



KOPERASI GEMILANG MALAYSIA BERHAD

The Socfin Employees Cooperative Thrift and Loan Society Limited
Registration No. 351-bth-17-06-1935
Block C-05, Sunway PJ51A, Jalan SS9A/19, 47300 Petaling Jaya, Selangor
03-7865 6977 | support@kgmb.com.my | www.kgmb.com.my

MEMBER'S INVESTMENT FORM BORROWINGS FROM MEMBER SCHEME

APPLICATION TYPE

☐ New ☐ Renewal ☐ Extension

APPLICATION DATE

PERSONAL PARTICULARS

Please complete all fields

FULL NAME

MEMBERSHIP NO.

NRIC NO.

PHONE NUMBER

EMAIL ADDRESS

FULL ADDRESS

REFERRED BY (MEMBER NAME)

PROPOSED BORROWING DETAILS

Principal + interest repaid by selected mode

INVESTMENT AMOUNT (RM)

TENURE (MONTHS)

RATE (% P.A.)

AMOUNT IN WORDS

AGREEMENT DATE

CONTRA DETAILS / OFFSET SOURCE

INTEREST CALCULATION MODE

☐ Flat interest ☐ Annual rest interest

Based on yearly principal outstanding.

INSTALMENT REPAYMENT MODE

☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

INVESTMENT RECEIVED BY

☐ Draft ☐ Cash ☐ Online ☐ CDM ☐ Cheque ☐ Contra

REPAYMENT ADVICE

PAYMENT MODE

BANK ACCOUNT NUMBER

BANK NAME

HOLDER NAME

THIRD-PARTY PAYEE NAME (IF APPLICABLE)

NRIC NO.

TERMS AND CONDITIONS

Please read before signing

- I understand and agree that the Koperasi will repay this borrowing through scheduled instalments comprising both principal and interest according to the selected repayment mode until fully settled.
- Repayments will begin on the date stated in the approved schedule and continue throughout the agreed tenure, subject to the repayment schedule issued by the Koperasi.
- The final instalment may be adjusted where necessary to account for rounding or any balance remaining under the approved repayment schedule.
- Any request for early settlement, withdrawal or amendment is subject to the Koperasi's written approval and any applicable adjustment stated in the agreement or repayment schedule.
- I confirm that I fully understand the scheme's benefits, tenure, interest arrangements, scheduled principal repayment, applicable deductions, and factors that may affect payment timing, and I am satisfied that the scheme meets my needs.
- I authorize the Koperasi to deduct from any scheduled amount payable any sum expressly authorized by me or required by law, including applicable subscription or share capital deductions.
- I will promptly notify the Koperasi of any change to my contact or bank details. Payment may be held until incomplete or inaccurate instructions are corrected.
- This application is subject to the Koperasi's approved by-laws and written rules, and to applicable laws, regulations and guidelines in force from time to time.
- Unless a separate written nomination specifically for this investment is accepted and recorded by the Koperasi, the nominee in the Koperasi's Nominee Register shall apply to this investment.

MEMBER DECLARATION

I confirm that the information provided is accurate and that I have read and accepted the terms above.

MEMBER SIGNATURE

SIGNATURE DATE

FOR OFFICE USE ONLY

AGREEMENT NO.

TOTAL PRINCIPAL (RM)

TOTAL INTEREST (RM)

TOTAL PAYABLE (P + I)

MONTHLY PRINCIPAL

MONTHLY INTEREST

MONTHLY INSTALMENT (P + I)

DEDUCTION - SUBSCRIPTION

DEDUCTION - SHARE

DEDUCTION - SSK

NETT MONTHLY INSTALMENT PAYABLE

RECEIVED BY

VERIFIED BY

APPROVED BY

Signature / date

Signature / date

Signature / date