

**Guidelines for Application of
The Chinese Chamber of Commerce & Industry of
Kuala Lumpur & Selangor**

University / College Scholarship Fund 2023

1. Name : The Chinese Chamber of Commerce & Industry of Kuala Lumpur & Selangor University / College Scholarship Fund.
2. Object : To assist Malaysian students irrespective of races, religion and creed from needy families who are of good character and excel in their studies by providing scholarship and interest free loan to pursue their education.
3. Amount : **Scholarship:** Each successful applicant will be awarded an amount of not exceeding RM3,000.00 per academic year.
Loan: Each successful applicant will receive an amount of not exceeding RM8,000.00 per academic year.
4. Duration : **Scholarship:** Holders of the scholarship must make fresh application each year.
Loan: The loan shall be given to an applicant for such a duration as may be required by the course concerned and determined by the Chamber.
5. Qualifications :
 1. The applicant must be a Malaysian irrespective of races, religion and creed who has been accepted by or at the time of making such application pursuing an undergraduate or postgraduate learning course in any university, college, technical and vocational training centre or institute of higher learning in Malaysia or abroad.
 2. The applicant must excel in his/her academic performance, active in co-curriculum activities, having good conduct and comes from needy family.
 3. The applicant who has obtained any scholarship or loan from other sources is not eligible to apply for this fund.
The Chamber reserves the right to cancel or recall the scholarship or loan granted to those who are in breach of this rule.
 4. Those who are given the scholarship or loan, but intend to receive other scholarship or loan, must refund the money to the Chamber.
6. Procedure of Application :
 1. The applicant can download the application form from KLSCCCI's Website (<http://www.chinesechamber.org.my>) OR Facebook (KLSCCCI).
 2. The form should be filled and submitted together with
 - (i) A recent passport size photograph and a copy of I/C;
 - (ii) Certified copies of studentship and academic examination results, **OR** Certified copies of enrollment notice and public examination results (For applicant who is newly enrolled) [*with School's Signature of Authorised Signatories and Stamp*];
 - (iii) Certified copies of parents' I/C and income statement (formal salary slip / income tax statement / employment Letter) [*with Company's Signature of Authorised Signatories and Stamp*];
Applicant from single-parent families shall provide related documents e.g. death certificate / divorce certificate.
 - (iv) Applicable to loan application only:
Certified copies of guarantors' I/C and income statement (formal salary slip / income tax statement / employment Letter) [*with Company's Signature of Authorised Signatories and Stamp*];
* Parents of applicant are not eligible to be the guarantors.
 - (v) Letter of Recommendation from the School/University/College (with contact information of Referrer).
 3. Please forward your application form, together with the necessary documents to: **The Chinese Chamber of Commerce & Industry of Kuala Lumpur & Selangor (KLSCCCI)**
7th Floor, Wisma Chinese Chamber,
258, Jalan Ampang, 50450 Kuala Lumpur.
Please state "Scholarship" or "Loan" on top left corner of the envelope.

4. Only those who are shortlisted will be notified.
5. Please do not enclose documents that are not requested.
6. The Chamber shall retained all documents submitted for application.
7. Application Date : Application commences from 1st June 2023 (Thursday) to 30th June 2023 (Friday). Late application will not be entertained.

(APPLICABLE TO LOAN APPLICATION ONLY)

8. Loan Agreement :
 1. Successful applicant should submit necessary documents to the Chamber within two (2) weeks of receiving offer from the Chamber either personally or through his/her parents, failing which the offer shall be deemed to have been withdrawn.
 2. Successful applicant should execute the loan agreement with the Chamber within two (2) weeks of receiving offer, failing which the offer shall be deemed to have been withdrawn.
 3. Two (2) guarantors (Exclude parents of applicant, they are not eligible to be the guarantors) are required for this loan agreement.
 4. The guarantors are liable for the repayment of education loan of the scholar. If the guarantor(s) died or became bankrupt during the subsisting of loan period, the scholar or his/her parents should inform the Chamber and a substitute guarantor is required.
 5. After signing the loan agreement, the Chamber will purchase a personal accident insurance policy on behalf of the scholar to secure the loan amount.

Amount Insured	: Total Loan Amount
Duration of Insurance	: Loan Duration + Repayment Duration
Premium	: RM20 to RM200
Beneficiary	: The Chinese Chamber of Commerce & Industry of Kuala Lumpur & Selangor

The premium for the aforesaid insurance policy shall be borne by the scholar and be added directly to the total sum of loan.
 6. Upon completion of the course, the scholar shall forthwith repayment to the Chamber in accordance with the terms and conditions stipulated in the agreement. In the event that the scholar fails to repay the aforesaid stipulated amount and falls in arrears for three (3) calendar months, the whole of the remaining amount of the education loan not repaid shall become immediately repayable.
9. Acceptance of Education Loan :
 1. The loan should be received by the scholar himself or any person duly authorised by the scholar.
 2. The scholar should forthwith forward to the Chamber a certified true copy of registration documents and results of every semester/term examination. The Chamber will only release the fund for next semester upon receipt of the necessary documents and if there is no violation of any of the University/College Scholarship Fund by-laws. The Chamber reserves the right to terminate the loan if it finds the scholar is guilty of misconduct or negligence in his study.
 3. If the financial situation of scholar becomes better, or has obtained any other scholarship, the scholar should notify the Chamber in writing to stop receiving the remaining loan from the Chamber.
10. Repayments :
 1. The loan is free of interest. Upon completion of course or in the event of failure to complete the course, the scholar should repay **a minimum sum of 10% of annual loan sum** each month, until the total amount is repaid. If the scholar fails to repay the Chamber, the guarantor(s) will have to repay on behalf of the scholar.
 2. If the scholar fails to secure a job immediately upon the completion of the course, the scholar should seek approval from the Chamber to defer repayment, or else the guarantor(s) will have to repay on behalf of the scholar.
11. The Chamber reserves all the rights for any alterations of the above terms and conditions.

吉隆坡暨雪兰莪中华总商会

2023 年度教育基金申请指南

1. 名称: 本基金定名为“吉隆坡暨雪兰莪中华总商会教育基金”。
2. 宗旨: 本基金旨在协助品学兼优, 有志深造, 家境清寒的我国学生, 不论种族、宗教及信仰, 得以进入大专学府, 及继续完成其学业。
3. 款额: **大专助学金:** 每年每名不超过 RM3,000.00。
大专贷学金: 每名学生将可获得每年一期不超过 RM8,000.00 的贷学金。
4. 年限: **大专助学金:** 只限一年, 受助者如欲继续享有, 须在次年重新申请。
大专贷学金: 本贷学金的发放, 以获贷者所选读学系所需之年限为准。未能在年限内毕业者, 本会将不考虑其超年限之贷学金。
5. 申请资格: (1) 本基金公开予我国各族之技职、大专及研究生申请。申请者必须为我国公民且经由国内外合格之技职学院、大专学府录取, 或正在技职学院、大专学府就读。
(2) 申请者必须学业成绩优良, 活跃于课外活动, 品行端正, 且家境清寒者。
(3) 已经获得其他团体之奖助贷学金者不得申请此项基金。一旦被发现有违规定, 本会有权取消 / 收回已经发出的大专助学金或大专贷学金。
(4) 另外, 获得本会大专助学金或大专贷学金后, 又欲领取其他奖贷学金者, 必须把有关助学金或贷学金退回给本会, 以转助他人。
6. 申请手续: (1) 可通过本会网站或面子书专页下载申请表格 (网址: <http://www.chinesechamber.org.my>; Facebook: 隆雪中总/KLSCCCI)。
(2) 申请人须填具本会所制备之申请表格, 并附上
(i) 照片 1 张 (护照尺寸), 以及身份证副本;
(ii) 在籍大专生 – 在籍证件副本, 以及学业成绩表副本 (须有学校盖章签署核实) **或**
刚被录取之大专生 – 大专学院证实的录取通知书, 以及政府公共考试成绩表副本 (须有学校盖章签署核实);
(iii) 家长的身份证副本, 以及收入证明副本 (正式薪水单 / 所得税报表 / 雇主证明书, 须有工作单位盖章签署核实方属有效)。单亲家庭者, 另需提供相关证明, 如死亡证明 / 离婚证书等。
(iv) 欲申请大专贷学金者, 还须附上 2 位担保人之身份证副本, 以及收入证明副本 (正式薪水单 / 所得税报表 / 雇主证明书, 须有工作单位盖章签署核实方属有效)。恕不接受双亲担任担保人。
(v) 校方推荐信 (需注明推荐人的联系方式)。
(3) 申请表格及有关证件, 请寄至:

