

**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	Tution 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	SOCSSO	
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(incl'd loan repayment): RM	x 100% =.....% DSR	
Monthly income: RM.....		
Loan amount applied: RM		
Maximum loan eligibility:RM		
Loan amount approved:RM		
Repayment period(months):		
Monthly repayment: RM		



KOPERASI JAFFNESE BERHAD C.No. 26/24
(THE JAFFNESE CO-OPERATIVE SOCIETY LIMITED.)
யாழ்ப்பாணத்தவர் கூட்டுறவு சங்கம்

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LETTER OF CONSENT AND DISCLOSURE FOR INDIVIDUAL CREDIT INFORMATION
Sistem Pelaporan Kredit ANGKASA And RAMCI (SPEKAR)

DISCLOSURE

The Applicant hereby authorizes KOPERASI JAFFNESE BERHAD / ANGKASA and/or its officers to make use of, disclose, divulge or reveal any information relating to his/her Sistem Potongan Gaji Angkasa account for purposes of or in connection with any action or proceeding taken for the purpose of credit evaluation or recoveries of monies under this Terms and Conditions;

- i. The Applicant hereby authorizes KOPERASI JAFFNESE BERHAD / ANGKASA and/or its officers to the disclosure of any information pertaining to the credit standing, facility or account details of the Applicant to RAM Credit Information Sdn Bhd ("RAMCI", the Credit Reporting Agency) and RAMCI Subscribers which include Bank(s) and/or Financial Institution(s), corporations as is necessary in such manner and to such extent as the KOPERASI JAFFNESE BERHAD / ANGKASA shall consider necessary in connection with the following purposes.
- ii. The Applicant hereby also gives consent to RAMCI to the disclosure of any credit information including banking credit information to the KOPERASI JAFFNESE BERHAD and/or its officers, for the following purposes as stated under section 24, pursuant to the Credit Reporting Agency Act 2010. The consent shall remain applicable as long as the Applicant is maintaining an account/loan/credit/any transaction with the organisation.
- iii. The purposes for the disclosure include but not limited to:
 - a. Opening of account
 - b. Credit evaluation
 - c. Credit scoring/rating
 - d. Credit/account review
 - e. Credit/account monitoring
 - f. Debt recovery purposes
 - g. Legal documentation and/or action consented to a contract or facility granted.
- iv. KOPERASI JAFFNESE BERHAD / ANGKASA / RAMCI shall not be liable whether directly or indirectly to the Applicant or any other person(s) for such disclosure.

<u>APPLICANT'S SIGNATURE</u>	<u>WITNESS</u>
.....
Name as per NRIC:	Name as per NRIC (witness):
I/C No:	I/C No:
	Co-op/Organisation Stamp:
Date:	Date: