

CHECKLIST FOR SUBMISSION TO KUWAIT FINANCE HOUSE (M) BERHAD

(MCCM RESOURCES SDN BHD)

Date Submitted	
CUSTOMER NAME AS PER NRIC	
FINANCING AMOUNT (RM)	
TENURE (YEARS)	

NO	INFORMATION/DOCUMENT OBTAINED	TICK RELEVANT BOX			REMARKS
		YES	NO	N/A	
1	KFHMB Personal Financing Application:				
	a) Application form filled up, signed and dated by customer, witnessed by MCCM				
2	Copy of NRIC				
	a) Clear, Readable and Legible standard size copy				
	b) Copy of NRIC to be stamp with "Original Sighted" or "Certified True Copy" by MCCM				
3	Copy of Income Documents				
	a) Latest 3 months pay slip				
	b) Verification Letter On Employment Status (Borang Pengesahan Butiran Penjawatan Kakitangan)				
4	IDSB Forms:				
	a) Form 1: Borang Arahan Pembayaran				
	b) Form 2: Surat Pengesahan Berkenaan Fi Perkhidmatan				
	c) Form 3: Borang Akujanji Penentuan Had Kelayakan Pembiayaan				
5	Customer Eligibility				
	a) Pre-Check Max Eligibility (60% of Salary)				
	b) Salary Booking Documents				
	c) KYC (Know Your Customer)				
6	KFHMB Murabahah Personal Financing-i Terms & Conditions (T&C)				
	a) Customer's Initial every pages of the documents				
7	Trading Documents				
	a) Undated, Single Sided, Signed by Customer, Signature Verified by MCCM				
8	Product Checklist				
	a) Signed by Customer and MCCM				
9	KFH Customer Satisfaction Survey				
	a) Fill up Customer Name & MCCM staff who attended. Customer circle the rating				
10	Customer Deposit Account (CASA)				
	Bank Passbook /CASA Statement/Account Holder's detail				
OTHER REQUIREMENT					
11	Purpose for Debt Consolidation: Redemption/Settlement Letter				

Submitted by:

Name:

FOR HQ use:

Date Received: _____ Initial: _____ Time Received: _____

Incomplete

Complete

Date : _____

Date : _____

Initial: _____

Initial: _____

KEPADA: SETIAUSAHA MCCM RESOURCES SDN BHD

Tuan,

Saya berminat untuk menjadi calon Pembiayaan Kredit MCCM Resources Sdn Bhd ("MCCM") dan bersetuju mengemukakan maklumat peribadi saya seperti berikut:

MAKLUMAT ANDA

Nama Penuh Mengikut Kad Pengenalan:

Tel. Bimbit:

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Tel. Pejabat & Sambungan:

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No. K/P Baru:

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Alamat Surat Menyurat:

No. K/P lama / Tentera / Polis:

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Poskod:

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Tarikh Lahir:

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Bandar:

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Umur:

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Jantina:

L

P

Negeri:

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Status Perkahwinan:

 Bujang Berkahwin Balu Bercerai

Alamat Kediaman Tetap:

Bil. Tanggungan:

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Agama: _____

Poskod:

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Bandar:

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Tel. Kediaman:

Negeri:

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AKUAN DAN IKRAR

1. Saya bersetuju menjadi calon dan juga memberi kebenaran kepada pihak MCCM menguruskan pembiayaan peribadi saya melalui potongan gaji saya.
2. Saya mengaku bahawa segala maklumat yang diberikan di atas adalah benar dan berikrar bahawa saya bukan seorang bankrap yang belum dilepaskan atau seorang yang terhadapnya masih berkuatuasa suatu sabitan bagi kesalahan yang boleh daftar.
3. Saya mengaku akan mematuhi peraturan yang ditetapkan dalam aturcara pembiayaan ini dan berjanji akan membayar balik pembiayaan dengan teratur mengikut syarat-syarat yang ditetapkan.
4. Saya bersetuju membayar balik apa-apa kos tambahan yang didahului oleh MCCM dalam mana-mana kes overlap pembiayaan saya dengan koperasi / bank atau lain-lain pembiaya.

Peringatan: *Pemohon dikehendaki menyertakan salinan Kad Pengenalan bersama Borang Permohonan ini.

Tandatangan Pemohon

Tarikh:

Tarikh

Setiausaha,
MCCM Resources Sdn Bhd

Tuan/Puan

**KEBENARAN POTONGAN BAGI TUJUAN PERMOHONAN PEMBIAYAAN PERIBADI-i
PFGE ("PEMBIAYAAN") DENGAN KUWAIT FINANCE HOUSE (MALAYSIA) BERHAD**

Saya dengan ini membenarkan pihak **MCCM Resources Sdn Bhd ("MCCM")** untuk melakukan potongan/pembayaran terus daripada jumlah pembiayaan yang diluluskan oleh pihak **Kuwait Finance House (Malaysia) Berhad ("KFH")** sebagaimana berikut:

1. Fi Perkhidmatan	RM	(N/A)
2. Lain-lain	RM	(N/A)
JUMLAH POTONGAN	RM	(N/A)

Saya dengan ini bersetuju untuk menerima baki amaun Pembiayaan di atas (selepas potongan) serta potongan-potongan lain daripada jumlah pembiayaan yang telah dipersetujui dengan pihak **Kuwait Finance House (Malaysia) Berhad** seperti yang terkandung di dalam Surat Tawaran Pembiayaan Peribadi-i PFGE.

Saya juga memberi kebenaran kepada pihak **MCCM** untuk menguruskan pembayaran Pembiayaan Peribadi-i PFGE secara potongan gaji melalui Biro Perkhidmatan Angkasa ("BPA") dan saya bersetuju bahawa setiap potongan gaji yang dilakukan oleh pihak **MCCM** akan dikenakan 2.0% daripada bayaran bulanan potongan tersebut sebagai caj perkhidmatan **BPA**.

Saya memberi kebenaran kepada pihak Tuan untuk mengeluarkan keterangan/maklumat yang berkaitan dengan potongan melalui BPA yang dikehendaki oleh pihak **Kuwait Finance House (Malaysia) Berhad** di bawah syarat-syarat dan peraturan-peraturan pembiayaan.

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TANDATANGAN PEMOHON

NAMA:

NO. K/P:

TARIKH:

**NOTA PENTING : SILA PASTIKAN
TUAN/PUAN TIDAK MEMBUAT
SEBARANG PEMBAYARAN KEPADA
WAKIL JUALAN MCCM RESOURCES**

Please write in full block letters and tick where applicable. / Sila tulis dengan menggunakan huruf besar dan tandakan di mana perlu.

A) Details of Facility Requested / Maklumat Permohonan Kemudahan

Purpose of Facility / Tujuan Kemudahan :

- For Personal Use permissible by Shariah Laws /
Untuk Kegunaan Sendiri yang dibenarkan disisi Undang-undang Syariah
- Others (please specify) / Lain-lain (sila nyatakan)

Facility Amount / : Tenure (Years) / :
Amaun Kemudahan Tempoh (Tahun)

Type of Account / Jenis Account :

- Murabahah based account /
Akaun berlandaskan Murabahah
- Mudharabah based account /
Akaun berlandaskan Mudharabah

Current Account No. / : Qardh based account /
No. Akaun Semasa Akaun berlandaskan Qardh

(If existing customer with KFH / Jika pelanggan sedia ada dengan KFH)

Note: You must be the sole account holder of the account stated above. /
Nota: Anda mestilah pemegang utama akaun yang dinyatakan di atas.

B) Applicant's Information / Maklumat Pemohon

Salutation / : Mr. / Mdm. / Ms. / Others (please specify) / :
Gelaran Encik Puan Cik Lain-lain (sila nyatakan)

Full Name as per MyKad / Passport / :
Nama Penuh seperti tertera di dalam MyKad / Pasport

New MyKad No. / : Old Identification Card No. /
No. MyKad Baru No. Kad Pengenalan Lama

Other Identification (If without MyKad Information) / :
Pengenalan Lain (Jika Tiada Maklumat MyKad)

- Passport No. (for Non-Malaysian) /
No. Pasport (untuk warganegara asing)
- Army No. /
No. Tentera
- Police No. /
No. Polis
- Others (please specify) /
Lain-lain (sila nyatakan)

Date of Birth / : (dd/mm/yyyy) / Age / :
Tarikh Lahir (hh/bb/tttt) Umur

Gender / Jantina : Male / Lelaki Female / Perempuan

Bumiputra / Bumiputra : Yes / Ya No / Tidak

Nationality / Warganegara :

Race / Bangsa : Malay / Melayu Chinese / Cina Indian / India

Other (please specify) / Lain-lain (sila nyatakan) :

Residency Status / Taraf Mastautin : Resident / Pemastautin Non Resident / Bukan Pemastautin

*Are you a Kuwaiti-Resident? / *Adakah anda Permastautin Kuwait? :
 Yes / Ya No / Tidak

*The definition of "Kuwaiti-Resident" is / Definisi Permastautin Kuwait adalah :
Kuwaiti individuals and companies, or / Orang perseorangan dan syarikat-syarikat Kuwait, atau

Any customer who has official residency in Kuwait regardless of his original nationality. / Mana-mana pelanggan yang mempunyai alamat tetap di Kuwait tanpa mengira kewarganegaraan asal.

Credit Facilities with any Kuwaiti Banks or Kuwaiti Investment Companies? / :
Kemudahan Kredit dengan Bank-bank Kuwait atau Syarikat-syarikat Perlaburan Kuwait?

Yes / Ya No / Tidak

(If "Yes" please complete section G. / Jika "Ya" sila lengkapkan bahagian G.)

Marital Status / Taraf Perkahwinan :

- Single / Bujang Married / Kahwin Others (please specify) /
Lain-lain (sila nyatakan)

B) Applicant's Information (Cont'd) / Maklumat Pemohon (Bersambung)

No. of Dependants / : No. of Children / :
Bilangan Tanggungan Bilangan Anak

≤ 18 Years Old / Tahun
 > 18 Years Old / Tahun

Highest Education Level / Taraf Pendidikan Tertinggi :

- Post Graduate / Lepas an Ijazah Local / Dalam Negeri Foreign / Luar Negeri
- Professional / Profesional
- Degree / Ijazah
- Diploma / Diploma
- Secondary / Sekolah Menengah
- Others (please specify) /
Lain-lain (sila nyatakan)

Residential Address / Alamat Kediaman :

Postcode / Poskod : State / Negeri : Country / Negara :

Ownership Status / Taraf Pemilikan :

- Owned (free from encumbered) / Sendiri (bebas daripada bebanan)
- Rented / Sewa
- Parents / Ibubapa
- Encumbered / Bebanan
- Employer / Majikan
- Others (please specify) /
Lain-lain (sila nyatakan) :

Duration in Current Residence / Tempoh Menetap Di Kediaman Sekarang : Year(s) /
Tahun

Tel. House / Rumah : Tel. Mobile / Bimbit :

E-Mail Address / Alamat E-Mel : Billing E-Mail Address / Alamat E-mel
Untuk Bil :

Mailing Address (if different from residential address) / :
Alamat Surat-Menyurat (jika berbeza daripada alamat kediaman)

Postcode / Poskod : State / Negeri : Country / Negara :

Any relationship to KFHM employee(s)? / : Yes / Ya No / Tidak
Sebarang hubungan dengan pekerja KFH Malaysia?

If "Yes" please specify / :
Jika "Ya" sila nyatakan

(E.g.: Husband, Wife, Parents, Child/Children, etc. /
Contoh: Suami, Isteri, Ibubapa, Anak/Anak-anak, lain-lain.)

C) Applicant's Employment Information / Maklumat Pekerjaan Pemohon

Occupation / :
Jawatan

Employer's Name / :
Nama Majikan

Office Address / Alamat Pejabat :

Postcode / Poskod : State / Negeri : Country / Negara :

**C) Applicant's Employment Information (Cont'd) /
Maklumat Pekerjaan Pemohon (Bersambung)**

Nature of Business / Bidang Perniagaan :

Date Joined Current Employment (mmyy) / Tarikh Mula Bekerja Majikan Sekarang (bbtt) : /

Total Years of Working Experience / Jumlah Tahun Pengalaman Bekerja :

Employment Status / Status Pekerjaan :

- Permanent / Tetap
 Contract / Kontrak
 Renewable / Diperbaharui
 Yes / Ya No / Tidak

Tel. Office / Tel. Pejabat : (Ext. / Samb.)

E-Mail Address / Alamat E-Mail :

Monthly Income / Pendapatan Bulanan : Other Income / Pendapatan Lain :

- Income Group / Kump. Pendapatan : Salaried Earner / Pekerja Bergaji
 Self-employed / Bekerja Sendiri
 Variable Income Earner / Pendapatan Pelbagai

Type of Employment Company / Jenis Syarikat :

- Multinational Company / Syarikat Multinasional
 Public Company / Syarikat Awam
 Private Company / Syarikat Sdn. Bhd.
 Sole Proprietor/Partnership / Pemilik Tunggal/Bersama
 Government Agency / Agensi Kerajaan
 Quasi Government / Separat Kerajaan
 Armed Forces/Police / Angkatan Bersenjata/Polis
 Others (please specify) /

Previous Occupation Sector / Sektor Pekerjaan Dahulu :

**D) Applicant's Spouse Information /
Maklumat Pasangan Pemohon**

Salutation / Gelaran : Mr. / Encik Mdm. / Puan Ms. / Cik Others (please specify) / Lain-lain (sila nyatakan) :

Full Name as per MyKad / Passport / Nama Penuh seperti di dalam MyKad / Pasport :

Tel. House / Tel. Rumah : Tel. Office / Tel. Pejabat : (Ext. / Samb.) :

Tel. Mobile / Tel. Bimbit : E-Mail Address / Alamat E-Mail :

New MyKad No. / No. MyKad Baru : Old NRIC No. / No. Kad Pengenalan Lama :

Other Identification (If without MyKad Information) / Pengenalan Lain (Jika Tiada Maklumat MyKad)

- Passport No. (for Non-Malaysian) / No. Pasport (untuk warganegara asing) :
 Army No. / No. Tentera :
 Police No. / No. Polis :
 Others (please specify) / Lain-lain (sila nyatakan) :

**D) Applicant's Spouse Information (cont'd) /
Maklumat Pasangan Pemohon (Bersambung)**

Date of Birth / Tarikh Lahir : (dd/mm/yyyy) / (hh/bb/tttt) Age / Umur :

- Gender / Jantina : Male / Lelaki Female / Perempuan
 Bumiputra / Bumiputera : Yes / Ya No / Tidak
 Nationality / Warganegara :

Occupation / Jawatan :

Employer's Name / Nama Majikan :

Office Address / Alamat Pejabat :

Postcode / Poskod : State / Negeri : Country / Negara :

**E) Contact Person In Emergency /
Orang Yang Boleh Dihubungi Sekiranya Berlaku Kecemasan**

Relationship with Applicant / Hubungan Dengan Pemohon :

Salutation / Gelaran : Mr. / Encik Mdm. / Puan Ms. / Cik Others (please specify) / Lain-lain (sila nyatakan) :

Full Name as per MyKad / Passport / Nama Penuh seperti di dalam MyKad / Pasport :

Tel. House / Tel. Rumah : Tel. Office / Tel. Pejabat : (Ext. / Samb.) :

Tel. Mobile / Tel. Bimbit : E-Mail Address / Alamat E-Mail :

**F) Salary Crediting and Payment Instruction /
Pembayaran Gaji dan Arahan Potongan**

- Salary Acc. with KFH & S.I. / Akaun gaji dengan KFH & Arahan Potongan
 Other Acc. with KFH & S.I. / Akaun Lain dengan KFH & Arahan Potongan
 Salary Acc. with Other Banks & S.I. / Akaun gaji di Bank Lain & Arahan Potongan
 Others / Lain - Lain

**G) Commitments With KFH Malaysia or Other Financial Institutions /
Tanggungjawab Dengan KFH Malaysia atau Institusi Kewangan Lain**

	Financial Institution / Institusi Kewangan	Facility Type / Jenis Kemudahan	Outstanding Balance / Baki Semasa
1			
2			
3			
4			
5			
6			
7			

H) Details of Collateral (if applicable) / Maklumat Cagaran (jika perlu)

Financing facility with Collateral? / Pembiayaan dengan cagaran?

- Not Applicable / Tidak Berkenaan
 Yes. Proceed to the next item / Ya. Sila ke perkara seterusnya.

Collateral Type / Jenis Cagaran :

- Property / Hartanah
 KFH International Commodity Murabahah Deposit-i
 KFH Gold Account-i / KFH Akaun Emas-i
 Others (please specify) / Lain-lain (sila nyatakan)

Account Holder's Name / Nama Pemegang Akaun :

Account Number / Nombor Akaun :

Details of Property / Maklumat Hartanah :

Purchase Price / Harga Belian : S & P Date / Tarikh Perjanjian Jual Beli :

RM (dd/mm/yyyy)
(hh/bb/tttt)

1st Valuation Date / Tarikh Penilai Pertama : 1st Valuation Price / Harga Penilai Pertama : 1st Marketability Factor / Faktor Penaksiran Pertama :

RM
(dd/mm/yyyy) / (hh/bb/tttt)

1st Valuer Name / Nama Penilai Pertama :

2nd Valuation Date / Tarikh Penilai Kedua : 2nd Valuation Price / Harga Penilai Kedua : 2nd Marketability Factor / Faktor Penaksiran Kedua :

RM
(dd/mm/yyyy) / (hh/bb/tttt)

2nd Valuer Name / Nama Penilai Kedua :

Address & Particulars of Property / Alamat Hartanah :

Particulars of Title / Butiran Hak Milik :

Tenure of Title : Freehold / Pegangan Bebas Years Left / Baki Tahun
 Leasehold / Pegangan Pajak

Residence Type / Jenis Kediaman : Landed / Harta Tanah
 Non-Landed / Bukan Harta Tanah

Property Type / Jenis Harta :

- Residential / Kediaman
 Bungalow / Banglo
 Semi-D / Rumah Berkembar
 Terrace/Link House / Teres/Rumah Bersambung
 Condominium / Kondominium
 Apartment / Pangsapuri
 Townhouse / Rumah Bandar
 Non-Residential / Bukan Kediaman
 Industrial Buildings and Factories / Bangunan Industri dan Kilang
 Purchase of Land Only / Pembelian Tanah Sahaja
 Office Unit / Unit Pejabat
 Shophouse / Rumah Kedai
 Other Non-Residential Property / Lain-lain Hartanah Bukan Kediaman

Property free from any encumbrances?: Hartanah bebas dari sebarang cagaran? Yes / Ya No / Tidak

Restriction in Interest on Title : Sekatan Kepentingan Ke Atas Hakmilik Yes / Ya No / Tidak

If "Yes" please state / Jika "Ya" sila nyatakan :

I) Declaration / Pengakuan

By signing below, I/we hereby declare, acknowledge, agree and confirm as follows: / Dengan tandatangan di bawah ini, saya/kami dengan ini mengisytiharkan, mengakui, mempersetujui dan mengesahkan seperti berikut:

- I/We am not a bankrupt or facing any bankruptcy actions and the above information given by me/us is true and complete.
 Saya/Kami tidak mufلس atau tidak menghadapi sebarang tindakan kemufلس dan semua maklumat yang telah saya/kami berikan di atas adalah benar dan lengkap.
- I/We hereby confirm and agree that all of my/our particulars declared above are true and accurate. Save as disclosed herein, neither I/we nor any of my/our partners/directors/shareholders/guarantors are directly related to any director or staff of KFH Malaysia, neither spouse, parents or children.
 Saya/Kami dengan ini mengesahkan dan bersetuju bahawa semua butiran saya/kami yang dinyatakan di atas adalah benar dan tepat. Selain daripada yang dinyatakan di sini, baik saya/kami mahupun rakan kongsi/pengarah/pemegang saham/penjamin tidak mempunyai apa-apa hubungan secara langsung dengan mana-mana pengarah atau pekerja dari KFH Malaysia samada sebagai suami/isteri, ibubapa atau anak.
- I/We authorise KFH Malaysia to verify and exchange with any other person any information that KFH Malaysia may have on me/us.
 Saya/Kami memberi kuasa kepada KFH Malaysia untuk menentusahkan dan berkongsi maklumat berkenaan diri saya/kami yang diperolehi dari mana-mana pihak.
- For the purpose to assist Kuwait Finance House (Malaysia) Berhad ("KFH Malaysia") and/or its related companies ("KFH Group") in assessing my/our application for a particular financing and/or any banking transaction and/or services by KFH Malaysia ("Purpose") to: i) process or continue to process my/our credit information in accordance to the provisions of the Credit Reporting Agencies Act 2010; ii) conduct or continue to conduct credit checks on me/us for credit review, credit evaluation, debt recovery purposes, and legal documentation consequent to contract(s), facility(ies) or service(s) granted or to be or continue to be granted by KFH Malaysia to me/us; iii) use or continue to use the monitoring applications and obtain new information and updates on me/us and/or my/our company(ies)/business(es) from other available sources; and iv) disclose or continue to disclose any credit information and/or to generate credit report(s) about me/us, my/our company(ies)/ business(es) to KFH Malaysia at anytime; I/we hereby authorise and give my/our unconditional and unequivocal consent to do the above to the following credit reporting agency ("Agencies") engaged by KFH Malaysia:- 1) FIS DATA Reference SDN BHD 2) CTOS Data Systems Sdn Bhd 3) Credit Bureau Malaysia Sdn Bhd 4) Dun & Broadstreet (M) Sdn Bhd 5) RAM Credit Information Sdn Bhd 6) Basis Corporation Sdn Bhd OR 7) Any credit reporting agencies governed by the Credit Reporting Agencies Act 2010. I/We further consent to the Agencies to disclose my/our credit information/credit report (as defined in the CRA 2010) to KFH Malaysia and for KFH Malaysia to receive and retain the said credit information/credit report in accordance with its documents retention policy, whether or not the proposed Purpose is proceeded with. In addition, where the Purpose is proceeded with, and for the duration of our engagement, I/we hereby authorise and consent to the use of my/our personal data by KFH Malaysia to perform from time to time updated credit status searches on me/us from time to time with any of the abovementioned Agencies, and for the Agencies to disclose my/our credit information/credit reports to KFH Malaysia from time to time. I/We understand that where I/we have a joint financial association with any other person*, a link may exist with the Agencies. In such event, I/we confirm and declare that I/we have obtained their permission and they have agreed for KFH Malaysia to search and record information about them at the Agencies, and for the Agencies to disclose the credit information/credit report on them. *directors, shareholders, officers, guarantors, security providers, business partners, subsidiaries, associated companies, and/or any other person, individual and/or entity related to or associated with me/us as the Bank may deem fit (hereinafter referred to either singly or collectively as "relevant person"). I/We acknowledge that the authorisation and consent given herein is also for the benefit of the Agencies and shall serve upon completion of such engagement with KFH Malaysia. I/We also irrevocably consent KFH Malaysia to extend a copy of this authorisation and consent form to the Agencies, if requested by the Agencies.
 Bagi tujuan membantu Kuwait Finance House (Malaysia) Berhad ("KFH Malaysia") dan/atau syarikat-syarikat yang berkaitan dengannya ("Kumpulan KFH") dalam menilai permohonan saya/kami bagi sesuatu permohonan pembiayaan dan/atau sebarang transaksi perbankan dan/atau perkhidmatan yang disediakan oleh KFH Malaysia ("Tujuan"), untuk: i) Memproses atau secara berterusan memproses informasi kredit saya/kami selaras dengan peruntukan yang tertakluk didalam Akta Agensi Pelaporan Kredit 2010; ii) Melaksanakan atau secara berterusan melaksanakan sebarang pemeriksaan kredit keatas saya/kami bagi tujuan kajian semula kredit, penilaian kredit, tuntutan hutang dan dokumentasi guaman yang merujuk kepada kontrak dan kemudahan yang telah ditawarkan oleh institusi kewangan atau individu lain kepada saya/kami; iii) Menggunakan atau secara berterusan menggunakan aplikasi- aplikasi pemantauan dan mendapatkan informasi dan kemas kini terbaru terhadap saya/kami dan/atau pemiagaan syarikat-syarikat saya/kami daripada sumber sumber yang sedia ada; dan iv) Mendedahkan atau secara berterusan mendedahkan sebarang informasi kredit dan/atau menjana laporan kredit berkenaan saya/kami, pemiagaan syarikat-syarikat saya/kami kepada KFH Malaysia pada bila-bila masa saya/kami, dengan ini memberi kuasa tanpa keraguan dan syarat memberi kebenaran untuk melaksanakan perkara yang tersebut diatas kepada agensi pelaporan kredit ("Agensi") yang tersenarai dibawah yang telah dilantik oleh KFH Malaysia:- 1) FIS DATA Reference SDN BHD 2) CTOS Data Systems Sdn Bhd 3) Credit Bureau Malaysia Sdn Bhd 4) Dun & Broadstreet (M) Sdn Bhd 5) RAM Credit Information Sdn Bhd 6) Basis Corporation Sdn Bhd ATAU 7) Sebarang agensi pelaporan kredit yang tertakluk kepada Akta Agensi Pelaporan Kredit 2010. Saya/Kami selanjutnya memberi kebenaran kepada pihak Agensi untuk mendedahkan informasi kredit saya /kami (seperti tertakluk didalam Akta Pelaporan Agensi Kredit 2010) kepada KFH Malaysia dan KFH Malaysia untuk menerima dan menyimpan informasi kredit/laporan kredit selaras dengan polisi penyimpanan dokumen, samada cadangan 'Tujuan' itu dilaksanakan atau tidak. Sebagai tambahan, dimana Tujuan adalah dilaksanakan dan sepanjang dalam tempoh

I) Declaration (Continued) / Pengakuan (Sambungan)

perjanjian ini, saya/kami memberi kebenaran dan persetujuan kepada KFH Malaysia untuk menggunakan maklumat persendirian saya/kami dari masa ke semasa bagi tujuan carian status kredit terkini saya/kami dari masa ke semasa dengan Agensi yang tersebut diatas untuk mendedahkan maklumat atau laporan kredit kepada KFH Malaysia dari masa ke semasa. Saya/Kami juga faham bahawa sekiranya saya/kami mempunyai kaitan hubungan atau kewangan dengan individu yang lain*, mungkin akan wujud pertalian dengan Agensi yang berkaitan. Oleh kerana itu, saya/kami mengesahkan dan mengaku bahawa saya/kami telah mendapat keizinan mereka dan mereka telah memberi keizinan untuk KFH Malaysia membuat carian dan merekodkan maklumat berkenaan mereka di Agensi yang tersebut dan untuk membenarkan Agensi mendedahkan maklumat/laporan kredit mereka.* pengarah-pengarah, pemegang-pemegang saham, pegawai-pegawai, penjamin-penjamin, pemberi-pemberi sekuriti, rakan-rakan kongsi perniagaan, anak-anak syarikat, syarikat sekutu, dan/atau mana-mana pihak, individu dan/atau entiti berkaitan dengan atau bersekutu dengan saya/kami sepertimana yang pihak Bank fikirkan sesuai (selepas daripada ini dirujuk sebagai samada secara sendiri/tunggal atau secara berkumpulan sebagai "pihak yang relevan"). Saya/Kami mengakui bahawa kebenaran dan persetujuan yang diberi ini adalah berfaedah kepada pihak Agensi dan boleh digunakan untuk melengkapkan perantukan oleh KFH Malaysia itu. Saya/Kami memberi kebenaran tidak boleh batal kepada KFH Malaysia untuk menyerahkan sesalanan surat kebenaran dan persetujuan ini kepada pihak Agensi, sekiranya di minta.

5. I/We hereby agree to be bound by the terms and conditions that may be stipulated by KFH Malaysia in the Letter of Offer and any other relevant or related document(s) as may be issued by KFH Malaysia at any time and from time to time.

Saya/Kami bersetuju untuk terikat dengan mana-mana terma dan syarat-syarat yang mungkin ditetapkan oleh KFH Malaysia dalam Surat Tawaran dan mana-mana perjanjian atau dokumen yang berkaitan pada bila-bila masa dan dari masa ke semasa.

6. I/We hereby authorise KFH Malaysia to store and use such information for such purpose as Bank deems necessary.

Saya/Kami memberi kuasa kepada KFH Malaysia untuk menyimpan dan menggunakan maklumat saya/kami bagi apa jua tujuan yang pihak Bank anggap bersesuaian.

7. KFH Malaysia has the absolute right to approve or reject my/our application without having to disclose any reasons whatsoever.

KFH Malaysia mempunyai hak mutlak untuk meluluskan atau menolak permohonan saya/kami tanpa perlu memberi apa-apa alasan.

8. That the information given below is true, correct and complete. I/We undertake to inform KFH Malaysia if there are any changes.

Bahawa maklumat-maklumat yang dinyatakan di atas adalah benar, tepat dan lengkap. Saya/Kami berjanji untuk memaklumkan KFH Malaysia sekiranya terdapat sebarang pertukaran dibuat terhadap maklumat tersebut.

9. I/We shall take up a Group Takaful Scheme either with KFH Malaysia's panel Takaful operators or with any non-panel Takaful operators for the whole tenure of the facility for the purpose of securing payment upon event of death or total permanent disability.

Saya/Kami akan mengambil Skim Takaful Berkelompok dengan pengusaha Takaful yang menjadi panel KFH Malaysia atau dengan mana-mana pengusaha Takaful bukan panel untuk tempoh keseluruhan kemudahan bagi tujuan menjamin pembayaran jika berlaku kematian atau hilang upaya kekal menyeluruh.

10. In the event of either my/our death(s), KFH Malaysia is authorised to pay any credit balance of account(s) to my/our survivor(s) subject to compliance (if required) with the relevant statutory legislation.

Jika berlaku kematian ke atas saya/kami, KFH Malaysia diberi kuasa membayar baki akaun ini kepada pewaris atau pewaris-pewaris saya/kami, tertakluk kepada penetapan perundangan yang relevan.

11. I/We hereby further authorise KFH Malaysia to open a deposit account-i under my/our name with KFH Malaysia for the purpose of disbursement of the facility (if applicable).

Saya/Kami memberi kuasa kepada KFH Malaysia untuk membuka satu akaun simpanan-i di bawah nama saya/kami dengan KFH Malaysia bagi tujuan pengeluaran wang kemudahan ini (jika berkenaan).

12. Where applicable, I/we shall comply with all foreign exchange requirements issued pursuant to Islamic Financial Services Act 2013 ("IFSA") from time to time which may, without limitation, include explicit disclosure by KFH Malaysia to Bank Negara Malaysia ("BNM") of my/our personal information of such transactions which are covered under Schedule 14 of IFSA that I/we have conducted through KFH Malaysia from time to time for the purpose of regular reporting in such form, detail and manner as BNM may direct.

Yang mana berkenaan, saya/kami akan mematuhi segala arahan berkenaan pertukaran wang asing yang dikeluarkan menurut Akta Perkhidmatan Kewangan Islam 2013 ("IFSA") dari semasa ke semasa, yang mungkin, tanpa batasan, termasuk pendedahan pihak KFH Malaysia kepada Bank Negara Malaysia ("BNM") berkenaan maklumat peribadi saya/kami mengenai urusan yang tertakluk dibawah Jadual 14 IFSA yang dilakukan melalui KFH Malaysia ari semasa ke semasa untuk tujuan laporan dalam bentuk, perincian dan kaedah dengan cara yang boleh diarahkan oleh BNM.

13. I/We hereby give my/our consent for KFH Malaysia to share my/our information (excluding information relating to my/our affairs or account) with third parties, such as strategic alliances for marketing and promotional purposes.

Saya/Kami dengan ini memberi kebenaran saya/kami kepada KFH Malaysia untuk berkongsi maklumat saya/kami (tidak termasuk maklumat berkaitan dengan urusan atau akaun saya/kami) dengan pihak ketiga, seperti rakan-rakan strategik untuk tujuan-tujuan pemasaran dan promosi.

Please tick/ Sila tandakan

14. In addition thereto, I/we hereby agree that KFH Malaysia shall also be entitled to disclose customer information relating to me/us to any branch and any member of the KFH Group for the purpose of informing or updating me/us of any product or service offered by the KFH Group. This provision shall survive termination of the relationship between me/us and KFH Malaysia.

Di samping itu, saya/kami dengan ini bersetuju bahawa KFH Malaysia dibenarkan untuk memberikan maklumat berkenaan dengan diri saya/kami kepada cawangan dan ahli-ahli Kumpulan KFH bagi tujuan pemberitahuan atau pengemaskinian kepada saya/kami tentang produk dan perkhidmatan yang ditawarkan oleh ahli-ahli Kumpulan KFH. Syarat ini akan berkuatkuasa walaupun perkhidmatan daripada KFH Malaysia kepada saya/kami telah di hentikan.

15. KFH Malaysia is required to obtain, use, process and disclose your personal data in order for KFH Malaysia may discharge its duties and/or services hereunder, including and not limited to your name, telephone number, MyKad number and address. You have the right to request access to and to request for correction of

I) Declaration (Continued) /

your Personal Data, if necessary. Please address any questions which you may have regarding this policy or your Personal Data to your relationship manager or your branch manager. By signing the form, you are deemed to have agreed to and to be bound by these terms and conditions including the terms in privacy notice of KFH Malaysia. Details of the privacy policy shall be available in KFH Malaysia's website at www.kfh.com.my.

KFH Malaysia perlu untuk mendapatkan, menggunakan, memproses dan mendedahkan data peribadi anda dalam usaha KFH Malaysia untuk menjalankan tugas dan/atau perkhidmatan, termasuk dan tidak terhad nombor telefon, nombor MyKad dan alamat anda. Anda berhak untuk mengakses data peribadi anda yang kami simpan di bawah Akta Perlindungan Data Peribadi 2010. Sekiranya anda memilih untuk tidak mendedahkan sebarang Data Peribadi, ini boleh menjejaskan kebolehan kami untuk mewujudkan hubungan perniagaan dengan anda dan untuk menyediakan perkhidmatan perbankan kepada anda. Ia juga boleh menghadkan kebolehan untuk mengakses perkhidmatan tertentu dan kemudahan yang kami berikan kepada pelanggan yang kami hargai. Anda berhak untuk memohon akses dan memohon untuk pembetulan Data Peribadi anda, jika perlu. Sila tujukan pertanyaan anda, sekiranya ada, mengenai polisi atau Data Peribadi anda kepada Pengurus Perkhidmatan Pelanggan atau Pengurus Cawangan anda. Dengan menandatangani borang ini, anda adalah dianggap bersetuju dan terikat dengan terma-terma dan syarat-syarat ni termasuk terma-terma di dalam notis privasi KFH Malaysia. Maklumat lengkap mengenai polisi privasi boleh di dapati di laman web KFH Malaysia di www.kfh.com.my.

J) Required Supporting Documents / Dokumen Sokongan Yang Diperlukan

<input type="checkbox"/>	Photocopy of MyKad (both sides) / Salinan MyKad (depan dan belakang)
<input type="checkbox"/>	Photocopy of Passport/Military ID/Police ID (if applicable) / Salinan Pasport/Kad Pengenalan Tentera/Kad Pengenalan Polis (jika berkenaan)
<input type="checkbox"/>	Latest 3 Months Salary Slip / Slip Gaji Untuk 3 Bulan Terkini
<input type="checkbox"/>	Latest 3 Months Bank Statement / Penyata Bank Untuk 3 Bulan Terkini
<input type="checkbox"/>	Latest Income Tax Submission Form / Borang Cukai Pendapatan Terkini
<input type="checkbox"/>	Latest EPF Statement / Penyata KWSP Terkini
<input type="checkbox"/>	Others (please specify) / Lain-lain (sila nyatakan)

Signature of Applicant /

Tandatangan Pemohon

Witnessed By /

Disaksikan Oleh

Date / Tarikh :
(dd/mm/yyyy) / (hh/bb/tttt)

Name /
Nama

K) Verification by Customer / Pengesahan Pelanggan

I/We hereby confirm and agree that all of my/our particulars declared in this application is true and correct. I Saya/Kami dengan ini mengesahkan dan bersetuju bahawa semua butiran saya/kami yang dinyatakan di dalam permohonan ini adalah benar dan tepat.

Facility Amount / :
Amaun Kemudahan

Tenure (Years) / :
Tempoh (Tahun)

Signature of Applicant /
Tandatangan Pemohon

Date / Tarikh :
(dd/mm/yyyy) / (hh/bb/tttt)

Witnessed By /
Disaksikan Oleh

Name /
Nama

Date / Tarikh :
(dd/mm/yyyy) / (hh/bb/tttt)

L) For KFH Malaysia Use Only / Untuk Kegunaan KFH Malaysia Sahaja

New Customer / Pelanggan Baru : Yes / Ya No / Tidak

Application Reference No. / :
No. Rujukan Pemohonan

Branch Code / :
Kod Cawangan

Product Code / :
Kod Produk

Source Code / :
Kod Sumber

Campaign Code / :
Kod Kempen

Class Code (CCC) / :
Kod Kelas (CCC)

Sector Code (SCC/SIC) / :
Kod Sektor (SCC/SIC)

Purpose Code / :
Kod Tujuan

Programme Type / :
Jenis Program

Agent Code / :
Kod Ejen

Channel / :
Saluran

BORANG ARAHAN PEMBAYARAN

Tarikh :

Kepada : **Kuwait Finance House (Malaysia) Berhad**

Tuan/Puan,

PER: ARAHAN PEMBAYARAN

Saya merujuk kepada perjanjian pembiayaan peribadi yang bertarikh di antara saya dengan **Kuwait Finance House (Malaysia) Berhad**.

Adalah saya dengan ini mengarahkan pihak Kuwait Finance House (Malaysia) Berhad untuk membuat pembayaran atau menolak sebahagian daripada jumlah pembiayaan yang telah diluluskan untuk tujuan di bawah. Butirannya adalah seperti berikut:-

NO.	PERKARA	JUMLAH (RM)
	Jumlah Pembiayaan	
1.	Tolak	
2.	Kos Pentadbiran dan Takaful	
3.	Caj Pemprosesan (3%)	
	Koperasi / Bank / Institusi Kewangan	
	a)	
	b)	
	c)	
	Baki bersih wang yang diperolehi	

Sila kreditkan baki bersih wang yang diperolehi ke dalam akaun Gaji Bulanan saya seperti dibawah:-

Nama bank :

No. akaun bank :

Sekian, terima kasih.

Yang Benar,

.....
 Nama :
 No. Kad Pengenalan :

Tarikh:

MCCM RESOURCES SDN BHD
(Company No. 663080-D)
78D Jalan Teknologi 3/9
Bistari D’Kota, PJU 5 Kota Damansara
47810 Petaling Jaya, Selangor

Tuan / Puan,

SURAT PENGESAHAN BERKENAAN FI PERKHIDMATAN - KFHMURABAHAH PEMBIAYAAN PERIBADI-I (“KEMUDAHAN”)

Saya dengan ini bersetuju dan mengakui bahawa terdapat kos-kos seperti berikut berhubung dengan Kemudahan yang diluluskan oleh Kuwait Finance House (Malaysia) Berhad (“KFHMB”):-

- | | |
|----------------------|--|
| 1. Fi Perkhidmatan | RM _____ (3.0% dari jumlah Kemudahan) |
| 2. Takaful / Insuran | RM _____ (2.0 % dari jumlah Kemudahan) |

Kos-kos yang dinyatakan di atas perlu dibayar dan dijelaskan oleh saya atau ditolak dari jumlah Kemudahan sebelum jumlah bersih dimasukkan kepada Akaun Bank saya, sebagaimana Arahan Pembayaran yang telah saya tanda tangani.

Sekian, terima kasih

.....
TANDATANGAN PEMOHON

NAMA :

NO K/P :

TARIKH :

s.k KUWAIT FINANCE HOUSE (MALAYSIA) BERHAD
Level 24, Menara Prestige,
No.1 Jalan Pinang,
50450 Kuala Lumpur.

Tarikh :

.....

Kepada : Kuwait Finance House (Malaysia) Berhad

**BORANG AKUJANJI PENENTUAN
 HAD KELAYAKAN PEMBIAYAAN**

1. Saya mengesahkan dan membuat akujanji bahawa jumlah potongan gaji saya setiap bulan tidak melebihi 60% daripada jumlah gaji saya setelah mengambilkira amoun potongan bagi pembiayaan KFH Murabahah Pembiayaan Peribadi-i ini.

- a. Bulan gaji : RM
- b. Jumlah gaji (Gaji pokok + Elaun Tetap) : RM
- c. Jumlah potongan (Termasuk potongan gaji pembiayaan ini) : RM
- d. Peratus jumlah potongan [c/b X 100] :

2. Butir-butir pembiayaan yang telah diluluskan di dalam tempoh tiga (3) bulan adalah seperti berikut;

No	Koperasi / Kerajaan	Jumlah Pembiayaan	Tempoh	Bayaran Bulanan

3. Saya dengan ini mengaku janji untuk tidak menambah ada-apa tanggungan kepada diri saya yang boleh menyebabkan jumlah potongan kepada gaji saya melebihi 60% setiap bulan.

Sertakan salinan penyata gaji 3 bulan terakhir. * Potongan yang mana tidak berkenaan.

Tandatangan Pemohon : Tarikh :
 Nama Pemohon :
 No Kad Pengenalan Pemohon :
 Tandatangan Saksi : Tarikh :
 Nama Pegawai :



Know Your Customer (KYC) Checklist Personal Financing with Salary Deduction

Customer Name:

Date Completion of Verification:

No.	Information / documents to be obtained	Tick (✓) the relevant box			Remarks
		Yes	No	N/a	
1.	Individual customer/applicant:				
1a	Obtained confirmation that applicant does applied to the financing				
1b	Full name and NRIC are same as document obtained and verification done				
1c	Permanent and Mailing address are same as per verification done				
1d	Date of Birth and Nationality are same as document obtained and verification done				
1e	Obtained confirmation that applicant agreed with facility terms, amount, tenure and monthly repayment				
2	Additional information to be obtained				
2a	Purpose / Reason for facility				Personal use
2b	Source of referral				
3	Due diligence:				
3a	Verification completed with applicant's employer (Human Resource/Unit Gaji) to confirm employment status and duration of services.				
3b	Verification completed with applicant's employer (Human Resource/Unit Gaji) to confirm any disciplinary action taken (current/future)				
3c	Verification completed with applicant's employer (Human Resource/Unit Gaji) to confirm any unpaid/half paid salary leave applied and/or termination/resignation by applicant (current/future)				
3d	Obtained full checking on applicant's current deduction/commitment, and applicant is still entitle for the facility				
4	Politically Exposed Persons (PEP) or Related Persons or Close Associates				
	Politically Exposed Persons (PEP) or Related Persons or Close Associates				
	To be followed up by KFHMB:				
	a) Approval required (AVP & Above)				

* To be original sighted if no verification obtained from employer under Section 3.

Checked by:

Name:

Date:

Concurred by:

Name:

Date:

KFH MURABAHAH PERSONAL FINANCING-i TERMS AND CONDITIONS AND FORMS

Please be advised that KFHMB's approval of KFH *Murabahah* Personal Financing-i Facility shall be subject to the following Terms and Conditions:

1. FACILITY

1. The KFH Murabahah Personal Financing-i Facility ("Facility") granted to you shall be in the amount as stated in the Section 2 of the Summary and in the Offer Notice to be issued by KFHMB to you prior to the disbursement of the Facility ("Facility Amount").
2. Subject to the following Terms and Conditions and in accordance with the Shariah principle of Murabahah-Tawarruq, you and KFHMB shall enter into a trade transaction in accordance with Clause 2 hereof. The purpose of the Facility is as stated in Section 1 of the Summary hereto ("Purpose"). KFHMB reserves the right to cancel the Facility in the event the Facility is not used for the Purpose as stated herein.

2. MODE OF FINANCING

1. Subject to the terms and conditions herein contained, KFHMB agrees to make available to you the Facility in an amount equivalent to the Facility Amount upon receipt of the duly signed Order Notice, Offer Notice and Acceptance and Agency Letter as attached hereto pursuant to which:
 - (i) KFHMB shall, at your request and upon your undertaking to purchase the Commodity from KFHMB at the Deferred Sale Price purchase the Commodity from a supplier ("Commodity Purchase") at the Purchase Price equivalent to the Facility Amount; and
 - (ii) KFHMB shall then sell the same Commodity to you ("Commodity Sale") at the Deferred Sale Price subject to the terms and conditions of these Terms and Conditions, the Order Notice and Offer Notice.
2. Upon completion of the Commodity Sale, you shall have the option to keep the Commodity or appoint KFHMB as agent to sell the Commodity on your behalf to any third party. In the event you wish to appoint KFHMB as agent for the aforementioned purpose, you shall execute and deliver to KFHMB an Agency Letter as attached hereto.
3. Upon KFHMB selling the Commodity as your agent pursuant to the Agency Letter, KFHMB shall issue to you an Advise Letter as attached hereto.

3. COMMODITY PURCHASE AND COMMODITY SALE

1. Subject to the fulfilment of the Conditions Precedent, when you want to utilise the Facility, you shall complete the Order Notice and deliver the same to KFHMB specifying the amount intended to be disbursed into your account with KFHMB (which shall not exceed the Facility Amount). Thereafter:
 - (i) once delivered, the Order Notice shall be irrevocable; and
 - (ii) by the delivery of the Order Notice, you irrevocably undertake to complete the Commodity Sale (subject only to KFHMB issuing its acceptance of the Order Notice) in accordance with these Terms and Conditions.
2. Upon receipt of the Order Notice from you, KFHMB shall enter into a purchase transaction with a supplier to purchase the Commodity at the Purchase Price which shall be an amount equivalent to the amount requested

to be disbursed to you under the Order Notice issued pursuant to Clause 3(a) above.

3. KFHMB shall accept the terms and conditions of the Order Notice by completing and delivering the executed Offer Notice to you (which indicates your acceptance to the Order Notice and setting out in detail the terms of the offer of the sale of the Commodity) after the Purchase Date and credit the Purchase Price to an account of the supplier of the Commodity on the Purchase Date if KFHMB has received your Order Notice together with the Acceptance Form duly executed by you.
4. In relation to Clause (c) above, a notification or communication will be sent to you through any modes or methods as KFHMB deems appropriate including but not limited to any electronic transmission (via electronic mail, facsimile, mobile phones or other devices). Any cancellation by you is required to be made within thirty (30) minutes from the time where the notification received by you by informing KFHMB's contact center or branches failing which you are deemed to have agreed to the terms and conditions contained therein.

The Commodity Purchase and the Commodity Sale are hereinafter collectively referred to as the Trade Transactions.

5. Upon acceptance by you on the Offer Notice, you shall have an option to retain the Commodity or to appoint KFHMB as its agent via the Agency Letter (in the form as set out under the Agency Letter) to sell the Commodity at the price equivalent to the Purchase Price.
6. Pursuant to the above appointment, KFHMB shall enter into a sale transaction with an identified supplier to sell the Commodity for you. You agreed that the proceeds from the sale will be credited into your account with KFHMB.

4. TENURE OF FACILITY

Subject to earlier termination, the tenure of the Facility shall be the period stated in Section 3 of the Summary ("Tenure").

5. DEFERRED SALE PRICE

The Deferred Sale Price to be paid by you to KFHMB for the Commodity Sale shall be in the amount as stated in Section 4 of the Summary.

The Deferred Sale Price shall consist of:

1. the Purchase Price, and
2. the Murabahah Profit; and

wherein the Murabahah Profit shall be in the amount as stated in Section 7 of the Summary. The Murabahah Profit shall be derived at by applying the Contracted Ceiling Rate as stated in Section 5 of the Summary ("Contracted Ceiling Rate") to the formula as stated in Section 8 of the Summary ("Formula").

6. PAYMENTS

1. The Deferred Sale Price to be paid by you to KFHMB for the Commodity Sale shall be in the amount as stated in the respective Offer Notice.

The Deferred Sale Price shall be payable by you to KFHMB by way of monthly Instalments on or before the corresponding day of the month following the date of Purchase Date and thereafter the next and subsequent instalment shall be paid on or before the corresponding day of each and every succeeding month until the Deferred Sale Price and all monies due under the Facility and/or this Terms and Conditions is fully paid and satisfied.

KFHMB shall give rebate in the manner as determined by KFHM on the difference (if any) between the Contracted Ceiling Rate and the Profit Rate.

Commodity Purchase and/or the Commodity Sale unless due to KFHM's wilful breach of any such document or its gross negligence.

Notwithstanding the above, the Deferred Sale Price is payable on demand and the liabilities thereunder shall remain continuing until full settlement.

2. Without prejudice to KFHM right to demand payment as set out in Clause 6 above and notwithstanding anything to the contrary contained in these Terms and Conditions and Financing Documents, KFHM reserves the right to unilaterally suspend, recall, cancel or terminate the Facility or any part thereof at any time it deems fit without having to assign any reasons thereto by giving a written notice of the same. In the event the Facility is recalled, cancelled or terminated, the whole indebtedness or such part thereof as KFHM shall determine shall be immediately due and payable after seven (7) calendar days from the said KFHM's notice.
3. All payments by you relating to costs, losses, expenses or taxes shall be made in the currency in which they were incurred. Any other amount, including the Deferred Sale Price, must be paid in Ringgit Malaysia.

All payments (including the Deferred Sale Price) under this Facility by you to KFHM, whether in respect of principal, profit, fees or any other amount, shall be made in full without any deduction or withholding (whether in respect of set-off, counterclaim, duties, charges or otherwise whatsoever) and free from any present or future taxes unless you are compelled by law to make any such deduction or withholding. In such event, you shall pay to the appropriate authorities within the period for payment permitted by the applicable law, the amount required to be deducted or withheld and shall pay to KFHM such further amounts, as may be necessary, in order that the net amounts received and retained by KFHM, after such deduction or withholding, shall equal the amount which would have been received and retained by KFHM in the absence of such deduction or withholding.

