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Photocopy Form is acceptable 表格可复印

MICRO CREDIT APPLICATION 微型贷款申请书

YPPKM 马来西亚华裔贩商基金

Application Requirements 申请条件

- Applicant 申请人
 - Malaysian Citizen (Non-Bankruptcy) 马来西亚公民 (非入穷籍的破产人)
 - Age between 18 - 60 years old 年龄介于18 - 60岁之间
- Guarantor 担保人
 - Malaysian Citizen (Non-Bankruptcy) 马来西亚公民 (非入穷籍的破产人)
 - Age between 18-60 years old 年龄介于18~60岁之间
 - Minimum income of RM1,500 per month 最低月收入为RM1,500
 - Latest 3 months salary slip & EPF statement or Complete set form BE/B/EA 最近三个月薪水单 & 公积金账户报表或完整 BE/B/EA 表格
- Recommendation from registered Hawkers and Petty Traders Associations or other Traders Associations(Optional) 由马来西亚注册贩商公会或其他商会推荐(选择性)

* Once the application is approved, the applicant is required to submit the original documentation for verification purposes upon signing of agreement
 当申请获得批准后,申请者在签合约时需呈上所有文件之正本,以供查证。
- Please submit form together with the following documents to YPPKM office 请将表格连同以下文件邮寄或亲自交到基金办事处
 - one (1) copy of IC and recent passport sized photo each for both applicant and guarantor 申请者及担保人的身份证复印件及近期护照照片各一张
 - one (1) copy of recent house electricity bill 近期的住家电费单的复印件一份
 - one (1) copy of complete set SSM business registration 完整商业注册复印件一份
 - one(1) copy of Local Council License 地方政府执照复印件一份
 - minimum three (3) photos of business (eg: signboard, premises & applicant in business location) 至少三张营业处照片(招牌, 营业处内外情形及申请人在营业处)

How did you hear about YPPKM ?

请问您是透过哪一个管道知道 YPPKM Facebook 脸书 TV/Radio 电视电台 Newspaper 报章 Friend 朋友 Others 其他

A. APPLICANT DETAILS 申请人资料

Name 姓名 (Mr 先生 / Miss 小姐 / Madam 女士)		Chinese Name 中文姓名	Gender 性别 M / F	Photo 照片
NRIC No. 身份证号码	Age 年龄	Date of Birth 出生日期 (DD/MM/YYYY)		
Mobile Phone 手机号码	Home Phone 住宅电话号码	Email 电邮地址		
Residential Address 住宅地址		Postal Code 邮区		
Residential Status <input type="checkbox"/> Owned 拥有 <input type="checkbox"/> Rented 租 <input type="checkbox"/> Parents 父母 <input type="checkbox"/> Others 其他 _____			Monthly Income 每月收入	Source of Income 收入来源
Name of Contact Person 联系人姓名(In Case of Emergency 紧急时)		Contact No. 联络号码		
Relationship with Applicant 与申请人关系				

B. FAMILY DETAILS 家庭资料

Marital Status
 Single 单身 Married 已婚 Divorced 离婚 Other 其他 (Specify 请注明) _____

If you are married, please fill the following section 已婚者需填

Name of Spouse 配偶姓名	NRIC No. 身份证号码	Mobile Phone 手机号码	
Employer's Name 雇主名称	Nature of Business 业务性质 self-employed 若自雇人士	(if Position 职位 (If salaried 若受雇者)	
Spouse's Salaried Income 配偶收入	No. of Dependents 家属人数	No. of Children 子女人数	Age of Children 子女年龄

C. CREDIT HISTORY 信用记录

Any Outstanding Financial Liability? Yes 是 No 否
 你是否拥有未偿还贷款?

Name of Creditor 贷款银行	Credit Type 贷款类型	Loan Amount 贷款数额	Amount Outstanding 未偿贷款数额	Instalment Amount 供款额

D. MICRO CREDIT DETAILS 微型贷款资料Required Amount 所需数额 RM 5,000.00 RM 10,000.00 RM 15,000.00 RM 20,000.00

Purpose of Micro Credit 贷款分配

 Start Business 创业

(i) What type of business do you want to start? What skill or experience do you have that are relevant to the proposed business?

Please attach business proposal.

你想从事何种生意? 有什么相关经验? 请附上创业计划书

 Business Expansion 扩充业务

(i) What type of existing business do you have?

请注明现有生意

(ii) How long in operations?

请注明经营为多久

(iii) What is your business operating address?

请注明经营地址

E. GUARANTOR 担保人

Name 姓名 (Mr 先生 / Miss 小姐 / Madam 女士)

NRIC No. 身份证号码

Age 年龄

Date of Birth 出生日期 (DD/MM/YYYY)

Mobile Phone 手机号码

Home Phone 住宅电话号码

Email 电邮地址

Photo
照片

Residential Address 住宅地址

Postal Code 邮区

Occupation 职业

Name of Company 公司名称

 Employee
雇工 Self-Employed
自雇

Monthly Salary 月薪

Office Phone 公司电话

Relationship with Applicant 与申请人关系

F. RECOMMENDATION 推荐

Name of Association 公会名称

Registration No 注册号码

Address 地址

Postal Code 邮区

Phone 电话号码 / Fax 传真号码

Person Recommending 推荐人

Name 姓名 (Mr 先生 / Miss 小姐 / Madam 女士)

NRIC No. 身份证号码

Membership No. 会员号码

Home Phone 住宅电话号码

Mobile Phone 手机号码

Email 电邮地址

Chop/ Stamp 印章

Signature 签名

Date 日期

G. DECLARATION 声明

I/We agree that the loan granted to me/us under the Micro Credit Scheme shall only be used by me/us as a business loan under the terms and conditions and/or agreements governing or relating to the Micro Credit Scheme.

