



# 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: [loandepkch@bhmfb.my](mailto:loandepkch@bhmfb.my)

(For residential and commercial property)  
**TAWARRUQ HOME FINANCING-i**

## 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: \_\_\_\_\_ E-mail Address: \_\_\_\_\_

(g) Residential Address: \_\_\_\_\_

(h) Correspondence Address: \_\_\_\_\_

(i) Tel No: Home: \_\_\_\_\_ Office: \_\_\_\_\_ Mobile: \_\_\_\_\_ Fax: \_\_\_\_\_

(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 \_\_\_\_\_ Payment Period: \_\_\_\_\_ years
- (b) Purpose of Financing:  Purchase from Developer/Vendor  Building own house  
 Refinance from other sources/Re-mortgage  Additional works
- (c) MRTT:  Yes  No

## 3. SECURITY DETAILS FOR HOME FINANCING FACILITY

- (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 Financing \_\_\_\_\_ (ii) Personal Financing \_\_\_\_\_ (iii) Housing \_\_\_\_\_

(iv) Co-operative \_\_\_\_\_ (v) Others \_\_\_\_\_

**(Please give full details of housing/personal/car financing, if any – (amount of facility taken, balance outstanding, period of financing, remaining financing period, monthly payment)**

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

## 5. GENERAL

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

Account No: \_\_\_\_\_

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

Account No: \_\_\_\_\_ Name of Customer: \_\_\_\_\_

## 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 MRTT 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. **Bankruptcy Search fee of RM50.00 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 17 October 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) – 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 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 professional 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 organization 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: \_\_\_\_\_

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/our personal information and any matters related thereon.

2. I have read and understood the Company's Privacy Notice which is exhibited on Page 6 of this 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](http://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 purposes of sending promotional materials to me/us and that such request can be made in writing to the Company at Kuching offices 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@bhmfb.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 company personal data.

By this consent, I understand and agree that:-

- 1) You may conduct credit/trade check and CCRIS checks on me and where applicable with CTOS at any time for as long as I have a trade relationship with your or where any dues remain unpaid and outstanding with you, for any one or more of the following purposes:

Opening of Account

Credit/Account monitoring

Debt recovery

Credit/Account evaluation

Credit/Account review

Legal documentation consequent to a contract or facility granted by you

- 2) You may disclose any information on 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.
- 3) Where you 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.
- 4) 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: \_\_\_\_\_

Date: \_\_\_\_\_



**11. DECLARATION**

- (a) I/We understand that the home financing facility processing fee, bankruptcy search fee and valuation fee 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 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 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 Financing 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 : \_\_\_\_\_