7. TERMS AND CONDITIONS OF COMMODITY SALE

1. The Commodity Sale will be governed by the terms and conditions herein contained and the applicable provisions of the Order Notice and the Offer Notice.
2. You shall obtain such title to the Commodity as KFHM receives from its supplier under the Commodity Purchase free of all encumbrances. KFHM shall not be deemed to give any warranty or representation (express or implied) whatsoever, whether arising by law, by statute or otherwise and, without prejudice to the generality of the foregoing, any such warranty or representation by KFHM is hereby expressly excluded to the full extent permitted by applicable law.
3. All risks in the Commodity shall pass to you immediately at the time when the Commodity Sale is entered into, being the time when you accept the Offer Notice.
4. The Commodity is sold on an "as is, where is, and with all faults" basis free from all encumbrances.
5. You hereby acknowledge that:
 - (i) you shall be considered to have accepted the Commodity unconditionally and without reservation and shall have no remedy against KFHM in respect of quality, condition, quantity, description, title or otherwise; and
 - (ii) without prejudice to this Clause 7 (e), you hereby waive any claims which you may have against KFHM in respect of any loss or damage which you may suffer by reason of, or arising out of or in connection with these Terms and Conditions, any other Financing Document or otherwise (however arising) in connection with or arising from the

8. SECURITY

1. For better securing the payment of the Deferred Sale Price and/or indebtedness or any part thereof as shall be outstanding and all other monies whatsoever now or hereafter owing to KFHM by you, you and/or the security party shall provide the security as stated in Section 9 of the Summary ("Security") and execute or procure the execution of the Financing Documents by the security party.
2. The Security herein created and under the Financing Documents is expressly intended to be and shall be a continuing security for the Deferred Sale Price and/or all monies whatsoever now or hereafter and from time to time owing to KFHM whether alone or jointly and severally with another or others and whether as principal or surety and notwithstanding that you and/or Security Party may at any time or times cease to be indebted to KFHM for any period or periods and notwithstanding that your account or accounts of the Security Party with KFHM from any cause whatsoever shall cease to be a current account or accounts and notwithstanding any settlement of account or accounts or otherwise.
3. The Security created pursuant to these Terms and Conditions and under the Financing Documents shall be without prejudice to any security already given by you and/or Security Party to KFHM or any security which may hereafter be given to KFHM whether the same be for securing payment and discharge of the amounts secured pursuant to these Terms and Conditions and the other Financing Documents and all other costs, charges and any other monies covenanted to be paid herein or whether it is taken as additional or collateral security or otherwise howsoever.
4. Where any monies are owing and secured pursuant to these Terms and Conditions, they shall be deemed to be so owing and so secured notwithstanding any defect informality or insufficiency in your powers or any Security Party or in the exercise thereof which might have been a defence as between you and/or the Security Party and KFHM.
5. You hereby agree and consent to KFHM valuing the Security weekly or at any such intervals as KFHM shall in its absolute discretion decide and such valuation may be carried out by any of KFHM appointed valuer or any officer of KFHM or any person of KFHM's choice at your sole cost and expense and in the event such valuation reveals that the value of the Security is lower than the minimum value of the Security as required by KFHM and as it seems necessary to require or demand you within seven (7) working days from the date of the notice from KFHM to charge, pledge, mortgage or deposit with KFHM the stock and shares, gold, assets, movable property, if any, vested in you of such value as KFHM may from time to time require for such tenure as KFHM so requires by way of further and additional security for the total amount owing for the time being under these Terms and Conditions and the other Financing Documents failing which KFHM shall have the right to set off the Security for full payment of the Deferred Sale Price and the Facility shall thereafter be deemed terminated.

9. LIEN AND SET-OFF

Without prejudice to any other remedy which KFHM may have, KFHM shall have a lien on, and shall at any time, have the right to consolidate and set-off (as well as before and/or after demand hereunder) any or all of yours, monies now or hereinafter standing to the credit of you with KFHM, should you fail to deposit the required sum of money into your account maintained with KFHM so as to top up the depreciated value of the Security as required by KFHM as referred to Clause 8(e) above whether on gold account or other account, and whether at any branch in Malaysia

or otherwise, with the Deferred Sale Price and all other monies owing under these Terms and Conditions and/or Financing Documents any of the liabilities and/or the liabilities of you and/or Security Party under any other agreement or contract with KFHM and/or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards the satisfaction of any of the liabilities of you. Such right shall be exercised at the absolute discretion of KFHM and it is hereby expressly agreed and declared that unless KFHM otherwise agree, your obligations under this Agreement shall not be satisfied except on payment by you of not only all the Indebtedness and all other monies owing under these Terms and Conditions also all monies secured by any other charge or security created by you or any person through whom you claim in favour of or vested in KFHM. In the event that the monies standing to the credit of any such account is in a currency other than Malaysian currency, the rate of exchange shall be at the prevailing buying rate of KFHM for that currency at the time of set-off.

10. TAKAFUL

1. If required so by KFHM, you shall take up a group credit takaful with a takaful company approved by KFHM wherein the contribution for the said group credit takaful shall be paid by you in full and that KFHM shall be endorsed as the beneficiary in the policy of such group credit takaful. In the event you are required to take up such group credit takaful, the name and particulars of the takaful company and amount of the contribution shall be as stated in Section 10 of the Summary.
2. Subject to the policy of such group credit takaful, it is hereby agreed that a waiting period of 30 days will be imposed on all claims arising from sickness. This means that you shall not be eligible for any benefit under such policy during the waiting period. Notwithstanding that, the waiting period will not be applied for death or total permanent disability claims arising from accidental cause.

11. COMPENSATION FOR LATE AND DEFAULT PAYMENT

KFHM shall have the right to be compensated on late Instalments and default payment based on the following mechanism:

1. for failure to pay any Instalments under the Facility during the period from the date of the first disbursement of the Facility until its maturity date (where payment is by way of Instalments), at the compensation rate of one per centum (1%) per annum of the overdue Instalment or such other amount as the Shariah Advisory Council of Bank Negara Malaysia may decide from time to time.
2. for failure to pay any Instalments and which failure continues beyond the Tenure of the Facility, at the compensation rate which shall be the current Islamic Interbank Money Market (IIMM) rate on the outstanding Deferred Sale Price or such other amount or indebtedness due to KFHM as the Shariah Advisory Council of Bank Negara Malaysia may decide from time to time (subject to Ibra' if applicable). The amount of the compensation shall not be compounded on the outstanding Deferred Sale Price.

Provided That any compensation referred to above paid to KFHM shall be donated to any registered charitable organization and/or utilized for any charitable purposes as determined at KFHM's absolute discretion.

12. REPRESENTATIONS AND WARRANTIES

You hereby represent and warrant to KFHM that:

1. Binding obligations:

The obligations expressed to be assumed by you to which it is a party are legal, valid, binding and enforceable but subject to any general principles of law limiting its obligations in respect of equitable remedies, insolvency, liquidation or creditors' rights generally.

2. Non-conflict with other obligations:

The entry into and performance by you of the transactions contemplated by this Facility and/or the Financing Documents do not and will not conflict with:

- (i) any law or regulation applicable to you; or
- (ii) any agreement or instrument binding upon you or any of your assets.

3. No default:

- (i) No Event of Default is continuing or is likely to result from your performance of any transaction contemplated by this Facility; and
- (ii) No other event or circumstance is outstanding which constitutes a default under any other agreement or instrument which is binding on you.

4. No misleading information:

- (i) Any factual information provided in writing by you in relation to this Facility was true and accurate in all material respects as at the date it was provided or as at the date (if any) at which it is stated; and
- (ii) Nothing has occurred or been omitted from the factual information referred to in paragraph (i) above and no information has been given or withheld that results in that information being untrue or misleading in any material respect.

5. Bankruptcy:

You have not been adjudicated bankrupt nor is there any bankruptcy petition pending against you.

6. Other credit facilities with Kuwaiti companies:

Save and except as disclosed to KFHM in writing prior to the date hereof, you have no credit facilities with any Kuwaiti Banks or Kuwaiti investment companies which includes facilities obtained from their overseas affiliates / branches.

7. Related Party Transactions:

Save as disclosed by you in the application form, you are not related to any director or officer or employee of KFHM either as a parent, spouse, child (including step children and adopted children) siblings or as the spouse of such child or sibling, and you are not financially dependent on a director, officer or employee of KFHM or their spouse and you undertake to inform KFHM immediately if any of the said relationship is established or discovered at any time.

13. COVENANTS

You hereby undertake that so long as this Facility remains outstanding, unless KFHM otherwise agrees:

1. Compliance with laws:

You shall comply in all respects with all laws and regulations.

2. Further Assurance:

You shall from time to time on request by KFHM do or procure the doing of all such acts and will execute or procure the execution of all such documents as KFHM may reasonably consider necessary for giving full effect to this Facility or securing to KFHM the full benefits of all rights, powers and remedies conferred upon KFHM under this Facility and/or the Financing Documents.

14. EVENT OF DEFAULT

You are deemed to have committed an event of default if you commit or threaten to commit a breach of any of the covenants, undertakings, stipulations, terms, conditions or provisions herein stipulated and without prejudice to the generality of the foregoing, upon the happening of any one or more of the following events:

1. if the Instalment are at any time not current, or if you fail or default in the payment of any amounts due and outstanding to KFHMB whether formally demanded or not; or
2. if you fail to comply with any notice given hereunder and under the other Financing Documents requiring you to remedy any breach of the terms of this Facility or the other Financing Documents (including but not limited to notification to top up any security in favour of KFHMB) within the time stipulated therein; or
3. if any indebtedness of you become, or become capable in accordance with the relevant terms thereof of being declared due prematurely by reason of any default by you in your obligations with respect to the same, or you fail to make any payment in respect thereof on the due date for payment or upon the security for any such indebtedness becoming enforceable; or
4. if you die, be declared of unsound mind, serve a custodial sentence, commit any act of bankruptcy or be adjudicated a bankrupt; or
5. if a distress or execution or other process of a Court of competent jurisdiction is levied upon or issued against any property of yours and such distress execution or other process, as the case may be, is not satisfied by you within fourteen (14) days from the date thereof; or
6. if you commit or threaten to commit any act or omit to do any act that will result in you being in breach of any term, stipulation, covenant or undertaking herein contained; or
7. if you commit a default of any provision in any agreement, or security documents, or both (as the case may be) relating to other accounts or facilities granted by KFHMB to you or other party in which you are the guarantor, or chargor or assignor; or
8. if the Financing Documents or any of them shall be challenged with regard to its validity by any person; or
9. if an event has, or events have occurred, or situation exists, which could or might, in the opinion of KFHMB prejudice your ability to perform your obligations under the Financing Documents in accordance with their respective terms; or
10. if in the absolute opinion of KFHMB, your account with KFHMB (including any other accounts you may have with KFHMB) is or has not been operated satisfactorily; or
11. if any representation or warranty made or implied pursuant to any provisions of these Terms and Conditions or any of the Financing Documents or pursuant to any notice, certificate, letter or other document delivered pursuant to the terms of these Terms and Conditions or any of the Financing Documents is incorrect or misleading in a material particular as of the date at which it was made or deemed to have been made; or
12. if you shall make an assignment for the benefit of your creditors or enter into an arrangement for composition for the benefit of your creditors or allows any judgment against you to remain unsatisfied for a period of fourteen (14) days or more; or
13. if legal proceedings suit or action of any kind whatsoever (whether criminal or civil) be instituted against you; or
14. if any other event or events occur or circumstances arise which in the sole opinion of KFHMB give reasonable

grounds for believing that (i) it is improbable that you will be able to perform any of your obligations under these Terms and Conditions or the relevant Financing Documents or you may not (or may be unable to) duly and punctually perform or comply with its obligations under these Terms and Conditions or the relevant Financing Documents; or (ii) the Facility are being threatened or placed in jeopardy for any reasons whatsoever; or

15. if it becomes illegal for KFHMB to grant and/or continue to grant the Facility; or
16. if the Facility is used for an un-Islamic, illegal, unethical, immoral or unconscionable purpose, or cease to be utilised for a purpose in accordance with Shariah; or
17. If you fail or refuse to provide any additional security in favor of KFHMB including placement of any cash with KFHMB in order to top up any depreciation to the value of the Security as required by KFHMB as referred to Clause 8 (e) above.

15. RIGHT OF ACCELERATION

If one or more of an Event of Default occurs, KFHMB may by notice to you:

1. cancel this Facility; and/or
2. require you to immediately pay all or any amounts payable by you (including, without limitation, the Deferred Sale Price) to KFHMB under these Terms and Conditions whereupon they shall become immediately due and payable; and/or
3. enforce all or any of the rights under any of the Financing Documents.

16. CONCURRENT REMEDIES

Notwithstanding any provision herein or in the other Financing Documents contained, upon default or breach by you of any term, covenant, stipulation or undertaking herein provided and/or in any other Security Document on the part of you to be observed and performed, KFHMB shall thereafter have the right to exercise all or any of the rights or remedies available whether under these Terms and Conditions or in the Security Document or by statute or otherwise and shall be entitled to exercise such rights or remedies concurrently, including pursuing all rights of set off, to collect the proceeds of all assignments and to give good and valid discharge therefore and to institute legal proceedings by way of civil suit or foreclosure proceedings or otherwise against you to recover all moneys due and owing to KFHMB.

17. CERTIFICATE

Any admission or acknowledgement in writing on your behalf or by any authorised person authorised on your behalf or a judgment (whether in default or otherwise obtained against you) or a certificate or statement of account of KFHMB as to the amounts payable by you to KFHMB under these Terms and Conditions and the other Financing Documents which is duly certified by an authorised officer of KFHMB shall, save for manifest error, be conclusive and binding on you for all purposes including as being conclusive evidence of indebtedness in the court of law.

18. INDEMNITY

1. You shall indemnify and keep KFHMB fully and completely indemnified and saved harmless at all times from and against any claims, demands, damages, losses, proceedings, costs and/or expenses which KFHMB may incur or suffer as a result of its grant of the Facility to you, or the breach of any representations, warranties, covenants and undertakings hereunder.
2. Save and except stamp duty and taxes, all costs and expenses including any penalties, additions, fines, surcharges or interest relating to those duties, which are imposed or chargeable on or in connection with this Facility shall be paid by you. KFHMB shall be entitled but

not obliged to pay any such duties (whether or not they are its primary responsibility) with the exception of any taxes that are/may be in the nature of income taxes levied on KFHMB. If KFHMB does so, you shall on demand indemnify KFHMB against those duties and against any costs and expenses incurred by KFHMB in discharging them.

19. SET-OFF

1. KFHMB may at any time without notice to you combine, consolidate or merge all or any of your accounts with, and liabilities to KFHMB whether presently owing or contingent including fees and profits and may set off or transfer any sum standing to the credit of any such accounts in or towards the satisfaction of any of your liabilities to KFHMB, and may do so notwithstanding that the balances on such accounts and the liabilities may not be expressed in the same currency and KFHMB is hereby authorised to effect any necessary conversions at its own rate of exchange then prevailing.
2. You hereby irrevocably and unconditionally authorise KFHMB at any time at its absolute discretion to debit any of your account with KFHMB (including gold account at any of its branches) with such sums equivalent to any fees, profit, principal payment or any other sum due under this Facility and the Financing Documents provided that no such debiting shall be deemed to be payment of the amount due or a waiver of any Event of Default. KFHMB shall not be obliged to exercise the right conferred herein.

20. COSTS AND CHARGES

1. You shall on demand pay all costs and expenses reasonably incurred (and supported by documentary evidence) by KFHMB and/or the Corporation (including legal fees on a client-solicitor basis), and any value added tax on those expenses:
 - (i) in connection with the preparation, negotiation, printing and execution of these Terms and Conditions and Financing Documents including all notarial and translation fees;
 - (ii) in connection with the granting of any release, waiver or consent or in connection with any amendment or variation of these Terms and Conditions or any other Security Document; and
 - (iii) in enforcing, perfecting, protecting or preserving (or attempting to do) any of its rights, or in suing for or recovering any sum due from you or any other party under any Financing Documents, or in investigating any possible Event of Default.
2. All fees and other charges payable by you herein shall be made in full and is exclusive of any value added taxes, service tax or other taxes or duties. Any value added taxes, service tax or other taxes or duties payable in respect of such fees shall be paid by you in addition to such sums.

21. WAIVERS, REMEDIES CUMULATIVE

1. The rights of KFHMB under the Financing Documents:
 - (i) may be exercised as often as necessary;
 - (ii) are cumulative and not exclusive of its rights under the general law; and
 - (iii) may be waived only in writing and specifically.

Delay in exercising or non-exercise of any such right is not a waiver of that right.

2. No failure or delay on the part of KFHMB in exercising nor any omission to exercise any right power privilege or remedy accruing to KFHMB under these Terms and Conditions and/or the other Financing Documents upon any default on your part shall impair any such right power privilege or remedy or be construed as a waiver thereof or an acquiescence in such default nor shall any action by KFHMB in respect of any default or any acquiescence in any such default affect or impair any right power privilege or remedy of KFHMB in respect of any other or subsequent default.

22. SEVERANCE

If any provision of any Financing Document is or becomes illegal, invalid or unenforceable in any jurisdiction, that shall not affect:

1. the legality, validity or enforceability in that jurisdiction of any other provision of the Financing Document; or
2. the legality, validity or enforceability in any other jurisdiction of that or any other provision of the Financing Document.

23. NOTICES

1. Each notice or other communication to be given under these Terms and Conditions shall be given in writing in English and/or Bahasa Malaysia and, unless otherwise provided, may be made by fax or letter.
2. Any demand, notice or other communication to be given by one party to another under these Terms and Conditions shall (unless one party has by 15 days' notice to the other party specified another address) be given to that other party at the respective addresses and numbers given in Section 11 of the Summary.
3. Any demand, communication or document made or delivered by KFHMB to you under or in connection with these Terms and Conditions will be deemed to be duly served:
 - (i) if sent by way of fax, the transmission report generated by the despatching terminal records that such fax was duly transmitted;
 - (ii) if sent by way of letter, when it has been left at the relevant address or five Business Days after being deposited in the post postage prepaid in an envelope addressed to it at that address; or
 - (iii) if by way of telex, when despatched, but only if, at the time of transmission, the correct answerback appears at the start and at the end of the sender's copy of the notice; and
 - (iv) if a particular department or officer is specified as part of its address details provided under Section 11 of the Summary, if addressed to that department or officer.
4. Any communication or document to be made or delivered to KFHMB will be effective only when actually received by KFHMB.

