



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 8759/60 | Fax: 03-2274 8755 | WhatsApp: 017-988 3374  
Email: admin@jcs.org.my | Website: www.jcs.org.my

FORM NO: 3C

**APPLICATION FORM FOR A LOYALTY LOAN**

*(A member is eligible for this loan only once during the duration of the membership)*

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

Membership no: \_\_\_\_\_ House Tel no: \_\_\_\_\_ HP no: \_\_\_\_\_

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

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

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

**NOTE:** Members must have completed **20 years** of membership in order to qualify for this **interest free** loan.

To the Secretary of Koperasi Jaffnese Berhad,

1. I wish to apply for a loan for RM \_\_\_\_\_ (Ringgit Malaysia: \_\_\_\_\_) for the purpose of \_\_\_\_\_

(place/event etc) (not exceeding **RM7,000** or **90%** of the subscription credit, whichever is lower and without interest)

2. I agree to repay the loan in .....months (*maximum period is 36 months*).

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 to KJB, Standing instruction: CIMB / MBB / PBB**

**RECOMMENDED FOR 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 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.



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**SURETY NO. 1**

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

Membership no: \_\_\_\_\_ House Tel no: \_\_\_\_\_ HP no: \_\_\_\_\_

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

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

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

Age: \_\_\_\_\_ Present salary / Income per month: RM \_\_\_\_\_

Any liability as borrower or surety or both to this Society and if so give full particulars:

\_\_\_\_\_

\_\_\_\_\_  
Signature of Surety No. 1

**SURETY NO. 2**

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

Membership no: \_\_\_\_\_ House Tel no: \_\_\_\_\_ HP no: \_\_\_\_\_

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

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

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

Age: \_\_\_\_\_ Present salary / Income per month: RM \_\_\_\_\_

Any liability as borrower or surety or both to this Society and if so give full particulars:

\_\_\_\_\_

\_\_\_\_\_  
Signature of Surety No. 2



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

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

I, ..... of (address).....  
 ..... Postcode: ..... Town : ..... a member of  
 the Koperasi, bearing membership number ..... have this day taken a Loyalty Loan  
 from the above Koperasi for RM ..... (Ringgit Malaysia :  
 ..... )

I promise to repay the above said loan by \_\_\_\_ equal monthly instalments **(with free interest)**  
 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 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 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		



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

**Document Checklist (For office use)**

- 1.
- 2.
- 3.
- 4.
- 5.

**Attention:**

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

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

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

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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: