

**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 / UEC / OTHER results  | 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 Form "J" 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 Form "J" or latest EA Form or EPF Statement or last 3 months payslips (any ONE only)             | 1 copy |
| <input type="checkbox"/> | * 2nd Guarantor's latest (1 year) Income Tax Form "J" or latest EA Form or EPF Statement or last 3 months payslips (any ONE only)             | 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, Commissioner for Oaths, Dean/Registrar of University/College, Member of Parliament, Member of State Legislative Assembly, Justice of Peace, School Headmaster/Principal, Munciple Counselor, District Counselor 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 1st Borrower shall not at the same time act as a guarantor;
- 5 The 1st Borrower's spouse shall not act as a guarantor;
- 6 The 1st Borrower's children may act as guarantors, if qualified;
- 7 The guarantors must have steady gross monthly salary/income of not less than RM1,000.00;
- 8 A guarantor employed in an organisation/company must have been confirmed in his/her position;
- 9 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;
- 10 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;
- 11 The guarantors shall subject to the approval of the Board who may disapprove any guarantor without assigning any reason for it.