24. SERVICE OF LEGAL PROCESS

Without prejudice to any other forms of service allowed in law, the service of any writ, summons, statement of claim or any legal process in respect of or arising out of these Terms and Conditions may be effected on you by forwarding a copy of the writ, summons, statement of claim or other legal process by prepaid registered post to your address stated herein or to the registered address or to your last known address.

25. CHANGE OF ADDRESS

In the event of a change in your address, you shall as soon as practicable but within seven (7) days prior to such change notify KFHMB in writing of the change and all such aforesaid documents,

demands, notices or requests shall be sent to your such changed address.

26. COMPUTER GENERATED NOTICES

Notwithstanding anything to the contrary herein provided or contained, any letter, demand, statement, reminder, certificate or any other notice (hereinafter generally referred to as "the said Notices") required to be given by KFHMB hereunder need not be under the hand of or signed by any officer or any other person hereinbefore referred to where it is stated on any such Notice(s) that the said Notice(s) is computer generated and no signature is required.

27. ASSIGNMENTS AND TRANSFERS

1. These Terms and Conditions shall be binding upon and ensure to the benefit of each party and its permitted successors and assigns.
2. You shall not be entitled to assign or transfer any of your rights or obligations or create any beneficial or trust arrangements, under any Financing Document.
3. KFHMB shall be entitled at any time hereafter to assign or transfer any of its rights, benefits or obligations under any Financing Document to any other person without concurrence or notice to you.
4. In the event of a transfer or assignment by KFHMB as mentioned aforesaid, you hereby undertake at your own cost and expense to execute all such documents as may be required by KFHMB to facilitate such transfer or assignment.

28. DISCLOSURE OF INFORMATION

1. In addition to the permitted disclosures provided under Schedule 11 of the Islamic Financial Services Act 2013, Customer hereby authorizes and permits KFHMB, its officers and employees to disclose and furnish all information concerning the Account(s) with KFHMB, present and future accounts of Customer and any other matters relating to such account(s) to:
 - (i) the Central Credit Unit (including for purposes of storage in the Central Credit Reference Information System ("CCRIS") which information is available to all participating financial institutions), Dishonoured Cheques Information System (DCHEQS), Bank Negara Malaysia, Syarikat Jaminan Pembiayaan Perniagaan Malaysia (if applicable) and any other governmental agency or such other regulatory authorities having jurisdiction over KFHMB and / or KFHMB's holding company;
 - (ii) the security parties or any party intending to provide security in respect of Account(s) with KFHMB and his/her account(s);
 - (iii) any company which is or which in the future may be a subsidiary and / or parent company and / or member and / or related concern (as defined by Section 7 of the Companies' Act (2016) and / or associate (as defined by Section 2(1) of the Islamic Financial Services Act (2013) of KFHMB and / or its holding company;
 - (iv) any of KFHMB's branches, representative offices, affiliates (present as well as future) and KFHMB's head office;
 - (v) any person who provides services to KFHMB and/or its holding company (including without limitation the auditors, legal counsels and other professional advisors of KFHMB and/or its holding company);
 - (vi) any person to whom, and to the extent that, information is required to be disclosed by any

applicable law or regulation or other legal provisions or rules or orders (including subpoenas) issued by any court of law of any jurisdiction within or outside Malaysia, or to the extent that disclosure of information is deemed by KFHMB to be prudent or reasonably necessary to defend itself in any court of law of any jurisdiction within or outside Malaysia;

- (vii) any service provider (including debt collection agencies and short message service provider);
- (viii) Where Customer instructs KFHMB to effect any sort of cross-border transaction (including remittance and/or receiving any payments), the details relevant to the cross border transaction (including but not limited to information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by any regulators, authorities in connection with their legitimate duties (e.g. the prevention of crime), legal proceedings or any court of law of any jurisdiction within or outside Malaysia. In instructing KFHMB to enter into any cross-border transaction on Customer's behalf, Customer hereby agrees and consent to the abovesaid disclosures; and
- (ix) any person or party for such purposes as KFHMB may in its discretion deems necessary or expedient.

2. Customer hereby consents to such disclosure both as to information that KFHMB already has in its possession, and information that it will receive in the future, and that no further consent from Customer(s) is required for the purposes of this section and Customer(s) hereby confirms that KFHMB shall not be liable in any manner for disclosing or furnishing such information referred to herein provided that in respect of the documents or records or information which are classified as confidential, the person receiving such information from KFHMB may be required to undertake to maintain the confidentiality of the documents or records or information received.
3. In the event Customer(s) opts to withdraw the consent given earlier, KFHMB will have the right to not provide or discontinue the provision of any products, services, account(s) and/or facility(ies) that is/are linked with such information.

29. JURISDICTION

1. For the benefit of KFHMB, you agree that the courts of Malaysia have jurisdiction to settle any disputes in connection with these Terms and Conditions and accordingly submits to the jurisdiction of the Malaysian courts.
2. Nothing in Clause 28 limits the right of KFHMB to bring proceedings against you in connection with these Terms and Conditions:
 - (i) in any other court of competent jurisdiction; or
 - (ii) concurrently in more than one jurisdiction.

30. MODIFICATION AND INDULGENCE

KFHMB may at any time without in any way affecting the security hereby created and the security, liabilities and or obligations created by the Financing Documents shall continue to be valid and binding for all purposes whatsoever notwithstanding:

1. determine, vary, restructure or increase the Facility or any other credit facility granted to you and may open

and/or continue any account or accounts with you at any branch or branches of KFHM; and/or

2. grant to you any time or indulgence; and/or
3. renew any bills, notes or other negotiable securities; and/or
4. deal with, exchange, release, vary or modify or abstain from perfecting or enforcing any securities or guarantees or rights which KFHM may now or at any time hereafter or from time to time have from or against you or any other person for the payment of the amounts secured under the Financing Documents; and/or
5. compound with you or any other surety or guarantor; and/or
6. vary from time to time the terms and conditions of the Facility or any part thereof given herein to comply with all relevant rules decisions and rulings of Bank Negara Malaysia and/or any other body or authority having jurisdiction over KFHM whether the same be made before or after the execution of these Terms and Conditions; and/or
7. vary or depart from the terms and conditions governing the Facility or any part thereof and/or the provisions of the Financing Documents and you hereby expressly consent to all such variations and departure, however substantial; and/or
8. have recourse to all or any remedies or means of recovery the amounts secured under the Financing Documents which may be available for such purpose at such time and in such order and manner as KFHM may think fit.

31. EFFECTIVE DATE

The parties hereto agree that these Terms and Conditions shall come into force on the date you accept these Terms and Conditions.

32. ENTIRE AGREEMENT

Save as otherwise provided, the Financing Documents set forth the entire agreement and understanding between the parties hereto as to the subject matter hereof and supersedes all prior agreements whether express or implied.

33. SUSPENSE ACCOUNT

Any money received under the Financing Documents may be placed or kept to the credit of a non-income bearing suspense account for so long as KFHM thinks or think fit without any obligation in the meantime to apply the same or any part thereof in or towards the discharge of any money or liabilities due or incurred by you to KFHM under or pursuant to the Financing Documents. Notwithstanding any such payment in the event of any proceedings in or analogous to liquidation, composition or arrangement, KFHM may prove for and agree to accept any dividend or composition in respect of the whole or any part of such money and liabilities in the same manner as if the securities under these Terms and Conditions had not been created.

34. DEBITING CUSTOMER'S ACCOUNT

You hereby agree that without prejudice to any other rights and remedies of KFHM that any monies due and payable to KFHM, or advanced by KFHM on your behalf, may be debited from your account opened and maintained with KFHM or such other accounts as KFHM deems fit.

35. SHARIAH COMPLIANCE

1. Both you and KFHM hereby irrevocably agree and acknowledge that as at the date hereof, these Terms and Conditions (including each of the terms contained herein and the underlying structure herein) and the other Financing Documents are Shariah compliant. Accordingly, each party hereto agrees that it shall not

henceforth raise any dispute in relation to whether these Terms and Conditions and the other Financing Documents are Shariah compliant.

2. Subject to the Clause 35 (a) above, both you and KFHM hereby agree and acknowledge that if, following the date hereof, any question arises concerning a Shariah matter in any proceedings before any court or arbitrator in relation to the Facility, these Terms and Conditions and/or the other Financing Documents, such question shall be referred to the National Shariah Advisory Council established under the Central Bank of Malaysia Act 2009 for its ruling and such ruling shall be final and binding upon the parties to these Terms and Conditions and the other Financing Documents and the parties shall take all steps necessary to cause/procure the court or arbitrator to refer such question to the Shariah Advisory Council.

36. VARIATION OF TERMS

Notwithstanding anything contrary contained herein KFHM may, at any time and in its absolute discretion without discharging in any way your liabilities hereunder and under the Facility, vary and/or add to the terms herein and such variation and/or addition shall take effect upon notice being given by KFHM to you subject always to Shariah principles. Such variations and/or additions shall thereupon be deemed to have been varied and/or added accordingly, and shall be read and construed as if such variations and/or additions have been incorporated into and had formed part of these Terms and Conditions at the time of the execution hereof.

37. INTERPRETATION

The terms and conditions set out in the forms and letters hereto form an integral part of these Terms and Conditions and in the event of any conflict or discrepancy between the Terms and Conditions and the terms and conditions in the forms and letters to these Terms and Conditions, these Terms and Conditions shall prevail.

38. GOVERNING LAW

These Terms and Conditions are governed by, and construed in accordance with the laws of Malaysia.

39. TIME

Time wherever mentioned herein shall be of the essence of these Terms and Conditions.

40. EARLY SETTLEMENT OF THE FACILITY

In the event that the Facility is fully settled before the expiry of the Tenure of the Facility under any of the following conditions or situations: -

1. Early settlement by you

You request for full settlement of the facility before the end of the Tenure of the Facility by serving an irrevocable written notice on KFHM to do so thirty (30) days before the proposed settlement date: or

Restructuring of facility

The Facility is restructured into another Facility in any manner prior to the end of the Tenure of the Facility; or

2. Event of default

The Facility is settled following an event of default as described in your Financing Documents; or

3. Termination or cancellation of Facility

The Facility is terminated or cancelled for any reason whatsoever prior to the end of the Tenure of the Facility,

you shall be entitled to Ibra' (rebate) for the settlement amount which shall be calculated based on the following formula:-

Settlement Amount: Outstanding Deferred Sale Price + Instalment Due + Late Payment Charges (if any) – Ibra'(rebate)
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of which

Ibra' (Rebate) = Deferred Profit – Early Settlement Charges (if any)

Deferred Profit means unaccrued profit at the point of settlement of the Facility

Early Settlement Charges means the charges that may be imposed by KFHMB on you for early settlement of the facility before the end of the Tenure of the Facility. Such charges may include (but not limited):-

- (a) costs that have not been recovered because a financing contract has a structure with discount elements at the initial period of financing (if applicable); and
- (b) initial costs that have not been recovered which represent the actual costs incurred by KFHMB as a direct result of such early settlement i.e legal fees, takaful contribution, stamping fees, salary deduction activation costs and handling cost charged by KFHMB's business partner.

Late Payment Charges means compensation charges which may be imposed by KFHMB for late payments.

41. PERSONAL DATA PROTECTION ACT 2010

1. Where "Personal Data" as defined in the Personal Data Protection Act 2010 (PDPA) is processed for the purpose the Facility, both Parties shall:
 - (i) process the Personal Data to the extent and in such manner as is necessary for the performance and operation of the Facility;
 - (ii) procure that its employees, shareholders, affiliates, agents and/or consultants agree, observe and comply with the requirements of PDPA and ensure reliability of any personnel having access to the Personal Data;
 - (iii) take appropriate technical and or organizational measures to protect the Personal Data from any loss, misuse, modification, authorisation or accidental access or disclosure, alteration or destruction including ensuring a level of security appropriate to the harm that might result from the said acts and appropriate to the nature of the Personal Data;
 - (iv) promptly notify the other Party in writing when it becomes aware or reasonably ought to have become aware of any breach of its obligations under this Terms and Conditions that results in an actual or reasonably suspected unauthorized disclosure of Personal Data whether on part of itself or its officers, employees, agents or sub-contractor and of steps taken to manage and repair the breach.
2. Notwithstanding anything herein contained, both Parties shall at all times comply with the provisions of PDPA. Customer(s) hereby fully indemnifies and shall keep KFHMB indemnified from and against all costs, expenses, actions, damages and claims whatsoever resulting from or in connection with such non-compliance by KFHMB of the provisions of the PDPA.
3. Customer(s) hereby agrees and consents to the holding, collection and use of all personal data provided to KFHMB by the Customer(s) or acquired by KFHMB from the public domain, as well as personal data that arises as a result of the provision of services to the Customer(s)

in connection with the Facility with KFHMB in accordance with the Privacy Policy under Personal Data Protection Act 2010 by KFH Malaysia as may be amended from time to time.

42. CANVASSING, GIFTS, INDUCEMENTS AND REWARDS

1. The Customer(s) hereby acknowledges that KFHMB practices a zero-tolerance position towards any form of bribery and corruption in line with its Anti Bribery and Corruption (ABC) Policy.
2. The Customer(s) shall not in any circumstances offer, promise or make any gift, payment, financing, reward, inducement, benefit, or other advantage to any of the KFHMB's employees, members of its board of directors, representatives and/or agents. Such acts are criminal offence under the Malaysian laws and shall entitle, but not oblige, KFHMB without liability and without prejudice to KFHMB's other rights and remedies, to terminate the Facility forthwith, and the Customer(s) shall be liable for all losses incurred by KFHMB as a result of such termination, and shall indemnify and render the KFHMB harmless from all such costs.
3. The Parties hereby declare that they are aware of the practice wherein persons and companies may take advantage of the position or office that they are in or the information that they are in possession of for the purposes of obtaining for themselves any illicit gratification, reward, benefit or advantage or make or made any bribe, rebate, payoff, influence payment, unlawful kickback or other unlawful payment, Customer(s) recognises that such practice is in violation of the KFHMB's policies including its procurements ethics, and the Malaysian Anti-Corruption Commission (Amendment) Act 2018 or any regulation implementing any anti-corruption or other similar law in Malaysia and hereby warrants and undertakes not to utilize such information or assistance offered by such persons or companies or allow the existence or the continuation of such practice for the purpose of operating the Facility.
4. The Customer(s) has instituted and has maintained, and will continue to maintain, policies and procedures reasonably designed to promote and achieve compliance with this clause.
5. The Customer(s), upon being informed of any violation of these provisions, which have either occurred or may have occurred, shall immediately notify KFHMB in writing of the nature of the violation.
6. The Customer(s) hereby acknowledges and undertakes as follows:
 - (i) that Customer(s) has read and understood KFHMB's ABC Statement as published in KFHMB's corporate website;
 - (ii) that Customer(s) shall, and shall cause its directors, officers, employees and its authorized representatives or agents, to comply with anti-corruption or other similar law in Malaysia; and
 - (iii) Customer(s), upon being informed of any violation of these provisions, which have either occurred or may have occurred, shall immediately notify KFHMB in writing of the nature of the violation;
 - (iv) to notify the KFHMB of any non-compliance or attempted non-compliance with the Anti-Bribery Laws by any of its employees or persons associated with Customer(s) by reporting the same via the whistleblow@kfh.com.my on KFHMB's corporate website.

43. DEFINITIONS

In these Terms and Conditions, except where the context otherwise requires, the following words and expressions shall bear the following meanings:

“Agency Letter”	means the document containing the appointment of KFHMB as the Customer’s agent in in the form as attached hereto;	“KFHMB”	means Kuwait Finance House (Malaysia) Berhad (Company No. 200401033666) and includes its transferees, assigns and successors in title;
“Standardised Base Rate”	Means the benchmark rate specified by Bank Negara Malaysia which is currently set as Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia used to determine the Profit Rate as stated in Section 6 of the Summary (if applicable);	“Maturity Date”	means the last day of the Tenure of the Facility,
“Business Day”	means a day (other than a Saturday or a Sunday) on which banks are open for general business in Kuala Lumpur;	“Month”	means a period starting on one day in a calendar month and ending on the numerically corresponding day in the next calendar month, except that: (a) if the numerically corresponding day is not a Business Day, that period shall end on the next Business Day in that calendar month in which that period is to end if there is one, or if there is not, on the immediately preceding Business Day; (b) if there is no numerically corresponding day in the calendar month in which that period is to end, that period shall end on the last Business Day in that calendar month, and (c) if that period commences on the last Business Day of a calendar month, that period shall end on the last Business Day in the next calendar month;
“Commodity”	means any Shariah compliant commodity, the particulars of which are to be set out in the Offer Notice as attached hereto;	“Murabahah Period”	means the Tenure as set out in Section 3 of the Summary
“Commodity Purchase”	has the meaning given in Clause 2(a)(i) hereof;	“Murabahah Profit”	means the amount as set out in Section 7 of the Summary; KFHMB in accordance with Clause
“Commodity Sale”	has the meaning given in Clause 2(a)(ii) hereof;	“Order Notice”	means the instructions issued by you to KFHMB to purchase the Commodity in the form as attached hereto;
“Compensation”	means the compensation set out in Clause 11 hereof;	“Party”	means a party to these Terms and Conditions;
“Contracted Ceiling Rate”	means the rate to be used for computing the <i>Murabahah</i> Profit Amount as described under Section 5 of Summary;	“Purchase Date”	means, in respect of a Commodity Purchase, the date (which must be a Business Day) on which KFHMB purchases the Commodity from a supplier as specified in the Offer Notice;
“Deferred Sale Price”	means, in respect of a Commodity Sale, the sale price of the Commodity by KFHMB to you as specified in the Offer Notice;	“Purchase Price”	means, in respect of a Commodity Purchase, the amount equivalent to the Facility Amount as specified in the Order Notice;
“Event of Default”	means any event specified as such in Clause 14 hereof;	“Profit Rate”	means the rate as set out in Section 6 of the Summary;
“Facility”	means the financing facility described in Clause 1 hereof;	“Ringgit Malaysia” or “RM”	means the lawful currency for the time being of Malaysia;
“Facility Amount”	means the amount of the Facility as stated in Section 2 of the Summary;	“Tawarruq”	means an arrangement that involves a purchase of a commodity or asset based on deferred payment basis by way of <i>Murabahah</i> . The commodity or asset is then sold for cash to a party other than the
“Financing Documents”	means: (a) Terms and Conditions; (b) Order Notice; (c) Offer Notice; (d) Agency Letter; (e) Letter of Set-off; (f) any other documents designated as such by KFHMB; and reference to “Financing Document” means any one of them;		
“Instalments”	means the instalments by which the Deferred Sale Price is to be paid as set out in the Offer Notice and reference to “Instalment” shall mean any one thereof;		

original seller;

“Terms and Conditions” means these terms and conditions and which expression shall include any amendments, modifications and variations thereto made by KFHMB at any time and from time to time; and

“Tenure” means the tenure or period as set out in Section 3 of the Summary.

