



# Financing Application Form

PRODUCT REQUIRED				FOR BANK USE ONLY						
Type of Product	MAIN APPLICANT		JOINT APPLICANT		AIP NO	AIP STATUS	APPROVE	REFER	REJECT	CANCEL
	Personal Financing-i	Main								
	Saadiq My Home-i	Main	Joint		PLEASE MITIGATE IF AIP REFER / REJECT			AIP Mitigated	Yes	
	My First Home Scheme Financing -i (DM)	Main	Joint		CRES NO.					
REPS (DM)	Main	Joint								

A. PERSONAL	MAIN APPLICANT				JOINT APPLICANT				Tick if <input type="checkbox"/> GUARANTOR			
Title												
Full name (as in IC/Passport)												
Identification Type	ID	Passport	Others		ID	Passport	Others					
New IC / Passport No												
Old IC No												
Tick if	Police Warrant Card		Service ID (Armed Forcers)		Police Warrant Card		Service ID (Armed Forcers)					
Date of Birth	DD	MM	YYYY		DD	MM	YYYY					
Gender	Male	Female		Male	Female							
Marital Status	Single	Married	Divorced		Single	Married	Divorced					
Nationality	No of dependents			No of dependents								
Residential Status	Citizen	PR	Foreigner		Citizen	PR	Foreigner					
	Malaysian PR Abroad		Others		Malaysia PR Abroad		Others					
Bumiputra?	Yes	No		Yes	No							
Ethnic	Malay	Chinese	Indian	Others		Malay	Chinese	Indian	Others			
Highest Education	Degree	Professional	Secondary	Technical		Degree	Professional	Secondary	Technical			
	Post Tertiary	Diploma	Primary	Others		Post Tertiary	Diploma	Primary	Others			
Owner of Property	Yes	No		Yes	No							
	Relationship			Spouse		Others. Please Specify						

B. RESIDENTIAL ADDRESS	Tick if <input type="checkbox"/> this is Permanent Address										
Address											
City / Postal Code											
State / Country											
Home Telephone											
Home Type	Condominium	Townhouse	Service Apartment		Condominium	Townhouse	Service Apartment				
	Apartment	Flat	Shop Apartment		Apartment	Flat	Shop Apartment				
	Bungalow	Terrace	Semi-Detached		Bungalow	Terrace	Semi-Detached				
Ownership Status	Solely owned	Parents	Relatives	Rented	Solely owned	Parents	Relatives	Rented			
	Jointly owned	Siblings	Company	Provided	Jointly owned	Siblings	Company	Provided			
Being Financed?	Yes	No		Years At Residence	Yes	No		Years At Residence			

C. PERMANENT ADDRESS (If different from Residential Address)				
Address				
City / Postal Code				
State / Country				

D. EMPLOYMENT												
Employment Type	Salaried	Student	Commission	Self-employed	Salaried	Student	Commission	Self-employed				
	Professional	Retiree	Unemployed	Housewife/Homemaker	Professional	Retiree	Unemployed	Housewife / Homemaker				
Company												
Establishment Date (if self employed)	DD	MM	YYYY		DD	MM	YYYY					
Address												
City / Postal Code												
State / Country												
Business Type	Government	Partnership	Sole Proprietorship		Government	Partnership	Sole Proprietorship					
	MNC	Medical	Uniformed Group		MNC	Medical	Uniformed Group					
	Pte Ltd	Student	Public Co		Pte Ltd	Student	Public Co					
	Others	Homemaker / Housewife		Others	Homemaker / Housewife							
Industry												
Position in company	Director	Senior Mgmt	Professional	Managerial	Director	Senior Mgmt	Professional	Managerial				
	Executive	Supervisor	Officer	Clerical	Executive	Supervisor	Officer	Clerical				
Department	Years in Service			Years in Service								
Major shareholder in this company? * owning 25% or more controlling interest in the company	() Yes () No				() Yes () No							
Controlling Director in the company	() Yes () No				() Yes () No							
Company Registration No.												
Contact	Mobile	MANDATORY		MANDATORY		MANDATORY						
	Work	MANDATORY		Fax	MANDATORY		Fax					
	Email											

MAILING ADDRESS					
<input type="checkbox"/> Residential Address	<input type="checkbox"/> Permanent Address	<input type="checkbox"/> Address of Employment	<input type="checkbox"/> Residential Address	<input type="checkbox"/> Permanent Address	<input type="checkbox"/> Address of Employment

E. PREVIOUS EMPLOYMENT (Applicable for Home Financing Application only)											
Company											
Business Type	Refer to Current Employment Type as Listed Above		Years in Service		Refer to Current Employment Type as Listed Above		Years in Service				