吉隆坡暨雪兰莪中华总商会
The Chinese Chamber of Commerce & Industry
of Kuala Lumpur & Selangor
7th Floor, Wisma Chinese Chamber

258, Jalan Ampang , 50450 Kuala Lumpur.

信封左上角请注明“大专助学金”或“大专贷学金”字样

- (4) 只有被遴选面试者将获得书面通知。
 - (5) 本会没要求的文件，请勿附上。
 - (6) 所有已呈交之文件，恕不退还。
7. 申请日期： 本年申请日期由 2023 年 6 月 1 日（星期四）开始至 6 月 30 日（星期五）截止，逾期恕不受理。

(只供大专贷学金申请者)

8. 签订合同： (1) 获贷者于接到通知书后 2 星期内，须亲身或由家长代表到本会秘书处呈交证件，获贷者须亲身签署合约，逾期当弃权论。
- (2) 获贷者签订合同时，须由 2 位担保人共同签约（恕不接受双亲担任担保人）。
- (3) 凡作为获贷者之担保人，须依法与本会签订合同，确保申请人日后清还全数贷学金额。倘若担保人在获贷者尚未清还贷款之前去世，或经济环境变迁时，获贷者或其家长须立即通知本会，并另觅适当担保人承替。
- (4) 被录取者，一经签约后，本会即代购买意外保险，以保障所贷之款额。
- 投保额： 贷款总额
- 投保年限： 贷款年限 + 摊还年限
- 保费： 介于 RM20 至 RM200 之间
- 受益者： 吉隆坡暨雪兰莪中华总商会（隆雪中总）
- 有关保费将直接计入获贷者的贷款总额内。
- (5) 获贷者毕业后即需依照合约条文履行摊还贷款的责任。若有关学生积欠偿还贷款 3 个月，所有剩余未偿还的贷学金将必须一次过偿还。
9. 领取贷学金： (1) 贷学金须由获贷者或其授权人士签收。
- (2) 获贷者须将每学期 / 每学年之入学注册证件影印本或在籍证件寄交本会，并于每学期 / 每学年开学前，将上学期 / 学年之学业及操行成绩自动呈交本会审核。文件及成绩备齐经审核后，始颁予下一期之贷学金，若成绩欠佳或行为失检，本会有权停止其贷学金。
- (3) 获贷者倘若中途家境好转，或获得其他足以维持其学业之奖学金时，须以书面知会本会，并停止领取剩余之贷学金。
10. 偿还办法： (1) 本贷学金不计利息，惟获贷者，不论毕业与否，于离校后，必须立即依约按月摊还至少每年贷款之 10%，多还益善，迄全数还清为止。倘若有违约，其担保人须依约清还之。
- (2) 离校后，尚未就业者，必须来函通知本会，本会将依据个案斟酌决定。还款期如不被延缓，则须由担保人依约归还之。
11. 本申请指南若有未尽善处，本会有权随时增删。