

INSTRUCTION AND GUIDELINE

1. Student need to print out 3 sets of agreement.
2. Please use black or blue ink ball pen only.
3. Student/Guarantor/Witness need to originally sign each sets of the agreement. Photocopy will not be accepted.
4. Each set of agreements must have original revenue stamps that can be buy at post office or Inland Revenue Board of Malaysia (LHDN).
5. Date of agreement must be the date of the revenue stamps being sealed.
6. Students need to sign **each page** of the agreement at the bottom left of the page **excluded front page only**.

	qualification signifying successful completion of the same.
"Student"	Shall mean the person particularly described in <u>Section 4</u> of the Schedule as annexed hereto.
"Company"	Shall mean the organisation particularly mention in <u>Section 5</u> of the Schedule as annexed hereto.
"The Establishment"	Shall mean the establishment organising the said academic programme whose name is more particularly described in Section 3 of the Schedule as annexed hereto.
"The Guarantor"	Shall mean the person referred to in <u>Section 6</u> of the Schedule as annexed hereto of the Agreement.
"Party of Parties"	Used in singular or in a plural shall refer to the parties to this

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Sign here at every page excluded front page only

7. Any errors should be cut with one line only and signed initial by the student / guarantor. The use of any liquid (correcting fluid / liquid paper) for the purpose of correction is not permitted.
8. Witnesses cannot be guarantors. Witnesses for students and guarantors shall consist of the following officers:
- a) *Penghulu, Ketua Mukim*, Village Head and JKKK Chairman who have Official Stamp.
 - b) All Government officials and Statutory Bodies in Groups A and B.
 - c) *Wakil Rakyat*.
 - d) Officers in the Legal and Judicial services such as Magistrates and Lawyers.
9. Conditions and Eligibility of Guarantor

Terms and Conditions	Details
Citizen	Malaysia
Mother / Father	No age limitation
Other than mother/father	Age must not exceed 50 at the time of signing the guarantor section
Minimum salary	RM 500.00 / month
Guarantor status	If the guarantor passed away while the student is still in study period, he/she required to inform the university to change the name of the guarantor immediately.

ARAHAN DAN PANDUAN PENGISIAN

1. Pelajar perlu mencetak dan melengkapkan 3 salinan dokumen perjanjian.
2. Sila gunakan pen mata bola (ball pen) BERDAKWAT HITAM atau BIRU sahaja.
3. Pelajar/Penjamin/Saksi perlu menandatangani ketiga-tiga set dokumen perjanjian. Fotostat tidak dibenarkan.
4. Dokumen Perjanjian Pinjaman yang telah disempurnakan hendaklah dilekatkan Setem Hasil Jumlah setem hasil adalah mengikut jumlah set Surat Perjanjian. Segala kos pembiayaan Setem Hasil hendaklah ditanggung sendiri oleh pelajar.
5. Tarikh perjanjian mestilah sama dengan tarikh setem hasil dimatikan.
6. Pelajar dikehendaki menurunkan tandatangan ringkas pada setiap penjuru kiri di bawah setiap muka surat perjanjian kecuali muka hadapan sahaja.

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Sila turunkan tandatangan anda di bahagian ini pada setiap muka surat perjanjian kecuali muka hadapan sahaja.

7. Sebarang kesilapan hendaklah dipotong dengan satu garisan sahaja dan ditandatangani ringkas (initial) oleh pelajar/penjamin. Penggunaan sebarang cecair (correcting fluid/liquid paper) untuk tujuan pembetulan adalah tidak dibenarkan.
8. Saksi bagi pelajar dan penjamin hendaklah terdiri daripada pegawai-pegawai berikut:
- i) Penghulu, Ketua Mukim, Ketua Kampung dan Pengerusi JKKK yang mempunyai Cop Jawatan Rasmi.
 - ii) Semua pegawai Kerajaan dan Badan Berkanun dalam Kumpulan A dan B.
 - iii) Wakil Rakyat.
 - iv) Pegawai-pegawai dalam perkhidmatan Perundangan dan Kehakiman seperti Majistret dan Peguam.
9. Syarat dan Kelayakan Penjamin

Terma dan Syarat	Keterangan
Warganegara	Malaysia
Ibu /Bapa	Tiada had umur
Sekiranya penjamin selain daripada ibu/bapa	Umur tidak melebihi 50 pada masa menandatangani surat perjanjian
Kadar minimum pendapatan	RM 500.00 / sebulan
Status penjamin	Jika sekiranya penjamin telah meninggal dunia dalam tempoh pelajar masih dalam pengajian, pelajar dikehendaki memaklumkan kepada pihak Universiti bagi menukar nama penjamin dengan kadar segera..