

Property Financing- i Application Form

PLEASE WRITE IN FULL BLOCK LETTERS & TICK WHERE APPLICABLE

Application Type : ☐ Single Applicant ☐ Joint Applicant
Customer Type : ☐ New Customer ☐ Existing Customer

*Where information requested are indicated as 'Optional', it is non-mandatory to be provided

Dossier No. :

(1) _____
(2) _____

Customer CIC No. :

APPLICANT'S INFORMATION

PRINCIPAL APPLICANT PERSONAL DETAILS

Title* : ☐ Mr ☐ Miss ☐ Mrs ☐ Others : _____

Full Name (as per NRIC or Passport) :

NRIC No. / Passport :

Old NRIC No. :

Date of Birth : DD MM YYYY

City of Birth : Age :

Nationality :

☐ Malaysian ☐ Others : _____ ☐ Yes ☐ No

Race :

☐ Malay ☐ Chinese ☐ Indian
☐ Native ☐ Bumiputera Sabah ☐ Bumiputera Sarawak
☐ Others : _____

Residential Status :

☐ Citizen ☐ Permanent Resident
☐ Foreigner (Please specify) : _____

Gender : ☐ Male ☐ Female

Marital Status : ☐ Single ☐ Married ☐ Divorced

No. of Dependents :

*Highest Education (Optional) :

☐ Degree ☐ Diploma
☐ Others (Please specify) : _____

Contact No. (Mandatory) :

Email Address :

Residential Address :

JOINT APPLICANT PERSONAL DETAILS

Title* : ☐ Mr ☐ Miss ☐ Mrs ☐ Others : _____

Full Name (as per NRIC or Passport) :

Relationship with Principal Applicant :

NRIC No. / Passport :

Old NRIC No. :

Date of Birth : DD MM YYYY

City of Birth : Age :

Nationality :

☐ Malaysian ☐ Others : _____ ☐ Yes ☐ No

Race :

☐ Malay ☐ Chinese ☐ Indian
☐ Native ☐ Bumiputera Sabah ☐ Bumiputera Sarawak
☐ Others : _____

Residential Status :

☐ Citizen ☐ Permanent Resident
☐ Foreigner (Please specify) : _____

Gender : ☐ Male ☐ Female

Marital Status : ☐ Single ☐ Married ☐ Divorced

No. of Dependents :

*Highest Education (Optional) :

☐ Degree ☐ Diploma
☐ Others (Please specify) : _____

Contact No. (Mandatory) :

Email Address :

Residential Address :

Postcode : Town / City :

State : Country :

Residence since : MM YYYY

Ownership Status :

- ☐ Owned ☐ Living with Relatives / Parent
☐ Rented ☐ Provided by Employer
☐ Others (Please specify) : _____

Mailing Address (if the different from Residential Address) :

Postcode : Town / City :

State : Country :

Statement Delivery Address :

- ☐ Home ☐ Mailing
☐ Office ☐ Email

Any family members /close relatives** working with alrajhi bank Malaysia?

- ☐ Yes ☐ No

If yes, please state the name & relationship : _____

** Close relatives includes spouse and dependants of spouse, child (including step children and adopted children) and spouse of the child, parent and brother or sister and their spouses.

PRINCIPAL APPLICANT CURRENT EMPLOYMENT

Employment Type :

- ☐ Permanent Staff ☐ Contract
☐ Others (Please specify) : _____

Occupation :

Employed since : MM YYYY

Nature of business:

Company Name :

Company Address :

Postcode : Town / City :

State : Country :

Residence since : MM YYYY

Ownership Status :

- ☐ Owned ☐ Living with Relatives / Parent
☐ Rented ☐ Provided by Employer
☐ Others (Please specify) : _____

Mailing Address (if the different from Residential Address) :

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JOINT APPLICANT CURRENT EMPLOYMENT

Employment Type :

- ☐ Permanent Staff ☐ Contract
☐ Others (Please specify) : _____

Occupation:

