

# LENDING APPLICATION FORM BORANG PERMOHONAN PINJAMAN



## PRODUCT REQUIRED / PRODUK DIPERLUKAN

Type of Product / Jenis Produk	Main Applicant / Pemohon Utama		Joint Applicant / Pemohon Bersama	
	<input type="checkbox"/> Credit Card / Kad Kredit	<input type="checkbox"/> Principal / Prinsipal	<input type="checkbox"/> Supplementary / Tambahan	<input type="checkbox"/> Principal / Prinsipal
<input type="checkbox"/> Personal Loan / Pinjaman Peribadi	<input type="checkbox"/> Main / Utama	<input type="checkbox"/> Joint / Bersama	<input type="checkbox"/> Main / Utama	<input type="checkbox"/> Joint / Bersama
<input type="checkbox"/> Mortgage / Gadaian	<input type="checkbox"/> Main / Utama		<input type="checkbox"/> Joint / Bersama	

## FOR BANK USE ONLY

AIP NO
AIP STATUS <input type="checkbox"/> APPROVE <input type="checkbox"/> REFER <input type="checkbox"/> REJECT <input type="checkbox"/> CANCEL
PLEASE MITIGATE IF AIP REFER / REJECT <span style="float: right;">AIP Mitigated <input type="checkbox"/> Yes</span>
CRES NO.

A

Personal / Peribadi

Tick if / Tanda jika  Guarantor / Penjamin

### Main Applicant / Pemohon Utama

Salutation / Gelaran

- Mr / Encik  Mrs / Puan  Miss / Cik  Dr / Dr  
 Others / Lain-lain \_\_\_\_\_

Full name (as in IC/Passport) / Nama Penuh (seperti dalam KP / Pasport) \_\_\_\_\_

Identification Type / Jenis Pengenalan

- ID / KP  Passport / Pasport  Others / Lain-lain

New IC / Passport No / No KP / Pasport Baru \_\_\_\_\_

Old IC No / No KP Lama \_\_\_\_\_

Tick if / Tanda jika

- Police Warrant Card / Kad Waran Polis  
 Service ID (Armed Forcers) / KP Perkhidmatan (Angkatan Tentera)

Date of Birth / Tarikh Lahir

Bumiputra / Bumiputra  Yes / Ya  No / Tidak

Gender / Jantina  Male / Lelaki  Female / Perempuan

Ethnic / Bangsa

- Bumi / Bumi  Chinese / Cina  Indian / India  
 Others / Lain-lain \_\_\_\_\_

Marital Status / Taraf Perkahwinan

- Single / Bujang  Married / Berkahwin  Divorced / Bercerai

No of dependents / Jumlah Tanggungan \_\_\_\_\_

Nationality / Kerakyatan \_\_\_\_\_

Residential Status / Taraf Mastautin

- Citizen / Warganegara  PR / PR  
 Foreigner / Warga Asing  Malaysian PR Abroad / PR Malaysia Di Luar Negara  
 Others / Lain-lain \_\_\_\_\_

Highest Education / Pendidikan Tertinggi

- Degree / Ijazah  Post Tertiary / Pasca Ijazah  
 Professional / Profesional  Diploma / Diploma  
 Secondary / Menengah  Primary / Rendah  
 Technical / Teknikal  Others / Lain-lain

Owner of Property / Pemilik Hartanah  Yes / Ya  No / Tidak

### Joint Applicant / Pemohon Bersama

Salutation / Gelaran

- Mr / Encik  Mrs / Puan  Miss / Cik  Dr / Dr  
 Others / Lain-lain \_\_\_\_\_

Full name (as in IC/Passport) / Nama Penuh (seperti dalam KP / Pasport) \_\_\_\_\_

Identification Type / Jenis Pengenalan

- ID / KP  Passport / Pasport  Others / Lain-lain

New IC / Passport No / No KP / Pasport Baru \_\_\_\_\_

Old IC No / No KP Lama \_\_\_\_\_

Tick if / Tanda jika

- Police Warrant Card / Kad Waran Polis  
 Service ID (Armed Forcers) / KP Perkhidmatan (Angkatan Tentera)

Date of Birth / Tarikh Lahir

Bumiputra / Bumiputra  Yes / Ya  No / Tidak

Gender / Jantina  Male / Lelaki  Female / Perempuan

Ethnic / Bangsa

- Bumi / Bumi  Chinese / Cina  Indian / India  
 Others / Lain-lain \_\_\_\_\_

Marital Status / Taraf Perkahwinan

- Single / Bujang  Married / Berkahwin  Divorced / Bercerai

No of dependents / Jumlah Tanggungan \_\_\_\_\_

Nationality / Kerakyatan \_\_\_\_\_

Residential Status / Taraf Mastautin

- Citizen / Warganegara  PR / PR  
 Foreigner / Warga Asing  Malaysian PR Abroad / PR Malaysia Di Luar Negara  
 Others / Lain-lain \_\_\_\_\_

Highest Education / Pendidikan Tertinggi

- Degree / Ijazah  Post Tertiary / Pasca Ijazah  
 Professional / Profesional  Diploma / Diploma  
 Secondary / Menengah  Primary / Rendah  
 Technical / Teknikal  Others / Lain-lain

Owner of Property / Pemilik Hartanah  Yes / Ya  No / Tidak

Relationship / Hubungan  Spouse / Pasangan  Others / Lain-lain

**B Residential Address / Alamat Kediaman**Tick if / Tanda jika  this is Permanent Address / Alamat Tetap**Main Applicant / Pemohon Utama**

Address / Alamat :

Line 1 \_\_\_\_\_  
Line 2 \_\_\_\_\_  
Line 3 \_\_\_\_\_

City / Bandar : \_\_\_\_\_ Postcode / Poskod : \_\_\_\_\_

State / Negeri : \_\_\_\_\_ Country / Negara : \_\_\_\_\_

Ownership Status / Jenis Pemilikan

- Solely owned / Milik sendiri       Jointly owned / Milik bersama  
 Parents / Ibu bapa       Siblings / Adik beradik  
 Relatives / Saudara       Company / Syarikat  
 Rented / Sewa       Provided / Disediakan

Residential Type / Jenis Kediaman

- Condominium / Kondominium       Townhouse / Rumah Bandar  
 Service Apartment / Pangsapuri Servis       Apartment / Pangsapuri  
 Flat / Rumah pangsa       Shop Apartment / Pangsapuri Kedai  
 Bungalow / Banglo       Terrace / Teres

Semi-Detached / Berkembar

Being Mortgaged? / Dicagarkan?

- Yes / Ya       No / Tidak

Years at Residence / Tahun Tinggal \_\_\_\_\_

**Joint Applicant / Pemohon Bersama**

Address / Alamat :

Line 1 \_\_\_\_\_  
Line 2 \_\_\_\_\_  
Line 3 \_\_\_\_\_

City / Bandar : \_\_\_\_\_ Postcode / Poskod : \_\_\_\_\_

State / Negeri : \_\_\_\_\_ Country / Negara : \_\_\_\_\_

Ownership Status / Jenis Pemilikan

- Solely owned / Milik sendiri       Jointly owned / Milik bersama  
 Parents / Ibu bapa       Siblings / Adik beradik  
 Relatives / Saudara       Company / Syarikat  
 Rented / Sewa       Provided / Disediakan

Residential Type / Jenis Kediaman

- Condominium / Kondominium       Townhouse / Rumah Bandar  
 Service Apartment / Pangsapuri Servis       Apartment / Pangsapuri  
 Flat / Rumah pangsa       Shop Apartment / Pangsapuri Kedai  
 Bungalow / Banglo       Terrace / Teres

Semi-Detached / Berkembar

Being Mortgaged? / Dicagarkan?

- Yes / Ya       No / Tidak

Years at Residence / Tahun Tinggal \_\_\_\_\_

**C Permanent Address (If different from Residential Address) / Alamat Tetap (jika berlainan daripada Alamat Kediaman)****Main Applicant / Pemohon Utama**

Address / Alamat :

Line 1 \_\_\_\_\_  
Line 2 \_\_\_\_\_  
Line 3 \_\_\_\_\_

City / Bandar : \_\_\_\_\_ Postcode / Poskod : \_\_\_\_\_

State / Negeri : \_\_\_\_\_ Country / Negara : \_\_\_\_\_

**Joint Applicant / Pemohon Bersama**

Address / Alamat :

