

# Micro Credit Transformation Scheme 小贩小商转型贷款

## Application Form 申请表格

Please Check If You Are Eligible To Apply / 请检查您是否符合申请资格:

**1** I want to transform my business  
我打算转型我的业务

**2** I am a Malaysian Citizen (Non-Bankruptcy)  
我是马来西亚公民 (非破产)

**3** My age is between 21~55 years old  
我的年龄介于21~55 岁之间

Essential Information to Accompany Your Application / 申请须附上资料:

Tick / 打勾

Your Application Form (Part A & Part B) FULLY completed  
您的申请表格 (Part A 和 Part B) 已完整

One (1) copy of IC and recent passport size photo for applicant  
申请者的身份证复印本及近期护照照片各一张

One (1) copy of latest complete set Form BE/B  
最新完整个人所得税表格复印本一份

One (1) copy of latest 2 years of Audited report / Management Account  
最近两年的审核报告/管理账目复印本一份

One (1) copy of recent house electricity bill  
近期的住家电费单的复印本一份

One (1) copy of complete set SSM  
Business Registration 完整商业注册复印本一份

One (1) copy of Local Council License  
地方政府执照复印本一份

Minimum three (3) photos of business (Eg: Signboard & Premises & Applicant in the business location)  
至少三张营业处照片 (招牌及营业处内外情形及申请人在营业处)

One (1) copy of latest 6 months company bank statement  
最近六个月的公司银行结单

One (1) copy of complete set Tenancy Agreement  
完整租赁合同复印本一份

**How did you hear about YPPKM? 请问您是通过哪一种管道知道 YPPKM ?**

TV 电视

Radio 电台

Newspaper 报章

Facebook 脸书

Friend 朋友

Others 其他, Please Specify 请注明: \_\_\_\_\_

## Part A: Personal Information 个人资料

### Section A1: Applicant Particulars 申请人资料

Name (as in NRIC) / 姓名 (与身份证姓名相同) :  Mr. 先生  Mdm. 女士  Ms. 小姐

Photo  
照片

Chinese Name / 中文名: \_\_\_\_\_ NRIC / 身份证号码: \_\_\_\_\_ TIN Number / 个人所得税号码: \_\_\_\_\_

Gender / 性别:  Male 男  Female 女 Date of Birth / 出生日期 (DD/MM/YYYY) : \_\_\_\_\_ Age 年龄: \_\_\_\_\_

Address / 地址: \_\_\_\_\_

Postcode 邮区: \_\_\_\_\_ City 城市: \_\_\_\_\_ State 州属: \_\_\_\_\_

Contact Number / 联络号码: \_\_\_\_\_ Email / 电邮: \_\_\_\_\_

Home 住家: \_\_\_\_\_ Mobile 手机号码: \_\_\_\_\_

Marital Status / 婚姻状况:  Single 单身  Married 已婚  Divorced 离婚  Others 其他 (Specify 请注明) \_\_\_\_\_

### Section A2: Emergency Contact Person 紧急联络人 (Next-of-kin 只限亲属)

Name / 姓名: \_\_\_\_\_ Relationship with Applicant / 与申请人的关系: \_\_\_\_\_

Gender / 性别:  Male 男  Female 女 Age / 年龄: \_\_\_\_\_

Address / 地址: \_\_\_\_\_

Postcode 邮区: \_\_\_\_\_ City 城市: \_\_\_\_\_ State 州属: \_\_\_\_\_

Contact Number / 联络号码: \_\_\_\_\_

Home 住家: \_\_\_\_\_ Mobile 手机号码: \_\_\_\_\_ Office 办公室: \_\_\_\_\_

**Section A3: Any Other Creditors 其他贷款**

Name of Creditor 贷款机构/银行	Credit Type 贷款类型	Loan Amount 贷款数额	Instalment Amount 每月供款额	Amount Outstanding 未偿还数额

**Section A4: Other Information 其他资料**

Are you a guarantor for other loans? / 您是其他贷款的担保人?  No. 不是  Yes, please provide details. 是, 请提供详情

For whom (Name) 为谁 (姓名)	Relationship 关系	Name of creditor 贷款机构/银行	Amount 贷款数额	Latest Outstanding Amount 未偿还数额

**Section A5: Transformation Scheme Details 转型贷款资料**Loan Amount Required / 所需贷款金额:  RM 30,000  RM 40,000  RM 50,000Loan Tenure / 贷款期限:  3 Years 三年  4 Years 四年  5 Years 五年 Business operation more than 1 year (Date according to SSM registration)  
生意经营超过1年 (以SSM注册日期为准) Business operation less than 1 year (Date according to SSM registration and Guarantor is needed)  
生意经营少于1年 (以SSM注册日期为准) (需要一位担保人)**Section A6: Guarantor Detail 担保人资料**

(If business operates less than 1 year, please fill up guarantor details 若生意经营少于1年, 请填写担保人的资料)