F. MONTHLY GROSS INCOME											
Basic Salary + Fixed Allowance (Declare Income)	RM	For Bank Use only (For PFI only)		RM	For Bank Use only (For PFI only)						
Other Income	RM	Income Surrogate		RM	Income Surrogate						
Salary credited to SCSB/ SCB	Yes	No		RM (FOR PERSONAL FINANCING-i ONLY)	Yes	No		RM (FOR PERSONAL FINANCING-i ONLY)			



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## G. OTHER MONTHLY FINANCIAL COMMITMENTS

Your other monthly financial commitments (e.g. non-financial institutions such as cooperatives, building societies, credit companies and merchants that provide credit sales) RM

## H. FINANCING REQUESTS (Applicable for Home Financing Application only)

Product Type	Marketing Scheme	FINANCING AMOUNT	FINANCING TENOR	MRTT Contribution	MRTT Joint Life	Yes	No
		RM	Months	RM	No of MRTT Applicant		
		RM	Months	RM	Coverage for	Primary Applicant	%
		RM	Months	RM	Coverage for	Co Applicant	%
		RM	Months	RM	Coverage for	3 <sup>rd</sup> Applicant	%

## I. REFINANCE (Applicable for Home Financing Application only)

Refinance Amount	RM	Total Refinance Amount	RM
Cashout Amount	RM	Refinancing Purpose	

## J. PROPERTY PARTICULARS (Applicable for Home Financing Application only)

Property Type	Residential	Commercial						
Property Sub-Type	Apartment	Townhouse	Service Apartment	Cluster Semi Detached	Bungalow	Cluster Terrace		
	Condominium	Flat	Shop Apartment	Semi Detached	Bungalow Land	Terrace		
Construction Status	Under Construction	Completed	End Financing?	Yes	No			
City	No. of Storey							
State	Standard Built?					Yes	No	
Development (Code & Name)	Lift Facility Available?					Yes	No	
Developer (Code & Name)	Completion Date					DD	MM	YYYY

## K. PROPERTY ADDRESS (Applicable for Home Financing Application only)

Address							
State	City	Postal Code					

## L. TITLE PARTICULARS (Applicable for Home Financing Application only)

Title Stage	Master	Individual	Strata	Land Use	Residential	Industrial
Title No.	Only applicable for Home Financing Application only				Commercial	Agriculture
Title Lot No.	Only applicable for Home Financing Application only				Not Stated	
Mukim	Only applicable for Home Financing Application only			Title Transfer Restriction	Native Title	State Consent
Town / District	Only applicable for Home Financing Application only				Bumi Lot	No Restriction
State	Only applicable for Home Financing Application only				Malay Reserve	
Land Tenure	Freehold	Leasehold	Date of S&P	DD	MM	YYYY
Leasehold Expiry Date	DD	MM	YYYY	Purchase Price/OMV (For Refinancing)	RM	
Security Type	Charge	Assignment	Fixed Deposit	Solicitor Code		
				Solicitor Firm Name		

## M. PERSONAL FINANCING APPLICATION (Applicable for Personal Financing-i Application only)

Product Type	Personal Financing-i	Yes	No	Tenure	12	24	36	48	60	Months
Financing Amount Applied	RM	Min Financing Amount Required	RM							

## N. MY CHOICE OF DISBURSEMENT (Applicable for Personal Financing-i Application only)

Please select A, B or C

### A. Direct Disbursement to Standard Chartered Saadiq Account/ Standard Chartered Bank Malaysia Berhad

Open Savings Account	Branch	Existing current / savings account																	
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### B. Direct Credit to GIRO Bank Account

Maybank	CIMB	Citibank	Ambank	Public Bank	Hong Leong Bank	Other Bank
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Important Note : Please produce the proof of account as documentary support for the current / savings account in which the financing will be disbursed.

### C. Direct credit to other bank credit card (Balance Refinancing)

Important Note : Please list your priorities for your choice of disbursement in descending order i.e. No. 1 is the most important. In the event the approved financing amount is lower than applied, payment prioritization will be made to No. 1 followed by No. 2 onwards. Please cross off any unused choices in the table below.

No	Bank Name	Account No	Account Type	Balance To Pay	For Credit Initiation only	
					Approved Balance to pay	Approval
1			Card Financing			
2			Card Financing			
3			Card Financing			
4			Card Financing			
5			Card Financing			
6			Card Financing			
7			Card Financing			
8			Card Financing			
9			Card Financing			
10			Card Financing			
11			Card Financing			
12			Card Financing			
Cash Disbursement (Maximum 30% of total financing amount applied)						
Total Financing amount						

## O. ELECTRONIC AND PHONE BANKING SERVICES (EBS)

- I wish to apply for Online Banking and Phone Banking access.
- I would like to receive SMS and Email Alerts
- I would like to receive eStatements and opt out of paper statements for my Current / Savings / MortgageOne account.
- I would like to receive paper statement along with eStatement for my Current / Savings / MortgageOne account.

You acknowledge and understand that this EBS will include all your accounts which are not corporate, partnership, trust or estate accounts, or accounts which require more than one signature to operate. You authorise us to send any Security Codes (as defined in our banking agreement), whether by ordinary post to your latest address, or by SMS to the mobile phone number in our records, or by other electronic means. You agree to accept the risk on non-receipt and/or disclosure of the Security Codes to other persons, and you will not hold us responsible for any loss you may suffer as a result of such non-receipt or disclosure.

The mobile number provided in this form will be used to send you SMS Alerts and your One Time Password (OTP). OTP is required when adding new payee for fund transfer and/or bill payment. For overseas mobile number, please provide your country and area codes. Official correspondence may be sent to the email address provided in this form. Email address is mandatory for receiving eStatements and Email Alerts.

## P. FOR NON RESIDENT ONLY

The facility granted is not to finance / refinance the purchase of land.



# Financing Application Form

## Q. DECLARATION

By signing this application :

- I/We represent and warrant that all information (including any documents) I/we have given to the Bank in connection with the application is correct, complete and not misleading. (If this is not the case you may be personally liable). If any of the information given in this form becomes inaccurate or misleading or changes in any way, whether before this application is approved or whilst the facility is outstanding, I/we shall promptly notify the Bank of such changes.
- I/We authorize the Bank to verify any of the information I/we have given to the Bank or my/our credit standing from any one the Bank may consider appropriate (such as authority or credit reference agency).
- I/We acknowledge that the Bank may decline my/our application without giving me/us any reason for doing so. If this happens, no contractual relationship arises between the Bank and me/us.
- I/We opt for, confirm and agree that the Bank may give any information in connection with this application (including my/our personal information) to any service provider (whether located in or outside of Malaysia) for the purposes of providing any service to me/us in connection with this application (including data processing).
- I/We declare that I/We have read and understood the Saadiq Personal Account Rules and Regulations and the Standard Terms & Conditions for financing facilities forming our banking agreement (which are available at any of bank branches or on bank website at www.standardchartered.com.my) and I/We agree to be bound by them. I/We acknowledge that I/we are bound by any variation the Bank make to these documents, in accordance with banking agreement. In particular, I/We understand that by entering into the banking agreement I/We give indemnities, authorisations, consents and waivers and agree to limitations on bank's liability. I/We also declare that I/We understand that the Syariah contract applicable for the product is the contract mentioned in the banking agreement.
- I/We consent to the Bank contacting me/us at the address, email address and phone numbers I/we have provided to the Bank, to give me/us information on other products and services that the Bank, or the Bank's strategic partners, may offer.
- I/we confirm that I am/we are not related to any of Standard Chartered Saadiq Berhad or Standard Chartered Bank Malaysia Berhad's directors, persons who are members of management having authority and responsibility for planning, directing and/ or controlling activities, employees involved in appraising, approving or reviewing finance facilities, or controlling shareholders ("specified persons") and no specified person is acting as my/our guarantor. If I am/we are or become related to a specified person, or any specified person is or becomes my/our guarantor, I/we agree to notify the Bank of the name of and my/our relationship with the specified person when I/we become aware of the relationship.
- If I am/we are a non-resident, I/we declare that the Personal Financing-i facility or other financing facility to be applied herein is to finance activities in the real sector in Malaysia (any activities that support the Malaysia economy which are not speculative in nature) and/or to finance/refinance the purchase/construction of residential and commercial property in Malaysia and/or for such other purposes permitted by Bank Negara Malaysia from time to time.
- I/We acknowledge and agree that the Bank has the right to close the new account(s) should my name/any of our names appear in Bank Negara Malaysia's Disinformed Cheques Information System at any time.
- I/We authorise the Bank to open an account in my/our name(s) and to accept and act on instructions received from either I/we or my/our joint account holder. This shall apply to each and every account of whatever nature opened by me/us in my/our name(s) now or after this, whether singly or jointly.
- I/We unconditionally and irrevocably agree that I/we shall not dispute the contents of the faxed copy of this application form received by the Bank which shall be deemed as original application and I/We shall produce the original to the Bank upon request.
- I/We hereby declare that the bank account number given above is for an account which is solely in my/our name. If the account number provided is for a joint account, I/we agree that I/we shall continue to be solely liable to pay the Financing monthly instalment and any unpaid payments due together with any profit accrued, any compensation charges and any other fees or charges imposed by the Bank, irrespective of whether or not the Financing was withdrawn and / or utilized by other joint account holders.
- I/We confirm that I/we have fully declared all my/our financial commitments and acknowledge that I/we have accurately disclose all important information that has a bearing on Bank financing decision, failing which it may result in rejection of my/our application.
- I/We confirm and acknowledge that Bank have advised me/us and I/we have considered the importance of having a plan on how to service payment after my/our retirement in the event my/our financing tenure extends into my/our retirement
- I/We do not have more than one (1) outstanding housing loan/facility/financing account including both financed under the Islamic finance scheme as well as the conventional banking for the purchase or refinancing of residential property as a sole account holder or joint account holder with any bank/lender/financier/institution
- I/We agree that the Bank is entitled to revise my/our approved principal financing amount to 70% or lower of the property value at any time if the Bank is made aware that I/we have more than one (1) outstanding housing loan/facility/financing account including both financed under the Islamic finance scheme as well as the conventional banking for the purchase or refinancing of residential property as a sole account holder or joint account holder with any bank/lender/financier/institution before my/our financing application with the Bank is approved.

