

**RULES AND REGULATIONS OF THE STUDY LOANS**  
**FROM THE PCCCI TERTIARY EDUCATION FUND**  
**[ Clause 3.1 (iii) (c) of the By-Law ]**

1. **Name** : The Perak Chinese Chamber of Commerce and Industry (PCCCI) Tertiary Education Fund.
2. **Objectives** : To provide assistance to undergraduates who are either children of PCCCI members or their employees or PCCCI affiliates or their employees to pursue and complete their tertiary education in local institutes of higher learning.
- The study loans shall be granted in the name of the donors (committee members or organizations) to the Fund.
3. **Amount** : A successful applicant of the study loan from the Fund shall in an academic year receive a sum of loan to meet the tuition fees required for that year but the sum total **shall not exceed RM 30,000.00** for the whole course.
4. **Duration** : The duration of the course is 3 to 5 years. For those who are unable to complete the course within the stipulated period, no additional amount of loan will be considered.

## **5. Qualifications**

- 5.1 Children of PCCCI's members or their employees or of PCCCI's affiliate members or their employees are eligible to apply.
- 5.2 The applicant must be a Malaysian citizen who has been successfully admitted as a student or who is an undergraduate in an institute of higher learning in Malaysia which is recognized by the Government of Malaysia.
- 5.3 The applicant must excel in his/her academic performance, be of good conduct, active in co-curriculum activities and is enthusiastic to pursue higher studies.
- 5.4 Applicants who have obtained loan(s) from other organization(s) may also apply.
- 5.5 If the applicant is the child of a member's employee, the employer member shall so certify by signing and affixing his stamp/seal to the application form. Where the applicant is the child of an affiliate member's employee, the employer affiliate member shall similarly certify with his stamp/seal to validate such application.

## 6. Procedure for the Application

- 6.1 Applicant may collect a form personally from the Secretariat or may request for one by post.
- 6.2 The form shall be completed and submitted together with a recent passport size photograph, photocopy of Identity Card, copies of studentship and academic results certified by the school concerned.
- 6.3 Applicant who has been enrolled in an institute of higher learning shall submit the relevant notification of admission and copies of his/her school certificates or the highest academic certificates or Unified Examination Certificates certified by the school concerned.
- 6.4 Certified copies of parents' or guardian's income tax statement or employer's certified remuneration statement and copies of parents' or guardian's Identity Cards must be submitted.
- 6.5 The completed application form together with documents as specified in paragraph 6.2, 6.3, and 6.4 above shall be submitted to the following address:

**PERAK CHINESE CHAMBER OF COMMERCE AND INDUSTRY**

**No. 35 – 37, 3rd Floor, Jalan Tun Sambanthan,**

**30000 IPOH, PERAK DARUL RIDZUAN.**

(Note : Please state 'PCCCI Tertiary Education Fund' at the top left hand corner of the envelope. Apart from the requisite documents stated above, no other documents are to be submitted.)

## 7. **Application Period**

Application for the study loan is open from **1<sup>st</sup> June 2025** until **30<sup>th</sup> September 2025**. Late application will not be entertained.

## 8. **Loan Agreement**

8.1 Within two weeks from the date of receipt of a notice of the loan approval from PCCCI, the successful applicant together with his/her parent or guardian and two guarantors shall personally submit the relevant documents to the Secretariat and sign an agreement, failing which he/she shall be deemed to have declined to accept the loan.

If the guarantor(s) are not persons acceptable to PCCCI, qualified substitutes thereof shall be appointed.

8.2 Upon completion of the course, the recipient shall repay the said loan to PCCCI in accordance with the terms and conditions as stipulated in the said agreement. If the recipient allows the repayment to fall into arrears for **three (3) months**, the whole of the outstanding sum of the loan then shall become due and payable forthwith.

## **9. Receipt of the Study Loan**

- 9.1 Upon receiving the loan, the successful applicant and his/her parents or guardians shall sign an acknowledgement receipt for the same.
- 9.2 The recipient shall forward to PCCCI a certified true copy of the registration or studentship document of each semester or academic year in the institute of higher learning.
- 9.3 The recipient shall also submit his/her academic results and conduct report of the previous semester or academic year before the commencement of the new semester/academic year for PCCCI to examine and verify before the loan for the new semester or academic year is released.
- 9.4 PCCCI reserves the right to terminate or discontinue the loan if it finds that the recipient's academic results are not satisfactory or if his/her conduct is bad.

## 10. **Repayment**

- 10.1 Upon graduation or otherwise, the recipient shall commence repayment of the loan in accordance with the loan agreement free of interest in the sum of **not less than RM 330.00 (Ringgit Malaysia Three Hundred and Thirty only) per month, Six Months after leaving the institute of higher learning or Three Months after being employed**, whichever is the earlier. The recipient is at liberty to repay a greater sum until full settlement of his/her loan. In the event of a default by the recipient, the guarantors shall be liable to repay the loan pursuant to the terms and conditions of the loan agreement.
- 10.2 After being employed, the recipient shall forward a certified true copy of his Income Tax Return to the Secretariat of PCCCI.
- 10.3 The period of repayment shall commensurate with the duration of the loan; for example, where the recipient is granted the loan for a course of Four Years, he/she shall repay the full loan in four years by 48 equal monthly installments.

## 11. **Addendum and/or Amendments**

PCCCI reserves the rights to add to and/or to amend any of the above rules and regulations.