

Affix Photo  
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**For Office use only**  
App. No:  
Std No:  
Ref. No:  
Received By:  
Date:

*Student Name :* \_\_\_\_\_

*Institution :* \_\_\_\_\_

**2010**

*Closing Date: August 15, 2010*

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## ***MIED STUDY LOAN APPLICATION FORM***

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### ***TERMS OF APPLICATION***

1. *MiED Study Loan is offered to Malaysian citizens studying / going to study in local education institutions or overseas.*
2. *For courses in local education institutions, it needs to be approved by Malaysian Qualifications Agency (MQA), formally known as Lembaga Akreditasi Negara (LAN) whereas all overseas courses require certification from Jabatan Perkhidmatan Awam (JPA). For professional courses, relevant Professional Qualifying Agency in Malaysia who controls and monitor such profession should approve the course.*
3. *Preferences will be given to students who get admission into Kolej Tafe, Seramban and, AIMST University. Students wishing to study in other institutions should provide proof of rejection from the above institutions or the course is not available in these institutions.*
4. *Students are advised to apply PTPTN loan and provide details of their application to support this loan application.*
5. *MiED will charge interest at the rate of 2% per annum during the duration of the course and interest at the rate of 6% per annum after the duration of the course until the loan is repaid.*
6. *All applicants are required to submit the copy of offer letter from the education institution that confirms the eligibility of the applicant in the course chosen.*
7. *All MiED loan applicants must fulfill the following criteria:*
  - a) *4 credits including English and Mathematic at SPM level for Diploma Programmes*
  - b) *3 Principal D and above at STPM or equivalent level for Graduate Programmes*

8. *The application result and the loan amount is the sole discretion of the MiED Board.*
9. *The payment of loan will be made to the Education Institution Treasury Office.*
10. *Loans are approved on yearly basis upon submission of academic results.*
11. *All successful applicants are required to sign a loan agreement with MiED. This agreement is between the loan applicant, two guarantors and MiED. Only one of the guarantors can be a family member. The guarantor's age must be below 50 years. The repayment of loan will commence 6 months after the duration of the course funded by MiED.*

<i>Loan Amount up to (in RM)</i>	<i>Guarantor Income per month (in RM)</i>	<i>Minimum Installment per month (in RM)</i>	<i>Maximum number of installments</i>
<i>5000</i>	<i>1500</i>	<i>250</i>	<i>24</i>
<i>10000</i>	<i>2500</i>	<i>500</i>	<i>24</i>
<i>15000</i>	<i>3000</i>	<i>500</i>	<i>36</i>
<i>20000</i>	<i>3500</i>	<i>550</i>	<i>48</i>
<i>50000</i>	<i>5000</i>	<i>1500</i>	<i>60</i>

12. *Applicant is required to pay for all expenses in connection with recovery of loan amount if they failed to adhere the terms and conditions of the repayment.*
13. *All successful loan applicants are insured against personal accident and the premium is charged to the loan account. Insurance details are available at our web site.*
14. *Attach all documents mentioned in the checklist failing which this form will be rejected.*

**The Chairman  
MiED, 1<sup>st</sup> Floor,  
Menara Manickavasagam,  
No. 1, Jalan Rahmat,  
50350 Kuala Lumpur.**

Date: \_\_\_\_\_

Dear Sir/Madam,

**RE: APPLICATION FOR MiED EDUCATION LOAN 2010**

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I, \_\_\_\_\_ (name of applicant) would like to apply for MiED Education Loan 2010. Please find attached the following documents (ticked):

1. Application form for MiED Education Loan [ ]
2. Photocopy of NRIC (Applicant) [ ]
3. Photocopy of NRIC (2 Guarantors) [ ]
4. Passport size photo (*Please paste*) [ ]
5. Academic Results (*Certified True Copies*)
  - i) UPSR [ ]
  - ii) PMR [ ]
  - iii) SPM [ ]
  - iv) STPM [ ]
  - v) Other Qualifications [ ]
  - vi) School Leaving Certificate [ ]
  - vii) Testimonial (school / college) [ ]
6. Copy of Offer Letter from university / college [ ]
7. Rejection Letter from Kolej Tafe, Seramban / AIMST University (*if applicable*) [ ]
8. Fees structure from university / college [ ]
9. Photocopy of Student ID [ ]
10. Photocopy of Salary Slip of 2 Guarantors [ ]
11. Others (please specify) [ ]

Thank you.

