



the way to home-ownership

Tawarruq Home Financing - i

(For Office use only)

LPF: RM _____
Rt. No. _____ Date _____
BSF: RM _____
Rt. No. _____ Date: _____
Account No. _____
Initial: _____

BORNEO HOUSING MORTGAGE FINANCE BERHAD

(Company No. 025457-V)

Menara Borneo Housing, Lot 48, Jalan Ikan Juara 2, Sadong Jaya, Karamunsing, 88100 Kota Kinabalu
P. O. Box 11144, 88812 Kota Kinabalu, Sabah, Malaysia
Tel Nos: 088-238830, 088-238840 & 088-238841 Fax No: 088-312889
Website: www.bhmfb.my E-mel: cs.sabah@bhmfb.my

APPLICATION FOR A HOME FINANCING

(To finance the purchase of residential/commercial property)

1. Personal Particulars

(a) Full Name (as in Identity Card)

Mr/Madam/Miss _____

(b) Identity Card Nos. New:

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 Old:

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(c) Date of Birth (DD/MM/YYYY)

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 Age: _____ years

(d) Place of Birth: _____ Citizenship: _____ Race: _____

(e) Occupation: _____ Personal Income Tax No.: _____

(f) Marital Status: Married Single Others _____ g) Religion: _____

(h) Full Name of spouse: _____

Place of Birth: _____ Citizenship: _____ Race: _____

Occupation of spouse: _____

Name of Company/Employers: _____

(i) No. of Children/Dependents & their ages: _____

(j) Residential Address: _____

(k) Correspondence Address: _____

(l) Tel. No.: Res: _____ Office: _____ H/P: _____

(m) Fax No.: _____ E.mail No.: _____

If the applicant's income is insufficient, a suitable guarantor may be required to guarantee the financing. (The Proposed guarantor is required to complete a separate Personal Data Form which is obtainable from the Company).

2. Facilities Applied for

- (a) (i) Amount Applied: RM _____ (ii) Payment Period: _____ years
- (b) Purpose of financing: Purchase from Developer/Vendor Building own house
 Additional Works Refinance from other Sources

3. Security Details for Financing

- (a) Address/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 (i) Parent Title Deed Individual Title Deed
- (ii) Title Deed Nos: _____
- (iii) If individual title deed, state:
(a) Leasehold period _____ (b) Remaining lease _____ years
(c) Land area _____ (d) Land usage _____
- (iv) Type of land: CL/TL NT
- (d) Building: Main building Extension/Improvement works
- (i) Yet to be built Under construction
 Completed Date of completion/OC issued: _____
- (ii) Cost of land: RM _____ (ii) Cost of Building: RM _____
- (iii) Cost of Extension/Improvement works: RM _____
- (iv) Total cost of Property: RM _____
- (v) Deposit paid: RM _____
Cash portion (*Difference to be paid) RM _____
*Source of funds obtained from: _____
(As part of the Procedure under Anti-Money Laundering and Counter-Financing of Terrorism Act 2001).
- (e) Name & address of vendor/developer/contractor: _____

- Tel. Contact: Res _____ Office _____ H/P _____
- (f) Property is presently charged to _____ under A/c No: _____
for RM _____ Latest Balance Outstanding: RM _____

(g) State how arrangement can be made for inspection of property:

Name: _____

Tel. Contact: Res _____ Office _____ H/P _____

4. Income

(a) Name of Firm/Employer : _____

(b) Nature of Business/Position Held : _____

(c) Date of Establishment/Joining : _____

(d) Business/Office Address : _____

(e) Monthly income : Gross: RM _____ Net: RM _____
**If not self-employed, the Company may apply to your Employer for confirmation.*

(f) Other monthly Income : RM _____
(e.g. overtime, allowance, bonus & etc.)

Source _____

(g) Your spouse's income details : Gross/Net monthly income: RM _____ /RM _____

(h) Liabilities : _____
(Please give details of housing/personal/car loan, if any)

5. General

(a) Have you or your spouse an existing loan/financing facility from the Company? If so, please state:

Account No. : _____

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

Account No. : _____

Name of Borrower / Customer: _____

6. Declaration

- (a) I/We understand that the financing facility processing fee and bankruptcy search fee is 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 reasons.
- (c) I/We agree that your Company may at its absolute discretion vary all or any terms of the financing facility requested in this application.
- (d) I/We agree that any misrepresentation of facts herein contained shall entitle your Company to recall the financing facility.
- (e) I/We agree that any building inspections conducted by your authorised 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 judgements against me/us.
- (g) I confirm that there are no legal proceedings, suits or actions of any kind (whether criminal or civil) against me, or any related companies.
- (h) In connection with this application I /we hereby authorize your Company or your representative to obtain/give the relevant information from/to any source.
- (i) 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 Facility Agreement.
- (j) I/We have irrevocably selected the following solicitors from your panel to handle the financing/facility documentation for me/us:-

Name of solicitors:.....

