

DATED THE 2ND DAY OF DECEMBER 2025

BETWEEN

YAYASAN PENERAJU PENDIDIKAN BUMIPUTERA
(Company No. 201101041372 (969494-X))
(“Yayasan Peneraju”)

And

**THE PARTY WHOSE NAME AND PARTICULARS
ARE SET OUT IN ITEM 1 OF APPENDIX A
 (“Talent”)**

**YAYASAN PENERAJU EDUCATION FINANCING SCHEME AGREEMENT
(PERJANJIAN PEMBIAYAAN PENDIDIKAN YAYASAN PENERAJU)**

THIS AGREEMENT is made on the **Effective Date** (as hereinafter defined),

BETWEEN

YAYASAN PENERAJU PENDIDIKAN BUMIPUTERA (Company No.: 201101041372 (969494-X)), a company limited by guarantee incorporated in Malaysia under the Companies Act 2016 having its registered address at Suite C-5-4, Wisma Goshen, Plaza Pantai, Jalan Pantai Baharu, 59200 Kuala Lumpur and business address at Level 15-1, Mercu UEM, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur (hereinafter referred to as "Yayasan Peneraju") of the first part;

AND

THE PARTY WHOSE NAME AND PARTICULARS ARE SET OUT IN ITEM 1 OF APPENDIX A (hereinafter referred to as "Talent") of the second part;

(Yayasan Peneraju and the Talent shall collectively be referred to as the "Parties" and individually as a "Party")

WHEREAS:

- (A)** Yayasan Peneraju is an agency under the Ministry of Economy that functions as a Talent Bank to identify, nurture and manage Bumiputera talents to accelerate their global competitiveness.
- (B)** Yayasan Peneraju offers a financing scheme that provides flexible financial assistance for talents seeking to pursue training and/or certifications to advance their technical knowledge at Yayasan Peneraju's identified and recognised Approved Learning and Training Institutions ("ALTI") and competency development training as set out in **Item 3 of Appendix A**.
- (C)** In relation thereto, subject to the terms and conditions of this Agreement, Yayasan Peneraju has agreed to grant financial assistance under the said scheme to the Talent, to enable the Talent to pursue training and/or certification at the selected ALTI.

The Parties hereby agree as follows: -

1. DEFINITIONS AND INTERPRETATION

1.1 In this Agreement:

- "ALTI"** : means any education or training institution that has been identified, approved and recognized by Yayasan Peneraju for the purpose of providing training, certification or competency development programmes under its financing schemes;
- "Business Day"** : means a day on which banks in Kuala Lumpur are open for business except for Saturday, Sunday and any public holiday;



| | |
|---|--|
| “Confidential Information” | : means all information, whether written, oral, electronic or in any other form, disclosed by one party to the other in connection with this Agreement that is designated as confidential or which by its nature or context should reasonably be considered confidential, including but not limited to personal data, business operations, financial details, technical information, agreements, strategies and any other proprietary information. |
| “Course” | : means the training programme and/or certification undertaken by the Talent at an ALTI as specified in Item 2 of Appendix A , for which the Financing Scheme is provided by Yayasan Peneraju under this Agreement; |
| “Disbursed Amount” | : means the actual amount of financial assistance paid by Yayasan Peneraju to or on behalf of the Talent under this Agreement, as opposed to the amount applied for or approved and may include payments for tuition fees, examination fees or other related expenses, depending on the approved scope of the Funding Package; |
| “Effective Date” | : means the date stated on the cover page of this Agreement, which shall be the date on which the last of the Parties executes this Agreement and shall be the date from which the rights and obligations of the Parties under this Agreement shall commence, unless otherwise expressly stated in this Agreement; |
| “Financing Scheme” | : means the financial assistance provided by Yayasan Peneraju to the Talent pursuant to the terms and conditions set out in Appendix B , including the applicable Funding Package for the purpose of supporting the Talent’s participation in the Course at an ALTI; |
| “Financing Scheme Validity Period” | : means the period as set out in Item 6 of Appendix A ; |
| “Funding Package” | : means the tiered structure of financial assistance offered under the Financing Scheme, comprising the Silver, Gold, and Platinum packages, each with specific limits, repayment obligations, and benefits as described in Appendix B of this Agreement; |
| “Government” | : means the Government of Malaysia; and |
| “Talent” | : means the individual named in Item 1 of Appendix A , who is a party to this Agreement and receives financial assistance from Yayasan Peneraju to attend the Course at an ALTI. |

1.2 Where a word or phrase is defined, other parts of speech and grammatical forms of that word and phrase shall have corresponding meaning.



- (a) All Appendices to this Agreement shall form an integral part of this Agreement.
- (b) The provisions of this Agreement and the Appendices shall be read together and be mutually explanatory.
- (c) Unless the context otherwise requires, words denoting the singular shall include the plural and vice versa; words denoting any gender shall include all genders; words denoting natural persons shall include a body of persons corporate or unincorporated and vice versa.
- (d) Any references to any party to this Agreement or any other agreement or instrument shall include the party's successors and permitted assigns.
- (e) Any references to any agreement or instrument shall include such agreement or instrument as amended, supplemented, varied or replaced from time to time.
- (f) Any references to any legislation or legislative provisions shall include any statutory modification, re-enactment or substitution thereof and all regulations and statutory instruments issued under such legislation or provision.

2. FINANCING SCHEME

- 2.1 Subject to the terms and conditions of this Agreement, Yayasan Peneraju shall provide the Financing Scheme in the amount specified in **Item 5 of Appendix A** to enable the Talent to undertake the training and/or certification at the ALTI specified in **Item 2 and 3 of Appendix A** ("the Course"). The Talent agrees to repay the Financing Scheme to Yayasan Peneraju in accordance with Clause 6 of this Agreement.
- 2.2 The Financing Scheme, as detailed in **Appendix B** shall be valid and made available to the Talent only during the Financing Scheme Validity Period, within which the Talent shall complete the Course.

3. OBLIGATIONS AND RESPONSIBILITIES OF THE TALENT

- 3.1 The Talent shall comply with all the terms and conditions set out in this Agreement.
- 3.2 The Talent shall at all times maintain good behavior and adhere to the code of conduct prescribed by both the ALTI and Yayasan Peneraju. The Talent shall remain disciplined, courteous, well-behaved and shall not directly or indirectly commit any unlawful acts or engaged in any illegal activities throughout the term of this Agreement.
- 3.3 The Talent shall not, directly or indirectly, make any statements (verbal or written), engage in any activities, or participate in, or associate with, any club, association, group, society or political party that, in the sole discretion of Yayasan Peneraju, is contrary to its policies and principles or to the interests of the Government.
- 3.4 Save and except with the prior written consent of Yayasan Peneraju, the Talent shall:



- (a) complete the Course at the selected ALTI, subject always to the Course remaining available and not being cancelled by ALTI during the Financing Scheme Validity Period;
- (b) attend all classes, sit and pass all tests, modules and examinations as set by the ALTI;
- (c) not postpone any part of the Course without any valid and justifiable reasons; and
- (d) be considered as Yayasan Peneraju's Alumni upon successful completion of the Course.

3.5 The Talent shall not submit any false, misleading or fraudulent information, documents or claims in relation to the Financing Scheme, including but not limited to academic results, attendance records and expense claims. Any such action shall constitute a material breach of this Agreement and shall result in immediate termination of the Financing Scheme and/or legal action, including full recovery of the Disbursed Amount.

3.6 The Talent may apply for and undergo only one (1) Course at a time under the Financing Scheme and may apply for a subsequent Financing Scheme only upon successful completion of the earlier Course and upon having repaid at least fifty percent (50%) of the repayment obligation (if any) under the previous Financing Scheme, unless otherwise approved in writing by Yayasan Peneraju.

4. GUARANTOR

4.1 The provision of the Financing Scheme provided by Yayasan Peneraju shall be conditional upon the Talent procuring a guarantor who shall execute a guarantee and where applicable, act as the principal debtor in the form and substance set out in **Appendix C**.

4.2 In the event of the death or the withdrawal of the guarantor under this Agreement, Talent shall immediately inform Yayasan Peneraju and procure a new replacement guarantor to execute a new guarantee pursuant to Clause 4.1.

5. REPORTING AND DUTY TO INFORM

5.1 The Talent shall submit all relevant information relating to the Talent's progress, performance and completion of the Course including but not limited to the latest examination results via Yayasan Peneraju's designated portal. In the event of any circumstances that prevent submission through the portal, the Talent shall promptly submit the required information via email or any other method as provided under Clause 12. For the avoidance of doubt, Yayasan Peneraju reserves the right to obtain and/or request such information directly from the ALTI at its sole discretion.

5.2 The Talent shall submit the first claim of the financial assistance under this Agreement within forty (40) Business Days from the date of commencement of the approved Course. Subsequent claims shall be submitted at intervals not exceeding one hundred and twenty (120) Business Days from the date of commencement of the Course. Failure to submit within this period may result in the Financing Scheme being forfeited, unless otherwise approved in writing by Yayasan Peneraju. For clarity, commencement shall refer to the official start date of the Course as confirmed by the ALTI and shall mark the start of the Financing Scheme Validity Period.



- 5.3 The Talent shall inform Yayasan Peneraju in the event they suffer from any critical illness that may affect the Talent's ability to participate in or complete the Course.
- 5.4 Upon request by Yayasan Peneraju, the Talent shall provide information regarding their current status of employment, employer and salary, and submit proof of income. Yayasan Peneraju reserves the right to request such information at any time within five (5) years from the date of completion of the Course for the purpose of reviewing the effectiveness of the Financing Scheme.

6. REPAYMENT OF THE FINANCING SCHEME

- 6.1 The Talent hereby agrees and undertakes to repay the Financing Scheme in accordance with the time, manner and method set out in **Appendix D**. The repayment amount shall be calculated based on the percentage applicable to the relevant Funding Package tier, as stated in **Appendix B**, applied to the actual Disbursed Amount and not the total applied-for or approved.
- 6.2 In the event the Talent fails to complete the Course within the Financing Scheme Validity Period as specified in **Item 6 of Appendix A**, the Talent shall be required to repay one hundred percent (100%) of the total Disbursed Amount under this Agreement, regardless of the Funding Package.

7. PROMOTIONAL ACTIVITIES DURING AND POST COMPLETION OBLIGATIONS

- 7.1 During the Course and after the completion/expiry of this Agreement, the Talent may be required by Yayasan Peneraju to conduct knowledge-sharing sessions with other trainees on the learnings gained from the Course and/or participate and engage in marketing, promotional or outreach activities, programmes or events organized or endorsed by Yayasan Peneraju at its discretion.

8. DEFAULT AND TERMINATION

Termination by Yayasan Peneraju

- 8.1 Yayasan Peneraju may terminate this Agreement with immediate effect by written notice to the Talent if:
 - (a) the Talent commits a material breach of any provision of this Agreement and fails to remedy such breach within fourteen (14) Business Days from the date of receipt of a written notice from Yayasan Peneraju requiring the breach to be remedied;
 - (b) the Talent becomes insolvent, is unable to pay its debts as they fall due or suspends payment of debts generally;
 - (c) in the opinion of Yayasan Peneraju, the Talent's misconduct renders them unfit to continue the Course.
- 8.2 In the event of termination pursuant to Clause 8.1, Yayasan Peneraju reserves the right, at its sole discretion to:
 - (a) terminate or withdraw the Financing Scheme immediately;
 - (b) claim from the Talent all or part of the Disbursed Amount; and



(c) recover any other losses and damages incurred.

8.3 Notwithstanding Clause 8.1, Yayasan Peneraju reserves the right to terminate or withdraw the Financing Scheme at any time without assigning any reason. In such case, Yayasan Peneraju may, at its absolute discretion, claim from the Talent all or part of the Disbursed Amount.

Termination by Talent

8.4 The Talent may terminate or withdraw from this Agreement at any time by giving written notice to Yayasan Peneraju, subject to Yayasan Peneraju's approval. Upon such withdrawal or termination, Yayasan Peneraju may, at its sole discretion, claim from the Talent all or part of the Disbursed Amount and any other losses and damages incurred.

9. REPRESENTATIONS AND WARRANTIES

9.1 The Talent hereby represents and warrants to Yayasan Peneraju that:

- (a) the Talent has the legal capacity to enter into and perform his obligations under this Agreement;
- (b) the obligations undertaken by the Talent under this Agreement are:
 - (i) legal, valid, binding and enforceable against him in accordance with the terms herein; and
 - (ii) not in conflict with any other agreement or obligation binding upon him;
- (c) the Talent is free from any infectious diseases, chronic illnesses or mental health conditions that require medical treatment or care by a medical professional;
- (d) all information and documents provided and submitted by the Talent to Yayasan Peneraju are authentic, true and complete;
- (e) the Talent shall promptly notify Yayasan Peneraju in writing of any changes to the information or documents previously submitted, including but not limited to health status, academic progress or employment details; and
- (f) Yayasan Peneraju shall have the right at any time to verify the accuracy of the information and documents provided by the Talent, including contacting third parties for validation where necessary.

