

CHANG MING THIEN FOUNDATION 张明添基金 (Company No. 196840-U)**STUDY LOAN APPLICATION FORM 教育贷款申请表格****SECTION A : PARTICULARS OF 1ST BORROWER (PARENT/GUARDIAN) 第一申请者资料 (父母/监护人)**

Name (As in I.C.) 与身份证相同之名字

Name in Chinese (If Any) 中文姓名

I.C. No 身份证号码
(Old 旧)
(New 新)Relationship with student
与学生的关系Gender 性别
 Male 男
 Female 女Nationality 国籍
Race 种族Marital Status 婚姻状况
 Single 单身
 Married 已婚
 Widowed 丧偶
 Divorced 离婚

Number of Children Studying at College/University 深造中的孩子人数:

Residential Address 住家地址

Correspondence Address 通讯地址
(for all legal documents and correspondence)
(供寄送法律文件及书信用途) Same as residential address
与住家地址相同

Postcode 邮政编号

Postcode 邮政编号

Residence 住宅
 Rural 1 (remote area/fishing/farming village/new village/rural low cost) 郊区 1 (偏远地区 / 渔村 / 农业村 / 新村 / 廉价)
 Rural 2 (housing estate) 郊区 2 (屋苑)
 Urban 1 (squatters/urban low cost/flat) 市区 1 (廉价 / 组屋)
 Urban 2 (housing estate) 市区 2 (屋苑)Contact No. (H)住家
联络号码 (O)办公室(H/P)手机
Email 电邮

Bank Name 银行名称

Personal Bank A/C No. 个人银行户口号码

Name of Company/Employer 公司/雇主名字

 Employed 受雇
 Self-Employed 自雇

Address of Company/Employer 公司/雇主地址

Position Held 职位

Nature of Business 工作性质

Gross Monthly Income 每月收入

Years in Service 服务年数

Total Monthly Household Incomes (including spouse's income & other incomes)
家庭每月总收入 (包括配偶及其他的收入)

RM

Total Monthly Household Expenditures (including all types of expenditures)
家庭每月总花费 (包括所有类型的花费)

RM

Total Net Monthly Household Savings
家庭每月净储蓄

RM

Do you have any physical disability or deformities?
您是否有身体残疾? No
否 Yes, please specify:
是, 请注明**SECTION B : PARTICULARS OF SPOUSE OF 1ST BORROWER (FOR MARRIED PERSON ONLY) 第一申请者配偶的资料**

Name (As in I.C.) 与身份证相同之名字

Name in Chinese (If Any) 中文姓名

I.C. No 身份证号码 (Old 旧)

(New 新)

Contact No. (H)住家
联络号码 (O)办公室(H/P)手机
Email 电邮

Name of Company/Employer 公司/雇主名字

 Employed 受雇
 Self-Employed 自雇

Address of Company/Employer 公司/雇主地址

Position Held 职位

Nature of Business 工作性质

Gross Monthly Income 每月收入

Years in Service 服务年数

SECTION C : PARTICULARS OF STUDENT'S SIBLINGS 学生的兄弟姐妹资料

Name 姓名	Age 年龄	Gender 性别	Occupation 职业	H/P No. 手机号码

SECTION D : PARTICULARS OF 2ND BORROWER (STUDENT) 第二申请者资料 (学生)

Name (As in I.C.) 与身份证相同之名字
Name in Chinese (If Any) 中文姓名

I.C. No 身份证号码 (Old 旧) (New 新)

Marital Status 婚姻状况 Single 单身 Married 已婚 Widowed 丧偶 Divorced 离婚

Residential Address 住家地址 Correspondence Address 通讯地址 Same as residential address 与住家地址相同
(for all legal documents and correspondence) (供寄送法律文件及书信用途)

Postcode 邮政编号 Postcode 邮政编号

Contact No. 联络号码 (H)住家 (H/P)手机
Email 电邮 Facebook Account 面子书帐号

Name of School / College Last Attended 最后就读学校/学院之名称

Academic Qualification Obtained 考获学术资格

Bank Name 银行名称 Personal Bank A/C No. 个人银行户口号码

SECTION E : INFORMATION ON HIGHER STUDIES 深造资料

Name & Address of Institute of Higher Learning
大专名称及地址

Course of Studies 课程名称 (Please tick ✓ in the appropriate box and CIRCLE the course of study 请在适当的格子里打勾✓并把适当的课程圈起来)