Yours sincerely,

\_\_\_\_\_  
Signature

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Checked By :	
Date :	
Verified By :	

Section A		Personal Details (To be completed by applicant)											
Full Name:								NRIC:					
Date of Birth:								Gender:		Male		Female	
Nationality:						Race:			Mother Tongue:				
Correspondence Address:													
Poskod						City:				State:			
Home Address (if different from above) :													
Poskod						City:				State:			
Marital Status:								If married, state no. of children:					
If employed, furnish details			Salary:				EPF No.:						
Employer Name and Address									Tel No. (Off)				
									Fax No. (Off)				
Tel No (House):						Email ID:							
Tel No (Mobile):						IM ID: (MSN/Yahoo/Skype/Gtalk)							

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Section B		Family Details					
Total Household Monthly Gross Income:							
No of Dependent(s) – including applicant:							
Father (or Guardian)			Mother (or Guardian)				
Name:				Name:			
Relationship:				Relationship:			
NRIC No:				NRIC No:			
Occupation:				Occupation:			
Employer:				Employer:			
Employer Address and Contact Number				Employer Address and Contact Number			
Monthly Gross Income:				Monthly Gross Income:			

Name of Siblings (Brothers & Sisters)	Age	Relationship	Marital Status (Married /Single)	Occupation (if in school or employment, name and address of school or employer)	Monthly Gross Income	Details of MIED Loan, if obtained. Ref.No. or NRIC No

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Section C		Field of Study									
Course of Study:											
University/College/Institute:											
City		State:		Country:							
Course Begin Date (mm/yy)					Course End Date (mm/yy)						
Tuition Fee (for the whole course): in RM				Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	
Loan Required For Year (Please tick):											

Section D		Academic Qualifications (Please provide certified copies of results/certificates)			
No	Name of School/Institution	Examination / Qualification Attained	Year	Grade/Score	
1		UPSR			
2		PMR			
3		SPM			
4		STPM			
5					
6.					
7.					

Section E		Current Financial Status			
Are you presently receiving any financial assistance from any institutions/foundations/government? Yes ( ) No ( )					
If yes, please furnish the details					
PTPTN loan status: Applied ( ) Approved ( ) No ( ) Rejected ( )				Amount:	
Have you applied for any other Scholarships/Grants/Educational Loan? Yes ( ) No ( )					
If yes, please furnish the details			If no, please state why		
Total Course Fees including living expenses in RM					
Finance Available from (in RM)	Parents / Relatives	PTPTN	Banks	Others	MIED

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Section F		Guarantor Details	
<i>Guarantor 1 (can be related to applicant)</i>		<i>Guarantor 2</i>	
<b>Name:</b>		<b>Name:</b>	
<b>Relationship:</b>		<b>Relationship:</b>	
<b>NRIC No:</b>		<b>NRIC No:</b>	
<b>Home Address</b>		<b>Home Address</b>	
<b>Occupation:</b>		<b>Occupation:</b>	
<b>Employer:</b>		<b>Employer:</b>	
<b>EPF No:</b>		<b>EPF No:</b>	
<b>Employer Address</b>		<b>Employer Address</b>	
<b>Tel No:</b>		<b>Tel No:</b>	
<b>Fax No:</b>		<b>Fax No:</b>	
<b>H/P No:</b>		<b>H/P No:</b>	
<b>Email :</b>		<b>Email :</b>	
<b>Monthly Gross Income:</b>		<b>Monthly Gross Income:</b>	
<b>Signature :</b>		<b>Signature :</b>	

Section G	Declaration by Applicant
<p><i>I hereby declare that the information given in this Application Form and in the documents (if any) attached hereto in support of my application is true and correct and that I have not suppressed any material fact. I agree and accept that if any information in this Application Form (including, without limitation, my particulars and the answers given in the questionnaire section) and in the attached documents (if any) is found to be false and/or inaccurate, my application shall be rejected; and where the scholarship has always been awarded to me, MiED shall have discretion to withdraw the same.</i></p> <p><i>I also declare that my name is not blacklisted by any credit rating agency.</i></p> <p><i>I authorize MiED to verify the information from whatsoever sources and by whatever means that MiED deems appropriate.</i></p> <p>.....            (Applicant's Signature) <span style="margin-left: 200px;">.....</span>            (Date)</p>	

The completed form must be sent on or before the closing date to:

**Loan Processing Department**  
**MiED, 1<sup>st</sup> Floor,**  
**Menara Manickavasagam,**  
**No 1, Jalan Rahmat,**  
**50350 Kuala Lumpur.**  
**Tel: 03- 4044 7584 / 4042 0259**

<b>FOR OFFICE USE ONLY</b>					
<i>Parameters</i>	<i>Excellent</i>	<i>Good</i>	<i>Moderate</i>	<i>Poor</i>	<i>Bad</i>
<i>Financial Background</i>					
<i>Remarks</i>					
<i>Academic Results</i>					
<i>Remarks</i>					
<i>Job Market for the Course</i>					
<i>Remarks</i>					
<i>Prior Loan Track Record</i>					
<i>Remarks</i>					
<i>Others (Specify)</i>					
<i>Remarks</i>					

*Other Remarks:*

***FINAL DECISION***

*Approved*

*Not Approved*

*Decision:* \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

*(All approvals are for one year only unless otherwise stated in writing).*

\_\_\_\_\_  
*(Officer Signature)*

\_\_\_\_\_  
*(Date)*