9.2 The Talent shall indemnify and hold harmless Yayasan Peneraju from and against any and all claims, losses, damages, costs, expenses including legal fees, or liabilities incurred or suffered by Yayasan Peneraju arising out of or in connection with any inaccuracies, misrepresentations, breaches of warranty or breaches of this Agreement by the Talent.

10. CONFIDENTIALITY AND EXCHANGE OF INFORMATION

10.1 Each Party shall maintain the confidentiality of all Confidential Information received in connection with this Agreement and shall not disclose or make such Confidential Information available to any person other than its officers, employees, representatives, agents, contractors, advisers, auditors or corporate shareholders and, in the case of Yayasan Peneraju, the Talent only to the extent necessary for the proper execution of their duties. Each Party shall exercise reasonable care to avoid improper disclosure by such persons.

10.2 This confidentiality obligation shall not apply to information which:

- (a) has entered the public domain other than through a breach of this Agreement;
- (b) is already known to the receiving Party at the time of disclosure and is not subject to an existing confidentiality obligation;
- (c) is lawfully received from a third party without any breach of confidentiality obligations;
- (d) is independently developed by the receiving Party without use of or reference to the Confidential Information;
- (e) is required to be disclosed by law, regulation, court order, regulatory authority, provided that (where legally permissible) the receiving Party promptly notifies the disclosing Party and cooperates with the disclosing Party on the timing, scope and manner of such disclosure; or
- (f) is disclosed to affiliates, advisors or contractors of a Party on a strict need-to-know basis and subject to similar confidentiality obligations and any action the disclosing Party may reasonably wish to take to challenge or limit the validity of such disclosure.

10.3 Subject to Clause 10.2, neither Party shall disclose any Confidential Information to any third party without the prior written consent of the other Party, which shall not to be unreasonably withheld.

10.4 Where a Party discloses Confidential Information under Clause 10.2(f), it shall ensure that the third parties are aware of and agree to be bound by confidentiality obligations no less strict than those contained in this Agreement.

10.5 The obligations in this Clause 10 shall survive the expiry or termination of this Agreement.

11. NOVATION AND ASSIGNMENT

11.1 The Talent shall not assign or transfer any of the Talent's rights or obligations under this Agreement without the prior written consent of Yayasan Peneraju.

11.2 Yayasan Peneraju may, at its sole discretion, novate, assign or transfer all or any part of its rights, obligations or duties under this Agreement to any third party without the prior written consent from the Talent.

12. NOTICES

12.1 Any notice required to be served under this Agreement shall be in writing and shall be deemed duly served if delivered by hand, sent by registered post or sent by email.

to the other party at the address specified in this Agreement or to such other address as either party may notify the other in writing.

- (a) Notices delivered by hand shall be deemed received at the time of delivery;
- (b) Notices sent by registered post shall be deemed received three (3) Business Days after posting; and
- (c) Notices sent by email shall be deemed received at the time of successful transmission, provided no error or bounce-back notification is received.

12.2 All notices to Yayasan Peneraju shall be delivered at the following address:

Company Name : Yayasan Peneraju
Address : Level 15-1, Mercu UEM,
Jalan Stesen Sentral 5,
Kuala Lumpur Sentral,
50470 Kuala Lumpur
Contact No. : 03-27279000
Email : askme@yayasanpeneraju.com.my

13. ANTECEDENT RIGHTS

13.1 The expiry or termination of this Agreement shall be without prejudice to any antecedent rights, obligations or remedies accrued by either Party prior to such expiry or termination.

14. GOVERNING LAW AND JURISDICTION

14.1 This Agreement shall be governed by and construed in accordance with the laws of Malaysia. The Parties irrevocably submit to the exclusive jurisdiction of the courts of Malaysia.

15. GOOD FAITH

15.1 The Parties shall at all times act in good faith and shall not do or commit any act, matter or thing which may prejudice, damage or bring into disrepute the business and reputation of the other Party.

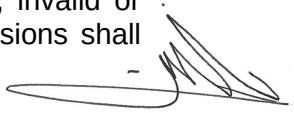
16. MISCELLANEOUS

16.1 **Entire Agreement.** This Agreement constitutes the entire agreement between the Parties with respect to the subject matter herein and supersedes all prior oral or written agreements, representations or understandings relating thereto.

16.2 **Amendment.** This Agreement may only be amended or modified in writing, executed by duly authorized representatives of both Parties.

16.3 **No Waiver.** No failure or delay by either Party in exercising any right, power or remedy shall operate as a waiver nor shall any single or partial exercise preclude any further exercise of the same or any other right, power or remedy.

16.4 **Severability.** If any provision of this Agreement is or becomes illegal, invalid or unenforceable, such provision shall be severed and the remaining provisions shall



remain in full force and effect, unless the purpose of this Agreement is substantially frustrated.

- 16.5 **Time of Essence.** Time shall be of the essence under this Agreement.
- 16.6 **Counterparts.** This Agreement may be executed in counterparts, each of which shall constitute an original, and all of which together shall constitute one and the same instrument.
- 16.7 **Electronic Signature.** This Agreement may be executed digitally and such digital signatures shall have the same legal effect as original handwritten signatures.

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IN WITNESS WHEREOF the parties have hereunto set their hands and seals the day and year first above written.

SIGNED by)
For and on behalf of)
YAYASAN PENERAJU)
(Company No.)
201101041372 (969494-X))
.....
Name:
Designation:

In the presence of

.....
Name:
Designation

SIGNED by)
For and on behalf of)
TALENT)



.....
Name: MUHAMMAD DANIEL BIN M ZULKIFLI
NRIC No.: 050111-01-1163

In the presence of

.....
Name: HAFSAH BINTI A MANAN
NRIC No.: 630616-01-5662



APPENDIX A

Talent and Financing Scheme Details

| No. | Item | Provisions/Details |
|-----|---|---|
| 1 | Talent's Details | Name: MUHAMMAD DANIEL BIN M ZULKIFLI NRIC No: 050111-01-1163 Address: LOT PTD 2646 PARIT AMAL JALAN JUNID, 84000 MUAR JOHOR Mobile: +601127544725 Email: mdanielzul@gmail.com Bank Account No: 151418341556 Bank Name: MAYBANK ISLAMIC BERHAD |
| 2 | Name of Selected Course | CompTIA Security+ |
| 3 | Approved Learning & Training Institution (ALTI) | I-World Technology Sdn Bhd |
| 4 | Type of Funding Package | Silver |
| 5 | Financing Scheme Approved Amount (RM) | Up to a maximum amount of RM5,400.00 |
| 6 | Financing Scheme Validity Period | 02/12/2025 - 06/06/2026 |



APPENDIX B

Financing Scheme

| Funding Package* | Silver | Gold | Platinum |
|--|----------------|----------------|-----------------|
| Amount | Up to RM15,000 | Up to RM30,000 | Up to RM150,000 |
| Training / Tuition fee | | | |
| Professional / Examination fee | | | |
| Monthly Allowance** | No | No | Yes |
| Repayment | 0% | 50% | 20% |
| Scheme's Limit for Refinancing | One-time only | Multiple times | Multiple times |
| Convertible to Scholarship if Straight Pass*** | N/A | No | Yes |

Notes:

* The Talent may apply for the Silver or Gold Package regardless of the cost of the Course. However, the Platinum Package is only available for Courses where the actual cost exceeds RM30,000. In all cases, the Disbursed Amount shall be subject to the limits set for each package stipulated in the Table above. For the avoidance of doubt:

- (i) A Talent applying for a Course that costs more than RM30,000 may still opt for the Silver or Gold Package, but the Disbursed Amount shall not exceed RM15,000 or RM30,000 respectively;
- (ii) The Talent shall only be entitled to the no-repayment benefit under the Silver Package for the first application, up to a maximum of RM15,000, provided the Course is completed within the Financing Scheme Validity Period.
- (iii) The no-repayment benefit under the Silver Package is not cumulative across multiple applications. Once the Talent has utilised the Silver Package, the benefit is deemed exhausted and cannot be applied again in any future applications.

