

4. SECURITY DETAILS FOR LOAN

(A) Type (i) House Terrace (Intermediate/Corner) Semi-Detached Detached
No. of Storey Single Storey Double Storey

(ii) Others Apartment Condominium

(B) Title Particulars (i) Parent Title Individual Title

(ii) Title No. _____ Lot No. _____

Section/Block _____ District _____

(iii) If individual title, state

(a) Leasehold period _____ (b) Remaining lease _____ years

(c) Land area _____

(iv) Type of Land: Kampong Native Area Mixed Zone

(C) Status of Building Completed Under Construction

(D) State how arrangements can be made for inspection of property:-

(i) _____

(ii) Phone No. to call (iii) Name of person to contact _____

(E) Name of road along which property is situated _____

(F) Have you signed the Sales and Purchase Agreement for the property? Yes No

If YES, please state the date the Agreement was signed _____

(G) Is property acquired from Developer? Yes No

(i) If YES, please state:

(a) Name and address of Developer _____

(b) Name of Contractor _____

(c) Name of housing project _____ Phase _____

(ii) If NO, please state:

(a) Name and address of Vendor _____

(b) Relationship of Vendor to Applicant _____

(H) (i) Cost of Land RM _____ (ii) Cost of Building RM _____

(iii) Total Cost of Property RM _____

(I) Has the difference between the loan applied for and the cost of the property been paid? Yes No

(i) If YES, please provide evidence of payment, e.g. receipts etc.

(ii) If NO, please indicate how the difference will be paid, e.g. from personal savings, EPF withdrawals etc.
(Please indicate amount and attach copy of account or statements)

Please note that the provision of the information and documents listed above will assist in the expeditious processing of your housing loan application.

5. INCOME AND EXPENDITURE

- (A) (i) Present Monthly Basic Salary _____ (ii) Fixed Allowances _____
- (B) Current deductions from your salary
- (i) Vehicle _____ (ii) Computer _____ (iii) Microwave _____
- (iv) Co-operative _____ (v) Housing Loan _____ (vi) Others _____

6. PARTICULARS OF SPOUSE AND FAMILY

- (A) (i) Name of spouse _____
- (ii) Occupation _____ (iii) Net salary per month _____
- (iv) Name and Address of Employer _____
- (v) Office Tel. No. - (vi) Fax No. -
- (B) Number and ages of children _____

7. PREVIOUS SUBSIDISED HOUSING LOAN(S)

Have you or your spouse previously been approved a State Government/Statutory Authority subsidised housing loan on this or any other property? Yes No

If YES, please state:

- (i) Account No _____ (ii) Date of Approval _____
- (iii) Total Loan approved _____ (including Single Premium of _____)
- (iv) Commencement date of monthly repayment _____
- (v) Has the loan been fully paid up? Yes No
- If YES, please state:
- (a) Date the loan was fully paid up _____
- (b) Amount paid on redemption _____
- (c) Whether property has been sold * Yes No

* State Government Officers, who sold their properties within 5 years of acquisition, should attach Letters of Approval from the State Government approving their disposal of the properties, if financed under the scheme.

8. GENERAL

- (A) Do you own any other properties? Yes No
- (B) Does your spouse own any properties? Yes No

If YES, please give details of properties (location area, etc.) _____

9. YOUR DECLARATION

I hereby declare that all the above information provided are correct and true and I agree that the information provided shall form the basis of any arrangements as to the loan advance (if any) approved by the Company to me.

I hereby declare that I am not an undischarged bankrupt.

I hereby agree that this application is made on the understanding that the loan approval is not guaranteed by the acceptance of the application by the Company and that the Company may reject the application without assigning any reason for doing so.

I hereby further agree that this application is to be considered by the Company under the terms and conditions of my Employer's Housing Loan Scheme, which I have read and agreed with. I have also complied with all the terms and conditions under my Employer's Housing Loan Scheme, and am eligible to submit this application under the said Scheme.

I, the undersigned do hereby give my consent to your Company to process my personal data.