These Terms and Conditions is extended to you for your exclusive use and is provided on the express understanding that the information contained herein be treated as strictly confidential and shall not be published and/or disclosed in any manner whatsoever, save to your advisors, agents and consultants and only for the purposes of the transaction contemplated herein, unless otherwise required by law or with the prior written consent of KFHMB.

Notwithstanding issue of these Terms and Conditions by KFHMB and/or your acceptance of the Terms and Conditions, KFHMB reserves the right to withdraw this Facility without assigning any reason thereto.

KFH MURABAHAH PERSONAL FINANCING-i SUMMARY

Section	Description	Particulars
1	Purpose	For personal consumption as permitted under Shariah.
2	Facility Amount	RM []
3	Tenure	[] years ([] months)
4	Deferred Sale Price	RM []
5	Contracted Ceiling Rate	[] % per annum
6	Profit Rate	[] % per annum
7	<i>Murabahah</i> Profit	RM []
8	Formula for calculation of <i>Murabahah</i> Profit	The Contracted Ceiling Rate multiplied with the Facility Amount and multiplied with the Tenure.
9	Security	Monies amounting to RM [] held under ICM Account no _____
10	<i>Takaful</i> (If Applicable)	<i>Takaful</i> Company: _____ Contribution Amount : RM []
11	Address of Parties	KFHMB: Customer:

ORDER NOTICE

From :
To : Kuwait Finance House (Malaysia) Berhad
(Company No. 200401033666)
Date :

Dear Sir/Madam,

KFH MURABAHAH PERSONAL FINANCING-i FACILITY

Customer:

NRIC No. :

-
1. I refer to the Terms and Conditions.
Terms defined in the Terms and Conditions shall have the same meaning in this Order Notice when used or referred to herein.
 2. Pursuant to Clause 3(a) of the Terms and Conditions, I hereby request, through the delivery of this Order Notice, that you purchase Commodity at the Purchase Price of Ringgit Malaysia _____
[RM]
 3. I confirm to the best of my knowledge that each declaration / condition specified in Section G of the Application Form is true/satisfied on the date of this Order Notice.
 4. If you accept this Order Notice and purchase the Commodity in your own name, I hereby irrevocably and unconditionally undertake to purchase the Commodity in my own name from you for at the Deferred Sale Price and to enter into the Sale Transaction with you upon your issuance of the Offer Notice subject to the terms and conditions stipulated therein subject to the terms and conditions of the Terms and Conditions stipulated in the Offer Notice.
 5. Fulfilment of the undertaking stipulated in Clause 4:

The undertaking mentioned in Clause 4 above, shall be considered as fulfilled upon our completion or performance of all our obligations in accordance with the terms and conditions stipulated herein, thereafter, we and the security party (if any) shall be released from our obligations herein.
 6. Breach of the undertaking:

In the event that we did not perform our obligations mentioned herein, regardless of whether such actions being invoked by KFHMB or otherwise, we shall be deemed to have committed breach of this undertaking.
 7. We hereby irrevocably agree and confirm that:
 - (i) the undertaking shall be binding on us from the date of this Order Notice;
 - (ii) we have the legal capacity to make and execute Order Notice;
 - (iii) we shall not unilaterally revoke the undertaking or this Order Notice;
 - (iv) we shall fulfil this Order Notice in accordance with the terms specified herein.
 - (v) we shall have no recourse against KFHMB, in relation to this Order Notice.
 - (vi) KFHMB shall have the right to claim such remedies including without limitation, compensation for actual loss suffered due to our failure to fulfil our obligations as stipulated herein. The actual loss referred to herein shall be determined by a methodology accepted as customary market practice, which consists of actual or estimated direct costs or loss. Any estimation done shall be based on approaches or methodologies established in the market and information obtained from reliable sources.
 8. Revocation of the undertaking.
 - (a) The undertaking may be revoked under the following circumstances, namely:
 - (i) KFHMB consents in writing to the revocation; or
 - (ii) KFHMB elects not to invoke the undertaking within the stipulated period as mentioned in Clause 9 below.
 - (b) upon revocation, we shall be free from any obligation under the undertaking.
 9. Invocation of the undertaking
We hereby agree that KFHMB shall have the right to invoke the undertaking within 5 days upon the purchase of the Commodities by KFHMB.

Yours faithfully,

Name :
Date :

OFFER NOTICE

From : Kuwait Finance House (Malaysia) Berhad
(Company No. 200401033666)

To :

Date :

Dear Sir/Madam,

KFH MURABAHAH PERSONAL FINANCING-i FACILITY

Customer:

NRIC No.:

1. We refer to the Terms and Conditions and to the Order Notice dated []
Terms defined in the Terms and Conditions shall have the same meaning in this Offer Notice when used or referred to herein.

2. We hereby accept your Order Notice and confirm that we have, on the date as stated below, ("Purchase Date") purchased the Commodity from a supplier. We further confirm that we hold title to the Commodity and offer to sell you the Commodity on the following terms:

- (a) Type of Commodity :
(b) Quantity :
(c) Purchase Date :
(d) Deferred Sale Price : Ringgit Malaysia
[RM]

Which consist of:

- (i) the Purchase Price of RM ; and
(ii) the *Murabahah* Profit of RM

The Deferred Sale Price shall be paid by you to Kuwait Finance House (Malaysia) Berhad by way of monthly Instalments in the following manner:

Number of Instalments	Instalment Dates	Amount
	On or before the corresponding day of the month following the date of the above Purchase Date and thereafter the next and subsequent instalment shall be paid on or before the corresponding day of each and every succeeding month.	RM per month
	On or before the corresponding day of the month following the Instalment.	RM

3. The terms of the Terms and Conditions shall be deemed to be incorporated into this Offer Notice.

Yours faithfully

Authorised signatory for
Kuwait Finance House (Malaysia) Berhad
(Company No. 200401033666)

ACCEPTANCE FORM

I, _____ hereby accept your offer to sell to me the above describes Commodity at the Deferred Sale Price aforementioned, subject to the terms and conditions set out in the Offer Notice and the Terms and Conditions.

Name :

Date :

AGENCY LETTER

Date :

Kuwait Finance House (Malaysia) Berhad
(Company No. 200401033666)

[Attn :]

Dear Sir/Madam,

KFH MURABAHAH PERSONAL FINANCING-i FACILITY

Customer:

NRIC No. :

I refer to the Terms and Conditions.

Terms defined in the Terms and Conditions shall have the same meaning in this Agency Letter when used or referred to herein.

Pursuant to my acceptance to purchase the Commodity as stated in your Offer Notice date _____. I hereby appoint you as my agent to sell the said Commodities for RM_____.

I HEREBY GIVE NOTICE that I irrevocably authorise and instruct you to pay all such sums constituting the sale proceeds of the Commodity pursuant to this Agency Letter towards payment for the contribution in the amount and to the party as stated in Section 10 of the Summary of the Terms and Conditions

Thereafter, kindly credit the balance of the sale proceeds directly to the following accounts and I shall have no further claim against you for such payments:

Account Holder	Account Number	Branch

Further, I hereby acknowledge that the trade transaction is entered into for my account and risk and you shall have no duty or responsibility towards me in relation to any anticipated or actual breach of the terms of a trade transaction or fraud by any counterparty, save where such breach arises directly as a result of the gross negligence, willful default or fraud on your part. You shall not be liable to me in contract or tort or otherwise for any direct or indirect financial or economic losses, costs, liabilities or expenses (including, without limitation, loss of profit, loss of savings or loss of goodwill) save for those directly arising as a result of your gross negligence, willful default or fraud.

I hereby undertake and covenant to indemnify and keep you indemnified in full on your demand against all losses, claims, actions, proceedings, damage, costs and expenses whatsoever brought or claimed by any party and/or incurred or sustained by you as a result of the performance of your agreement to act as my agent pursuant to this letter and/or in relation to the commodity. The indemnity given shall survive termination of these Terms and Conditions and any sums payable under it shall not be subject to any deduction whether by way of set off counter claim or otherwise.

Thank you.

Yours faithfully,

Name :
NRIC No. :

ADVICE LETTER

From : Kuwait Finance House (Malaysia) Berhad
(Company No. 200401033666)

To :

Date :

Dear Sir/Madam,

KFH MURABAHAH PERSONAL FINANCING-i FACILITY

Customer:

NRIC No.:

1. We refer to the Terms and Conditions and to the Agency Letter dated []
Terms defined in the Terms and Conditions shall have the same meaning in this Advice Letter when used or referred to herein.
2. Please be informed that we, pursuant to the Agency Letter, have sold the Commodity as your agent for Ringgit Malaysia [RM]
3. Pursuant to your instruction in the Agency Letter, we have made available the sale proceed into the account(s) stipulated by you in the Agency Letter and deducted the following from the above said account:

Item	Amount	Details

Yours faithfully,

Authorised signatory for
Kuwait Finance House (Malaysia) Berhad
(Company No. 200401033666)

c.c.

PRODUCT CHECKLIST – KFH MURABAHAH PERSONAL FINANCING-i GOVERNMENT

No.	Description	Understandability		Remarks
		Yes	No	
1.	Shariah Concept			
	• Murabahah			
2.	Mode of Transaction			
	• Explanation based on Product Guide			
3.	Eligibility			
	• Customer (i.e. Age, Income, etc)			
	• Financing amount			
	• Guarantor requirement			
4.	Profit Method			
	• Profit rate / profit payment method			
5.	Product Features			
	• Tenure			
	• Margin of financing			
	• Fees & charges			
	• Takaful Coverage			
	• Payment Method (i.e. Standing Instruction, debit acc, salary deduction, etc)			
	• Consequences of defaulting payments			
6.	Documentation			
	• Application Form - To explain “Opt-in” clause - Explanation to “Opt-out” via Service Request Form			
	• Product Disclosure Sheet (PDS) - Detailed explanation on PDS - Provide illustration of payment schedule			
	• Brief explanation on Legal Agreement - Application Form, TNC, Others			

Explanation by

Staff Name :

Signature :

Date :

Declaration by Customer

I/we hereby have read, understood and agreed with explanation on the products features and have received a copy of the Product Disclosure Sheet.

Name :

Signature :

Date :

**KUWAIT FINANCE HOUSE (M) BERHAD CUSTOMER
SATISFACTION SURVEY
FINANCING PRODUCTS – CONSUMER BANKING
DEPARTMENT**

Yang Berbahagia Tan Sri / Dato' Sri / Dato' / Mr/ Ms /Mdm _____

Yang Berbahagia Tan Sri / Dato' Sri / Dato' / Tuan / Puan / Encik / Puan / Cik _____

- a) Being our customer, we would like to take this opportunity to thank you for choosing KFH Malaysia
Sebagai pelanggan kami, kami ingin mengambil kesempatan ini untuk mengucapkan terimakasih kepada anda kerana memilih KFH Malaysia
- b) We would appreciate just a few minutes of your time to gather some feedback in order for us to better serve you.
Kami hargai sekiranya Tuan/Puan dapat meluangkan sedikit masa untuk kaji selidik agar kami dapat meningkatkan mutu perkhidmatan kepada Tuan/Puan
- c) While answering our questions you are required to rate KFH Malaysia with the scale of 1 to 5 i.e. from **Very Dissatisfied** to **Very Satisfied**.
*Semasa menjawab soalan kami, Tuan/Puan perlu menilai KFH Malaysia dengan skala 1 hingga 5 iaitu dari **Amat Tidak Puas Hati** kepada **Amat Puas Hati***
- d) Kindly circle the rating that you chose in the box provided
Sila bulatkan penilaian Tuan/Puan dalam kotak yang disediakan.

Question 1

Are you satisfied with the services provided by our staff?

Adakah Tuan/Puan berpuas hati dengan perkhidmatan yang diberikan oleh kakitangan kami?

1	2	3	4	5
---	---	---	---	---

Question 2

Are you satisfied with the staff's explanation on the product features and requirements?

Adakah Tuan/Puan berpuas hati dengan penerangan yang diberikan oleh kakitangan kami berkenaan ciri – ciri dan keperluan produk?

1	2	3	4	5
---	---	---	---	---

Question 3

Was the staff able to answer questions concerning your banking needs?

Adakah kakitangan kami dapat menjawab semua soalan berkenaan keperluan perbankan Tuan/Puan?

1	2	3	4	5
---	---	---	---	---

Question 4

Would you recommend Kuwait Finance House (M) Berhad to your friends or relatives?

Adakah Tuan/Puan akan mengesyorkan Kuwait Finance House (Malaysia) Berhad kepada kawan-kawan atau saudara mara Tuan/Puan?

YES	NO
-----	----

Question 5

Do you have any suggestion that can improve our level of service so that we can serve you better?

Adakah Tuan/Puan mempunyai sebarang cadangan yang boleh memperbaiki tahap perkhidmatan kami kepada Tuan/Puan?

Thank you for your cooperation in participating in this survey.

Terima kasih diatas kerjasama Tuan/Puan dalam menjayakan kaji selidik ini

Name of ARM/ Sales Personnel : _____

Product : _____



ANGKATAN KOPERASI KEBANGSAAN MALAYSIA BERHAD

SURAT KEBENARAN POTONGAN GAJI MELALUI ANGKASA

Borang BPA1/79 - Pindaan 2013
Rujukan Jab. Akauntan Negara Malaysia:
ANM (T) SULIT,17/68 Pt. 1/(25)

BAHAGIAN 1 - UNTUK KEGUNAAN ORGANISASI

GUNAKAN HURUF BESAR DAN TULIS DENGAN JELAS PADA BORANG YANG DIPERAKUI

NAMA PENUH :

Awam Polis Tentera

NO. KP LAMA / POLIS / TENTERA : NO. KAD PENGENALAN BARU :

PEJ. PERAKAUNAN / KOD JABATAN / PUSAT BAYARAN : NO. GAJI / NO. PEKERJA :

NAMA / ALAMAT MAJIKAN :
(pusat tanggungjawab gaji)

NO. TELEFON : NAMA BANK / NO. AKAUN : PEKERJAAN / PANGKAT :

KOD ORGANISASI : NO. ANGGOTA :

JUMLAH PEMBIAYAAN DILULUSKAN RM KADAR KEUNTUNGAN : %

LAIN-LAIN CAJ PERKHIDMATAN : RM
(Berkaitan pembiayaan organisasi)

KOD POTONGAN	POTONGAN BERMULA		POTONGAN TERAKHIR		AMAUN POKOK (RM)	LAIN-LAIN AMAUN
	Bulan	Tahun	Bulan	Tahun		
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JUMLAH BESAR (Amaun Pokok + Lain-lain)

Adalah dengan ini disahkan bahawa butiran yang ternyata dalam dokumen ini diakui betul dan organisasi ini bertanggungjawab ke atas maklumat tersebut.