- Professional (medicine / dentistry / veterinary / pharmacy / law / accountancy / engineering / architecture)
专业课程 (医学 / 牙科 / 兽医 / 药剂 / 法律 / 会计 / 工程 / 建筑)
- Bio-Tech/Health Science (para-medical / food science / food technology / microbiology)
生物科技/卫生科学 (医学辅助 / 食品科学 / 食品科技 / 微生物学)
- Business/Management/IT (computer science / IT / business administration / management / economics / banking & finance / marketing)
工商管理/资讯科技 (电脑科学 / 通讯与科技 / 工商管理 / 经济 / 金融 / 行销)
- Others (arts / social science / science / music / PR / mass communications / education / fashion design / performing arts)
其他 (艺术 / 社会科学 / 科学 / 音乐 / 公关 / 大众传播 / 教育 / 时装设计 / 表演艺术)

If others, please specify 其他, 请注明: _____

Qualification To Be Obtained 欲考取之资格

- Certificate 证书 Diploma 文凭 Advanced Diploma 高级文凭
- Bachelor's Degree 学士学位 Master's Degree 硕士学位 PHD 博士学位
- Others, Please State 其他, 请注明: _____

Duration of Studies 课程期限	From 开始 (Mth 月份 / Yr 年份)	To 结束 (Mth 月份 / Yr 年份)	Total 总共 (Yrs 年)
Local 国内:			
Overseas 国外:			

SECTION F : LOAN AMOUNT TO APPLY FOR 欲申请之贷款额

Please tick ✓ ONE only 请仅勾选✓一个

- RM10,000 RM15,000 RM20,000 RM25,000 RM30,000

SECTION G : OTHER FINANCIAL ASSISTANT GRANTED / APPLIED FOR 其他教育贷款安排

Apart from applying for a loan from CMTF, please also state any other application for financial assistance made / to be made.
除了向张明添基金申请贷款, 您是否有向其他机构申请教育贷款?

No 否 Yes, Please state 如有, 请说明贷款机构及贷款额

1. _____ RM _____ 2. _____ RM _____

SECTION H : RELATIVES' PARTICULAR 提供两位亲戚的联络资料

Name 姓名	Age 年龄
Tel 电话 (H)住家 (H/P)手机 Email 电邮 (O)办公室	Relationship with Borrower (Student) 与申请者(学生)的关系
Name 姓名	Age 年龄
Tel 电话 (H)住家 (H/P)手机 Email 电邮 (O)办公室	Relationship with Borrower (Student) 与申请者(学生)的关系