Employed since: MM YYYY

Nature of business:

Company Name :

Company Address :

Postcode : Town / City :
State : Country :
Company Contact No. (Optional) :

PRINCIPAL APPLICANT INCOME DECLARATION

Type of Income

Basic Salary : RM
Fixed Allowance : RM
Other Income : RM
Total Monthly Income : RM

PRINCIPAL APPLICANT'S PREVIOUS EMPLOYMENT (ONLY IF CURRENT EMPLOYMENT IS LESS THAN 1 YEAR)

Company Name :
Employed since : MM YYYY
Nature of business :

PRINCIPAL APPLICANT SPOUSE INFORMATION* (MANDATORY FOR SJKP)

Title* : ☐ Mr ☐ Miss ☐ Mrs ☐ Others : _____

Full Name (as per NRIC or Passport) :

NRIC / Passport No. :

Age (applicable for foreigner) :

Contact No. :

Gender : ☐ Male ☐ Female

Race :

Employment status :

Occupation :

Average Gross Monthly Income (RM) :

Postcode : Town / City :
State : Country :
Company Contact No. (Optional) :

JOINT APPLICANT INCOME DECLARATION

Type of Income

Basic Salary : RM
Fixed Allowance : RM
Other Income : RM
Total Monthly Income : RM

JOINT APPLICANT'S PREVIOUS EMPLOYMENT (ONLY IF CURRENT EMPLOYMENT IS LESS THAN 1 YEAR)

Company Name :
Employed since : MM YYYY
Nature of business :

JOINT APPLICANT SPOUSE INFORMATION* (MANDATORY FOR SJKP)

Title* : ☐ Mr ☐ Miss ☐ Mrs ☐ Others : _____

Full Name (as per NRIC or Passport) :

NRIC / Passport No. :

Age (applicable for foreigner) :

Contact No. :

Gender : ☐ Male ☐ Female

Race :

Employment status :

Occupation :

Average Gross Monthly Income (RM) :

THIRD PARTY CHARGOR DETAILS (IF APPLICABLE)

Full Name :	IC / Passport No. :	Date of Birth :	Nationality :

PRINCIPAL APPLICANT'S EMERGENCY CONTACT

Name :

Relationship with applicant :

Contact No. (Mandatory) :

FINANCING DETAILS

Property Type :

☐ Residential☐ Business Premises

Stage of Construction :

☐ Completed☐ Property Under Construction**Main Facility / Additional / Sub-Facility :**☐ Home One Account☐ Home Financing - *i*☐ Cashline Facility - *i*☐ Others :☐ Business Premises Financing - *i***Property Under Construction Deferment Period :**Years : **Type of profit rate :**☐ Fixed Rate☐ Structured Rate

TOTAL FINANCING AMOUNT APPLIED					
Financing Type	(A) Financing Amount	Payment Period (Years)	Margin of Finance (MOF%)	(B) MRTT Premium (RM)	(C) Entry Cost Financed (FEC)
Home One Account	Term Financing 1 : ☐ Refinancing : RM _____ ☐ Renovation : RM _____ ☐ Education : RM _____ ☐ Others : RM _____			Financed by Bank? ☐ Yes ☐ No No. of Applicants : Joint MRTT : ☐ Yes ☐ No If YES, please fill in : Sum Assured : RM _____ Coverage Term / years : Takaful Contribution : RM _____	Financed by Bank ☐ Yes ☐ No If YES, please fill in : Legal Fee : RM _____ % Valuation Fee : RM _____ % Stamp Duty : RM _____ %
	Term Financing 2 : ☐ Debt Consolidation RM _____ ☐ Cash-Out RM _____ Purpose : _____ ☐ Others : RM _____				
Home Financing- <i>i</i>	☐ New purchase/sub sales/auction ☐ Financing Amount : RM _____ ☐ Renovation : RM _____ ☐ Others : RM _____ ☐ Refinancing ☐ Redemption : RM _____ ☐ Renovation : RM _____ ☐ Education : RM _____ ☐ Others : RM _____				
Business Premises Financing- <i>i</i>	RM _____				
Cashline Facility- <i>i</i>	RM _____				
TOTAL	RM _____	YEARS	%	RM _____	RM _____
GRAND TOTAL OF FINANCING AMOUNT APPLIED					[(A) + (B) + (C)]

Note: Financing purpose must be Shariah-compliant.

