。

7. 截止日期：每年 6 月 30 日截止，逾期恕不受理。

8. 签订合约：
- (1) 获贷者于接到通知书后 2 星期内，须亲身或由家长代表到本校呈交证件，并依法签订合约，逾期当弃权论。
 - (2) 获贷者签订合约时，须由 2 位担保人共同签约。
 - (3) 凡作为获贷者之担保人，须依法与本会签订合约，确保申请人日后清还全数贷学金额。倘若担保人在获贷者尚未清还贷款之前去世，或经济环境变迁时，获贷者或其家长须立即通知本会，并另觅适当担保人承替。
 - (4) 获贷者毕业后即需依照合约条文履行摊还贷款的责任。若有关学生积欠偿还贷款 3 个月，所有剩余未偿还的贷学金将必须由获贷者或担保人一次过偿还。

9. 领取贷学金：
- (1) 贷学金须由获贷者或其授权人士签收。
 - (2) 获贷者须将每学期 / 每学年之入学注册证件影印本或在籍证件寄交本会，并于每学期 / 每学年开学前，将上学期 / 学年之学业及操行成绩自动呈交本会审核。文件及成绩备齐经审核后，始颁予下一期之贷学金。学生大学累计平均积分必须不低于 2.5 分。若成绩欠佳或行为失检，本会有权停止其贷学金。
 - (3) 获贷者倘若中途家境好转，或获得其他足以维持其学业之奖学金时，须以书面知会本会，并停止领取剩余之贷学金。

10. 偿还办法：
- (1) 学生在读期间贷款不计利息。惟获贷者，不论毕业与否，于离校后，必须立即依约按月摊还。毕业/离校后首两年本会不计利息。从毕业/离校后第三年起，本会将开始计算 5% 年利率于欠款余额。同学需按照以下表格偿还欠款直到还清欠款为止。

每年贷款 每月还款	每年贷款	每年贷款	每年贷款
	RM 10,000 者	RM 20,000 者	RM 30,000 者
毕业后第一第二年	RM 300	RM 400	RM 500
毕业后第三年以后 <i>*直到还清贷款</i>	RM 1,000	RM 1,000	RM 1,000

- (2) 离校后，尚未就业者，必须通知本会，本会将依据个案斟酌决定。还款期如不被延缓，则须由担保人依约归还之。
- (3) 获贷者倘若违约，本会将要求一次性还清所有贷款并另加总额 8% 的利息。本会有权采取一切可行之合法方法对付违约者，包括登报或采取法律行动，向贷款者或其担保人追讨贷款。

11. 本申请指南若有未尽善处或在必要时，本会有权随时增删及更改。

吉隆坡中华独立中学
大专贷学基金委员会订
2020 年 1 月

Chong Hwa Independent High School

Guidelines for Application of Tertiary Education Study Loan

1. Name of the study loan: Chong Hwa Independent High School Tertiary Education Study Loan
2. Objective : To assist bright Malaysian students of good character from needy families regardless of race and religion to further their education at a local or foreign university or college.
3. Amount : Each successful student will receive a study loan of RM10,000 to RM 30,000 each year.
4. Duration : The study loan will be awarded based on the duration of the course. Students who fail to complete their studies within the stipulated period will not get additional loan for the duration beyond the stipulated period.
5. Eligibility :
 1. The study loan is open to students of Chong Hwa Independent High School who are applying to or studying in a recognized local / foreign university / college.
 2. Applicants must be academically excellent, active in co-curricular activities, of good conduct and from a needy family.
 3. Recipients of other scholarship / bursary / loan should report to the school regarding the aid received. In the event of any concealment or deceit as to such facts by the applicant, the school reserves the right to cancel or recall the loan.
 4. Those awarded the study loan but will be receiving another scholarship / loan must return the funds.
6. Procedure :
 1. Collect the application form personally from the school.
 2. Fill out the form and submit together with:
 - (i) A recent passport size photograph
 - (ii) A photocopy of the I.C;
 - (iii) a. Currently enrolled undergraduate applicants:
Certified copies of the university's offer letter and university exam results
 - b. Just enrolled undergraduate applicants:
Certified copies of the university's offer letter, public examination results, UEC examination results, graduation certificate, school-leaving certificate and senior middle years results
 - (iv) Certified copies of parents' income tax returns / employer's letter and copies of I.C.
 - (v) Certified copies of the two guarantors' income tax returns / employer's letter and copies of I.C.
(Only 1 of the parents can act as guarantors)
3. Please personally submit the application form and all the required documents to the school.

4. Only shortlisted candidates will be notified.
5. Please do not include documents not requested for.
6. Submitted documents are non-returnable.

7. Application deadline : The 30th of June every year. Application after the deadline will not be entertained.

8. Loan Agreement :
1. The successful applicant should come personally or represented by parents to submit the necessary documents and sign an agreement within **two** weeks upon receiving the loan offer notice or the loan will be forfeited.
 2. The two guarantors must be present to sign the agreement.
 3. The guarantors are to ensure the loan is paid back later on. If the guarantor(s) becomes bankrupt or passes away while the loan is still unpaid, the scholar / parents should inform the school and get a substitute guarantor.
 4. Upon completion of the course, the scholar shall repay the loan according to the terms and conditions in the agreement. If the scholar is in arrears for three (3) months, the whole of the remaining loan amount becomes immediately repayable by the scholar or guarantors.

9. Collection of the study loan:
1. The scholar or an authorized person shall collect the loan / cheque.
 2. The scholar should forward to the school true copies of the student registration form and exam results every semester / year. Only then the school will release the loan for the following semester / year. The scholar's CGPA should not be less than 2.5. The school reserves the right to terminate the loan if the scholar fails to do well in his/ her studies or is guilty of misconduct.
 3. If the scholar's financial situation has improved or he/ she has obtained other financial aid, he/she should write to notify the school to stop receiving the remaining loan.

10. Repayments :
1. Interest will not be charged throughout the duration of studying. Upon graduation or termination of the course enrolment, the scholar shall repay the annual loan amount by way of monthly payments. The scholar will not be charged any interest for the first two years after graduation/ termination of course enrolment. Interest at 5% p.a. will be charged on all remaining unpaid loan starting from the third year after graduation/ termination of course enrolment. The scholar shall repay the loan as shown in the table below till the total loan amount is paid up.

Annual Loan Monthly Payment	Loan RM 10,000/year	Loan RM 20,000/year	Loan RM 30,000/year
First and Second year after graduation	RM 300	RM 400	RM 500
Third year and above after graduation *till the total loan amount is paid up	RM 1,000	RM 1,000	RM 1,000

2. If upon graduation the scholar fails to get a job, he/she should seek the school's approval to defer repayment. If the deferment is not permitted, the guarantor(s) will have to make repayment on behalf of the scholar.
3. If the agreement is breached, one-off payment is required and an additional interest of 8% will be charged. The Foundation reserves the right to employ all possible legal methods like putting a notice in a newspaper or taking legal action to reclaim the loan from the scholar or the guarantor(s).

11. The school reserves the right to make alterations to the above guidelines if deemed necessary from time to time.

Kuala Lumpur Chong Hwa Independent High School
Tertiary Education Study Loan Foundation Committee
(As at Jan 2020)