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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

1. Applicant 申请人

- i) Malaysian Citizen (Non-Bankruptcy)
马来西亚公民 (非入穷籍的破产人)
- ii) Age between 18 - 60 years old
年龄介于18 - 60岁之间

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 电视台
- Newspaper 报章
- Friend 朋友
- Others 其他

2. 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

- i) one (1) copy of NRIC and recent passport size photo for applicant
申请人的身份证复印本及近期护照照片一张
- ii) one (1) copy of recent house electricity bill
近期的住家电费单的复印本一份
- iii) one (1) copy of complete set SSM business registration
完整商业注册复印本一份
- iv) one(1) copy of Local Council License
地方政府执照复印本一份
- v) 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)
- vi) one (1) copy of latest 3 months company bank statement
最新三个月的公司银行结单
- vii) one (1) copy of latest complete CTOS report issued within 7 days
近期7天内的完整 CTOS 信用报告
- viii) one (1) copy of latest complete set Form BE/B/EA/EPF Statement
公积金账户报表或完整 BE/B/EA 表格一份 (Optional)

* 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。

A. APPLICANT DETAILS 申请人资料				
Name 姓名(as in NRIC) (Mr 先生 / Miss 小姐 / Madam 女士)		Chinese Name 中文姓名	Gender 性别 M / F	
NRIC No. 身份证号码	TIN Number 个人所得税号码	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 Emergency Contact Person 紧急联系人姓名 (Compulsory next-of-kin 只限亲属)			Contact No. 联络号码	
Relationship with Applicant 与申请人关系				
B. FAMILY DETAILS 家庭资料				
Marital Status <input type="checkbox"/> Single 单身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 离婚 <input type="checkbox"/> 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 (if self-employed 若自雇人士)	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? <input type="checkbox"/> Yes 是 <input type="checkbox"/> 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

Business Operation more than 6 months (Date according to SSM registration)
生意经营超过6个月 (以SSM 注册日期为准)

(i) What type of existing business do you have & What type of products are you selling? (Please provide more details)
 请注明现有生意以及销售的产品 (请提供更多详情)

(ii) How long business in operation?
 请注明生意经营为多久?

(iii) Where is business operating address?
 请注明生意经营地址?

Business Operation less than 6 months (Date according to SSM registration and Guarantor is needed)
生意经营少于6个月 (以SSM 注册日期为准)(需要一位担保人)

(i) What type of existing business do you have & What type of products are you selling? (Please provide more details)
 请注明现有生意以及销售的产品 (请提供更多详情)

(ii) How long business in operation?
 请注明生意经营为多久?

(iii) Where is business operating address?
 请注明生意经营地址?

E. GUARANTOR 担保人

(If business operates less than 6 months, please fill up guarantor details 若生意经营少于6个月, 请填写担保人的资料)

Guarantor Requirements 担保人申请条件

- | | |
|--|---|
| i) Malaysian Citizen (Non-Bankruptcy)
马来西亚公民 (非入穷籍的破产人) | iv) 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 |
| ii) Age between 18-60 years old
年龄介于18~60岁之间 | v) 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 BE/B/EA 表格 |
| iii) Minimum income of RM1,700 per month
最低月收入为RM1,700 | vi) One (1) copy of latest complete CTOS report issued within 7 days
近期7天内的完整 CTOS 信用报告 |

Name (as in NRIC) 姓名 (Mr 先生 / Miss 小姐 / Madam 女士)			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	Occupation 职业	Name of Company 公司名称	<input type="checkbox"/> Employee 雇工 <input type="checkbox"/> Self-Employed 自雇
Monthly Salary 月薪	Duration of Service 服务任期	Office Phone 公司电话	Relationship with Applicant 与申请人关系

F. 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:

- / 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：

- / 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。

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贷情报服务公司处理我/我们的个人数据。

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)	LHDN Processing Fee(RM)	Tenure(Month)	Monthly Repayment(RM)
微型贷款额	手续费	内陆税收局手续费	期限(月)	每月还款
5,000.00	120.00	10.00	24	225.00
10,000.00	240.00	10.00	36	315.00
15,000.00	360.00	10.00	48	365.00
20,000.00	480.00	10.00	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。

(If Applicable 如有)

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

G.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 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。申请表格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。

* 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。

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