For purpose of servicing monthly payments and other related charges, you hereby authorise us to debit your:

\* Current / Savings Account which you are applying for herein  
 Account No.

\* Existing Current / Savings  
 Account No.

\* Eligible for protection by PIDM

- (i) You have been informed that the home financing products are not insured by PIDM.
- (ii) You have been provided with a copy of the PIDM Brochure.

### Applicable for REPS (DM) only

#### Application Under Bank Negara (BNM) Prescribed Profit Rate

For financing the purchase/construction of house which is not more than RM100,000 in Peninsular Malaysia or not more than RM120,000 for Sabah and Sarawak, you hereby declare that:

- (i) You are a house buyer purchasing the house / constructing your own house
- (ii) The house will be occupied by you or if you are unable to occupy the house because of job requirements, the house will be occupied by your immediate family such as parents, spouse, children or sibling. If NOT owner occupied, state reason(s): \_\_\_\_\_
- (iii) The house to be purchased or constructed is your ONLY house at any point of time.
- (iv) You and/or your spouse(s) do not have any other home financing under Bank Negara Malaysia's prescribed ceiling profit rate of 9%

Date: _____		<input type="checkbox"/> New Account  Signing Arrangement: <input type="checkbox"/> Either one to Sign <input type="checkbox"/> Both to Sign
Name: _____	Name: _____	
ID / Passport No: _____	ID / Passport No: _____	Others : _____

### Applicable for My First Home Scheme Financing-i (DM) only

For financing the purchase of house with purchase price between RM100,000.00 to RM220,000.00 under My First Home Scheme (the "Scheme"), by signing this application form, you hereby declare that:

- i. You are a Malaysian citizen;
  - ii. You are a first time homebuyer;
  - iii. Your age does not exceed 35 years (age of next birthday is 36 years or less);
  - iv. You are a confirmed employee with minimum employment of 6 months with the same employer;
  - v. The occupying applicant is an immediate family member of the other applicant;
  - vi. Your monthly income does not exceed RM3,000.00 and if this is a joint financing application, each of your individual income does not exceed RM3,000.00 per month;
  - vii. The property purchased and financed under this financing is for residential purpose and located in Malaysia.
  - ix. You opt for, confirm, agree and authorise the Bank to give any information and document in connection with this application (including your personal information) to Cagamas SRP Berhad, its related company or any other relevant parties for the purposes in connection with the financing.
  - x. You acknowledge that the Bank may decline your application under the Scheme without giving you any reason for doing so. If this happens, no contractual relationship arises between us and you;
  - xi. You acknowledge that the Bank may decline your application under the Scheme and offer another financing to you which is not under the Scheme and with a lower approved financing amount than what you have applied for.
- In the event you decided to continue with the application, the product selected by you is:

Saadiq My Home-i  REPS (DM)

### Applicable for Citizens / Permanent Residents of Singapore Applying for Home Financing Products Only

By signing this form, I/We hereby consent to :

- (a) the Bank informing Standard Chartered Bank Singapore branch ("SCBS") of any and all details relating to my application for the financing applied herein as the Bank deems fit;
- (b) authorizing SCBS to obtain a copy of my/our credit report from Credit Bureau Singapore ("credit report") on my/our behalf; and
- (c) SCBS disclosing any and all information regarding my/our credit report to the Bank for the purpose of approving my/our financing application.

Main Applicant	Joint Applicant
Singapore ID _____	Singapore ID _____

### Applicable for Personal Financing-i Product only

To facilitate the sale and buyback transaction in this financing arrangement, I/We make an offer to purchase from Bank a Mudharabah Investment Certificate which represent 1/5,000 beneficial ownership of Islamic Negotiable Instrument of Deposit (INID) with nominal value of RM5,000,000 held by the Bank ("Asset") at a price to be stipulated by the Bank which is equivalent to the facility amount approved plus a margin profit ("Offer to Purchase by Me/ Us"). Subsequently, if the Offer to Purchase by Me/ Us is accepted by the Bank, I/ We understand that the Bank will make an offer to purchase from me/ us the "Asset" ("Offer to Purchase by the Bank") upon the terms and conditions of the approval letter to be issued upon approval of the Facility ("Approval Letter"). My/ Our utilization of the Facility shall be treated as my/our acceptance of the Offer to Purchase by the Bank. I/We shall notify the Bank within thirty (30) days from the date of the Approval Letter on any cancellation of the Facility by me/ us or my/ our disagreement of the terms and conditions of the Approval Letter. In the event that I/ We shall cancel the Facility or do not accept the Bank's offer under the Offer to Purchase by Bank, I/ We shall refund to the Bank any monies disbursed under the Facility.



# Financing Application Form

## For Bank use only

<b>Sales Staff :</b>	<b>Sales Manager :</b>
Signature witnessed/Verified by: .....	Signature witnessed/Verified by: .....
Name: .....	Name: .....
Signing Number: ..... Date: .....	Signing Number: ..... Date: .....
Date of 2nd AIP :	
Date of 3rd AIP :	

## HOME FINANCING INTERNAL FORM (Applicable for Home Financing Application only)

### INDICATIVE VALUATION

(1) Valuer Company Name	[Branch]	[Company Name]	(1) Indicative Date	DD	MM	YYYY	
Indicative Market Valuation	RM	Marketability Factor	Indicated By (Valuer)				Preferred
(2) Valuer Company Name	[Branch]	[Company Name]	(2) Indicative Date	DD	MM	YYYY	
Indicative Market Valuation	RM	Marketability Factor	Indicated By (Valuer)				Preferred
Land Area (Ft <sup>2</sup> )		Built Up Area (Ft <sup>2</sup> )	Location Category	A	B	C	D E F
Indicative Reference			Ordered by (SCB)				

### BUSINESS CONFIGURATION

Promotional Type	
Campaign Type	
Valuer Center	SECURED FINANCING
Main Product Indicator	Saadiq My Home-i My First Home Scheme Financing-i REPS (DM)

### CUSTOMER DETAILS (Applicable if Owner / Purchaser of the property is not the Applicant)

Full name (as in IC/Passport)		Full name (as in IC/Passport)	
IC/Passport No.		IC/Passport No.	
Relationship	Parents Siblings Spouse Others (Please specify)	Relationship	Parents Siblings Spouse Others (Please specify)

Referral Type	
Referral Entity	
Referral Name	

Sourcing Type	
Sourcing Entity	
Sourcing Name	

Closing Type	
Closing Entity	
Closing Name	
Closing Branch	

### FINANCING PARTICULARS

Product Type	Saadiq My Home-i My First Home Scheme Financing-i (DM) REPS (DM)
Sub-Product Type	Under Construction Completed Refinancing
Finance Type	Standard Refinance without cashout Refinance with cashout Top Up Asset Backed Financing
MRTT Coverage?	Yes * Please raise Pricing Manager for all MRTT Waiver before Print Letter Offer
MRTT Financed?	Yes No
Cost Subsidy	Yes No Legal and Valuation Fee Financing
Occupancy Type	Owner-Occupied Investment

### FINANCING RECOMMENDATION

Mortgage AIP	With Credit Facility	Without Credit Facility

### FOR OFFICE USE ONLY (Applicable for Personal Financing-i Sales only)

For Personal Financing Sales Only							
Channel Source	Branch	Priority Banking	Telesales	Mobile	Franchise	Corporate Employer	
Marketing Channel	Walk-in	Personal Sales	Phone-in	Marketing	Developer	Campaigns	Others
Package Indicator		Source Code		Sales Code	Bank Sales or	Agent	
For Personal Financing-i Sales Office							
	Referral ID		Sourcing ID / Closing ID		Branch Code		ARM Code

\* Rates are subject to change from time to time. For further information, please visit [www.standardchartered.com.my](http://www.standardchartered.com.my)