Line 1 \_\_\_\_\_  
Line 2 \_\_\_\_\_  
Line 3 \_\_\_\_\_

City / Bandar : \_\_\_\_\_ Postcode / Poskod : \_\_\_\_\_

State / Negeri : \_\_\_\_\_ Country / Negara : \_\_\_\_\_

**D Employment / Pekerjaan****Main Applicant / Pemohon Utama**

Employment Type / Jenis Pekerjaan

- Salaried / Bergaji       Professional / Profesional  
 Student / Pelajar       Retiree / Bergaji  
 Commission / Komisen       Unemployed / Tidak bekerja  
 Self-employed / Bekerja sendiri       Housewife/Homemaker / Surirumah

Company / Syarikat

Position / Jawatan

- Director / Pengarah       Senior Mgmt / Pengurus Kanan  
 Professional / Profesional       Managerial / Pengurus  
 Executive / Eksekutif       Supervisor / Penyelia  
 Officer / Pegawai       Clerical / Kerani

Business Type / Jenis Perniagaan

- Government / Kerajaan       Partnership / Perkongsian  
 Sole Proprietorship / Milik sendiri       MNC / MNC  
 Medical / Perubatan       Uniformed Group / Badan Berkanun  
 Pte Ltd / Sdn Bhd       Student / Pelajar  
 Public Co / Syarikat Awam       Others / Lain-lain  
 Homemaker / Housewife / Surirumah

Establishment Date (if self employed) / Tarikh Ditubuhkan (jika bekerja sendiri)

d	d	m	m	y	y	y	y
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Industry / Industri

Retirement Age / Umur Persaraan \_\_\_\_\_ Years in Service / Tahun Berkhidmat \_\_\_\_\_

Address / Alamat :

Line 1 \_\_\_\_\_  
Line 2 \_\_\_\_\_  
Line 3 \_\_\_\_\_

City / Bandar : \_\_\_\_\_ Postcode / Poskod : \_\_\_\_\_

State / Negeri : \_\_\_\_\_ Country / Negara : \_\_\_\_\_

Major shareholder in this company \* Owing 25% or more controlling interest in the company / Pemegang saham utama syarikat \* Memiliki 25% atau lebih saham dalam syarikat

- Yes / Ya       No / Tidak

Controlling Director in the Company / Pengarah yang memegang saham majoriti di dalam syarikat

- Yes / Ya       No / Tidak

Company Registration No. / No. Pendaftaran Syarikat \_\_\_\_\_

Contact / Perhubungan

Home / Rumah \_\_\_\_\_

Work / Pejabat \_\_\_\_\_

Mobile / Bimbit \_\_\_\_\_

Fax / Faks \_\_\_\_\_

Email / Emel \_\_\_\_\_

Mailing Address / Alamat Surat-menyurat

- Residential Address / Alamat Kediaman  
 Permanent Address / Alamat Tetap  
 Address of Employment / Alamat Pejabat

**Joint Applicant / Pemohon Bersama**

Employment Type / Jenis Pekerjaan

- Salaried / Bergaji                       Professional / Profesional  
 Student / Pelajar                         Retiree / Bergaji  
 Commission / Komisen                 Unemployed / Tidak bekerja  
 Self-employed / Bekerja sendiri       Housewife/Homemaker / Surirumah

Company / Syarikat

Position / Jawatan

- Director / Pengarah                       Senior Mgmt / Pengurus Kanan  
 Professional / Profesional               Managerial / Pengurus  
 Executive / Eksekutif                       Supervisor / Penyelia  
 Officer / Pegawai                           Clerical / Kerani

Business Type / Jenis Perniagaan

- Government / Kerajaan                 Partnership / Perkongsian  
 Sole Proprietorship / Milik sendiri     MNC / MNC  
 Medical / Perubatan                       Uniformed Group / Badan Berkanun  
 Pte Ltd / Sdn Bhd                          Student / Pelajar  
 Public Co / Syarikat Awam               Others / Lain-lain  
 Homemaker / Housewife / Surirumah

Establishment Date (if self employed) / Tarikh Ditubuhkan (jika bekerja sendiri)

d	d	m	m	y	y	y	y
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Industry / Industri

Retirement Age / Umur Persaraan

Years in Service / Tahun Berkhidmat

Address / Alamat :

Line 1 \_\_\_\_\_

Line 2 \_\_\_\_\_

Line 3 \_\_\_\_\_

City / Bandar : \_\_\_\_\_ Postcode / Poskod : \_\_\_\_\_

State / Negeri : \_\_\_\_\_ Country / Negara : \_\_\_\_\_

Major shareholder in this company \* Owning 25% or more controlling interest in the company / Pemegang saham utama syarikat \* Memiliki 25% atau lebih saham dalam syarikat