Signature of Applicant _____ Date _____

10. DOCUMENTS REQUIRED TO BE SUBMITTED BY YOU

To ensure your application is processed by us expeditiously, please enclose the following:-

1. Copy of Land Title (individual/parent)
2. Copy of approved building plans, cadastral survey plans and deposited plan (**plans submitted should be in A1 sizes**)
3. Certified true copy of Occupation Permit (if available)
4. 2 sets of Sale and Purchase Agreement or Construction Agreement (**Original** plus one copy if available)
5. 2 certified true copies of your Identity Card and Vendor's Identity Card (if buying from an individual)
6. Certified true copy of latest salary slip (3 months)
(In the event of any delays in loan processing, e.g related to MDTA approval, you may be further required to submit a certified true copy of your latest salary slip.)
7. Certified true copy of your spouse latest salary slip/Form J (if applicable)
8. For the payment of the difference between the purchase price and the loan applied for, please submit evidence (savings, EPF, receipt of down-payment deposits, etc)
9. List of extra works/quotations/itemized listing (if any)
10. Copy of Insurance Policy (if using life insurance)
11. If refinancing of bank loan, please provide latest bank statement, (redemption Statement (if under Islamic banking), Loan Agreement/Memo of Charge and Letter of Offer)
12. Letter of confirmation on permanent establishment (Pengesahan dalam jawatan)

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|-----|---|--------------------------|
| 13. | Letter of confirmation on pensionable terms | <input type="checkbox"/> |
| 14. | Option form for retirement age of 56/58/60 years | <input type="checkbox"/> |
| 15. | A copy of the terms of Contract (if applicant is a Contract Officer) | <input type="checkbox"/> |
| 16. | A copy of "Engagement Notice" (if applicant is on JBC or is a Temporary Officer) | <input type="checkbox"/> |
| 17. | Payment for Bankruptcy search fee of RM50.00* per application covering bankruptcy searches on applicant(s), vendor(s), guarantor(s), etc. Please pay by cheque/money/postal order if application is submitted through the post. Cash payment for the same can also be made at our Company's collection counters in Kuching. (*wef 1/6/2018) | <input type="checkbox"/> |
| 18. | Original Deed of Mutual Covenants/Maintenance & Management Agreement (if buying apartment or condominium) | <input type="checkbox"/> |
| 19. | Employer's Letter of recommendation | <input type="checkbox"/> |
| 20. | Supplementary Agreement/Upgrading (Original plus one copy -if applicable) | <input type="checkbox"/> |
| 21. | Letter of consent from spouse to transfer 1/2 shares | <input type="checkbox"/> |
| 22. | Statutory Declaration and Certified true copy of Ministry of Housing's approval letter for low cost, low cost plus and Skim Perumahan Khas Rakyat (SPEKTRA) cases. | <input type="checkbox"/> |

11. FOOTNOTES

1. Applicants are reminded that in addition to the monthly repayments to this Company, they are obliged to meet the usual periodic outlays payable by property owners, e.g. fire insurance premium, house assessment, land rent etc.
2. Attention is drawn to the importance of submitting proper plans, specifications and ensuring that they have been approved by the appropriate Local Authority before submission.
3. Applicants are advised that if they enter into a building contract or any other similar commitment before receiving written advice of the Company's final approval, they do so at their own risk.
4. Applicants are reminded to comply with all the applicable terms and conditions under their Employers' Housing Loan Schemes prior to submitting their housing loan applications.
5. The Surveyor's Report is confidential to the Company.

CERTIFICATION BY HEAD OF DEPARTMENT

(Before completing this Certificate the Head of Department should ensure that all information have been properly provided by the applicant as required by State Financial Secretary's Circular Nos. 2/80, 2/81, 2/84 and 3/97 and/or Employer's Housing Loan Scheme as well as the Employer's Guarantee Scheme, if applicable.)

NAME OF APPLICANT: _____

I hereby certify that I have examined the above application and I am satisfied that, to the best of my knowledge and belief, the above statements and information provided are correct, and that the applicant, on account of his/her duties now or in the future, has adequate grounds for owning the property in question, requires it for his/her own occupation and is likely to be so stationed that he/she will be in a position to occupy the property for a reasonable period of time.

I hereby further certify that the applicant: -

- has been confirmed on permanent establishment on _____ * and has been emplaced on pensionable terms on _____ *

 - has been confirmed on permanent establishment on _____ * and will be emplaced on pension;
 - has been confirmed on permanent establishment on _____ * and has opted to contribute to EPF;
 - is a Contract Officer; (for verification, a copy of the terms of Contract is enclosed);
 - is a Temporary Officer (for verification, a copy of "Engagement Notice" is enclosed)
 - Jawatan Berasas Caruman (for verification, a copy of "Letter of Appointment is enclosed)
- [Please TICK () the relevant box.]

I recommend this housing loan application for approval.

HEAD OF DEPARTMENT/AUTHORISED SIGNATORY

OFFICIAL CHOP

NAME OF SIGNATORY: _____ *

Date: _____

*** Please note that these details must be completed before this housing loan application can be processed.**