

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. 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 no 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 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 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 a family member or close associate of a politically exposed person? Yes No

If yes, please provide your family member's or close associate's:-

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.

10. 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 KTLD, Medan Hamizan,
Jalan Tun Abdul Rahman Yaakub,
Petra Jaya, 93050 Kuching.
Sarawak, Malaysia
Facsimile Number: 082-512898/512888
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.

11. 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 purposes of sending promotional materials to me and that such request can be made in writing to the Company at Kuching Office or by sending it to:

Applicant's Signature: _____

Date: _____

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.com.my

12. 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 understand and agree that:

- i) 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 you 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 | |
- 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 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: _____ Date: _____

13. 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 aware of the implications in making a false declaration to the Authority.

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 the terms and conditions under my Employer's Housing Loan Scheme, and am eligible to submit this application under the said Scheme.

Signature of Applicant _____ Date _____

14. DOCUMENTS REQUIRED FROM 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 AI 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 Identity Card and Vendor's Identity Card (if buying from an Individual)
6. Original copy of latest salary slip (In the event of any delays in loan processing, e.g. related to MDTA approval, you may be further requested to submit a certified true copy of your latest salary slip.
7. Copy of your spouse's 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/itemised 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)
13. Letter of confirmation on pensionable terms
14. Option form for retirement age of 56/58/60 years
15. A copy of the terms of Contract (if applicant is a Contract Officer)
16. A copy of "Engagement Notice" (if applicant is on JBC or is a Temporary Officer)
17. Payment of Bankruptcy search fee of **RM100.00*** 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 June 2023**)
18. Original Deed of Mutual Covenants/Maintenance & Management Agreement (if buying apartment or condominium.
19. Department's covering letter of recommendation.
20. Supplementary Agreement/Upgrading (if applicable) (Original plus one copy)
21. Letter of consent from spouse to transfer ½ share.
22. A copy of marriage certificate (for joint loan application only)

15. 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, 3/97 and 5/2013 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.**