 Yes / Ya                                       No / Tidak

Controlling Director in the Company / Pengarah yang memegang saham majoriti di dalam syarikat

 Yes / Ya                                       No / Tidak

Company Registration No. / No. Pendaftaran Syarikat \_\_\_\_\_

Contact / Perhubungan

Home / Rumah \_\_\_\_\_

Work / Pejabat \_\_\_\_\_

Mobile / Bimbit \_\_\_\_\_

Fax / Faks \_\_\_\_\_

Email / Emel \_\_\_\_\_

Mailing Address / Alamat Surat-menyurat

 Residential Address / Alamat Kediaman

 Permanent Address / Alamat Tetap

 Address of Employment / Alamat Pejabat
**E Previous Employment (applicable for mortgage application only) / Pekerjaan Terdahulu (untuk permohonan gadaijanji sahaja)****Main Applicant / Pemohon Utama**

Company / Syarikat

Business Type / Jenis Perniagaan

Position / Jawatan

Years in Service / Tahun Berkhidmat

**Joint Applicant / Pemohon Bersama**

Company / Syarikat

Business Type / Jenis Perniagaan

Position / Jawatan

Years in Service / Tahun Berkhidmat

**F Monthly Gross Income / Pendapatan Kasar Bulanan****Main Applicant / Pemohon Utama**

Basic Salary (Declare Income) / Gaji Asas (Akan Pendapatan)

RM \_\_\_\_\_

Fixed Allowance / Elaun Tetap

RM \_\_\_\_\_

Other / Variable Income / Pendapatan Lain / Bolehubah

RM \_\_\_\_\_

Rental / Sewaan

RM \_\_\_\_\_

Salary credited to SCB / Gaji Dikredit ke SCB

 Yes / Ya                                       No / Tidak

 Income Surrogate (FOR CC AND PL ONLY) / Pendapatan Gantian (UNTUK CC dan PL SAHAJA)
**Joint Applicant / Pemohon Bersama**

Basic Salary (Declare Income) / Gaji Asas (Akan Pendapatan)

RM \_\_\_\_\_

Fixed Allowance / Elaun Tetap

RM \_\_\_\_\_

Other / Variable Income / Pendapatan Lain / Bolehubah

RM \_\_\_\_\_

Rental / Sewaan

RM \_\_\_\_\_

Salary credited to SCB / Gaji Dikredit ke SCB

 Yes / Ya                                       No / Tidak

 Income Surrogate (FOR CC AND PL ONLY) / Pendapatan Gantian (UNTUK CC dan PL SAHAJA)
**G Other Monthly Financial Commitments / Lain-lain Komitmen Kewangan Bulanan**

Your other monthly financial commitments (e.g. non-financial institutions such as cooperatives, building societies, credit companies and merchants that provide credit sales / Lain-lain komitmen kewangan bulanan anda (cth. Institusi bukan-kewangan seperti koperasi, syarikat pembinaan, syarikat kredit dan pedagang yang menyediakan kredit jualan)

RM \_\_\_\_\_

**H** Loan/Financing Requests (Applicable for Mortgage Application only) /  
 Permohonan Pinjaman/Pembiayaan (Untuk Permohonan Gadaijanji sahaja)

Loan Name / Nama Pinjaman	Package Indicator / Indikasi pakej	Loan Tenor / Tempoh Pinjaman	Loan/Financing Amount / Amaun Pinjaman/Pembiayaan	Insurance/MRTA Premium Premium Insurans/MRTA
		months / bulan	RM	RM
		months / bulan	RM	RM
		months / bulan	RM	RM
		months / bulan	RM	RM

MRTA Joint Life / MRTA Hayat Bersama

Yes / Ya

No / Tidak

Coverage for Primary Applicant /

Perlindungan untuk Pemohon Utama

\_\_\_\_\_ %

Coverage for Co Applicant /

Perlindungan untuk Pemohon Bersama

\_\_\_\_\_ %

No of Life / MRTA Applicant / Jumlah Pemohon Hayat / MRTA

Coverage for 3rd Applicant /

Perlindungan untuk Pemohon Ketiga

\_\_\_\_\_ %

**I** Refinance (Applicable for Mortgage Application only) / Pembiayaan Semula (Sah untuk Permohonan Gadaijanji sahaja)

Refinance Amount / Amaun Pembiayaan Semula

Total Refinance Amount / Jumlah Pembiayaan Semula

Cashout Amount / Amaun Lebihan Tunai

Refinancing Purpose / Tujuan Pembiayaan Semula

**J** Property Address (Applicable for Mortgage Application only) / Alamat Hartanah (Untuk Permohonan Gadaijanji sahaja)

Address / Alamat :