Nama :

Tandatangan :

Tarikh :

COP KOPERASI / ORGANISASI

BAHAGIAN 2 - PENGAKUAN DAN MAKLUMAT ANGGOTA ORGANISASI

MUSTAHAK : JANGAN TANDATANGAN BORANG KOSONG

Saya dengan ini bersetuju supaya gaji saya [redacted] dipotong untuk dibayar kepada (nama organisasi) [redacted] bagi bayaran seperti ternyata di Bahagian 1 dalam surat kebenaran ini dan lain-lain bayaran atau perubahan yang diarahkan oleh organisasi dari masa ke semasa. Potongan ini akan dibuat kepada Biro Perkhidmatan ANGKASA yang bertanggungjawab mengendalikan pengutipan potongan gaji bersesuaian dengan arahan-arahan SURAT PEKELILING AKAUNTAN NEGARA MALAYSIA Bil 1 Tahun 1977, Bil 2/81, Bil 3/81, Bil 4/82, Bil 1/85 dan pekeliling, arahan serta aturan-aturan oleh Kerajaan dan ANGKASA yang dikeluarkan dari masa ke semasa. (Bagi pekerja sektor swasta tertakluk pada Seksyen 24(4) Akta Kerja 1955). Persetujuan saya ini juga adalah keizinan saya yang dikehendaki di bawah undang-undang bertulis mengenai potongan gaji dan/atau buruh yang terpakai dan keizinan ini termasuk memberi kuasa kepada majikan saya untuk mengubah dan/atau meminda potongan gaji ini selaras dengan undang-undang bertulis itu, jika berkenaan. Persetujuan ini laku sehingga kebenaran ini saya tarik balik secara bertulis dan pembatalan potongan ini akan dilaksanakan setelah disahkan oleh organisasi bahawa saya adalah bebas dari sebarang hutang atau tunggakan ansuran pinjaman dan lain-lain bayaran atau perubahan yang diarahkan. Saya maklum bahawa urusan potongan gaji ini ialah satu kemudahan membayar dan saya masih bertanggungjawab terhadap bayaran-bayaran yang tidak dijelaskan kepada organisasi tersebut. Saya juga membenarkan pihak organisasi atau majikan menyemak maklumat potongan gaji dan maklumat lain saya yang disimpan oleh ANGKASA. Sebagai balasan bagi yang tersebut di atas, saya dengan ini menyelamatkan Kerajaan Malaysia dan ANGKASA dari kerugian dan saya tidak akan membuat tuntutan terhadap mereka, tidak akan menuntut daripada mereka, atau tidak akan mendakwa mereka, di atas apa-apa kerugian yang mungkin berlaku selepas apa-apa jumlah telah dipotong dari gaji saya dan dihantar kepada Biro Perkhidmatan ANGKASA atas permintaan saya. Saya mengakui telah membaca dan memahami implikasi surat kebenaran ini dan semua pekeliling, arahan dan aturan-aturan yang mengawal selia kemudahan potongan gaji ini yang dikeluarkan oleh Kerajaan dan ANGKASA dari masa ke semasa. Ungkapan "organisasi" termasuk koperasi. Saya faham surat kebenaran ini dibaca sekali dengan Aturan-Aturan Kemudahan Biro Perkhidmatan ANGKASA - Versi 2013(1)

Nama Penuh : [redacted]

No. Kad Pengenalan / No. Tentera / No. Polis : [redacted]

Saya mengaku telah diberi penjelasan secukupnya oleh pegawai (nama) [redacted]

Saya mengaku membuat pembiayaan sebanyak (RM) [redacted] yang telah diluluskan oleh koperasi / organisasi (mesti dicatat jika melibatkan pembiayaan.)

Tandatangan / Cap Jari Individu

Tarikh : [redacted]

DIPENUHI OLEH SAKSI

Tandatangan : [redacted]

Nama Saksi : [redacted]

No. Kad Pengenalan : [redacted]

Tarikh : [redacted]

BAHAGIAN 3 - PENGESAHAN MAJIKAN

MUSTAHAK : PASTIKAN TUNTUTAN BULANAN DINYATAKAN PADA BAHAGIAN 1

Adalah dengan ini disahkan bahawa butiran yang ternyata dalam dokumen ini diakui betul dan penama berkenaan berkhidmat di jabatan / sekolah / syarikat ini. Jumlah potongan baru yang dibenarkan ialah RM [redacted]

Nama Penuh : [redacted]

Jawatan Pegawai : [redacted]

Tarikh : [redacted]

TANDATANGAN / COP MAJIKAN

(Tertakluk pada kelulusan Ketua Jabatan / Pengurus / Pegawai bahagian gaji yang bertanggungjawab)

LETTER OF CONSENT AND DISCLOSURE FOR INDIVIDUAL CREDIT INFORMATION
Sistem Pelaporan Kredit ANGKASA and EXPERIAN (SPeKAR)

DISCLOSURE

- i. The Applicant hereby authorizes MCCM RESOURCES SDN BHD / ANGKASA and/or its officers to make use of, disclose, divulge or reveal any information relating to his/her SPGA account for purposes of or in connection with any action or proceeding taken for the purpose of credit evaluation or recoveries of monies under this Terms and Condition.
- ii. The Applicant hereby authorizes MCCM RESOURCES SDN BIID / ANGKASA and/or its officers to the disclosure of any information pertaining to the credit standing, facility or account details of the Applicant to Experian Information Services (Malaysia) Sdn. Bhd. (“EXPERIAN”, the Credit Reporting Agency) and EXPERIAN Subscribers which including Bank(s) and/or Financial Institution(s), corporation as is necessary in such manner and to such extent as the MCCM RESOURCES SDN BHD / ANGKASA shall consider necessary in connection with the following purposes.
- iii. The Applicant hereby also gives consent to EXPERIAN to the disclosure of any credit information including banking credit information to the MCCM RESOURCES SDN BHD and/or its officer, for the following purposes as stated under section 24, pursuant to the Credit Reporting Agency Act 2010. The consent shall remain applicable as long as the Applicant is maintaining account/loan/credit/any transaction with the organization.
- iv. The purposes for the disclosure but not limited to:
 - i. Opening of account
 - ii. Credit evaluation
 - iii. Credit scoring/rating
 - iv. Credit/account review
 - v. Credit/account monitoring
 - vi. Debt recovery purposes
 - vii. Legal documentation and/or action consented to a contract or facility granted
- v. MCCM RESOURCES SDN BHD / ANGKASA / EXPERIAN shall not to be liable whether directly or indirectly to the Applicant or any other person(s) for such disclosure.

<u>APPLICANT SIGNATORY</u>	<u>WITNESS</u>
<p>.....</p> <p>NAME : As per NRIC</p> <p>NRIC No :</p> <p>Date :</p>	<p>.....</p> <p>NAME (witness) :</p> <p>NRIC No:</p> <p>Coop/Organization Stamp :</p> <p>Date :</p>



TARIKH :

KUWAIT FINANCE HOUSE (MALAYSIA) BERHAD

LEVEL 26, MENARA PRESTIGE,
1, JALAN PINANG, PO BOX 10103,
50450 KUALA LUMPUR

PERKARA : SURAT KEBENARAN PEMBAYARAN BAGI PENYATA TAMAT TEMPOH (PEMBIAYAAN KFH-MCCM)

Adalah dengan ini, saya _____

No.K/P : _____ :-

1. Memberi kuasa dan membenarkan KUWAIT FINANCE HOUSE (MALAYSIA) BERHAD (“KFH”) membuat pembayaran penyelesaian mengikut baki penyata yang disertakan yang **telah tamat tempoh** adalah seperti berikut ;

No	Institusi Kewangan	Jenis Kemudahan	Jumlah Baki	No. Akaun
1				
2				
3				
4				
5				

2. Saya sebagai pemilik akaun pembiayaan seperti yang tertera di atas akan bertanggungjawab sepenuhnya untuk memastikan akaun yang telah dibayar oleh pihak “KFH” telah ditutup dengan sempurna oleh institusi kewangan yang berkenaan.
3. Saya juga akan membuat bayaran sendiri jika terdapat caj tambahan / kekurangan bayaran untuk penutupan akaun pembiayaan tersebut dan akan menuntut sendiri dengan institusi kewangan berkaitan jika terdapat lebih bayaran.

Sila lihat lampiran bagi penyata penyelesaian bagi akaun pembiayaan yang ingin diselesaikan.

Sekian, terima kasih.

Yang Benar,

Nama :

No.K/P :

Tarikh :

TARIKH :

KUWAIT FINANCE HOUSE (MALAYSIA) BERHAD

LEVEL 26, MENARA PRESTIGE,
1, JALAN PINANG, PO BOX 10103,
50450 KUALA LUMPUR

PERKARA : SURAT KEBENARAN DAN PELEPASAN TANGGUNGAN

Adalah dengan ini, saya _____

No.K/P : _____ :-

1. Memberi kuasa dan membenarkan KUWAIT FINANCE HOUSE (MALAYSIA) BERHAD (“KFH”) melakukan pemotongan secara terus daripada jumlah baki pembiayaan yang diluluskan untuk membuat pembayaran penyelesaian penuh **berdasarkan jumlah baki tertunggak (total outstanding balance) mengikut rekod CCRIS (Central Credit Reference Information System)** seperti berikut :-

No	Tarikh Kelulusan	Institusi Kewangan	Jenis Kemudahan	Jumlah Pembiayaan	Jumlah Baki	No. Akaun
1						
2						
3						
4						
5						

2. Saya sebagai pemilik akaun pembiayaan seperti yang tertera di atas akan bertanggungjawab sepenuhnya untuk memastikan akaun yang telah dibayar oleh pihak “KFH” telah ditutup dengan sempurna oleh institusi kewangan yang berkenaan.
3. Saya juga akan membuat bayaran sendiri jika terdapat caj tambahan / kekurangan bayaran untuk penutupan akaun pembiayaan tersebut dan akan menuntut sendiri dengan institusi kewangan berkaitan jika terdapat lebih bayaran.
4. Dengan ini juga, saya membuat Akujanji bahawa tidak akan membuat sebarang tuntutan / tindakan terhadap “KFH” dan melepaskan “KFH” daripada menanggung apa-apa ganti rugi, kehilangan, perbelanjaan kos atau tuduhan-tuduhan yang mungkin timbul atau ditanggung atau boleh dijadikan tanggungjawab yang mana boleh melibatkan “KFH” kerana

mempersetujui permohonan ini. Saya selanjutnya bersetuju melepaskan "KFH" terhadap semua tindakan undang-undang, perbicaraan, tuntutan dan segala tindakan seumpamanya yang timbul atau yang ada hubungan dengan permohonan dan persetujuan saya ini.

Sila lihat lampiran bagi dokumen sokongan yang tertera maklumat berkaitan akaun pembiayaan yang ingin diselesaikan.

Sekian, terima kasih.

Yang Benar,

Nama :

No.K/P :

Tarikh :

HELAIAN PENDEDAHAN PRODUK

(Sila baca Helaian Pendedahan Produk ini sebelum anda membuat keputusan untuk mengambil **KFH PEMBIAYAAN PERIBADI-i MURABAHAH KAKITANGAN KERAJAAN**. Pastikan anda juga membaca terma-terma dan syarat-syarat am produk ini)

Kuwait Finance House (Malaysia) Berhad
KFH MURABAHAH PEMBIAYAAN PERIBADI-i

Tarikh: 24 November 2023

1. Apakah sifat produk ini?

Produk ini adalah produk pembiayaan peribadi Islam tanpa jaminan yang ditawarkan kepada kakitangan kerajaan dengan pengiraan keuntungan berasaskan kadar yang tetap.

2. Apakah konsep Shariah yang digunakan?

- Murabahah: Ia adalah satu kontrak bagi konsep penjualan aset pada harga kos ditambah dengan keuntungan yang dipersetujui (kos tambah dengan keuntungan jualan).
- Tawarruq: Ia berasal daripada perkataan “wariq” yang bermaksud “dirham” (wang) yang diperbuat daripada perak. Konsep ini digunakan untuk kemudahan pembiayaan tunai, di mana pelanggan yang benar-benar memerlukan pembiayaan, membeli sesuatu secara kredit daripada Kuwait Finance House (Malaysia) Berhad dengan pembayaran tangguh, berdasarkan Murabahah dan barang atau aset tersebut kemudiannya dijual kepada pihak ketiga untuk mendapatkan tunai. Dengan cara ini, pelanggan boleh memperolehi tunai tanpa mendapatkan pinjaman yang berasaskan faedah.

3. Apakah yang boleh saya perolehi daripada produk ini?

Kadar Keuntungan	Pakej	Kadar Rata	Kadar Efektif
	Pakej Max (100% Pembayaran)	4.99% setahun	Bermula dari 8.67% sehingga 9.31% bergantung kepada tempoh pembiayaan tersebut
	Pakej Standard	4.50% setahun - Pembiayaan RM100,000 dan ke atas 4.65% setahun - Pembiayaan kurang dari RM100,000	Bermula dari 7.92% sehingga 8.15% bergantung kepada tempoh pembiayaan tersebut

Jumlah Pembiayaan : 1) Minimum RM5,000 dan maksimum RM200,000 - pelanggan baru
2) Minimum RM5,000 dan maksimum RM250,000 - pelanggan sedia ada dengan keadaan kredit yang baik

Nisbah Khidmat Hutang : Formula perkiraan untuk Nisbah Khidmat Hutang adalah seperti berikut:-

:

Nisbah Khidmat Hutang	=	—————
		Kesemua Jumlah Tanggungan Pembayaran Balik dari bank atau bukan bank (termasuk yang tidak tertakluk dalam laporan CCRIS)
		Pendapatan selepas ditolak potongan dari badan kerajaan (e.g. cukai pendapatan, KWSP, SOCSO)

Jumlah Nisbah Khidmat Hutang sebanyak 60% dan 80% bergantung kepada julat Pendapatan Bulanan Kasar termasuk penggabungan hutang - hutang lain.

- Pendapatan Minimum** : 1) Minimum Pendapatan Bulanan Kasar - RM2,000 untuk pekerja bertaraf tetap
2) Minimum Pendapatan Bulanan Kasar - RM3,000 untuk pekerja bertaraf kontrak yang boleh diperbaharui.
- Tempoh Pembiayaan** : 2 hingga 10 tahun (atau 1 tahun sebelum tarikh persaraan pelanggan, yang mana lebih awal)
- Perkiraan Kadar Keuntungan** : Kadar keuntungan adalah dikira pada setiap bulan berdasarkan kadar sama rata.
- Umur** : Minimum 21 tahun pada tarikh permohonan dan maksimum sehingga 1 tahun sebelum tarikh bersara pelanggan.

4. Apakah kewajipan saya?

- Pelanggan adalah dikehendaki membayar ansuran bulanan yang tetap sepanjang tempoh pembiayaan.
- Bayaran ansuran yang dikira adalah berdasarkan mekanisma kiraan tetap dan tidak dipengaruhi oleh turun naik Kadar Asas Standard
- Jumlah ansuran bulanan anda ialah RM _____.
- Jumlah pembayaran anda (Harga Jualan Bank) adalah terdiri daripada Jumlah Pembiayaan (pokok) + jumlah keuntungan.
- Harga Jualan Bank anda ialah RM _____

Nota :

- 1) Ansuran bulanan yang terakhir boleh menjadi lebih tinggi atau lebih rendah daripada jumlah ansuran tetap.
- 2) Bayaran ansuran bulanan anda ialah melalui potongan dari akaun deposit yang telah dipilih melalui pelaksanaan Borang Arahan Tetap.

5. Apakah yuran dan caj yang perlu saya bayar?

Pelanggan perlu membayar duti setem, sumbangan takaful dan fi broker.

6. Adakah saya memerlukan mana - mana insuran atau perlindungan takaful?

Ya. Perlindungan Takaful Berkelompok Bertempoh (GCTT) wajib diambil oleh pelanggan. Perlindungan takaful ini adalah wajib kerana ia meliputi sebarang jumlah yang belum dibayar sekiranya berlaku kematian atau kecacatan kekal menyeluruh.

Pelanggan juga adalah bebas untuk memilih sebarang perlindungan takaful dari syarikat pengendali takaful selain dari yang dicadangkan oleh pihak Bank.

Bagi kes - kes pembiayaan awal, rebat sumbangan perlindungan takaful atas baki pembiayaan akan dikembalikan pelanggan sebaik sahaja permohonan tuntutan dibuat keatas syarikat pengendali takaful yang berkenaan.

7. Bagaimanakah jika saya gagal memenuhi kewajipan saya?

- Fi Gantirugi (Ta'widh)
Kadar sebanyak 1% setahun untuk pembayaran lewat (fi gantirugi) dikenakan pada jumlah tunggakan ansuran, atau mana-mana kaedah perkiraan lain yang diluluskan oleh Bank Negara Malaysia atau Persatuan Institusi Perbankan Islam di Malaysia (AIBIM).
- Hak Tolakan
Pihak Bank berhak untuk menolak mana-mana baki kredit akaun yang dibuka dengan Bank, kepada sebarang baki yang tertunggak atau terhutang dalam akaun pembiayaan ini.
- Semakan Kadar Keuntungan Pembiayaan
Pihak Bank boleh membuat semakan kepada kadar keuntungan pembiayaan anda yang akan menyebabkan kenaikan jumlah bayaran ansuran bulanan di mana semakan kadar keuntungan tersebut akan berkuatkuasa bagi perjanjian baru berikutan penstrukturan bayaran balik pembiayaan.
- Laporan kepada biro rujukan kredit tempatan
Sebarang rekod kegagalan pembayaran akan dilaporkan kepada biro rujukan tempatan. Ini akan menyebabkan kesan buruk kepada kedudukan kewangan anda sekaligus menjejaskan keupayaan anda untuk memohon pembiayaan dan kemudahan perbankan anda di waktu hadapan.
- Tindakan Undang - Undang
 - i) Tindakan undang - undang akan dikenakan ke atas anda pada sebarang jumlah tertunggak. Prosiding undang - undang ini akan menyebabkan caj dikenakan kepada anda. Tindakan undang - undang ini akan mendatangkan kesan kepada taraf kredit anda dan seterusnya menjejaskan permohonan anda untuk lain lain pembiayaan kredit dan kemudahan perbankan.
 - ii) Anda juga boleh menghadapi prosiding kebangkrapan dan akan diputuskan sebagai bankrap sekiranya jumlah yang tertunggak tidak dibayar telah mencapai had yang tertentu. Hasil daripada keputusan itu akan menyebabkan pembekuan dan penyitaan kesemua aset anda.

