

## CHANG MING THIEN FOUNDATION (Company No. 196840-U)

### STUDY LOAN APPLICATION PROCEDURES

- 1 Complete the Chang Ming Thien Foundation Study Loan Application Form in **BLOCK LETTERS** using **BLACK INK** only;
- 2 Any correction should be initialed. Correction with correction fluid is NOT allowed;
- 3 **MUST** submit \* **Certified True Copies** of the following documents in sequent stated in item(s) below. Please **CLIP** the documents. Do not use staples;
- 4 All photocopies of documents must be in A4 Size;
- 5 The Chang Ming Thien Foundation reserves the right to **REJECT** any incomplete application.

Please tick if documents are complete :-

- |                          |   |        |
|--------------------------|---|--------|
| <input type="checkbox"/> | Original & Complete Chang Ming Thien Study Loan Application Form  | 1 copy |
| <input type="checkbox"/> | * 1st Borrower's Identity Card  | 1 copy |
| <input type="checkbox"/> | * Student's Identity Card   | 1 copy |
| <input type="checkbox"/> | * 1st Guarantor's Identity Card   | 1 copy |
| <input type="checkbox"/> | * 2nd Guarantor's Identity Card   | 1 copy |
| <input type="checkbox"/> | * Student letter of offer for admission from University/College   | 1 copy |
| <input type="checkbox"/> | * Student's SPM / STPM / SM3 / UEC / Diploma or other highest academic qualifications obtained  | 1 copy |
| <input type="checkbox"/> | * Student's School Leaving Certificate  | 1 Copy |
| <input type="checkbox"/> | * Student's latest semester examination results in University/College (if available)  | 1 copy |
| <input type="checkbox"/> | 1st Borrower's latest (1 year) Income Tax Borang "B" or "BE" with tax receipt or latest EA Form or EPF Statement or last 3 months payslips (any ONE only if available)  | 1 copy |
| <input type="checkbox"/> | 1st Guarantor's latest (1 year) Income Tax Borang "B" or "BE" with tax receipt or latest EA Form or EPF Statement or last 3 months payslips (any ONE only if available) | 1 copy |
| <input type="checkbox"/> | 2nd Guarantor's latest (1 year) Income Tax Borang "B" or "BE" with tax receipt or latest EA Form or EPF Statement or last 3 months payslips (any ONE only if available) | 1 copy |
| <input type="checkbox"/> | Others, please specify, _____   |        |
- 6 ALSO submit the following photos
- |                          |  |         |
|--------------------------|--|---------|
| <input type="checkbox"/> | 1st Borrower's recent passport-sized photograph (write your name on the reversed side) | 1 piece |
| <input type="checkbox"/> | Student's recent passport-sized photograph (write your name on the reversed side)      | 1 piece |

**\* DOCUMENTS MAY BE CERTIFIED BY :**

Advocate & Solicitor, Dean/Registrar of University/College, Justice of Peace, School Headmaster/Principal, Student Services/Affairs Officer, Medical Doctor/Medical Practitioner or such person as may be acceptable by the Board.

(All CERTIFIED DOCUMENTS MUST BE AFFIXED WITH AN OFFICIAL CHOP)

## QUALIFICATIONS OF 1ST BORROWER

- 1 The 1st Borrower must be a **MALAYSIAN CITIZEN** of age 18 years old and above and permanently residing in Malaysia. The permanent and mailing address must be in Malaysia. P.O Box Address is not allowed.
- 2 He/She is free from any criminal records and is not a bankrupt.

## QUALIFICATIONS OF STUDENT

- 1 The Student must be a **MALAYSIAN CITIZEN** of age 18 years old and above;
- 2 The Student shall have gained admission into an Approved Institution to pursue an Approved **BACHELOR DEGREE** or **POSTGRADUATE** Course or any Approved course, either locally or overseas.

## QUALIFICATIONS OF GUARANTORS

- 1 The Guarantors must be **MALAYSIAN CITIZENS** of age between 21 and 55 years old and permanently residing in Malaysia. The permanent and mailing address must be in Malaysia. P.O Box Address is not allowed.
- 2 The Guarantors shall be free from any criminal records and is not a bankrupt;
- 3 The relationship between the two guarantors must not be that of spouse;
- 4 The 1<sup>st</sup> Borrower shall not at the same time act as a guarantor;
- 5 The 1<sup>st</sup> Borrower's children may act as guarantors, if qualified;
- 6 The guarantors must have steady gross monthly salary/income of not less than RM1,000.00;
- 7 A guarantor employed in an organisation/company must have been confirmed in his/her position;
- 8 No member of the Foundation or any member of a committee formed by the Foundation nor any employee of the Foundation shall act as a guarantor for a Study Loan;
- 9 A person shall not at any one time act as a guarantor for more than TWO (2) study loans granted by the Chang Ming Thien Foundation;
- 10 The guarantors shall subject to the approval of the Board who may disapprove any guarantor without assigning any reason for it.