Line 1 \_\_\_\_\_

Line 2 \_\_\_\_\_

Line 3 \_\_\_\_\_

City / Bandar : \_\_\_\_\_ Postcode / Poskod : \_\_\_\_\_ State / Negeri : \_\_\_\_\_ Country / Negara : \_\_\_\_\_

**K** Property Particulars (Applicable for Mortgage Application only) / Butiran Hartanah (Untuk Permohonan Gadaijanji sahaja)

Property Type / Jenis Hartanah

Residential / Kediaman

Commercial / Komersil

No. of Storey / Jumlah Tingkat

\_\_\_\_\_

Property Sub-Type / Jenis Pekerjaan

Apartment / Pangsapuri

Condominium / Kondominium

Townhouse / Rumah Bandar

Flat / Rumah Pangsa

Service Apartment /

Shop Apartment /

Pangsapuri Servis

Pangsapuri Kedai

Cluster Semi Detached /

Semi Detached / Berkembar

Kluster Berkembar

Bungalow / Banglo

Bungalow Land / Tanah Banglo

Cluster Terrace / Kluster Teres

Terrace / Teres

Construction Status / Status Pembinaan

Under Construction / Sedang Dibina

Completed / Siap

End Financing / Pembiayaan Akhir?

Yes / Ya

No / Tidak

Completion Date / Tarikh Siap

Located In Negative List Area / Lokasi di Kawasan Senarai Negatif

Yes / Ya

No / Tidak

Occupancy Type / Jenis Penghunian

Owner-Occupied / Dihuni Pemilik

Investment / Pelaburan

Finance Type / Jenis Pembiayaan

Standard / Standard

Refinance without cashout /

Development (Code & Name) / Pembangunan (Kod & Nama)

Refinance with cashout /

Pembiayaan semula tanpa lebihan tunai

Pembiayaan semula dengan

Top Up / Top Up

lebihan tunai

Asset Backed Lending / Pinjaman Bercagarkan Aset

Developer (Code & Name) / Pemaju (Kod & Nama)

**L** Title Particulars (Applicable for Mortgage Application only) / *Butiran Hakmilik (Untuk Permohonan Gadaijanji sahaja)*

Title Stage / *Jenis Hakmilik*

Master / *Induk*     Individual / *Individu*     Strata / *Strata*

Title No. / *No. Hakmilik* \_\_\_\_\_

Title Lot No. / *No. Lot* \_\_\_\_\_

Mukim / *Mukim* \_\_\_\_\_

State / *Negeri* \_\_\_\_\_

Town of / *District / Bandar / Daerah* \_\_\_\_\_

Land Tenure / *Kategori Hartanah*

Freehold / *Pegangan Bebas*     Leasehold / *Pegangan Pajak*

Leasehold Expiry Date / *Tarikh Luput Pegangan Pajak*

Security Type / *Jenis Cagaran*

Charge / *Pajakan*     Assignment / *Serah Hak*

Fixed Deposit / *Deposit Tetap*

Land Use / *Kegunaan Tanah*

Residential / *Kediaman*     Industrial / *Industri*  
 Commercial / *Komersil*     Agriculture / *Pertanian*  
 Not Stated / *Tidak Dinyatakan*

Title Transfer Restriction / *Hakmilik Hartanah*

Native Title / *Hakmilik Orang Asli*     State Consent / *Kebenaran Negeri*  
 Bumi Lot / *Lot Bumi*     No Restriction / *Tiada Sekatan*  
 Malay Reserve / *Rizab Melayu*

Date of S&P / *Tarikh Jualan & Belian*

Purchase Price/OMV (For Refinancing) / *Nilai Asal Pasaran (Untuk Pembiayaan Semula)*

**RM** \_\_\_\_\_

Solicitor Code / *Kod Peguam*

Solicitor Firm Name / *Nama Syarikat Guaman*

**M** Personal Loan Application (Applicable for Personal Loan Application only) / *Permohonan Pinjaman Peribadi (Untuk Permohonan Pinjaman Peribadi sahaja)*