I/We have agreed that all costs, stamp duties, registration fees and other expenses in connection with the financing facility including the solicitor's charges will be borne by me/us.

Signature of Applicant(s) : _____

Name(s) : _____

NRIC No(s) : _____

Date : _____

Customer Information Sheet

Borrower :
 Property :
 Loan Applied :
 Term :

Liabilities

Type of Loan	Loan	Amt Owing to Bank	Repayment Period	Monthly Repayment	Remarks
Housing Loan					
Vehicle Loan					
Personal Loan					

Assets

Type	Bank	Amount	Remarks
Fixed Deposit			
ASB saving			
Land			
Investment			

Monthly Income & Expenditure

Income	R M	Expenses	RM
		Housing Loan	
		Vehicle Loan	
		Living Expenses	
		Children Education	
		Other	
Total		Total	

Monthly repayment for this Loan	
Net take home pay	

Declared by _____ Date _____

Borneo Housing Mortgage Finance Berhad,
Menara Borneo Housing
Lot 48, Jalan Ikan Juara 2, Sadong Jaya
88100 Kota Kinabalu, Sabah.

Dear Sir,

RE: CONSENT AUTHORISATION

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

By this consent, I/We understand and agree that:

- i) You may conduct credit/trade check and CCRIS checks on me/us and where applicable with CTOS at any time for as long as I/We 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
 - ✓ Debt 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/our conduct of my/our account(s) with you, to any business entity/ies for bona fide trade checking at any time. I/We am/are 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 require any processing of my/our application to be processed by any processing centre located outside Malaysia (including your Head Office), I/we hereby give consent to CTOS to disclose my/our credit and CCRIS reports to such locations outside Malaysia.
- iv) **Apart from the above, I/we the undersigned do give my/our consent to you and the CTOS, to process my/our personal data as per the PDPA 2010.**

Signed by:

Name :

IC No.:

Date:

Company Stamp

Signed by:

Name :

IC No.:

Date:

PERSONAL DATA PROTECTION ACT 2010

Data Protection Notice and Consent Form

1. I/We am/are aware of the Company's Privacy Notice of the PDPA 2010 on matters pertaining to the collection, usage, storage and sharing of my/our personal information and any matters related thereon.
2. I/We 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/We agree and give consent to the collection, usage and sharing of my/our 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/We agree and give consent to the collection, usage and sharing of my/our 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/We do not give consent to the usage and sharing of my/our 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.

In the case of a joint account, the choice represented by the tick above shall be as if given by each one of us individually.

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

Borneo Housing Mortgage Finance Berhad
Menara Borneo Housing
Lot 48, Jalan Ikan Juara 2, Sadong Jaya
88100 Kota Kinabalu, Sabah.
Facsimile Number: 088-268280
Email: pdpa.sabah@bhmfb.my

Signed by:

Name :

IC No.:

Date:

Signed by:

Name :

IC No.:

Date:

Dear Sir/Madam,

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,
Menara Borneo Housing
Lot 48, Jalan Ikan Juara 2, Sadong Jaya
88100 Kota Kinabalu, Sabah.
Facsimile Number: 088-268280
Email: pdpa.sabah@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.

Thank you.

Yours faithfully
Borneo Housing Mortgage Finance Berhad

Customer Initial

This is a computer generated document. No signature is required.



BORNEO HOUSING MORTGAGE FINANCE BERHAD
(Company No: 025457-V)
Political Exposed Person
Self Declaration Form

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") - a person who is or has been entrusted with a prominent public function:-

- a) Heads of State or of government;
- b) Senior politicians;
- c) Judicial or military officials;
- d) Senior executives of state-owned corporations; or
- e) Important political party officials.

Family members and close associates:-

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

A close associates 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 and 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 organisation such as the PEP;
- e) Individuals working closely with the PEP (e.g. work colleagues or providing professional services, political advisor);
- f) Guarantor; or
- 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(s):

Relationship with you:

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

I hereby declare that the declaration provided above is true and correct, and I am aware of the implications in making a false declaration to the Authority.

Signature:

Name:

Date:



the way to home-ownership

Tawarruq Home Financing - i

BORNEO HOUSING MORTGAGE FINANCE BERHAD (025457-V)
 Menara Borneo Housing, Lot 48, Jalan Ikan Juara 2, Sadong Jaya, Karamunsing, 88100 Kota Kinabalu
 P. O. Box 11144, 88812 Kota Kinabalu, Sabah, Malaysia
 Telephone Nos. 088-238830, 238840 & 238841 Fax No. 088-312889
 Website: www.bhmfb.my E-mail: cs.sabah@bhmfb.my

A) Profit Rates – on Monthly Reducing Basis

- | | |
|--|--|
| 1) State Government Subsidised Financing | 3.00% p.a |
| 2) Statutory Bodies / Agencies | 3.00% p.a |
| 3) Public Financing | |
| a) Affordable Home Financing Package (AHFP) | 4.50% p.a
(for the 1 st year) |
| <i>Thereafter Company's prevailing profit rates (subject to variation from time to time) at our Company's discretion</i> | |
| b) Special Home Financing Package (SHFP) | 5.00% p.a
(for the 1 st 3 years) |
| <i>Thereafter Company's prevailing profit rates (subject to variation from time to time) at our Company's discretion</i> | |
| 4) Shophouses/Commercial Properties | 5.50% p.a
(for the 1 st 3 years) |
| <i>Thereafter Company's prevailing profit rates (subject to variation from time to time) at our Company's discretion</i> | |

B) Documents Required

FOR SUBSIDISED FINANCING BY STATE GOVERNMENT / STATUTORY BODIES / AGENCIES
<ul style="list-style-type: none"> ❖ Identity Card certified copy Customer <input type="checkbox"/> where applicable, Spouse <input type="checkbox"/> Guarantor <input type="checkbox"/> Landowner <input type="checkbox"/> Vendor <input type="checkbox"/> ❖ Salary Slip - Latest 3 months certified by Head of Department Customer <input type="checkbox"/> where applicable, Spouse <input type="checkbox"/> Guarantor <input type="checkbox"/> ❖ Latest certified copy of EA/EC & EPF Statement (where applicable) ❖ Letter of Appointment certified by Head of Department/Employers. ❖ Covering Letter/Letter confirming the financing entitlement – Issued by Head of Department/Employer.
FOR PUBLIC FINANCING APPLICATION
<ul style="list-style-type: none"> ❖ Identity Card certified copy Customer <input type="checkbox"/> where applicable, Spouse <input type="checkbox"/> Guarantor <input type="checkbox"/> Landowner <input type="checkbox"/> Vendor <input type="checkbox"/> ❖ Salary Slip – Latest 3 months certified copy Customer <input type="checkbox"/> where applicable, Spouse <input type="checkbox"/> Guarantor <input type="checkbox"/> ❖ For salaried earners: latest certified copy of CP8a & EPF Statement ❖ For businessmen: Financial statements (last 3 years) and latest Borang BE.

C) Bankruptcy Search Fee

Bankruptcy Search Fee	<input type="checkbox"/> RM50.00 (each applicant) <input type="checkbox"/> RM50.00 (guarantor)
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For enquiries regarding home financing, please contact:		
Ms. Gloria Herbert	Mr. Mohd Anwar Munai	Ms. Maid Orleans Anggap

TECHNICAL REQUIREMENTS**FOR BUILDING OWN HOUSE**

- ❖ Contract Agreement.
- ❖ Sales & Purchase Agreement for land (if applicable).
- ❖ A copy of the Title Deed.
- ❖ Confirmation of rating area.
- ❖ Development Plan / Building Plan & Structural Plan
- ❖ Location Plan/Site Plan.
- ❖ As Built Survey Plan (If applicable).
- ❖ Quotation.

- (i) The financing may be released progressively based on the progress work achieved as certified by our Company's Surveyor.
- (ii) Official receipt or written confirmation from the contractor that the difference between the contract price and the approved financing has been settled is required.
- (iii) Any request for advance release of the financing approved prior to commencement of construction "**Shall not be entertained**".

FOR HOUSING ESTATE UNDER CONSTRUCTION

- ❖ Development Plan (if required)/Building Plan.
- ❖ Sales & Purchase Agreement (2 copies).
- ❖ 2 copies of Parent Title Deed (if required).
- ❖ Developer License and Advertisement & Sales Permit (if required),
- ❖ List of Selling Price (Bumi and Non-Bumi) if required.

FOR COMPLETED PROPERTY

- ❖ Development Plan (if required)/Building Plan.
- ❖ Sales & Purchase Agreement (2 copies).
- ❖ 2 copies of Title Deed (if required).
- ❖ Developer License and Advertisement & Sales Permit (if applicable),
- ❖ List of Selling Price (Bumi and Non-Bumi) if required.
- ❖ Location Plan.
- ❖ Latest ledger or Statement of Account if the property is presently charged/Assigned to other Banks.