在微型贷款计划下的条款、条件或协议管辖下，我/我们同意，微型贷款计划下提供予我/我们的贷款，只能用于商业用途。

I/We confirm that the information given in Application Form is complete, true and accurate and that I/we have not withheld any material facts. If any of the information given herein changes or becomes inaccurate in any way, I/we shall immediately inform YPPKM in writing of such change or inaccuracy.

我/我们承诺，在申请表中所提供的资料均为真实、准确和完整且无隐瞒任何重要事实。如果所提供的资料出现更新，我/我们将立即书面通知或联系马来西亚华裔贩商基金贩商基金。

I/We acknowledge that YPPKM has the absolute right to approve or reject the application without assigning any reason whatsoever and the documents accompanying this Application Form shall become and remain the property of YPPKM.

我/我们同意，马来西亚华裔贩商基金保有最终决定权，批准或拒绝微型贷款申请的权利并无需给予任何理由。申请表连同文件将归为马来西亚华裔贩商基金所拥有。

Pursuant to the Credit Reporting Agencies Act (CRA) and Central Bank of Malaysia Act, I/we the undersigned do hereby give my/our consent to you and CTOS Data Systems Sdn Bhd ("CTOS"), a registered credit reporting agency under the CRA Act to process my/our company and personal data.

根据马来西亚国家银行与信用报告机构法令，我/我们同意交由马来西亚华裔贩商基金及信貸情报服务公司 (CTOS) 全权处理我/我们的公司或个人数据。

By this consent, I/We understand and agree that:

通过此声明，我/我们清楚明白及同意:

i) You may conduct credit/trade check, CCRIS and DCHEQUE checks on us and where applicable, our director(s), shareholder(s) and guarantor(s) (collectively the "Parties"), with CTOS at any time for as long as I/we have a trade relationship with you or where any dues remain unpaid and outstanding with you, for any one or more of the following purposes:

/ Opening of account

/ Credit/Account monitoring

/ Debt recovery

/ Credit/Account evaluation

/ Credit/Account review

/ Legal documentation consequent to a contract or facility granted by you.

在适当情况下，马来西亚华裔贩商基金可使用中央信貸参考资讯系统或空头支票资料对申请者董事、担保者、与合作伙伴进行信用评估报告。其中范围包括:

/ 开账户

/ 信用卡/账户监控

/ 债务重组

/ 信用卡/账户评估

/ 信用卡/账户审查

/ 具法律效力的合同与担保合同

ii) You may disclose any information on the Parties' conduct of their accounts with you, to any business entity/ies for bona fide trade checking at any time. The Parties are also aware and understand that such information will be provided to a credit reporting agency/ies, who may in turn share such information to subscribers of their service.

马来西亚华裔贩商基金可以透露并共享我/我们的账户资料供金融机构作为信貸检查。

iii) Where you require any processing of our application to be processed by any processing centre located outside Malaysia (including your Head Office), the Parties hereby give consent to CTOS to disclose their credit, CCRIS & DCHEQUE (DCHEQS) reports to such locations outside Malaysia.

如有必要，可通过信貸情报服务公司 (CTOS) 处理马来西亚境内申请程序，也可透过中央信貸参考资讯系统 (CCRIS) 以及空头支票资料(DCHEQS) 传输马来西亚境外数据。

Apart from the above, the Parties undersigned do give our consent to you and the CTOS, to process my/our personal data as per the Personal Data Protection Act (PDPA).

按照马来西亚个人资料保护法令，我们同意授权于马来西亚华裔贩商基金与信貸情报服务公司处理我/我们的个人资料。

I further confirm that I am aware that, if the micro credit is approved, there will be an Administration Fee as per following, which will be deducted from the micro credit loan amount:

本人同意，如此项微型贷款获得批准，本人需要缴付以下所列明的手续费。此手续费将直接从微型贷款额中扣除。

Micro Credit Amount(RM)	Administration Fee(RM)	Tenure (Month)	Monthly Repayment (RM)
微型贷款额	手续费	期限(月)	每月还款
5,000.00	120.00	24	225.00
10,000.00	240.00	36	315.00
15,000.00	360.00	48	365.00
20,000.00	480.00	60	400.00

Defaulters will be subject to late payment penalty.

欠款人将受到迟缴罚款。

If there is any conflict between the English and Chinese version of these Terms and Conditions, the English version shall prevail.

如以上条款及条件内的英文版本与中文版本有差异，将以英文版本为准则。

YPPKM reserves the absolute right to amend or alter the Terms and Conditions at any time without prior notice.

马来西亚华裔贩商基金保留绝对权力修改或更改以上条款及条件，而无需事先通知。

Applicant Signature _____
申请者签名

Guarantor Signature _____
担保人签名

Name 姓名 _____

Name 姓名 _____

NRIC No. 身分证号码 _____

NRIC No. 身分证号码 _____

Date 日期 _____

Date 日期 _____

FOR OFFICE USE ONLY

Checked by:

Recommended by:

Approved by:

Date:

Date:

Date: