

INTACT

HIRE PURCHASE SYSTEM

电单车贷款系统



Features of Hire Purchase System

1. Multi User can access to system simultaneously
2. Easy Maintenance of Customer Particulars
3. Principle Money and Interest Money are separated clearly
4. Auto generate government forms/document and management report
5. Efficient, Easy and Convenient

Government forms/document

1. Agreement
2. 2nd Schedule
3. 4th Schedule(Section 15)
4. 4th Schedule(Section 16)
5. 5th Schedule
6. Repossess
7. Insurance / Road Tax Road Tax Reminder

Management report

1. Wang Tepi
2. Overdue Report
3. Statement
4. Official Receipt
5. Bad Debts
6. Yearly Collection Report with interest breakdown

Sample Screen

System Logon

This system builds in with user access authorities. Only authorize user can access the system in order to make the data is secure and prevent the outsiders from simply get access to the system.



Version 4.3.004

MyHP Logon

操作代码
User ID

密码
Password

确定 Logon 取消 Exit

System Main Screen

User may either communicate with the system directly with the shortcut menu on the screen or goes to the tool bar menu at the top of the screen after login successfully.



IT JAYA SDN BHD - MyHP HIRE PURCHASE SYSTEM

Setup 系统设定 Maintenance 户口设定 Transaction 操作 Reports 报表 Utility 系统维护 Exit 退出

MyHP™ HIRE PURCHASE SYSTEM Version 4.3.004 (Demo Edition) Today 19/08/2010 DB [HPQ]

备忘录 Reminder

- 路税备忘录 Road Tax
- 保险备忘录 Insurance
- 每月超期 Overdue
- Fifth Schedule

客户维护 Customer File Maintenance

- 每期付款 & 打印收据 Enter Instalment & Print Official Receipt
- 其它付款 Enter Other Debt
- 退出 Exit

报表 Reports

- 车卡报表 Statement
- 付款报表 Collection
- 年终付款报表 Year Collection

Brought to you by IT.Jaya Software

Coms etup Record: 1/1 Exclusive

Company Setting

Under Company Profile Setup, you are required to key in the Company particulars such as company name, company address, company ROC number, company telephone number and symbol of currency. You also may update the existing company data within this interface.

公司 & 其它设定 Company Profile & Other Setting

选项任务 Option Task

保存 Save

退出 Close

公司 & 其它设定 Company Profile Setting

公司名称 Company Name: IT JAYA SDN BHD

公司地址 Company Address: 44A JALAN BERIMANGGA 1/2, TAMAN SERI WANGGA SEKSYEN 1, 75257 MERAJA, MALAYSIA

