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App No:
Std No:
Ref No:

Student Name: _____

Institution: _____

2012

Closing Date: August 15, 2012

MIED STUDY LOAN APPLICATION FORM

TERMS OF APPLICATION

1. *MiED Study Loan is offered to **Malaysian citizens** studying in local education institutions or overseas.*
2. *For courses in local education institutions, it needs to be approved by Malaysian Qualifications Agency (MQA), 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 Seremban and AIMST University.*
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 4% 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 fulfil 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 student only **eligible to apply for MiED Loan from 2nd year onwards (MiED won't give priority to student who are perusing foundation, A-Level / studying in the first year).**
9. Only **tuition fees** will be considered for MiED Loan.
10. The application result and the loan amount is the **sole discretion of the MiED Board.**
11. The payment of loan will be made to the **Education Institution Treasury Office.**
12. Loans are **approved on yearly basis** upon submission of Loan application form and academic results.
13. 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. Both guarantor's age must be below 50 years and should not be blacklisted by any financial institution.** 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>Minimum Instalment per month (in RM)</i>	<i>Maximum number of Instalments</i>
5000	250	24
10000	300	48
15000	350	60
20000	350	84
50000	850	84

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, 1st Floor,
Menara Manickavasagam,
No. 1, Jalan Rahmat,
50350 Kuala Lumpur.**

Date: _____

Dear Sir/Madam,

RE: APPLICATION FOR MIED EDUCATION LOAN 2012

I, _____ (name of applicant) would like to apply for MiED Education Loan 2012. 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) SPM []
 - ii) STPM []
 - iii) Other Qualifications []
 - iv) School Leaving Certificate []
 - v) Testimonial (school / college) []
6. Copy of Offer Letter from university / college []
7. Fees structure from university / college []
8. Photocopy of Student ID []
9. Photocopy of Salary Slip of 2 Guarantors []
10. Others (please specify) []

Thank you,

Yours sincerely,

(Applicant's Signature)

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<i>Checked By</i>	
<i>Date</i>	
<i>Verified By</i>	

Section A	Personal Details (To be completed by applicant)											
Full Name								NRIC				
Date of Birth								Gender :	Male		Female	
Nationality					Race :				Mother Tongue :			
Correspondence Address												
Postcode		City					State					
Home Address (if different from above)												
Postcode		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	
Employee Address and Contact Number		Employee 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 obtain. 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.		STPM			
2.		SPM			
3.		PMR			
4.		UPSR			
6.					
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	
Guarantor 1		Guarantor 2	
Name		Name	
Relationship		Relationship	
NRIC No		NRIC No	
Home Address		Home Address	
Occupation		Occupation	
Employer		Employer	
EPF No		EPF No	
Employer Address		Employer Address	
Tel No		Tel No	
H/P No		H/P No	
Fax No		Fax No	
Email		Email	
Monthly Gross Income		Monthly Gross Income	
Signature		Signature	

Section G**Declaration by Applicant**

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 loan has always been awarded to me, MiED shall have discretion to withdraw the same.

I also declare that my name is not blacklisted by any credit rating agency.

I authorize MiED to verify the information from whatsoever sources and by whatever means that MiED deems appropriate.

(Applicant's Signature)

(Date)

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

**Loan Processing Department
MiED, 1st Floor,
Menara Manickavasagam,
No 1, Jalan Rahmat,
50350 Kuala Lumpur.
Tel: 03 – 40452689 / 03-40503107
Email: info@mied.com.my**

Other Remarks

FINAL DECISION

Approved

Not Approved

Decision: _____

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

.....
(Chairman's Signature)

.....
(Date)