



# KOPERASI GURU-GURU SEKOLAH MALAYSIA BERHAD

67 & 69, JALAN CHUNG THYE PHIN, 30250 IPOH, PERAK

TELEFON : 05-2557024 & 2537575 FAX : 05-2543266

## BOND FORM

- A.
1. Full Name of Borrower ..... *Loan No* .....
2. Name of School ..... *Bond No* .....
3. Present Home Address ..... *Membership No* .....
- ..... *State* .....
- ..... *Telephone* .....

- B.
- To Hon. Secretary,  
Koperasi Guru-Guru Sekolah Malaysia Berhad

Sir,

1. I have this ..... day of ..... 200..... taken from Koperasi Guru-Guru Sekolah Malaysia Berhad, a cash loan of Ringgit Malaysia.....  
(RM.....) which together with the interest at ..... per cent per Annum and 0.6 per cent service charge for Perkhidmatan Angkasa amount to Ringgit Malaysia .....  
..... (RM.....)
2. I hereby agree to the said amount of RM ..... (Principal RM ..... Interest RM .....)  
being deducted from my salary by ..... equal monthly instalments.
3. I hereby undertake not to resign my service with my present employers until this loan is repaid in full, and I also authorise my employers to pay over to the Koperasi any balance which may be due to me in the form of salary, etc, on the cessation of my membership if the Koperasi makes claim against me.
4. If for any reason whatsoever no deduction has been made from my salary, I undertake to pay to the Koperasi myself any amount outstanding until such deduction is effected / or until my loan is settled.

Date.....day of .....200.....

Signature of Witness..... (Signature of Borrower)

Full Name of Witness .....

Identity Card No. .... (Identity Card No.)

## GUARANTEE BY SURETIES

In consideration of your advancing to ..... (NRIC NO. ....) of ..... (hereinafter referred to as the borrower) at our request a sum of RM ..... as a loan for a period of ..... months from the date hereof.

We the undersigned hereby jointly and severally agree with you as follows :

(1) To make good any default on the part of the said borrower or his estate in the payment of the said loan and of all interest due thereon upon a written demand being made to us by you.

(2) We further agree and hereby authorise you to recover the amount due to us by deduction from our salary in accordance to the By-Laws of the Koperasi Guru-Guru Sekolah Malaysia Berhad should we fail to repay the said loan or any part thereof upon demand by you.

(3) The giving of time to the said borrower or the neglect or forbearance by you in requiring or enforcing payment of the said loan and interest or other indulgence shall not be in any way prejudice or affect our liability under this guarantee.

(4) We further agree that all obligations hereunder shall be binding on our personal representatives and that any demand made by you hereunder shall be validly made if served on us personally or sent to us by pre-paid ordinary post to and left at our address stated below and if sent by post shall be conclusively deemed to have been received in by us within 48 hours after the time of posting.

(5) And we hereby further agree to the terms and conditions on which the loan was made to the borrower.

Having understood the above, we affix our signature as under:-

<u>Particulars of Surety No. 1</u>	<u>Salary</u>
Full Name .....	.....
School .....	(Signature of Surety No. 1)
Membership No .....	.....
Identity Card No .....	(Signature of Witness)
Home Address .....	.....
.....	(Full Name of Witness)

<u>Particulars of Surety No. 2</u>	<u>Salary</u>
Full Name .....	.....
School .....	(Signature of Surety No. 2)
Membership No .....	.....
Identity Card No .....	(Signature of Witness)
Home Address .....	.....
.....	(Full Name of Witness)

<u>Particulars of Surety No. 3</u>	<u>Salary</u>
Full Name .....	.....
School .....	(Signature of Surety No. 2)
Membership No .....	.....
Identity Card No .....	(Signature of Witness)
Home Address .....	.....
.....	(Full Name of Witness)

<u>Particulars of Surety No. 4</u>	<u>Salary</u>
Full Name .....	.....
School .....	(Signature of Surety No. 2)
Membership No .....	.....
Identity Card No .....	(Signature of Witness)
Home Address .....	.....
.....	(Full Name of Witness)