** The allowance provided under the Platinum Package is applicable solely to participants enrolled in full-time accounting Course and/or programmes.

*** "Straight Pass" refers to the successful completion of all compulsory papers of the Course in a single sitting on the first attempt. This conversion is only applicable under the Platinum Package.

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A handwritten signature in black ink, appearing to read "John Doe".

APPENDIX C

Guarantee Letter

I HAFSAH BINTI A MANAN [Guarantor's Full Name] 630616-01-5662 [Guarantor's NRIC No.], with the current mailing address of LOT PTD. 2646 PARIT AMAL JALAN JUNID MUAR JOHOR 48000
.....

and contact number 0196577179 am a Malaysian citizen aged 18 years and above, of sound mind and acting of my own free will, hereby voluntarily and without any duress, coercion or undue influence, declare and undertake that:-

1. I willingly agree to be the Guarantor for MUHAMMAD DANIEL BIN M ZULKIFLI [Talent's Full Name] 050111-01-1163 [Talent's NRIC No.] and shall be bound and comply with the terms and conditions set out in the Education Financing Scheme Agreement entered into between Yayasan Peneraju and the Talent.
2. I fully understand the contents of this guarantee and hereby agree to be bound by it at my own volition. I further solemnly and sincerely declare that I am not an undischarged bankrupt within the meaning of the Insolvency Act, 1967.
3. I hereby undertake to advise and ensure that the Talent shall fulfil the Talent's obligations to repay, whether in full or in part (as applicable) the education financing in accordance with Clause 6 of the Education Financing Scheme Agreement. I further undertake to ensure that the Talent remains contactable by Yayasan Peneraju and to notify Yayasan Peneraju of the Talent's whereabouts, if necessary.
4. I irrevocably guarantee the repayment of the education financing to Yayasan Peneraju and agree that I shall be liable to pay the full outstanding amount of the financing, acting as principal debtor, in the event the Talent fails or defaults to make repayment under the terms of this Agreement.

I declare that the above statements are true and correct.

Guarantor's Signature : 
Guarantor's Full Name : HAFSAH BINTI A MANAN
Guarantor's NRIC : 630616-01-5662
Guarantor's Tel. No. : 0196577179
Date : 2 DISEMBER 2025



APPENDIX D

Repayment of Financing Scheme

| Total Repayment Loan | Total Repayment Amount (RM) | | | | | |
|----------------------------|-----------------------------|--------|----------|----------|----------|-----------|
| | < 5-10k | 11-20k | 21k- 40k | 41k- 80k | 81k-120k | 121k-150k |
| (Year) | Monthly repayment | | | | | |
| 1 | 80 | 270 | 300 | 371 | 430 | 445 |
| 2 | 113 | 278 | 309 | 382 | 460 | 475 |
| 3 | 117 | 286 | 318 | 393 | 475 | 486 |
| 4 | 252 | 350 | 350 | 404 | 512 | 500 |
| 5 | 270 | 361 | 361 | 416 | 544 | 529 |
| 6 | | 371 | 371 | 430 | 563 | 563 |
| 7 | | | 382 | 445 | 583 | 602 |
| 8 | | | 392 | 460 | 602 | 646 |
| 9 | | | 367 | 475 | 622 | 719 |
| 10 | | | 382 | 494 | 646 | 743 |
| 11 | | | | 512 | 670 | 767 |
| 12 | | | | 531 | 695 | 863 |
| 13 | | | | 549 | 719 | 888 |
| 14 | | | | 568 | 743 | 914 |
| 15 | | | | 586 | 767 | 966 |
| 16 | | | | | 797 | 1,190 |
| 17 | | | | | 863 | 1,233 |
| 18 | | | | | | 1,277 |
| 19 | | | | | | |
| 20 | | | | | | |

Notes:

The repayment obligation under this Appendix D shall be calculated based on the applicable repayment percentage under the approved Funding Package, applied to the actual Disbursed Amount.

For example:

- If RM100,000 is disbursed under the Platinum Package, the repayment amount is RM20,000 (20%).
- If RM20,000 is disbursed under the Gold Package, the repayment amount is RM10,000 (50%).

The monthly repayment instalments in the table above are to be read in relation to the repayment amount, not the total approved or Disbursed Amount.