PARTICULARS OF 1ST GUARANTOR 第一担保人			
Name (As in I.C.) 与身份证相同之名字 Name in Chinese (If Any) 中文姓名		Relationship with Borrower (Student) 与申请者(学生)的关系	
I.C. No 身份证号码 (Old 旧) (New 新)		Nationality 国籍 Race 种族	
Gender 性别 <input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	Marital Status 婚姻状况 <input type="checkbox"/> Single 单身 <input type="checkbox"/> Married 已婚	<input type="checkbox"/> Widowed 丧偶 <input type="checkbox"/> Divorced 离婚	
Residential Address 住家地址		Correspondence Address 通讯地址 <i>(for all legal documents and correspondence)</i> <i>(供寄送法律文件及书信用途)</i>	<input type="checkbox"/> Same as residential address 与住家地址相同
Postcode 邮政编号		Postcode 邮政编号	
Contact No. (H)住家 联络号码 (O)办公室	(H/P)手机 Email 电邮		
Name of Company/Employer 公司/雇主名字		<input type="checkbox"/> Employed 受雇 <input type="checkbox"/> Self-Employed 自雇	
Address of Company/Employer 公司/雇主地址			
Position Held 职位		Nature of Business 工作性质	
Gross Monthly Income 每月收入		Years in Service 服务年数	
PARTICULARS OF 2ND GUARANTOR 第二担保人			
Name (As in I.C.) 与身份证相同之名字 Name in Chinese (If Any) 中文姓名		Relationship with Borrower (Student) 与申请者(学生)的关系	
I.C. No 身份证号码 (Old 旧) (New 新)		Nationality 国籍 Race 种族	
Gender 性别 <input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	Marital Status 婚姻状况 <input type="checkbox"/> Single 单身 <input type="checkbox"/> Married 已婚	<input type="checkbox"/> Widowed 丧偶 <input type="checkbox"/> Divorced 离婚	
Residential Address 住家地址		Correspondence Address 通讯地址 <i>(for all legal documents and correspondence)</i> <i>(供寄送法律文件及书信用途)</i>	<input type="checkbox"/> Same as residential address 与住家地址相同
Postcode 邮政编号		Postcode 邮政编号	
Contact No. (H)住家 联络号码 (O)办公室	(H/P)手机 Email 电邮		
Name of Company/Employer 公司/雇主名字		<input type="checkbox"/> Employed 受雇 <input type="checkbox"/> Self-Employed 自雇	
Address of Company/Employer 公司/雇主地址			
Position Held 职位		Nature of Business 工作性质	
Gross Monthly Income 每月收入		Years in Service 服务年数	
DECLARATION BY GUARANTORS 担保人声明事项			
<p>I/We hereby declare that all information given herein is true and accurate and I/We have not withheld any material fact. I/We further give consent to CHANG MING THIEN FOUNDATION (CMTF) to obtain/disclose any information and authorize CMTF and its representative(s) to obtain and/or verify information pertaining to this Application and/or furnished by me/us with any party or any agency that CMTF deems fit including but not limited to CBM, CCRIS, CTOS, RAMCI or from whatsoever sources and/or by whatever means that CMTF deems appropriate. I/We agree that CMTF and the loan approving committee shall not for any reason be held liable for any claims, damages or liabilities howsoever arising (including indirect, special, consequential or punitive damages or any monetary loss) to me/us due to the inaccuracy, incompleteness or inauthenticity of its contents or for the consequences of reliance which may be placed on the information.</p> <p>本人/我们在此声明所提供的资料属实及准确并无隐瞒任何重要事实。本人/我们授权张明添基金会于必要时向各有关机构，包括但不局限于 CBM, CCRIS, CTOS, RAMCI 及其他合适单位查证/透露本人所提供的资料。本人/我们同意及接受，张明添基金会及其贷款批准委员会或其董事或职员无需基于内容有失准确性或错误而承担任何法律后果或作出任何形式的金钱赔偿。</p> <p>If any information given herein shall hereafter become inaccurate or if there is any material change in anyway in the view of CMTF, I/We hereby agree to promptly notify and indemnify CMTF on full indemnity basis of all loss, damage, costs and expenses incurred or to be incurred by CMTF as a result of such inaccuracy/changes.</p> <p>如张明添基金会所需的资料会因时而异而本人/我们之前所提供的资料在日后不适宜或需要更正，本人/我们就此同意及时通知张明添基金会并给予补偿。</p> <p>I/We hereby acknowledge that I/we have received, read, understood and agreed to be bound by the Privacy Notice issued by CMTF according to the terms and conditions contained therein.</p> <p>根据张明添基金会发出的隐私声明，本人/我们特此确认本人已经接受，阅读，理解并同意受此条款及条件的约束。</p> <p>I/We hereby expressly consent and authorize CMTF to disclose and/or share any information on me to such third parties as CMTF may deem appropriate for purpose of facilitating the functions of CMTF or for such other purpose as prescribed by CMTF.</p> <p>本人/我们在此明确同意并授权张明添基金会提供本人的资料予第三者，视张明添基金会将何者为适当目的或用于其他用途。</p>			
Acknowledgement by Guarantor(s) 确认同意作为担保人			
Signature of 1st GUARANTOR 第一担保人签名 Name 姓名 NRIC No 身份证号码 Date 日期		Signature of 2nd GUARANTOR 第二担保人签名 Name 姓名 NRIC No 身份证号码 Date 日期	

