

**The Board of Directors**  
**KOPERASI GURU PULAU PINANG BERHAD**  
**(THE PENANG TEACHERS' CO-OPERATIVE SOCIETY LIMITED)**  
 No: 1-G KING STREET,  
 10200 PENANG

Sirs,

**RE: CONSUMER PURCHASE SCHEME**

I wish to purchase the above mentioned item by way of Consumer Purchase Scheme and I agree to the amount together with interests added thereon for RM..... to be repaid in the following mode of payment through monthly deduction from my salary. My clean wage per month is RM .....

..... SIGNATURE OF WITNESS	..... SIGNATURE OF APPLICANT
NAME ..... SCHOOL/OFFICE .....	NAME: ..... MEMBERSHIP NO: ..... PAY NO: ..... SCHOOL: ..... HOME ADDRESS: ..... ..... I/C NO ..... AGE..... TEL NO .....

**FOR OFFICE USE ONLY**

CONSUMER PURCHASE SCHEME	
Bond No;	
Date of Approval	
Amount Granted	
Approved by	Posted By

**KOPERASI GURU PULAU PINANG BERHAD  
(THE PENANG TEACHERS' CO-OPERATIVE SOCIETY LIMITED)**

**LOAN BOND**

Date .....

Bond No .....

I, ..... of .....  
School/Office a member of the above named Society, have this day taken a cash scheme from the above Society of Ringgit .....  
for the purpose of purchasing goods under the Society's Consumer Purchase Scheme facility, which together with interest at ..... per cent per annum amounts to Ringgit .....  
..... and I agree to the amount being deducted from my salary by .....equal month instalments.

I hereby undertake not to resign from my service or employment with my present employers until loan is repaid and I also authorise my present employers to pay to the Society any balances which may be due to me in form of salary etc. on the cessation of my membership if the Society makes a claim against me.

Signature of Witness .....

Name of Witness .....

Address .....

SIGNATURE OF BORROWER

We, the undersign hereby agree that if the said borrower fails to pay the said loan or any instalment thereof with the interest due thereon in the manner noted above we will on demand pay the said loan or the instalment thereof as the case may be to the said Society or its assigns.

Further, we hereby agree that if we fail to discharge the said scheme or any instalment thereof together with the interest due upon it the Board may proceed to recover the amount due by us by deduction from our salary in the manner prescribed for the recovery of loans etc. under the Bye-Laws.

1. Signature of Witness .....  
Name of Witness .....  
Address of Witness .....  
.....

1. Signature of Surety .....  
Name of Surety .....  
I/C No .....  
Age of Surety .....  
Membership No.....  
School .....  
My clean wage is p.m. RM.....

2. Signature of Witness .....  
Name of Witness .....  
Address of Witness .....  
.....

2. Signature of Surety .....  
Name of Surety .....  
I/C No .....  
Age of Surety .....  
Membership No.....  
School .....  
My clean wage is p.m. RM.....

SAMPLE FORM