



LOAN AGREEMENT

Borrower

I, being a member of Koperasi NUCW Berhad
at present employed at hereby
ACKNOWLEDGES having this day taken from Koperasi NUCW Berhad a loan of RM
(Ringgit Malaysia:)

I hereby AUTHORISE my employer to deduct from my monthly wages the repayment for the above said LOAN by
..... () equal monthly installments of RM
(Ringgit Malaysia:)

and final repayment of RM..... (Ringgit Malaysia:
.....) and with interest due thereon under the BY-LAWS of Koperasi NUCW
Berhad commencing from the Day of 20.....

I hereby UNDERTAKE NOT TO RESIGN from my employment with the Company until this loan is fully repaid.

.....
Signature of Borrower

Name:

NRIC No.:

.....
Signature of Witness

Name:

NRIC No.:

Dated this Day of 20.....



Guarantor

Hereby I AGREE that if the said Mr/Ms

NRIC No. fails to repay the said LOAN OR ANY INSTALLMENT thereof with INTEREST due thereon as per the BY LAWS of Koperasi NUCW Bhd, I will on demand PAY the said LOAN OR INSTALLMENT thereof as the case may be to Koperasi NUCW Bhd or its assignee.

Further I AGREE that if we fail to discharge the said LOAN OR INSTALLMENT thereof together with the INTEREST due thereon the committee may proceed to recover the amount due by us by deducting from my salary subscription in the manner prescribed for the recovery of loans etc in the BY LAWS of Koperasi NUCW Bhd.

.....
Signature of Guarantor

Name:

NRIC No.:

.....
Signature of Witness

Name:

NRIC No.:

Dated this Day of 20.....