DEBT CONSOLIDATION FOR HOME ONE ACCOUNT

No.	Account No.	Facility Type	Financial Institutions	Amount
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

REQUIRED SUPPORTING DOCUMENTS

Salaried

- ☐ Copy of NRIC / Passport Military ID / Police ID
- ☐ Latest 3 months Bank Statements
- ☐ Latest 3 months Salary Slip
- ☐ Latest EPF Statement

Self Employed

- ☐ Copy of NRIC / Passport Military ID / Police ID
- ☐ Business Registration Form / Form D
- ☐ Superform (Companies Act 2016)
- ☐ Latest 6 months company's bank statement
- ☐ Income Tax Return (Form B)

Others :

- ☐ Sales & Purchase Agreement / Booking / Receipt / Leasehold Agreement
- ☐ Copy of Title
- ☐ Copy of Deeds of Endowment
- ☐ Quotation for Renovation (if above RM200,000)
- ☐ Education : Letter of Acceptance and relevant fees

PARTICULARS OF PROPERTY AND SECURITY

Property Category :

- ☐ Apartment / Flat ☐ Condominium ☐ Service Apartment
- ☐ Townhouse ☐ Detached House ☐ Semi Detached House
- ☐ Linked House ☐ Shop Lot ☐ Shop House

☐ Others (Please specify) : _____Construction Stage : ☐ Completed ☐ Under Construction

Developer / Seller's Name :

Development / Project Name :

Land Area: _____ Sq.ft

Built - up Area : _____ Sq.ft

SPA Date / Booking Receipt :

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Completion Date :

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

No. Of Storey :

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Lift Facility Available :

☐ Yes ☐ No

Property Address :

Postcode :

Town / City :

State :

Own Occupation :

☐ Yes ☐ No Please Specify : _____

First house acquisition :

☐ Yes ☐ No

Please Specify : _____

☐ 1st Party Charge☐ 3rd Party Charge☐ 1st Party Assignment☐ 3rd Party AssignmentTitle Type : ☐ Master ☐ Individual ☐ Strata

Title No. :

Lot No. :

Mukim :

Town :

District :

State :

Land Category : ☐ Freehold ☐ Leasehold

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 YearsLeasehold Expiry Date :

D	D	M	M	Y	Y	Y	Y
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 Remaining Years :

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Land Use : ☐ Residential ☐ Commercial ☐ Agriculture

Title Transfer Restriction :

- ☐ Native Title ☐ State Consent ☐ Bumi Lot ☐ Endowment
- ☐ No Restriction ☐ Malay Reserve Land ☐ Customer Re-Land

Property: ☐ Unencumbered ☐ Encumbered

CUSTOMER INFORMATION

I understand that, for the purpose of processing my application and for alrajhi bank Malaysia to make available products and services to me as well as to maintain banking relationship with me, alrajhi bank Malaysia needs to collect, process and disclose, information about me and my relationship with alrajhi bank Malaysia.

By ticking "Yes" below, I declare that I have read, understood and agreed to the terms of alrajhi bank Malaysia's Personal Data Protection Notice and alrajhi bank Malaysia's Terms of Business (both of which are available upon request and available for viewing on alrajhi bank Malaysia's website at www.alrajhibank.com.my) and I authorize and consent to alrajhi bank Malaysia to collect, process and disclose information about me and my relationship with alrajhi bank Malaysia for the purposes stated therein.

Where information including personal data of any security provider is provided by me, I confirm that the security provider has consented to the processing of their information including personal data.