DECLARATION BY BORROWERS 申请人声明事项

I/We hereby declare that 本人/我们谨此声明:-

1. I/We have fully understood and shall abide by the Regulations of Chang Ming Thien Foundation (CMTF).
本人/我们已充分了解，并将遵守张明添基金会之贷款细则。
2. I/We hereby give consent to CMTF to obtain/disclose any information and authorize CMTF to verify information furnished by me/us with any party or any agency that CMTF deems fit including but not limited to CBM, CCRIS, CTOS, RAMCI or from whatsoever sources and/or by whatever means that CMTF deem appropriate. I/We agree that CMTF and the loan approving committee shall not for any reason be liable for any claims, damages or liabilities howsoever arising (including indirect, special, consequential or punitive damages or any monetary loss) to me/us due to the inaccuracy, incompleteness or inauthenticity of its contents or for the consequences of reliance which may be placed on the information. I/We further understand that CMTF reserves the right to reject my/our application for loan or revoke any loan approval granted to me/us or recall any loan granted to me/us under the Scheme in the event that:-
本人/我们授权张明添基金会于必要时向各有关的机构 (包括但不限于 CBM, CCRIS, CTOS, RAMCI) 查证/透露本人所提供的资料。本人/我们同意及接受张明添基金会及其贷款批准委员会或其董事或职员无需基于内容有失准确性或错误而承担任何法律后果或作出任何形式的金钱赔偿。本人/我们了解张明添基金会有权于下列取消本人/我们之贷款或取消所批准之贷款或终止并追讨在此计划下所获得的贷款:-
 - a. Any of the information or document is found to have been falsified or withheld and/or misleading and/or;
若有任何资料或文件被发现虚假或隐瞒; 及/或误导及/或;
 - b. I am/We are found to have submitted multiple applications or have previously been granted a loan under the Scheme.
若本人/我们被发现提呈多份贷款申请书或在较早时已在此计划下获得贷款。
3. If any information given herein shall hereafter become inaccurate or if there is any material change in anyway in the view of CMTF, I/We hereby agree to promptly notify and indemnify CMTF on full indemnity basis of such inaccuracy/changes.
如张明添基金会所需的资料会因时而异而本人之前所如本人/我们在此申请表格中所提供的资料变得不确实或张明添基金会认为上述资料有重大改变，本人/我们兹同意即刻向张明添基金会通知有关的不确实资料/改变，并完全补偿张明添基金会对此所承受的损失。
4. I/We hereby acknowledge that I have received, read, understood and agreed to be bound by the Privacy Notice issued by CMTF according to the terms and conditions contained therein.
本人/我们确认已获得、阅读、了解张明添基金会所发出的隐私声明及同意根据该声明所注明的条款，受到该声明所约束。
5. I/We hereby expressly consent and authorize CMTF to disclose and/or share any information on me to such third parties as CMTF may deem appropriate for purpose of facilitating the functions of CMTF or for such other purpose as prescribed by CMTF.
本人/我们在此明确同意并授权给张明添基金会提供本人/我们的资料予第三者，视张明添基金会将何者为适当的或用于其他用途。
6. I/We provide consent to CMTF to disclose my/our personal data to any credit reporting agency referred to by CMTF and for CMTF to receive any credit report(s) containing my credit information from the credit reporting agency.
本人/我们授权张明添基金会向任何征信机构提供本人/我们的资料并获取本人之信用报告。
7. I/We have never been made a bankrupt, not involved in any unlawful activities under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA 2001) and/or any legal action.
本人/我们不是报穷者，并且无涉及任何违反 2001 年反洗钱令和反恐融资法令之活动
8. I/We understand that CMTF has the absolute discretion to approve or reject my/our application and I/we shall accept CMTF's decision on my/our application.
本人/我们了解张明添基金会会有绝对的权利批准或拒绝本人的贷款申请，同时也接受张明添基金会对本人的贷款申请所作之决定。
9. CMTF will not be held responsible for any loss or delay in transit pertaining to my/our application.
张明添基金会将无需对本人/我们之申请书因邮失或邮误负责。
10. I/We hereby agree and undertake to pay all fees, costs and expenses of and incidental to this application, the loan and/or the security documents for the loan as may be required or prescribed by CMTF.
本人/我们同意及承诺支付一切与此申请，张明添基金会所规定的贷款和/或贷款担保文件有关的费用、收费及开销等。
11. I/We have selected the aforementioned course of study and Institute of Higher Learning/Academy at my/our own will and have made this loan application/requested CMTF for an Education loan for the purpose of pursuing the course of study by the Student and I/we hereby waive any and all rights or claims against CMTF for any damages or losses arising from any changes, discrepancies or any events that may have resulted in the Student not being able to complete his/her course of study.
本人/我们选择了上述学习课程和高等院校，并向张明添基金会申请/要求提供教育贷款，以供申请人进修上述课程；本人/我们谨此放弃任何导致申请人无法完成其进修课程的变化、差异或事件所造成的损失或损害，而针对张明添基金会的任何权利或索讨。

Signature of 1st Borrower 第一申请人签名
Name 姓名
NRIC No. 身份证号码
Date 日期

Signature of 2nd Borrower 第二申请人签名
Name 姓名
NRIC No. 身份证号码
Date 日期

CMTF reserves the right to 张明添基金保留绝对的权利:

- (i) retain all documents which are submitted to CMTF in relation to application for loans, for audit and statistical purpose
保留所有的贷款文件以作日后稽查或统计的目的
- (ii) reject any incomplete application form or forms that do not conform to CMTF's requirements without giving any reason whatsoever
拒绝任何不完整或不符合张明添基金会要求的申请表格而无需给予任何理由

FOR OFFICE USE ONLY

Date of Receipt of Application Form	Date:	By:
Loan Reference Number:	Coding Date:	By:
Process of Application Form	Date:	By:
Approval of Application	Date:	By:
Schedule of Disbursements: 1st disbursement on: 2nd disbursement on: 3rd disbursement on: 4th disbursement on: 5th disbursement on:	Approval Date:	By:
Remarks:		