

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) Regional Allowance _____

(B) Current deductions from your salary

(i) Vehicle _____ (ii) Refrigerator _____ (iii) Rent _____

(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.

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/cadastral survey plans
3. Certified true copy of Occupation Permit (if available)
4. 2 sets of Sale and Purchase Agreement or Construction Agreement (Original plus one copy)
5. 2 certified true copies of Identity Card
6. Original copy of latest salary slip
7. 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 downpayment/deposits, etc)
9. List of extra works (if any)
10. Copy of Insurance Policy (if using life insurance)
11. If refinancing of bank loan, please provide bank statement & loan agreement
12. Letter of confirmation on permanent establishment (pengesahan dalam jawatan)
13. Letter of confirmation on pensionable terms
14. Option form for pensionable age of 56 years

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.

CERTIFICATE OF APPLICANT'S 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)
- [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.**