☐ Yes ☐ No

With regards to promotional and marketing materials,

☐ Yes, I agree to receiving promotional and marketing materials and I consent to the disclosure of my information in accordance with alrajhi bank Malaysia's Personal Data Protection Notice and Part III of the alrajhi bank Malaysia's Terms of Business.

☐ No, I do not agree to receiving promotional and marketing materials and I do not consent to the disclosure of my information for promotional and marketing purposes.

AUTHORIZATION TO UNDERTAKE BACKGROUND AND CREDIT CHECKS

I/We, hereby irrevocably authorize and consent to alrajhi bank Malaysia and its officers to do the following:

- (a) to carry out background checks, credit checks, obtain reports, and/or verification at any time and from time to time, with or from sources as alrajhi bank Malaysia may deem fit, including but not limited to:-
 - (i) any credit reporting agency or any credit reference agency;
 - (ii) any credit bureau;
 - (iii) any fraud bureau;
 - (iv) any information-sharing database by financial institutions; and/or
 - (v) my/our auditors, bankers, suppliers, customers and employer (collectively, "External Party");for purposes of:-
 - (vi) evaluating my/our creditworthiness;
 - (vii) assessing my/our application for products and services;
 - (viii) reviewing or monitoring on my/our transaction or relationship with alrajhi bank Malaysia;
 - (ix) for any purpose related to debt recovery;
 - (x) for any purpose related to fraud prevention and fraud detection;
 - (xi) for any purpose related to or in connection with the products and services applied for; and/or
 - (xii) for any other purpose that is required or permitted by any law (collectively, "Purposes");
- (b) to disclose my/our information, information relating to the products and services or information related to my/our relationship with alrajhi bank Malaysia, at any time and from time to time, within and outside of Malaysia, to the External Party to enable alrajhi bank Malaysia to complete the said Purpose.

I/We irrevocably authorize and consent to the fraud bureau, credit reporting agency and credit reference agency to process and release my information and report to alrajhi bank Malaysia from time to time for the said Purposes. I/We further authorize and consent to the fraud bureau, credit reporting agency and credit reference agency to disclose my/our information to its subscribers for purposes of fraud detection and fraud prevention.

I/We irrevocably authorize and consent to Bank Negara Malaysia ("BNM") to disclose my credit information to other financial institutions, credit reporting agency and credit reference agency and such other persons as BNM consider necessary (each a "Recipient") from time to time for purposes as stipulated under section 47(2) of the Central Bank of Malaysia Act 2009. I/We further authorize and consent to the Recipient to access and use such credit information for the same purposes as stipulated under section 47(2) of the Central Bank of Malaysia Act 2009.

Save and except for alrajhi bank Malaysia's gross negligence, willful default or fraud, I/we agree that alrajhi bank Malaysia shall not be liable for any and all losses, liabilities, costs, expenses, damages, claims, actions, or proceedings of any kind whatsoever (whether direct, indirect, or consequential) in respect of any matter of whatever nature and howsoever arising (whether in contract, tort, negligence or otherwise) in connection with:-

- (a) any statement, misstatement, inaccuracy or omission of any type or manner contained in the information provided by the External Party; and/or
- (b) relying on such information provided by the External Party.

Where alrajhi bank Malaysia requires any such processing to be further processed by its head office or any processing center located outside Malaysia, I/we hereby give my/our consent to the fraud bureau, credit reporting agency and credit reference agency to make such disclosure of my/our information / report to such locations outside Malaysia.

☐ Yes ☐ No

DEBT CONSOLIDATION FROM EXISTING ISLAMIC AND CONVENTIONAL PRODUCTS

I hereby irrevocably authorise and consent to the Bank to do the following:

- (a) to check and receive all information relating to my account and financing facility with the financial institution(s) stated in my application;
- (b) to disclose my information, information relating to the facility or information related to my relationship with the Bank to such financial institution(s) for the purpose of my debt consolidation request; and
- (c) to make necessary arrangements for the settlement of my account and financing facility with such financial institution(s);

Where my request for debt consolidation is in relation to my conventional account and facility with such financial institution(s):

- (a) I understand that the Bank reserves the right to reject my request for partial settlement;
- (b) I understand that the Bank's decision to approve my request for debt consolidation does not in any way indicate that the Bank recognises the charging of interest by such financial institution(s) which is a form of usury ("riba") and is prohibited by Shariah principles.

