

To,
The Board of Directors
KOPERASI GURU PULAU PINANG BERHAD
No: 1-G KING STREET,
10200 PENANG

DATE:

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:

NAME:

SCHOOL/OFFICE:

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

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