Product Type / *Jenis Produk*

Quick Cash EDGE™  
 CashOne

Loan Amount Applied / *Jumlah Permohonan*

**RM** \_\_\_\_\_

Tenure / *Tempoh Pinjaman*

12     24     36     48     60    Months / *Bulan*  
 12     24     36     48     60    Months / *Bulan*

Min Loan Amount Required / *Jumlah Minimum Pinjaman*

**RM** \_\_\_\_\_

**N** My Choice of Disbursement (Applicable for Personal Loan Application only) / *Pilihan Pembayaran (Untuk Permohonan Pinjaman Peribadi sahaja)*

Please select A or B / *Sila pilih A atau B*

A. Direct Disbursement to Standard Chartered Bank Account / *Pembayaran terus ke Akaun Bank Standard Chartered*

Open Savings Account / *Buka Akaun Simpanan*

Branch / *Cawangan*

Existing current / savings account / *Akaun Simpanan / Semasa Sedia Ada*

B. Direct credit to other bank credit card (Balance Refinancing) / *Pembayaran terus ke Kad Kredit Bank Lain (Baki Pembiayaan Semula)*

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. / *Nota Penting: Sila senaraikan keutamaan pilihan pembayaran anda secara urutan menurun iaitu No. 1 sebagai paling penting. Jika amaun pembiayaan diluluskan adalah lebih rendah daripada dimohon, bayaran akan diutamakan kepada No. 1 diikuti oleh No. 2 dan seterusnya. Sila potong pilihan yang tidak digunakan pada jadual di bawah.*

No	Bank Name / <i>Nama Bank</i>	Account No / <i>No. Akaun</i>	Account Type / <i>Jenis Akaun</i>		Balance To Pay / <i>Baki Pembayaran</i>	For Credit Initiation only / <i>Untuk Kegunaan CI Sahaja</i>	
			Card / <i>Kad</i>	Loan / <i>Pinjaman</i>		Approved Balance to pay / <i>Baki untuk Dibayar Diluluskan</i>	Approval / <i>Kelulusan</i>
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
Cash Disbursement (Maximum 30% of total financing amount applied) / <i>Pembayaran Tunai (Maksimum 30% daripada jumlah amaun pembiayaan dimohon)</i>							
Total Financing amount / <i>Jumlah Amaun Pembiayaan</i>							



## Credit Card Application / Permohonan Kad Kredit

- By ticking here, I am accepting the Standard Chartered Card that may be issued to the Main Borrower of this Mortgage Loan if application is approved. Issuance of card type depending on approved loan amount: / Dengan menanda di sini, saya menerima Kad Kredit Standard Chartered yang mungkin dikeluarkan untuk Peminjam Utama jika Pinjaman Gadaijanji ini diluluskan. Jenis kad dikeluarkan bergantung kepada jumlah pinjaman yang diluluskan:

Mortgage Loan amount / Jumlah Pinjaman Gadaijanji	Card Type / Jenis Kad	Promo code / Kod Promo
RM100,000 - RM399,999	Platinum Master / Platinum Master	DA2
RM400,000 - RM799,999	Preferred World MasterCard Credit Card / Kad Kredit Preferred World MasterCard	MC1
RM800,000 and above / dan ke atas	Priority Banking Visa Infinite / Priority Banking Visa Infinite	PRB1

Name to appear on Cards (limited to 19 characters) / Nama tertera pada Kad (Terhad kepada 19 huruf)

- Yes! I have obtained a copy of the Product Disclosure Sheet (PDS) from Standard Chartered Bank Malaysia Berhad (via the branch or website at standardchartered.com.my). I have read the PDS and fully understand the information and pricing of the Credit Card product that I am applying for. / Ya! Saya telah mendapatkan salinan Lembaran Maklumat Produk (PDS) daripada Standard Chartered Bank Malaysia Berhad (melalui cawangan atau laman web di standardchartered.com.my). Saya telah membaca PDS tersebut dan memahami sepenuhnya maklumat dan harga produk Kad Kredit yang saya mohon

Note: You must be 21 years old and above, mortgage loan amount must be more than RM100,000 and must not be a foreigner without a work permit or less than 1 year to expiry work permit, yearly income must be above RM24,000. / Nota: Anda mestilah berumur 21 tahun dan ke atas, amaun pinjaman gadaijanji mestilah melebihi RM100,000 dan mestilah bukan warga asing tanpa permit kerja atau permit kerja tamat kurang dari 1 tahun, pendapatan tahunan mestilah melebihi RM24,000.

