



the way to home-ownership

BORNEO HOUSING MORTGAGE FINANCE BERHAD (025457-V)

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P. O. Box 11144, 88812 Kota Kinabalu, Sabah, Malaysia

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A Interest Rates – on Monthly Reducing Basis & Subject to Variation from Time to Time (W.E.F. 20/05/2009)

For Public Loan (New Housing Loan Scheme) (NHLS/09)

First 5 years 5.50% per annum *

Thereafter Company's prevailing interest rates (subject to variation from time to time) at our Company's discretion

* As scheme commenced with effect from January 2009, Scheme will cease after 5 years by 31 December 2013

For loan to finance purchase of Shophouses/Commercial Properties 8.25% p.a.

For loan under State Government Subsidised Loan 3.00% p.a.

B Documents Required

FOR PUBLIC LOAN APPLICANT

- ❖ Identity Card certified copy
Applicant
where applicable, Spouse Guarantor Landowner Vendor
- ❖ Birth Certificate –certified copy (Applicant only)
- ❖ Salary Slip – Latest 3 months certified copy
Applicant
where applicable, Spouse Guarantor
- ❖ For salaried earners: latest certified copy of CP8a & EPF Statement
- ❖ For businessmen: Financial statements (last 3 years) and latest Borang BE.

FOR LOAN SUBSIDISED BY STATE GOVERNMENT / STATUTORY BODIES / EMPLOYERS

- ❖ Identity Card certified copy
Applicant
where applicable, Spouse Guarantor Landowner Vendor
- ❖ Birth Certificate - certified copy (Applicant only)
- ❖ Salary Slip - Latest 3 months certified by Head of Department
Applicant
where applicable, Spouse Guarantor
- ❖ Latest certified copy of CP8a/CP8c & EPF Statement (where applicable)
- ❖ Letter of Appointment certified by Head of Department/Employers.
- ❖ Covering Letter/Letter confirming the loan entitlement – Issued by Head of Department/Employer.

Loan Processing Fee:

Public/Statutory Bodies' Loan	<input type="checkbox"/> RM150.00
Government Subsidised Loan	<input type="checkbox"/> RM225.00
Public to Government Loan Conversion	<input type="checkbox"/> RM100.00
Change of Property	<input type="checkbox"/> RM150.00
Additional Loan	<input type="checkbox"/> RM100.00
Bankruptcy Search	<input type="checkbox"/> RM50.00

For enquiries, please contact:

Mr. Chin Vui Ping
Mr. Frankie Eram

Mr. Martin Chong
Mrs. S M Foo

Ms. Jeneffer Teo
Ms. Ivy Chua

Ms. Leong Siau Yen
Ms. Aslimah Salim

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 loan 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 loan has been settled is required.
- (iii) Any request for advance release of the loan 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.