



## I-H 07 贷学金申请简章

### Rules & Regulations for the Application of Study Loan

#### (A) 申请资格:

1. 父母/监护人其中一方必须是会员;
2. 申请者是国内外大专在籍生或已被国内外大专录取的新生;
3. 修读课程:
  - 学士: 3 年
  - 文凭: 2 年
  - 英国特许公认会计师公会 (ACCA): 3 年
  - 英国特许管理会计师机构 (CIMA) : 3 年
  - 英格兰和威尔士特许会计师机构 (ICAEW): 3 年
  - 医学学士: 依据录取通知书所列年数
  - 其他未列入的课程与就读年限 (包括硕士、博士研究生与技职课程) 将由本会教育组委员会进行审核与定夺。
4. 贷款年限以上述所列之课程的修读年限为准。

#### (B) 申请日期: 1/6/2023 至 30/6/2023(5pm)

#### (C) 申请手续:

1. 申请者必须采用由本会教育组委员会所发出的该年度的申请表格 (RH-09);
2. 申请表格可以上本会网站下载, 亦可接受影印表格;
3. 申请者必须填具该年度的申请表格, 连同证件一起呈交;
4. 所需证件如下:
  - 申请者身份证副本 1 份
  - 离校证书副本 (校方验证)
  - 中学政府考试 (SPM/STPM/UEC) 证书副本
  - 大学录取通知书、入学注册表及注册费/学费收据副本 (校方验证)
  - 家长最近 2 年所得税表 (EA Form 和 J Form) 或连续 3 个月薪资表副本 (雇主验证)
  - 2 位担保人之身份证、薪金单、产业证明副本、EA Form 和 J Form。  
(其中 1 位担保人必须为非直系亲属)
5. 申请者所呈交资料必须完整及清晰, 且必须在截止日期前通过邮寄、亲自交至本会或者电邮呈交申请, 恕不接受传真申请。
6. 本会有权拒绝任何不完整、不正确或虚假详情的申请。
7. 本会有权增删或修改任何申请简章之内容, 不得有任何异议。

#### (D) 审核:

1. 雪隆海南会馆教育组委员会负责审核、面试与遴选;
2. 委员会之决定为最后决定, 任何人不得异议;
3. 申请者将获书面通知。

#### (E) 签订贷学金合约/领取贷款支票:

1. 获贷者必须于通知书发函日算起 21 天内, 偕同 2 位担保人办理签订合约事宜, 逾期及缺席当弃权论;
2. 贷款支票将于合约完成加盖印花后, 连同合约一起移交;
3. 贷款者每年必须呈交学校成绩 (须由校方验证) 予本会教育组审核, 以确保贷款者符合续贷标准。



## I-H 07 贷学金申请简章

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#### (F) 偿还贷款:

1. 贷款者必须在毕业 6 个月后履行偿还贷款的责任, 每个月开始摊还贷款, 直至缴清为止;
2. 一旦毕业后 6 个月未开始摊还贷款, 本会有权每年向其征收所欠贷款余额 10% 的利息;
3. 凡拖欠超过 3 个月尚无偿还贷款, 本会将采取下列行动:
  - 第一封催收通知书致予贷款者及担保人, 贷款者必须在 14 天期限内缴付贷款。若 14 天期限内无回应, 则
  - 再发给第二封催款通知书。若 14 天内同样无任何回应, 本会有权采取法律行动对付贷款者及担保人。
  - 拖欠长达 6 个月者, 本会有权将贷款者名字、就读大专及担保人名字公布在《海南之声》, 以示警戒。

#### (A) Qualification:

1. Applicant's parents (either one)/ guardian(s) must be a valid member of the Association.
2. Student who is still in study or being approved by the local / foreign Universities or Institutions of higher learning is eligible for the application.
3. Courses/ programmes of study:
  - Undergraduate Degree : max 3 years
  - Diploma : max 2 years
  - Association of Chartered Certified Accountants (ACCA) : 3 years
  - Chartered Institute of Management Accountants (CIMA) : 3 years
  - Institute of Chartered Accountants in England and Wales (ICAEW): 3 years
  - Medical Degree—subject to terms and conditions as stipulated in Letter of Admission / Letter of Registration.
  - Any other courses / programmes not specified above ( Include application for Master's Degree, Doctor of Philosophy, Technical and Vocational Education ) would be subject to consideration and approve by the Education Committee.
4. In general, the loan amounts are restricted to the normal duration of the course/ programme of study as stated above.

#### (B) Application Date: Application is open from 1/6/2023 to 30/6/2023 (5pm)

#### (C) Procedures for Application:

1. Only the latest form (RH-09) issued by the Education Committee are accepted.
2. The Application Forms can be download from the website [www.hainannet.com.my](http://www.hainannet.com.my) .  
Photocopies are allowed.
3. Duly completed forms must be submitted together with the documents as required.
4. Documents to be submitted are as listed below:
  - IC of the applicant (1 photocopy).
  - Photocopy of school leaving certificate (certified by the school).
  - Photocopy of SPM/STPM transcripts (certified by the school).
  - Photocopy of the Letter of Offer together, Letter of Admission or Enrolment Registration Form and official receipt of registration/enrolment from the universities or institutions of higher learning (certified by the relevant university/ institution).
  - Proof of parents' income, include EA & J Form for the last two years or last 3 months pay slip (certified by employer).



## I-H 07 贷学金申请简章

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- ICs of the two guarantors (photocopies). (Only one relative can be a guarantor).
  - Proof of incomes of the two guarantors, include pay slip, income tax Form J, employment letter (photocopies).
5. Forms and documents must be clear and complete, and to be submitted by post or email within applications date. Applications Forms transmitted via fax will not be accepted.
  6. The Education Committee reserves the right to reject any Application Forms which is incomplete or containing incorrect and/or false information.
  7. Association reserve the right to add, delete or to amend any rule and regulation.

#### (D) Confirmation:

1. The Education Committee of the Association will conduct interviewing, checking and clarification.
2. The Education Committee reserves the right to make the final decision.
3. Qualified applicants will be notified via mail by post.

#### (E) Signing of the Study Loan Agreement /Loan Release:

1. The applicant must be accompanied by the two guarantors as named in the Application Form to sign the Study Loan Agreement within 21 days from the date of written notification. Absentees or late comers will be disqualified.
2. Cheque will be released after the agreement being duly stamped.
3. School grades/ exam results must be submitted each year to the Association's Education Committee for their review to ensure that borrowers will continue to meet the performance standards. (the photocopy of result must be certified by relevant university or institution).

#### (F) Loan Payment Conditions:

1. Borrowers must commence loan repayment-monthly after 6 (six) months from the date of graduation.
2. 10% interest per annum will be charged on the outstanding loan amount if the borrower fails to repay the borrowed amount 6 (six) months from the date of graduation.
3. The Education Committee will take the following actions if the borrowers fail to make regular repayments and the outstanding amount is overdue for more than 3 (three) months:
  - 1st Reminder will be issued to the defaulting borrowers and their guarantors are required to pay the outstanding loan amounts within a period of 14 (fourteen) days. If there is no response within 14 (fourteen) days,
  - A 2<sup>nd</sup> Reminder will be issued to the defaulting borrowers and their guarantors. If again there is no response within 14 (fourteen) days of the 2<sup>nd</sup> Reminder, the Education Committee reserves the right to take legal actions against the borrowers and their guarantors.
  - The Education Committee reserves the right to publish the borrower's name, and the guarantors' names in the "Suara Hainan" if the borrower fails to repay the loan for more than 6 (six) months.