8. Bagaimanakah jika saya menyelesaikan pembiayaan ini sebelum tamat tempoh pembiayaan?

Berdasarkan kepada garis panduan daripada Bank Negara Malaysia (BNM), pelanggan adalah berhak diberikan Ibra' (Rebat) oleh pihak Bank dalam situasi dan keadaan yang berikut :-

- Pelanggan yang melangsaikan pembiayaan sebelum tamat tempoh pembiayaan.
- Pelanggan yang melangsaikan pembiayaan disebabkan oleh penstrukturan semula
- Pembiayaan yang dilangsaikan oleh pelanggan yang telah ingkar dalam pembiayaan
- Pembiayaan yang dilangsaikan oleh pelanggan yang ingkar sehingga berlaku penamatan atau pembatalan pembiayaan sebelum tempoh matang.

Nota :

Bagi Pelanggan yang menyelesaikan atau membatalkan pembiayaan sebelum tempoh matang, KFH Malaysia perlu memaklumkan kepada pelanggan berkenaan rebat GCTT di mana pelanggan mungkin tidak layak untuk diberi rebat GCTT kerana ia ditanggung sepenuhnya oleh KFH Malaysia.

Dalam situasi yang tersebut di atas, formula untuk menentukan jumlah untuk pelangsaian awal adalah seperti berikut.

$$\text{Jumlah Pelangsaian} = \text{Harga Jualan Tertanggung yang Tertunggak} + \text{Jumlah Bayaran Bulanan Tertunggak} + \text{Caj Lewat Bayar (jika ada)} - \text{Ibra' (Rebat)}$$

Di mana

Ibra' (Rebat) = Keuntungan Tertanggung - Caj Pelunasan Awal (jika ada)

Keuntungan Tertanggung bermaksud keuntungan yang tidak terakru pada masa pelunasan.

Caj Pelunasan Awal bermaksud caj yang boleh dikenakan oleh KFH Malaysia terhadap tuan/puan terhadap pelunasan pembiayaan sebelum tamat tempoh. Caj-caj tersebut merangkumi (tetapi tidak terhad) :-

- a) kos-kos yang belum di ambil balik oleh sebab kontrak pembiayaan yang mempunyai struktur dengan elemen diskaun pada permulaan tempoh pembiayaan (jika berkenaan); dan
- b) kos-kos awal yang belum diperoleh semula yang mewakili kos sebenar yang ditanggung oleh KFH Malaysia disebabkan oleh penyelesaian awal seperti yuran guaman, caruman takaful, yuran setem, kos pengaktifan potongan gaji dan kos pengendalian yang dikenakan oleh rakan niaga KFH Malaysia.

Caj Lewat Bayar adalah caj pampasan yang boleh dikenakan oleh KFH Malaysia bagi pembayaran lewat.

Pelanggan berhak membuat pelunasan awal pembiayaan ini dengan memberi notis bertulis tiga puluh (30) hari sebelum tarikh yang tersebut.

- Contoh ilustrasi adalah seperti Lampiran.

9. Apakakah risiko utama?

Bayaran bulanan adalah ditolak dari Arahan Tetap yang dilaksanakan oleh pelanggan. Bagi pelanggan yang gagal menyimpan jumlah yang mencukupi bagi bayaran bulanan, system komputer tidak akan dapat menolak jumlah bayaran bulanan tersebut secara automatik. Oleh itu, pelanggan hendaklah membuat pembayaran dengan mengunjungi mana mana cawangan yang berdekatan.

10. Adakah saya memerlukan penjamin atau cagaran?

Tiada penjamin atau cagaran diperlukan.

11. Apakah yang harus dibuat sekiranya terdapat perubahan pada maklumat perhubungan saya?

Adalah penting untuk anda memberitahu kami sekiranya terdapat sebarang perubahan pada maklumat perhubungan anda, untuk memastikan surat-menyurat akan sampai kepada anda tepat pada masanya.

12. Dimanakah boleh saya mendapat bantuan dan saya boleh mendapatkan maklumat selanjutnya?

Jikalau anda ingin mendapatkan maklumat yang lebih lanjut berkenaan dengan produk dan perkhidmatan kami, anda boleh menghubungi kami secepat mungkin untuk membincangkan plan pembayaran alternatif. Sebarang aduan mengenai produk atau perkhidmatan yang kami sediakan boleh diajukan atau menghubungi kami di alamat seperti di bawah :-

Kuwait Finance House (Malaysia) Berhad (Pusat Hubungan)

Level 24, Menara Prestige
No. 1, Jalan Pinang
50450 Kuala Lumpur, Malaysia
Talian Am : +603 2168 0000
Talian Perkhidmatan: 1300 888 KFH (534)
Talian Faks Am : +603 2168 0001
Laman web : www.kfh.com.my

Atau secara alternatifnya anda boleh mendapatkan perkhidmatan Agensi Kaunseling dan Pengurusan Kredit (AKPK), sebuah agensi yang diperbadankan oleh Bank Negara Malaysia yang menyediakan perkhidmatan percuma kepada pengurusan kewangan, kaunseling kredit dan penstrukturan pembiayaan untuk individu. Anda boleh menghubungi AKPK di alamat seperti berikut :-

Agensi Kaunseling dan Pengurusan Kredit

Tingkat Bawah, Menara Aras Raya
Jalan Raja Laut
50350 Kuala Lumpur
Tel : +603-2616 7766
E-mail : enquiry@akpk.org.my

Sekiranya pertanyaan atau aduan anda adalah tidak dapat diselesaikan oleh pihak kami seperti yang dikehendaki, anda boleh menghubungi Bank Negara Malaysia LINK atau BNMLINK di :

Block D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel : 1-300-88-5465
Faks : 03-21741515
E-mail : bnmlink.bnm.gov.my

13. Dimanakah saya boleh mendapatkan maklumat lanjut?

Sekiranya anda mempunyai sebarang pertanyaan berkenaan pembiayaan peribadi, sila rujuk kepada risalah risalah banking info yang boleh didapati di semua cawangan kami.

14. Produk-Produk Pembiayaan Peribadi yang lain?

- Tidak berkenaan

CATATAN PENTING:

TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA INGKAR DALAM PEMBAYARAN SEMULA KFH PEMBIAYAAN PERIBADI-i MURABAHAH KAKITANGAN KERAJAAN ANDA.

PENDEDAHAN MAKLUMAT PRODUK INI BUKANLAH HELAIAN, PERJANJIAN ATAU DOKUMEN YANG TERIKAT DI SISI UNDANG UNDANG. PERMOHONAN ANDA ADALAH TERTAKLUK

KEPADA KAJIAN SEMULA KREDIT KAMI (TERMASUK STATUS KREDIT ANDA DARIPADA SUMBER-SUMBER DALAM DAN LUARAN), DAN KELULUSAN ADALAH DIATAS BUDI BICARA PIHAK BANK

Maklumat yang diberi di Helaian Pendedahan produk ini adalah sah pada 24 November 2023 dan sekiranya, terdapat percanggahan atau pertikaian antara terma-terma dan syarat-syarat versi Bahasa Inggeris dan Bahasa Malaysia, versi Bahasa Inggeris adalah mengatasi dan terpakai.

Personal Financing-i Government Employee Max Package (100% Pay-Out)

Deferred Sale Price	Contracted Profit Rate	Financing Period / Tenure	Cost of Purchase / Principal Financing Amount	Instalment Mode
57,485.00	4.99%	36 Months (3 years)	RM50,000.00	Monthly

Mth	Monthly Instalment (RM)	Profit Unearned (RM)	Principal Unearned (RM)	Principal Outstanding (RM)	Total Profit Unearned (RM)	Current Outstanding Balance (RM)	Early Settlement Figure (RM)	Rebate (RM)
0	0.00	0.00	0.00	50,000.00	0.00	57,485.00	50,000.00	0.00
1	1,597.00	404.59	1,192.41	48,807.59	7,080.41	55,888.00	48,807.59	7,080.41
2	1,597.00	393.36	1,203.64	47,603.95	6,687.05	54,291.00	47,603.95	6,687.05
3	1,597.00	382.12	1,214.88	46,389.07	6,304.93	52,694.00	46,389.07	6,304.93
4	1,597.00	370.88	1,226.12	45,162.95	5,934.05	51,097.00	45,162.95	5,934.05
5	1,597.00	359.64	1,237.36	43,925.59	5,574.41	49,500.00	43,925.59	5,574.41
6	1,597.00	348.40	1,248.60	42,676.99	5,226.01	47,903.00	42,676.99	5,226.01
7	1,597.00	337.16	1,259.84	41,417.15	4,888.85	46,306.00	41,417.15	4,888.85
8	1,597.00	325.92	1,271.08	40,146.07	4,562.93	44,709.00	40,146.07	4,562.93
9	1,597.00	314.68	1,282.32	38,863.76	4,248.24	43,112.00	38,863.76	4,248.24
10	1,597.00	303.45	1,293.55	37,570.20	3,944.80	41,515.00	37,570.20	3,944.80
11	1,597.00	292.21	1,304.79	36,265.41	3,652.59	39,918.00	36,265.41	3,652.59
12	1,597.00	280.97	1,316.03	34,949.38	3,371.62	38,321.00	34,949.38	3,371.62
13	1,597.00	269.73	1,327.27	33,622.11	3,101.89	36,724.00	33,622.11	3,101.89
14	1,597.00	258.49	1,338.51	32,283.60	2,843.40	35,127.00	32,283.60	2,843.40
15	1,597.00	247.25	1,349.75	30,933.85	2,596.15	33,530.00	30,933.85	2,596.15
16	1,597.00	236.01	1,360.99	29,572.86	2,360.14	31,933.00	29,572.86	2,360.14
17	1,597.00	224.77	1,372.23	28,200.64	2,135.36	30,336.00	28,200.64	2,135.36
18	1,597.00	213.54	1,383.46	26,817.18	1,921.82	28,739.00	26,817.18	1,921.82
19	1,597.00	202.30	1,394.70	25,422.47	1,719.53	27,142.00	25,422.47	1,719.53
20	1,597.00	191.06	1,405.94	24,016.53	1,528.47	25,545.00	24,016.53	1,528.47
21	1,597.00	179.82	1,417.18	22,599.35	1,348.65	23,948.00	22,599.35	1,348.65
22	1,597.00	168.58	1,428.42	21,170.93	1,180.07	22,351.00	21,170.93	1,180.07
23	1,597.00	157.34	1,439.66	19,731.27	1,022.73	20,754.00	19,731.27	1,022.73
24	1,597.00	146.10	1,450.90	18,280.38	876.62	19,157.00	18,280.38	876.62
25	1,597.00	134.86	1,462.14	16,818.24	741.76	17,560.00	16,818.24	741.76
26	1,597.00	123.63	1,473.37	15,344.87	618.13	15,963.00	15,344.87	618.13
27	1,597.00	112.39	1,484.61	13,860.26	505.74	14,366.00	13,860.26	505.74
28	1,597.00	101.15	1,495.85	12,364.41	404.59	12,769.00	12,364.41	404.59
29	1,597.00	89.91	1,507.09	10,857.32	314.68	11,172.00	10,857.32	314.68
30	1,597.00	78.67	1,518.33	9,338.99	236.01	9,575.00	9,338.99	236.01
31	1,597.00	67.43	1,529.57	7,809.42	168.58	7,978.00	7,809.42	168.58
32	1,597.00	56.19	1,540.81	6,268.61	112.39	6,381.00	6,268.61	112.39
33	1,597.00	44.95	1,552.05	4,716.57	67.43	4,784.00	4,716.57	67.43
34	1,597.00	33.72	1,563.28	3,153.28	33.72	3,187.00	3,153.28	33.72
35	1,597.00	22.48	1,574.52	1,578.76	11.24	1,590.00	1,578.76	11.24
36	1,590.00	11.24	1,578.76	(0.00)	-	0.00	0.00	-
Total	57,485.00	7,485.00	50,000.00	-	-	-	-	-

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Personal Financing-i Government Employee Standard Package

<i>Deferred Sale Price</i>	<i>Contracted Profit Rate</i>	<i>Financing Period / Tenure</i>	<i>Cost of Purchase / Principal Financing Amount</i>	<i>Instalment Mode</i>
RM56,975.00	4.65%	36 Months (3 years)	RM50,000.00	Monthly

Mth	Monthly Instalment (RM)	Profit Unearned (RM)	Principal Unearned (RM)	Principal Outstanding (RM)	Total Profit Unearned (RM)	Current Outstanding Balance (RM)	Early Settlement Figure (RM)	Rebate (RM)
0	0.00	0.00	0.00	50,000.00	0.00	56,975.00	50,000.00	0.00
1	1,583.00	377.03	1,205.97	48,794.03	6,597.97	55,392.00	48,794.03	6,597.97
2	1,583.00	366.55	1,216.45	47,577.58	6,231.42	53,809.00	47,577.58	6,231.42
3	1,583.00	356.08	1,226.92	46,350.66	5,875.34	52,226.00	46,350.66	5,875.34
4	1,583.00	345.61	1,237.39	45,113.27	5,529.73	50,643.00	45,113.27	5,529.73
5	1,583.00	335.14	1,247.86	43,865.41	5,194.59	49,060.00	43,865.41	5,194.59
6	1,583.00	324.66	1,258.34	42,607.07	4,869.93	47,477.00	42,607.07	4,869.93
7	1,583.00	314.19	1,268.81	41,338.26	4,555.74	45,894.00	41,338.26	4,555.74
8	1,583.00	303.72	1,279.28	40,058.97	4,252.03	44,311.00	40,058.97	4,252.03
9	1,583.00	293.24	1,289.76	38,769.22	3,958.78	42,728.00	38,769.22	3,958.78
10	1,583.00	282.77	1,300.23	37,468.99	3,676.01	41,145.00	37,468.99	3,676.01
11	1,583.00	272.30	1,310.70	36,158.28	3,403.72	39,562.00	36,158.28	3,403.72
12	1,583.00	261.82	1,321.18	34,837.11	3,141.89	37,979.00	34,837.11	3,141.89
13	1,583.00	251.35	1,331.65	33,505.46	2,890.54	36,396.00	33,505.46	2,890.54
14	1,583.00	240.88	1,342.12	32,163.34	2,649.66	34,813.00	32,163.34	2,649.66
15	1,583.00	230.41	1,352.59	30,810.74	2,419.26	33,230.00	30,810.74	2,419.26
16	1,583.00	219.93	1,363.07	29,447.68	2,199.32	31,647.00	29,447.68	2,199.32
17	1,583.00	209.46	1,373.54	28,074.14	1,989.86	30,064.00	28,074.14	1,989.86
18	1,583.00	198.99	1,384.01	26,690.12	1,790.88	28,481.00	26,690.12	1,790.88
19	1,583.00	188.51	1,394.49	25,295.64	1,602.36	26,898.00	25,295.64	1,602.36
20	1,583.00	178.04	1,404.96	23,890.68	1,424.32	25,315.00	23,890.68	1,424.32
21	1,583.00	167.57	1,415.43	22,475.24	1,256.76	23,732.00	22,475.24	1,256.76
22	1,583.00	157.09	1,425.91	21,049.34	1,099.66	22,149.00	21,049.34	1,099.66
23	1,583.00	146.62	1,436.38	19,612.96	953.04	20,566.00	19,612.96	953.04
24	1,583.00	136.15	1,446.85	18,166.11	816.89	18,983.00	18,166.11	816.89
25	1,583.00	125.68	1,457.32	16,708.78	691.22	17,400.00	16,708.78	691.22
26	1,583.00	115.20	1,467.80	15,240.99	576.01	15,817.00	15,240.99	576.01
27	1,583.00	104.73	1,478.27	13,762.72	471.28	14,234.00	13,762.72	471.28
28	1,583.00	94.26	1,488.74	12,273.97	377.03	12,651.00	12,273.97	377.03
29	1,583.00	83.78	1,499.22	10,774.76	293.24	11,068.00	10,774.76	293.24
30	1,583.00	73.31	1,509.69	9,265.07	219.93	9,485.00	9,265.07	219.93
31	1,583.00	62.84	1,520.16	7,744.91	157.09	7,902.00	7,744.91	157.09
32	1,583.00	52.36	1,530.64	6,214.27	104.73	6,319.00	6,214.27	104.73
33	1,583.00	41.89	1,541.11	4,673.16	62.84	4,736.00	4,673.16	62.84
34	1,583.00	31.42	1,551.58	3,121.58	31.42	3,153.00	3,121.58	31.42
35	1,583.00	20.95	1,562.05	1,559.53	10.47	1,570.00	1,559.53	10.47
36	1,570.00	10.47	1,559.53	0.00	0.00	0.00	0.00	0.00
Total	56,975.00	6,975.00	50,000.00	-	-	-	-	-

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