## • Guarantor Requirements 担保人申请条件

1. Malaysian Citizen (Non-Bankruptcy)  
马来西亚公民 (非入穷籍的破产人)2. Age between 21-55 years old  
年龄介于21-55岁之间3. Minimum income of RM4,000 per month  
最低月收入为RM4,0004. One (1) copy of NRIC and recent passport size photo for guarantor  
担保人的身份证复印本及近期护照照片一张5. Provide latest 3 months salary slip & EPF statement or Complete set form BE / B / EA  
最新三个月薪水单&公积金账户报表或完整个人所得税表格Name (as in NRIC) / 姓名 (与身份证姓名相同) :  Mr. 先生  Mdm. 女士  Ms. 小姐

Chinese Name / 中文名: \_\_\_\_\_ NRIC / 身份证号码: \_\_\_\_\_

Photo  
照片Gender / 性别:  Male 男  Female 女 Date of Birth / 出生日期 (DD/MM/YYYY) : \_\_\_\_\_ Age 年龄: \_\_\_\_\_

Address / 地址: \_\_\_\_\_

Postcode 邮区: \_\_\_\_\_ City 城市: \_\_\_\_\_ State 州属: \_\_\_\_\_

Contact Number / 联络号码: \_\_\_\_\_

Email / 电邮: \_\_\_\_\_

Home 住家: \_\_\_\_\_ Mobile 手机号码: \_\_\_\_\_

Marital Status / 婚姻状况:  Single 单身  Married 已婚  Divorced 离婚  Others 其他 (Specify 请注明) \_\_\_\_\_

Spouse's Name / 配偶姓名: \_\_\_\_\_

Age / 年龄: \_\_\_\_\_

Dependants / 家属人数: \_\_\_\_\_



**Section A7: Guarantor's Emergency Contact Person 担保人紧急联络人 (Next-of-kin 只限亲属)**

Name / 姓名:

Relationship with Guarantor / 与担保人的关系:

\_\_\_\_\_

Gender / 性别:  Male 男  Female 女 Age / 年龄: \_\_\_\_\_

Address / 地址: \_\_\_\_\_

\_\_\_\_\_

Postcode 邮区: \_\_\_\_\_ City 城市: \_\_\_\_\_ State 州属: \_\_\_\_\_

Contact Number / 联络号码:

Home 住家: \_\_\_\_\_ Mobile 手机号码: \_\_\_\_\_ Office 办公室: \_\_\_\_\_

**Section A8: Guarantor's Additional Information 担保人额外资料**

Relationship to Applicant / 与申请人的关系

How long have you known the Applicant / 与申请者认识多久

\_\_\_\_\_

Guarantor's Occupation / 担保人职业

Company Name / 公司名字

\_\_\_\_\_

Duration of Service / 服务任期:

Monthly Salary / 月薪:

Office Phone / 办公室电话:

\_\_\_\_\_

Company Address / 公司地址: \_\_\_\_\_

\_\_\_\_\_

Postcode 邮区: \_\_\_\_\_ City 城市: \_\_\_\_\_ State 州属: \_\_\_\_\_

Spouse's Occupation / 配偶职业

Company Name / 公司名字

\_\_\_\_\_

Duration of Service / 服务任期:

Monthly Salary / 月薪:

Office Phone / 办公室电话:

\_\_\_\_\_

Company Address / 公司地址: \_\_\_\_\_

\_\_\_\_\_

Postcode 邮区: \_\_\_\_\_ City 城市: \_\_\_\_\_ State 州属: \_\_\_\_\_

## Section A9: Declaration 声明

I/We agree that the Micro Credit granted to me/us under the Micro Credit Transformation Scheme shall only be use by me/us for a business under the terms and conditions and/or agreements governing or relating to the 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 become 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贷情报服务公司 (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: 在适当情况下，马来西亚华裔贩商基金可使用中央信贷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：
  - ✓ Opening of account 开账户
  - ✓ Credit/Account monitoring 信用卡/账户监控
  - ✓ Debt recovery 债务重组
  - ✓ Credit/Account evaluation 信用卡/账户评估
  - ✓ Credit/Account review 信用卡/账户审查
  - ✓ Legal documentation consequent to a contract or facility granted by you. 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贷检查。
- 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，可通过信贷情报服务公司 (CTOS) 处理马来西亚境内申请程序，也可透过中央信贷参考资讯系统 (CCRIS) 以及空头支票资料 (DCHEQS) 传输马来西亚境外数据。
- iv) To disclose my/our personal data to any parties 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透露我/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：

Transformation Scheme Amount (RM)	Administration Fee (RM)	LHDN Processing Fee (RM)	Monthly Repayment (RM) 每月还款		
转型贷款额	手续费	内陆税收局手续费	3 Years (36 months)	4 Years (48 months)	5 Years (60 months)
30,000	600	10	940.00	725.00	600.00
40,000	800	10	1,250.00	970.00	800.00
50,000	1,000	10	1,560.00	1,210.00	1,000.00

\* 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 / 申请人签名：

Guarantor Signature / 担保人签名：

Name 姓名 :

Name 姓名 :

NRIC No. 身份证 :

NRIC No. 身份证 :

Date 日期 :

Date 日期 :



## Part B: Business Plan 商业计划

### Section B1: Business Information 商业资料

Business Name / 商业注册名字:

Registered Date / 注册日期:

Registered Address / 注册地址:

Postcode 邮区:

City 城市:

State 州属:

Contact Number / 联络号码:

Office 办公室:

Mobile 手机号码:

Fax 传真:

Email / 电邮:

Facebook / 脸书:

Website / 网址:

### Section B2: Other Information 其他资料

Sole Proprietor / 独资经营

Partnership / 合伙经营

Limited Liability Partnership / 有限责任合伙

Name of Partner 合伙人名字	NRIC Number 身份证号码	Citizenship 国籍	Function In The Business 职务





**Section B3: Details of Business Plan 商业计划详情 (2/2)**

5) What are the product features / highlights that will appeal to your customer?

