

槟州中华总商会慈善基金委员会
PENANG CHINESE CHAMBER OF COMMERCE CHARITY FUND COMMITTEE

奖学金申请细则
The Regulations of Scholarship Application

1. 本委员会奖学金只公开给家境清寒且已被本国或外国大学录取攻读学士学位的槟州全职学生者申请。申请者需以 **STPM 至少 3A，或统考 6A，或学校总平均至少 80 分，或学院以 CGPA3.5 或总平均 87.5 分或大学预科班的优异成绩**来申请。本委员会将视申请者之情况而做最后决定。
2. 申请者须填妥本委员会奖学金表格及贴上照片，且需附呈表格第 3 页之“自我审核表”内所列文件。
3. 凡获取本委员会奖学金者，被发现其申请表格内有伪报资料，本委员会有权终止其获取奖学金之权利，并限申请者悉数偿还奖学金款额。
4. 本委员会奖学金每年开始接受申请日期为 6 月 1 日，截止日期为 7 月 31 日。
5. 本委员会奖学金数额非硬性规定，可按照本会经济情况及申请者之数目酌量决定。
6. 若有需要，本委员会有权增加、删除或修改此细则。

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1. The scholarship of PCCC Charity Fund Committee is being opened to the full time students who has confirmed offered degree program by the university and with poor family background. Applicant's qualification should at least **3A- in STPM, or 6A in UEC, or 80% school marks, or CGPA3.5 or 87.5% marks in college result, or excellent result in their Pre-U or foundation course**. Final decision would be made according to the applicant's condition.
 2. Applicant is required to fill up the scholarship form together with a photo and related documents as indicated in the “Checklist” (page 3).
 3. Any recipient of scholarship found to have given false information in the application shall be disqualified and the recipient shall repay back the scholarship of such disqualification.
 4. Every year the starting date for PCCC Charity Fund Committee Scholarship application is 1st June, and the closing date is 31st July.
 5. The amount of scholarship would be adjustable depending on the financial situation of the Committee and the number of the applicants.
 6. If necessary, PCCC Charity Fund Committee shall have the right to add to, delete or amend these regulations.

槟州中华总商会慈善基金委员会
PENANG CHINESE CHAMBER OF COMMERCE CHARITY FUND COMMITTEE

贷学金申请细则
The Regulations of Loan Application

1. 本会慈善基金委员会贷学金只公开给家境清寒，就读于非盈利学府的槟州全职学院生或已被国内或外国大学录取攻读学士或以上之学位的槟州全职学生者申请。
2. 申请者须填妥此表格及贴上照片，且需附呈表格第4页之“自我审核表”内所列文件。
3. 3.1 担保人必须属于其中下列人士之一：
 - (i) 槟州中华总商会会员；
 - (ii) 工商界人士；
 - (iii) 现正执业之专业人士—医生、牙医、律师、会计师、绘测师及工程师等；
 - (iv) 政府部门高级职员。3.2 父母不宜为担保人，然兄姐其中一人可为担保人。
3.3 两位担保者之间无夫妇/兄姐关系。
4. 凡获取本委员会贷学金者，被发现其申请表格内有伪报资料，本委员会有权终止其继续获取贷学金之权利，并著贷款者或担保人于一个月内偿还贷学金款额。
5. 本委员会贷学金每年开始接受申请日期为6月1日，截止日期为7月31日。
6. 本委员会将每年发放不超过RM100,000予槟州贷学金申请者(包括受贷者)。发放数额根据学府及学位如下：

(i) 学院生(只限非盈利的学院)	-	最高 RM 10,000 (分2年发放)
(ii) 国内大学生	-	最高 RM 15,000 (分3年或4年发放)
(iii) 国外大学生(正规大学)	-	最高 RM 20,000 (分3年或4年发放)
(iv) 国外大学生(学分转移)	-	最高 RM10,000 (分2年发放)
(v) 研究生(正规大学)(硕士及博士)	-	最高 RM20,000 (分3年发放)

学士学位毕业成绩优异者，即有关大学规定名列前3名或获得奖牌表扬者，可申请将贷学金转成奖学金。
7. 若本委员会贷学金申请者有另申请或接受其他团体所提供的贷学金，需通知本委员会。若本委员会贷学金接受者因费用不足而欲接受其他团体的贷学金，需向本委员会报告以得到批准，否则将影响本委员会所提供的贷学金。
8. 本会慈善基金委员会有权调整或取消或要求偿还已经提供予本委员会贷学金申请者之贷学金数额。
9. 一旦批准后，申请者与担保人需亲自前来签署担保同意书，且申请者需缴付处理担保同意书之程序费用。
10. 若有需要，本委员会有权增加、删除或修改此细则。

槟州中华总商会慈善基金委员会
PENANG CHINESE CHAMBER OF COMMERCE CHARITY FUND COMMITTEE

贷学金申请细则

The Regulations of Loan Application

1. The loan is being opened to the full time students who has confirmed offered diploma program in non-profitable College, or, offered degree or above program by the university and with poor family background.
2. Applicant is required to fill up the form together with a photo and related documents as indicated in the Check List (page4).
3. 3.1 Sureties shall be fallen under the following criteria: -
 - (i) Members of the Penang Chinese Chamber of Commerce;
 - (ii) Businessmen or Industrialists;
 - (iii) Professionals – Medical doctors, dentists, lawyers, accountants, architects and engineers etc;
 - (iv) Seniors officers of government departments.

3.2 The Surety shall be Malaysian citizen of 21years and above of age and permanently Residing in Penang.

3.3 Parents shall not act as a surety for a Study Loan. However, one of applicant's brother or sister who meets the above criteria would qualify as a Surety.
4. Any recipient of loan found to have given false information in the application should be disqualified and the recipient or his/her sureties shall repay the loan within one month of such disqualification.
5. Every year the starting date for PCCC Charity Fund Committee Loan application is 1st June, and the closing date is 31st July.
6. PCCC Charity Fund Committee annual grants to Penang applicants totaled up to RM100, 000 inclusive of study loans:
 - (i) College Student - Maximum RM10,000 (Disburse in 2 years)
(for non-profitable colleges only)
 - (ii) Local Undergraduate - Maximum RM15,000 (Disburse in 3 or 4 years)
 - (iii) Overseas Undergraduate - Maximum RM20,000 (Disburse in 3 or 4 years)
(Regular University)
 - (vi) Overseas Undergraduate - Maximum RM10,000 (Disburse in 2 years)
(Credit Transfer)
 - (v) Postgraduate (Regular University) - Maximum RM20,000 (Disburse in 3 years)

Graduates with excellent result, i.e., the 1st, 2nd and 3rd best graduates or those who are medal winners could apply for turning the study loan into scholarship awards.
7. If the applicant is granted any scholarship or study loan from other organizations, please inform us the same. If applicant wish to receive additional financial assistance from other organisations to cover those additional costs after accepting the PCCC Charity Fund Committee Study Loan, applicant is required to report it to us in order to get the approval from the committee. Otherwise, the receipt of other financial assistance may impact applicant original study loan.
8. PCCC Charity Fund Committee reserves the right to adjust or cancel or require repayment of funds previously offered to applicant or received by applicant.
9. After approving, the applicant and sureties are required to come to PCCC for signing the Loan Agreement. The applicant also needs to pay all the Loan Agreement procedure fees.
10. If necessary, PCCC Charity Fund Committee shall have the right to add to, delete or amend these Regulations.