APPLICANT'S DECLARATION

I / We understand that you reserve the right to reject the application at your sole discretion.

I / We agree to execute all documents deem appropriate by the Bank to facilitate the completion of the financing facility that I / we apply. All the detailed terms and conditions of the financing will be spelt out in these documents.

I / We agree to be bound by the terms and conditions governing the respective banking products and services offered by the Bank, as the case may be.

I / We confirm that I / we shall read, understand and agree to be bound by the respective terms and conditions and / or agreements relating to banking products and services which I / We has / have applied for.

I / We authorize the Bank to deduct my / our monthly instalments from my / our deposit account(s) with the Bank as designated by me / us until full repayment is being made.

Where Sales and Services Tax ("SST") is applicable to any supply in relation to the provision of financing or account or other services provided by the Bank, the Customer shall pay to the Bank, upon demand by the Bank, an amount constituting the applicable and prevailing rate of the SST

chargeable. Payment by the Customer of the SST shall be a condition precedent prior to, any disbursement or utilisation of such financing or provision of such account and services rendered by the Bank, as the case may be. The Customer hereby authorize the Bank at any time as and when the SST is chargeable, to deduct from any of the Customer's account maintained with the Bank towards payment of the SST subject to written notification by the Bank.

I/We acknowledge that I/we have read and understood the Product Disclosure Sheet.

I/We confirm that property or any other security arrangement for the financing facility is acceptable and permissible from Shariah perspective and core business of a person providing for such financial asset for collateral is Shariah-Compliant.

I/We hereby declare that the facility or transaction if approved by alrajhi bank Malaysia shall not be utilised in nor am/are involved, in any unlawful activities as defined under the provisions of Anti-Money Laundering and Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

Where the Bank is required by applicable law and regulation to make available this form in both English language and Bahasa Malaysia, I/we acknowledge that I/we may request for such form to be made available in Bahasa Malaysia. In the absence of such request, the Bank may consider that I/we have elected for the form to be made available in English language only, and that the Bank shall be deemed to have discharged its obligation for the purposes of any requirement, whether statutory, contractual or otherwise in respect of making available such form in both English language and Bahasa Malaysia. If I/we have been provided with the Bahasa Malaysia version of such form, I acknowledge that the Bahasa Malaysia version is a translation from English. As such, if there is any discrepancy or inconsistency between the English version and Bahasa Malaysia translation, the English version shall prevail.

Signature of Principal Applicant

Date

Signature of Joint Applicant /
Guarantor

Date

Signature of Joint Applicant /
Guarantor

Date

Signature of Joint Applicant /
Guarantor

Date

FOR OFFICE USE ONLY

Purpose :

- ☐ Acquisition/Subsales/ [Completed Property]
☐ Refinancing [Completed Property]
☐ Acquisition Property/ [Property Under Construction (PUC)]
☐ Leasing

Existing Financier : _____

Outstanding Balance : RM as of

SPA Price or Leasehold Price :

RM _____

VALUER INFORMATION

Verbal Valuation by :

1) _____ RM .

Indicated by: _____ Date : _____

2) _____ RM .

Indicated by: _____ Date : _____

3) _____ RM .

Indicated by: _____ Date : _____

Appointed Valuer: _____

Marketability Factor: **TAKAFUL OPERATOR INFORMATION**

Takaful Company

Principal Applicant : RM _____ %

Joint Applicant: RM _____ %

SOLICITOR INFORMATION

Appointed Lawyer :

Sales Code :

Sales Staff Name :

Segmentation Code :

Financing Package :