您的产品以什么功能/亮点吸引您的顾客?

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6) Where do you obtain your products or raw materials from? (Please attached Quotations /Invoices)

您是从哪里获得您的产品或原材料? (请附上报价单)

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7) Who are your competitors in this business?

谁是您的竞争对手?

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8) How do you fix your product price?

您会如何为您的产品定价?

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9) What is the expected monthly revenue?

Please provide a breakdown of the expected revenue in terms of units or products provided and the prices, if possible.

预算每月收入是多少? 请按单位列出产品的预计收入和价格, 如有。

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10) What is your monthly expected profit? This is determined by deducting your costs from sales.

你的预期利润每月是多少? 这是以销售金额扣除本钱后的数额。

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Section B4: Cost of Transformation Project 转型计划成本		
Description / 描述	Details / 详情	Total Cost / 总成本
License / Permit Fees 执照 / 准证用费	Provide the cost of each license / permit: 请提供执照 / 准证用费:  1. _____ RM _____  2. _____ RM _____	RM _____
Rental deposit 租借押金	Indicate the space of the shop / office and expected rental per month: 商店 / 办公室空间的每月预期租金:  Space 空间 _____ Sqft 平方尺  Rental per month / 每月租金: RM _____	RM _____
Equipment to be purchased 需购买器材	List the equipment and estimated cost, please attached Quotations / Invoices: 器材列表与预计用费, 请附上报价单:  1. _____ RM _____ 2. _____ RM _____ 3. _____ RM _____ 4. _____ RM _____ 5. _____ RM _____ 6. _____ RM _____ 7. _____ RM _____ 8. _____ RM _____ 9. _____ RM _____ 10. _____ RM _____ 11. _____ RM _____ 12. _____ RM _____ 13. _____ RM _____ 14. _____ RM _____ 15. _____ RM _____	RM _____
	Total Transformation Cost 总转型成本	RM _____

Section B5: Monthly Operation Cost 每月营运成本		
Description / 描述	Details / 详情	Total Cost / 总成本
Raw materials consumed 使用的原材料	List the raw materials / 原材料列表: 1. _____ RM _____ 2. _____ RM _____ 3. _____ RM _____ 4. _____ RM _____ 5. _____ RM _____ 6. _____ RM _____ 7. _____ RM _____ 8. _____ RM _____ 9. _____ RM _____ 10. _____ RM _____ 11. _____ RM _____ 12. _____ RM _____	RM _____
Other expenses 其他用费	1. _____ RM _____ 2. _____ RM _____ 3. _____ RM _____ 4. _____ RM _____ 5. _____ RM _____ 6. _____ RM _____ 7. _____ RM _____ 8. _____ RM _____ 9. _____ RM _____ 10. _____ RM _____ 11. _____ RM _____	RM _____
	Total Monthly Operating Cost 每月营运总成本	RM _____

## Section B6: Partnership's Declaration 合伙人声明

I/We hereby acknowledge that/we fully aware of the above application made by the above applicant to YPPKM. 本人/我们特此确认，本人/我们了解并知晓申请人做出上述申请。

I/We confirm that the above applicant is my/our business partner. 本人/我们确认上述申请人是本人/我们的生意伙伴。

I/We agree that the Micro Credit granted to me/us under the Micro Credit Transformation Scheme shall only be use by me/us for a business under the terms and conditions and/or agreements governing or relating to the 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 become 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贷情报服务公司 (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: 在适当情况下，马来西亚华裔贩商基金可使用中央信贷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：
  - ✓ Opening of account 开账户
  - ✓ Credit/Account monitoring 信用卡/账户监控
  - ✓ Debt recovery 债务重组
  - ✓ Credit/Account evaluation 信用卡/账户评估
  - ✓ Credit/Account review 信用卡/账户审查
  - ✓ Legal documentation consequent to a contract or facility granted by you. 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贷检查。
- 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，可通过信贷情报服务公司 (CTOS) 处理马来西亚境内申请程序，也可透过中央信贷参考资讯系统 (CCRIS) 以及空头支票资料 (DCHEQS) 传输马来西亚境外数据。
- iv) To disclose my/our personal data to any parties as per the Personal Data Protection Act (PDPA). 按照马来西亚个人资料保护法，我们同意授权于马来西亚华裔贩商基金透露我/我们的个人资料。

\* 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。

Name of Partner 合伙人姓名	NRIC No. 身份证号码	Contact Number 联络号码	Signature 签名	Date 日期