公司 R.O.C. 号码 Company R.O.C. number: CE8708-X

公司电话号码 Company Telephone: 00-3371E46, 06 3344136

公司传真号码 Company Fax: CE-00E1009

货币设定 Pure Currency

货币代码 Symbol: MYR

货币名称 /Word: RINGGIT MALAYSIA

货币符号: CENTS

其它设定 Default Setting

收据号码 Start Receipt No: 00000

自动 AUTO

Control Quorantor

Max.no. of Quorantor: 0

自动结算 Auto Interest

Daily

利息开始计算天 Start Interest change days: 7

利息年计算天 Day of Interest Charges / Year: 370

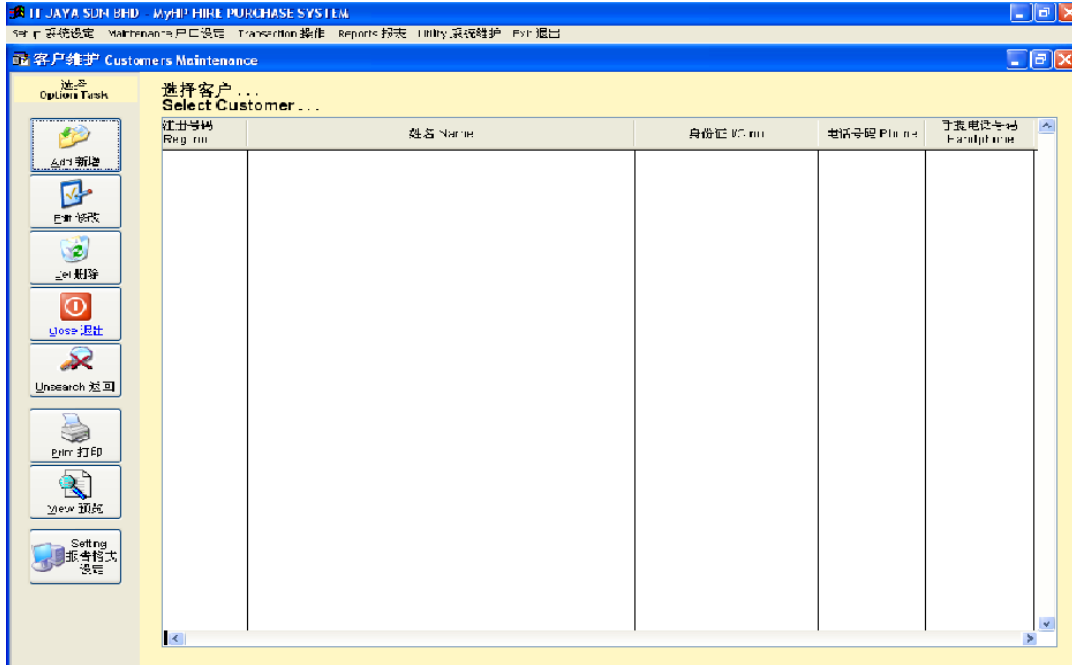
利息(%) Interest Charges (%): 13.00

Monthly

Overdue (%): 0.00

Customer File Maintenance

MyHP™ System contains multi functions. It provided Add, Edit, Delete, Search, Unsearch, View, Print and Setting Report functions to help you organize your customer (hirer) efficiently.



Official Receipt

This option allows you to issue an official receipt for installment payment. It is simple, user just select customer's name or vehicle's registration number that are required.

每期付款 & 打印收据 Instalment & Print Receipt

选择
Option Task

注册号码 RWRH 14 购车价 0.00
车年 买卖权 0.00
出车日期 08/08/2010 余额 0.00
姓名 KK HENG 金融费 0.00
身份证 850715-25-5555 应付款总额 0.00
电话号码 06-1234567 Early settlement 0.00
手机号码 012-1234567 Balance 0.00
款型
月数付清 0.00
每月付款 0.00
首期付款日 08/09/2010
Early settlement Date / /

No	收据号码 Receipt no.	付款日期 Payment Date	月份 Month	金额 Amount	利息日期 Finance Charge Date	利息 Finance Amount	余额 Balance	余额 (2) Balance Est.

Please Click here to SAVE this changes

The system also can print an official receipt by clicking the **Print** button to print an official receipt.

Receipt

IT JAYA SDN BHD
598708-X
44A, JALAN SERI MANGGA 1/2,
TAMAN SERI MANGGA SEKSYEN 1,
75250 MELAKA, MALAYSIA.

Official Receipt
No. 00003
Date 30/06/2008

Received from **RUHANA BINTI MAT KIA**
the sum of RM **FOUR HUNDRED NINETY AND CENTS SIXTY ONLY**

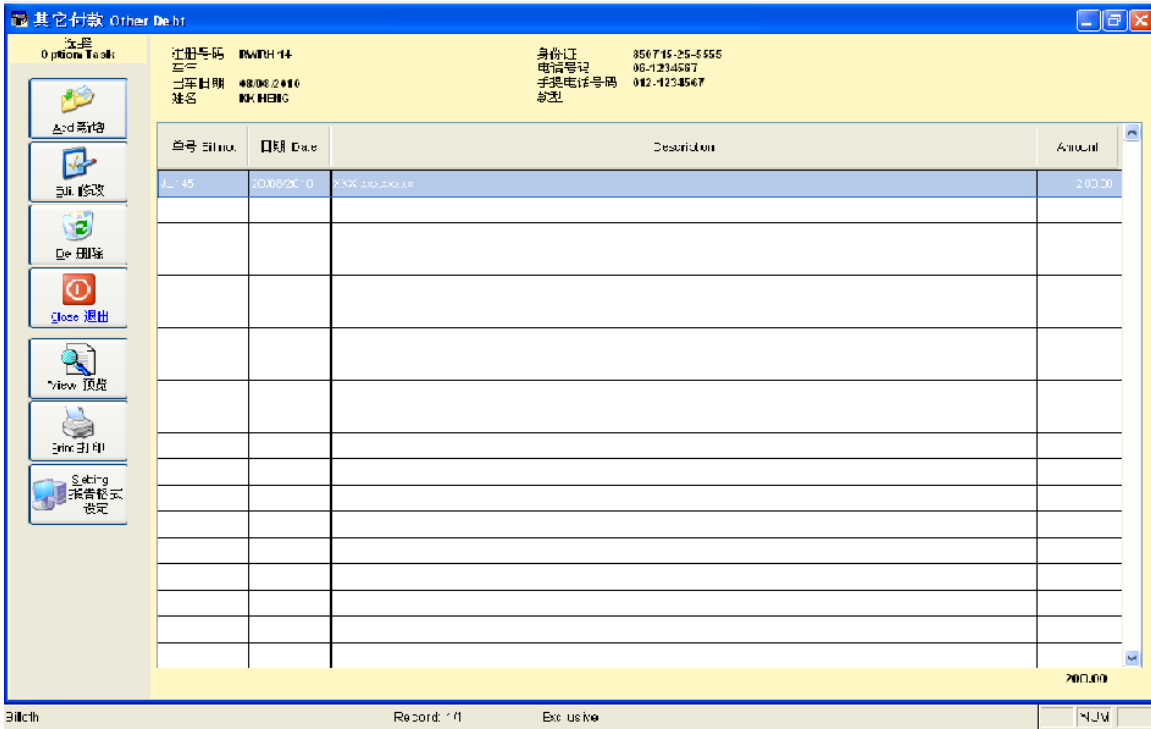
Installment Amount (RM) 490.60
Overdue Interest /
Others Fee (RM) 0.00
Total Amount Paid (RM) 490.60
Balance 4250.00
Overdue Amount 0.00

Being payment of **TEST 2**
Installment for **1** month of

Printer Setting Exit

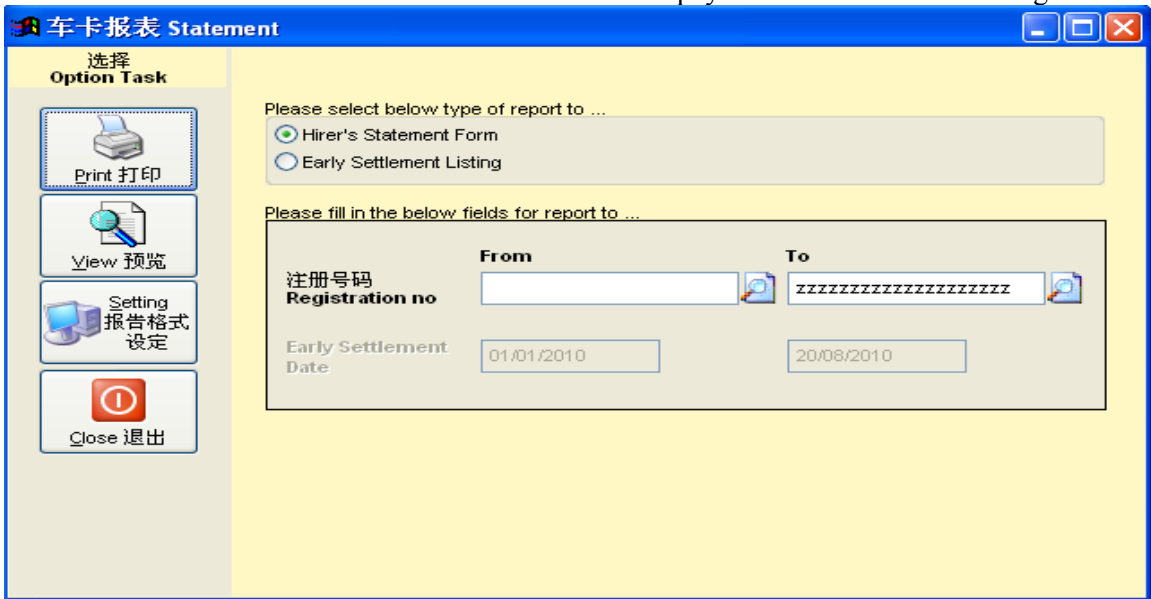
Other Dept

This module is to store the Customer/Hirer's other debts.
 E.g.: Motor repairing fee or Yearly insurance fees owe.



Statement

This statement of the account is generated and will be printed out to customer on monthly basics.
 This statement will show their account of the installment payment and the balance owing.



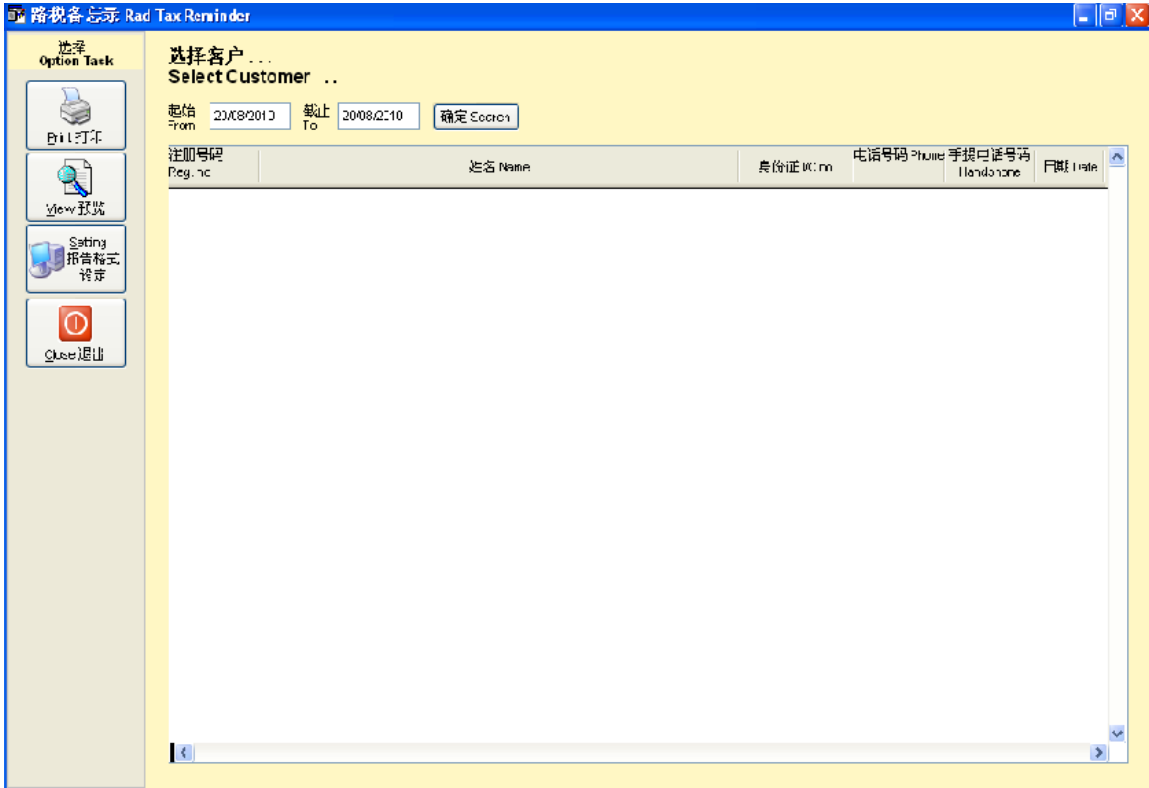
This is the sample of the statement to customer.

IT JAYA SDN BHD		Date :01/04/08	
598708-X		STATEMENT	
Registration no	TEST 1	Date of Discharge	01/01/08
		Year	2007
Name	test1		
I/C no	test1	Tel	test1
		H/P	test1
Address (1)		H.P Agreement no	test1
		Purchase Price	RM 4500.00
		Option Money	RM 2000.00
		Other Fee	RM 0.00
		Balance	RM 2500.00
Address (2)		Finance Charge	RM 500.00
			RM 0.00
		Total Balance Due	RM 3000.00
		Early Settlement	RM 0.00
		Balance After	
		Early Settlement	RM 3000.00
Make of Vehicle	suzuki	Date of Early Settlement	/ /
Engine No	test1		
Model	skuter	Payable in	24 months of RM 125.00
Chassis No	test1	1st Payment Due	01/02/08
Colour	blue		

No	Month	Date Paid	Receipt No	Paid Amount	Over Due	Finance Charge	Balance
1	mac	01/04/08	00001	500.00	2.34	2.34	2502.34
2		/ /					2502.34
3		/ /					2502.34
4		/ /					2502.34
5		/ /					2502.34
6		/ /					2502.34
7		/ /					2502.34
8		/ /					2502.34
9		/ /					2502.34
10		/ /					2502.34
11		/ /					2502.34
12		/ /					2502.34
13		/ /					2502.34
14		/ /					2502.34
15		/ /					2502.34

Road Tax / Insurance / Overdue Reminder

This Reminder is very useful for customers which you can print out this reminder and send it to remind customer about the next expire date of Road Tax, the coming expiring date of the Vehicle Insurance and the overdue date and outstanding amount.



This is the sample of the Road Tax/ Insurance /Overdue Reminder.

INTELMICRO SDN BHD

598708-X

7-1, LORONG 1, JALAN MALIM JAYA 2,
TAMAN MALIM PERMAI,
75250 MELAKA.

09 August 2005

OVERDUE REMINDER LETTER

ERIC TAN WEE WEE

Reference No. : **HP 001258**

Dear **ERIC TAN WEE WEE**

Re : Overdue Reminder for WWE 88

We wish to inform that the payment on your account amounting to RM 1,080.00 is past due.

We understand this may be an oversight because of your busy schedule. However, if you have already remitted payment, thank you and please ignore this reminder. If you have not done so, please remit payment immediately to avoid any interest charges.

Registration No	WWE 88
Make of Vehicle	HONDA
Model	70C
Engine No	YH768JGG
Chassis No	YHJ8899
Colour	BLACK

Should you have any enquiries regarding your overdue payment, please call our office 06-3361009

Thank you.


No signature is required as this is a computer generated letter.


Fifth Schedule

The Fifth Schedule report can be printed out from below interface. Once customer is assigned the Fifth Schedule, the details relate to the customer or hired will be auto calculate to determine whether the hired or customer can get refund or not.

Fifth Schedule


选择
Option Task


保存 Save


退出 Close

Date:

Reference no.:

Reg. No.: 

姓名 Name	<input style="width: 100%;" type="text"/>		
身份证 I/C no	<input style="width: 150px;" type="text"/>	出车日期 Date of Discharge	<input style="width: 100px;" type="text" value="//"/>
电话号码 Phone No	<input style="width: 150px;" type="text"/>	合同号码 HP Agreement No	<input style="width: 150px;" type="text"/>
手提电话号码 Handphone No	<input style="width: 150px;" type="text"/>		

Remark:

Arrears of instalment/s	418.7500	Total amount payable under the agreement	22.00
Cost of storage, repair of maintenance	278.00	Add overdue interest charges	241.00
Cost of re-possession	0.00	Less deposit and instalment/s paid	100.00
Cost of re-delivery	230.00	Balance due under agreement	163.00
Total reinstate amount	696.7500	Less statutory rebates	0.00
		Add Cost of re-possession	0.00
		Add Cost of storage, repair of maintenance	278.00
		Total re-possessed amount	441.00
		The Owners' estimate of the value of the vehicle re-possessed is	0.00
		* On the basis of that estimate you are entitled to a refund of	-441.00
		Value of Owners estimate to sell the vehicle	14700.00

This is the sample of the Fifth Schedule Report.

IT JAYA SDN BHD

598708-X
44A, JALAN SERI MANGGA 1/2,
TAMAN SERI MANGGA SEKSYEN 1,
75250 MELAKA, MALAYSIA.

REGISTERED AR

Dear Sir/Madam,
Jonathan a/l Variasammy
No. 1234 Lorong Sri Aman 32
Taman Sri Aman
78300 Masjid Tanah
Melaka

Date 12 April 2008
Reg.no : TK 3497
Ref .no : hp/2007/04/15/3497

FIFTH SCHEDULE
Hire Purchase Act, 1967
NOTICE TO HIRERS UNDER SECTION 15.

- (a) Now that the vehicle you hired has been re-possessed you will be entitled to get it back-
it, within fourteen days you require the owners, by notice in writing signed by you or your agent, to re-deliver the vehicle to you and if, within fourteen days after giving the notice, you reinstate the agreement by paying the arrears and remedy the following breaches of the agreement (or pay the Owners' expenses in remedying the):

The Owners' estimate of the amount you must pay to reinstate the agreement is:

Arrears of instalment/s:	RM	1405.58
Cost of storage, repair of maintenance:	RM	0.00
Cost of re-possession:	RM	0.00
Cost of re-delivery:	RM	0.00
	RM	<u>1405.58</u>

- (b) if within fourteen days, you give notice of intention to finalise the agreement and pay the balance due under the agreement and costs of re-possession:

The Owners' estimate of the amount required to finalise the agreement is--

Total amount payable under the agreement:	RM	4370.44
Less deposit and instalments/s paid:	RM	2141.40
Balance due under agreement:	RM	2229.04
Less statutory rebates:	RM	0.00
Add Cost of re-possession:	RM	0.00
Storage, repair of maintenance:	RM	0.00
	RM	<u>2229.04</u>

If you do not reinstate or finalise the agreement you will be liable for the Owners' loss unless the value of the vehicle re-possessed is sufficient to cover your liability. If the value of the vehicle is more than sufficient to cover your liability you will be entitled to a refund

The Owners' estimate of the value of the vehicle re-possessed is--	RM	0.00
* On the basis of that estimate you are entitled to a refund of:	RM	
You are liable to pay the Owners:	RM	2229.04

NOTE: You may give a written notice to the Owners requiring the Owners to sell the vehicle to any cash buyer you can introduce who is willing to pay the Owners' estimate of the value, i.e. # RM 0.00

DO NOT DELAY

Action to enforce your rights should be taken at once. You will lose your rights fourteen days after the service or posting of this notice if you do not take action.

NOTE: Where this notice is sent to a guarantor it shall be endorsed as follows:

This notice is sent to you guarantor of. Ref no: hp/2007/04/15/3497
Reg no: TK 3497

As guarantor you have certain rights under the Hire Purchase Act, 1967, and you are advised to seek advice at once.

Yours faithfully,

Encl: **DOCUMENT ACKNOWLEDGING RECEIPT.**
* Strike out whichever inapplicable.
Insert Owners' estimate of value.

Sample Report

Collection

IT JAYA SDN BHD					
598708-X					
Collection for 01/04/2008 To 01/04/2008				Page : 1	
				Date : 01/04/2008	
Date	Receipt No.	Amount(RM)	Est. Interest Received	Interest Received	Variance Interest
TEST 1 test1					
01/04/2008	00001	500.00	82.94	85.28	2.34
Total :		<u>500.00</u>	<u>82.94</u>	<u>85.28</u>	<u>2.34</u>
Total :		<u>500.00</u>	<u>82.94</u>	<u>85.28</u>	<u>2.34</u>

Year Collection

YEARLY COLLECTION SUMMARY									
Collection for [01/01/2008] To [01/04/2008]									
For Registration No [] To []									
								Page No : 1	
Registration No. & Name	*	Total Amount (RM)	Estimated Interest Received	Other Interest (Downsum)	*	Actual Interest Received	Outstanding Balance	Un-Collect Estimated Interest	Final Total Interest
1 TEST 1 test1		500.00	82.94	2.34		85.28	2,502.34	417.06	502.34
Total :		<u>500.00</u>	<u>82.94</u>	<u>2.34</u>		<u>85.28</u>	<u>2,502.34</u>	<u>417.06</u>	<u>502.34</u>

Hardware / Software Requirements

- Pentium computer with Pentium IV or higher.
- Microsoft Window XP or higher Operating System.
- 1 GB of memory space.
- Hard disk space – Minimum requirement : 300MB.
- CD-ROM drive, VGA or higher – resolution monitor.
- Microsoft mouse or compatible pointing device and USB port.

Customer List Hire Purchase System

1. LIEW MOTOR
2. SOON CHAN MOTOR
3. KEDAI MOTOR TIONG SENG
4. BONG MOTOR
5. CHOON HIN MOTOR
6. LIM MOTOR
7. SUI HENG MOTOR
8. SRI HARTABAH
9. HOE HUP MOTOR
10. SIN YIAP LEE MOTOR
11. HONG KEONG MOTOR TRADING
12. EMAS RM MOTOR SDN BHD
13. EMAS AUTO TRADING SDN BHD (SEREMBAN)
14. ZONG HENG MOTOR SDN BHD
15. CHOW YEW MOTOR
16. WANG LEE MOTOR
17. SYARIKAT CHONG MOTOR
18. BSL MOTORSPORT CENTRE
19. GEE LEONG MOTOR
20. IKHLAS GEMILANG MOTOR SDN BHD
21. JOO HWANG MOTOR (KUDAT, SABAH)
22. KHONG LI MOTOR
23. SMC CHANG MOTORS SDN BHD
24. TIONG HENG MOTORS TRADING