



BORNEO HOUSING MORTGAGE FINANCE BERHAD

(Company No. 025457-V)

Lot 13499-13501, Section 65, KTLD, Medan Hamizan, Jalan Tun Abdul Rahman Yaakub,

Petra Jaya, 93050 Kuching

P O Box 1019 93720 Kuching

Telephone No. 082 – 512888 Fax No. 082 – 512899

Email: loandepk-kch@bhmfb.my

(For residential and commercial property)

1. PERSONAL PARTICULARS

(a) Full Name: (Mr/Madam/Miss) _____

(b) Mykad No. Old IC No.

(c) Date of Birth: (DD/MM/YY) - -

(d) Race: _____ Occupation: _____

(e) Marital Status: Married Single Others

(f) No & ages of children: _____

(g) Residential Address: _____

(h) Correspondence Address: _____

(i) Tel No: Home: _____ Office: _____ Mobile: _____ Fax: _____

E-Mail Address: _____

(j) Spouse's Name: _____

(k) Spouse's Occupation: _____

Spouse's Employer: _____

(l) Mykad No: Old IC No:

FOR OFFICE USE ONLY

LPF: RM

BSF: RM

VF: RM

OFFICER:

RT. NO:

RT. NO:

RT. NO

DATE:

2. FACILITIES APPLIED FOR

(a) Amount applied: RM _____ Repayment Period: _____ years

(b) Purpose of loan: Purchase from Developer/Vendor Building own house
 Refinance from other sources/Re-mortgage Additional works

(c) MDTA: Yes No

3. SECURITY DETAILS FOR LOAN

(a) Location of Property: _____
(Lot No/Housing Estate/District/Town)

(b) Type of Property: _____ No. of Storey: _____
(e.g. Terrace, semi-detached, detached, apartment, condominium)

(c) Title Deed particulars: Parent Title deed Individual Title Deed

Title Deed No: _____ Leasehold period: _____

Remaining Lease: _____ Land area: _____

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

(e) Building Status: Yet to be built Under Construction Completed

Date of completion/OP issued: _____ Cost of Land: RM _____

Cost of Building: RM _____ Cost of Extension/Improvement: RM _____

Total Cost of Property: RM _____ Cash/Deposit Paid: RM _____

(f) Name & address of Vendor/Developer/Contractor: _____

(g) Property is presently charged to _____ under A/C No. _____

for RM _____ Latest Balance Outstanding: RM _____

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

Name of person to contact: _____

Tel no: Home: _____ Office: _____ Mobile: _____

4. INCOME

(a) Name of Company/Employer: _____

(b) Nature of Business/Position Held: _____

(c) Date of Establishment/Joining: _____

(d) Business/Office Address: _____

(e) Monthly Income: Gross salary: RM _____ Net salary: RM _____

*** If not self employed, the Company may apply to your Employer for confirmation.**

(f) Other monthly income (e.g. overtime, allowances, bonus, etc) RM _____

(g) Current deductions:

(i) Car Loan _____ (ii) Personal Loan _____ (iii) Housing _____

(iv) Co-operative _____ (v) Others _____

(Please give full details of housing/personal/car loan, if any – (amount of loan taken, balance outstanding, period of loan, remaining loan period, monthly repayment)

(h) Spouse's income details: Gross salary/Net salary: RM _____/RM _____

5. GENERAL

(a) Do you or your spouse have an existing loan with the Company? If so, please state:

Account No: _____

(b) Are you a guarantor for any borrower of the Company? If so, please state:

Account No: _____ Name of Borrower: _____

6. DOCUMENTS REQUIRED TO BE SUBMITTED BY YOU

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

1. For salaried earners: Certified true copies of monthly salary slips (*6 months*), certified true copy of latest CP8a & copy of latest EPF Statement
(In the event of any delays in processing, e.g. related to MDTA approval, you may be further required to submit a certified true copy of your latest salary slip.)
2. For businessmen: Certified true copies of financial statements (*last 3 years*) and latest Borang BE
3. Certified true copies of spouse's latest monthly salary slips (3 months)
4. Photocopy of title deed
5. Sale & Purchase Agreement (Original plus one copy)
6. Certified true copy of applicant's Mykad (2 copies)
7. Copy of approved building plans, cadastral survey plans and deposited plan. (A1 sizes)
8. Certified true copy of Occupation Permit (if available)
9. Supplementary Agreement/Upgrading (if applicable) (Original plus one copy)
10. Statutory Declaration to be executed by the applicant declaring that he/she is aware of his/her rights to void the Supplementary/Upgrading Agreement but elects to affirm it (if applicable)
11. Certified true copy of Ministry of Housing's approval letter (if applicable)
12. Certified true copies of Vendor's Mykad (if buying from an individual) (2 copies)
13. ***Processing fee of RM200.00 and Bankruptcy Search fee of RM100.00 per applicant** (*covering bankruptcy searches on applicant(s), vendor(s), guarantor(s), etc.*), **and Valuation Fee**** (based on cost of property). 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 1/6/2023) & ***(wef 17/10/2022).**
14. Employer confirmation letter

7. POLITICALLY EXPOSED PERSON DECLARATION

Please read the definition below carefully and confirm whether you are/are not a politically exposed person. Also, please confirm whether or not you are/are not a family member or close associate of a politically exposed person.

Politically Exposed Person (“PEP”) is a person who is or has been entrusted with a prominent public function:-

- a) Head of State or of government;
- b) Senior Politicians;
- c) Judicial or military officials;
- d) Senior executives of state-owned corporation; or
- e) Important political party officials.

Family members and close associates:-

- a) Parents (biological or non-biological relationship);
- b) Siblings (biological or non-biological relationship);
- c) Spouse;
- d) Child (biological or non-biological relationship);
- e) Spouse’s parents (biological or non-biological relationship);

A close associate includes – An individual who is closely connected to a PEP either socially or professionally and include the following:-

- a) Extended family members such as relatives (biological or non-biological relationship);
- b) Financially – dependent individuals (e.g. staff, driver, bodyguard, secretary);
- c) Business partners or associates of the PEP;
- d) Prominent members of the same organization such as the PEP;
- e) Individuals working closely with the PEP (e.g. work colleagues or providing professional services, political advisor);
- f) Guarantor;
- g) Close friend

1. Are you a politically exposed person as defined above?

Yes

No

If yes, please list the position(s) that you hold or have held: _____

2. Are you a family member or close associate of a politically exposed person?

Yes

No

If yes, please provide your family member’s or close associates?:

Full Name: _____

Position: _____

Relationship with you: _____

Applicant’s Signature: _____

Date: _____

If at any time I become a politically exposed person, family member or close associate of a politically exposed person I will inform BHMFB

8. NOTICE PURSUANT TO THE PERSONAL DATA PROTECTION ACT 2010

The Personal Data Protection Act ("PDPA" or the "Act") 2010 came into force on 15th November 2013. With the enforcement of this Act, Borneo Housing Mortgage Finance Berhad is committed to ensuring that the information which you have provided us or presently maintained by us is being protected and safeguarded at all times.

In this respect, we assure you that your personal data and other relevant information which you have provided us in connection with your application for loans, fixed deposit and savings accounts will be processed by us solely for the purpose of providing such product and other related services.

We undertake that we shall not disclose your information to any third parties without obtaining your consent. However, from time to time, we may enter into agreement with third party service provider to provide essential services to us. This requires us to share some of the information with them and we will require that they maintain the confidentiality of the information and not use it for any other purposes.

We further take steps to institute appropriate internal controls to protect your personal data from loss, misuse or alteration. The period of retention of such data shall be in accordance with the company's retention policies which may be subject to periodic review.

You may wish to access your personal data which is maintained by us or to request for a change of the data which is inaccurate, misleading or outdated. Please send your request in writing to the address set out below. Any request to amend the personal data may be subject to a fee.

If for any reasons you do not wish your name and contact particulars to be used by us or any service providers for the purpose of sending promotional materials to you, please submit your request to us via post, email or facsimile transmission to the following address:

Borneo Housing Mortgage Finance Berhad
Lot 13499-13501 Section 65 KTL D,
Medan Hamizan, Jalan Tun Abdul Rahman Yaakub,
Petra Jaya, 93050 Kuching.
Sarawak, Malaysia
Facsimile Number: 082-512898
Email: pdpa.sarawak@bhmfb. my

We trust that you do consent and agree to the terms above in respect of our processing of your personal information. If you do not consent to the above, please contact us at the abovementioned contact details.

9. PERSONAL DATA PROTECTION ACT 2010

1. I am aware of the Company's Privacy Notice of the PDPA 2010 on matters pertaining to the collection, usage, storage and sharing of my personal information and any matters related thereon.
2. I have read and understood the Company's Privacy Notice which is exhibited at the reverse page of this consent form.

Please tick any of the following:-

YES, I agree and give consent to the collection, usage and sharing of my personal information for the purposes of informing and providing products and services applied, **INCLUDING** for other promotional offers and marketing materials of the Company and its related parties, as stated in the Company's Privacy Notice.

YES, I agree and give consent to the collection, usage and sharing of my personal information for the purposes of informing and providing products and services applied, **EXCLUDING** for other promotional offers and marketing materials of the Company and its related parties, as stated in the Company's Privacy Notice.

NO, I do not give consent to the usage and sharing of my personal information to any such related parties and understand that, accordingly, the Company may not be able to offer its product and related services to us.

3. The Company's Privacy Notice of the PDPA 2010 is also available at the Company's website, www.bhmfb.my
4. I understand that I am entitled to request for a change of the data which is inaccurate, misleading and outdated and that I can inform the Company to cease using my personal information for the purpose of sending promotional materials to me and that such request can be made in writing to the Company's Kuching Office or by sending it to:

Applicant's Signature: _____ Date: _____

Borneo Housing Mortgage Finance Berhad
Lot 13499-13501, Section 65, KTLD,
Medan Hamizan, Jalan Tun Abdul Rahman Yaakub,
Petra Jaya,
93050 Kuching
Sarawak, Malaysia
Facsimile Number: 082-512898
Email: pdpa.sarawak@bhmbf.my

10. CONSENT AUTHORISATION

Pursuant to the Credit Reporting Agencies (CRA) Act 2010 and Central Bank of Malaysia Act 2009, I, the undersigned do hereby give my consent to you and CTOS Data Systems Sdn. Bhd ("CTOS"), a registered credit reporting agency under the CRA Act to process my personal data.

By this consent, I understand and agree that:-

- h) You may conduct credit/trade check and CCRIS check on me and where applicable with CTOS at any time for as long as I have a trade relationship with you or where any dues remain unpaid and outstanding with you, for any one or more of the following purposes:
- ✓ Opening of account
 - ✓ Debit recovery
 - ✓ Credit/Account review
 - ✓ Legal documentation consequent to a contract or facility granted by you
 - ✓ Credit/Account monitoring
 - ✓ Credit/Account evaluation
- ii) You may disclose any information on my conduct of my account(s) with you, to any business entity/ies for bona fide trade checking at any time. I am also aware and understand that such information will be provided to CTOS, who may in turn share such information to subscribers of their service.
- iii) Where you may require any processing of my application to be processed by any processing centre located outside Malaysia (including your Head Office), I hereby give consent to CTOS to disclose my credit and CCRIS reports to such locations outside Malaysia.
- iv) Apart from the above, I the undersigned do give my consent to you and the CTOS, to process my personal data as per the PDPA Act.

Applicant's Signature : _____

Applicant's Name: _____

Date: _____

IC NO: _____

Borneo Housing Mortgage Finance Berhad
Lot 13499-13501, Section 65, KTLD,
Medan Hamizan, Jalan Tun Abdul Rahman Yaakub,
Petra Jaya,
93050 Kuching
Sarawak, Malaysia

11. DECLARATION

- (a) I/We understand that the loan processing fee, bankruptcy search fee and valuation fees are not refundable.
- (b) I/We agree that this application is accepted on the understanding that approval is not guaranteed and your Company may reject the application without assigning any reason.
- (c) I/We agree that your Company may at its absolute discretion vary all or any terms of the loan requested in this application.
- (d) I/We agree that any misrepresentation of facts herein contained shall entitle your Company to recall the loan.
- (e) I/We agree that any building inspections conducted by your authorized officer/agent are for the sole benefit of your Company and under no circumstances will they be construed as supervision on my/our behalf.
- (f) I/We confirm that I am/we are not declared bankrupt, and I/we have no outstanding or impending judgments against me/us.
- (g) In connection with this application I/we hereby authorize your Company or your representative to obtain/give the relevant information from/to any source.
- (h) I/We confirm that all the above information is correct and true to the best of my/our knowledge and belief and agree that this declaration shall form the basis of the Loan Agreement.
- (i) I confirm that there are no legal proceedings, suits or actions of any kind (whether criminal or civil) against me, or any related companies.

Signature of Applicant : _____

Name : _____

NRIC No. : _____

Date : _____