- I am an existing Standard Chartered Bank Malaysia Berhad cardholder and would like to: / Saya adalah pemegang kad sedia ada Standard Chartered Bank Malaysia Berhad dan ingin :
- Maintain my existing credit card mailing address / Mengekalkan alamat surat-menyurat sedia ada kad kredit
  - Update my credit card mailing address as stipulated in this Lending Application Form / Mengemaskini alamat surat-menyurat kad kredit saya seperti dinyatakan dalam Borang Permohonan Pinjaman ini



## Electronic And Phone Banking Services (EBS) / Perkhidmatan Perbankan Elektronik Dan Telefon (EBS)

- I wish to apply for Online Banking and Phone Banking access. / Saya ingin memohon Akses Perbankan Online dan Teleperbankan.
- I would like to receive SMS and Email Alerts / Saya ingin menerima SMS dan "Email Alerts".
- I would like to receive eStatements and opt out of paper statements for my Current / Savings / MortgageOne account. / Saya ingin menerima ePenyata dan menolak penyata kertas untuk akaun Semasa / Simpanan / GadaijanjiOne saya.
- I would like to receive paper statement along with eStatement for my Current / Savings / MortgageOne account. / Saya ingin menerima penyata bercetak bersama ePenyata untuk akaun Semasa / Simpanan / GadaijanjiOne saya.

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. / Anda memperakui dan memahami bahawa EBS ini akan merangkumi semua akaun anda yang bukan merupakan akaun korporat, perkongsian, amanah atau estet, atau akaun-akaun yang memerlukan lebih daripada satu tandatangan untuk dikendalikan. Anda membenarkan kami menghantar sebarang Kod Keselamatan (sebagaimana ditakrifkan di dalam perjanjian perbankan kami), sama ada secara pos biasa ke alamat terkini anda, atau melalui SMS ke nombor telefon yang tercatat di dalam rekod kami, atau melalui sebarang kaedah elektronik lain. Anda bersetuju untuk menerima risiko ke atas tiada-penerimaan dan/atau pendedahan Kod Keselamatan kepada pihak lain, dan kami tidak boleh dipertanggungjawabkan ke atas sebarang kerugian yang mungkin anda alami akibat tiada-penerimaan atau pendedahan tersebut.

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. / Nombor telefon bimbit yang disediakan di dalam borang ini akan digunakan untuk menghantar Makluman SMS dan Kata Laluan Sekali (OTP). OTP diperlukan apabila menambah penerima bayaran baru bagi pemindahan dana dan/atau pembayaran bil. Untuk nombor telefon bimbit luar negara, sila sediakan kod negara dan kawasan anda. Surat perhubungan rasmi mungkin akan dihantar ke alamat emel yang disediakan di dalam borang ini. Alamat emel adalah dimestikan untuk menerima Penyata dan Makluman Emel.



## For Non Resident Only / Untuk Bukan Warganegara Sahaja

- The facility granted is not to finance / refinance the purchase of land. / Kemudahan diberikan bukan untuk pembiayaan / pembiayaan semula pembelian tanah.

By signing this application: / Dengan menandatangani permohonan ini:

- You represent and warrant that all information (including any documents) you 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. You shall promptly notify us of such changes. / Anda mewakili dan menjamin bahawa semua maklumat (termasuk sebarang dokumen) yang telah anda berikan kepada Bank berkaitan dengan permohonan ini adalah benar, lengkap dan tidak mengelirukan. (Jika tidak anda akan bertanggungjawab sepenuhnya). Jika mana-mana maklumat yang diberikan di dalam borang ini menjadi tidak tepat atau mengelirukan atau berubah dalam apa jua cara, sama ada sebelum permohonan ini diluluskan atau semasa kemudahan sedang berlangsung, anda akan memaklumkan perubahan tersebut kepada kami dengan segera.
- You authorize us to verify any of the information you have given to us or your credit standing from any one we may consider appropriate (such as authority or credit reference agency). / Anda membenarkan kami untuk mengesahkan sebarang maklumat yang telah anda berikan kepada kami atau kedudukan kredit anda melalui mana-mana cara yang kami anggap wajar (seperti pihak berkuasa atau agensi rujukan kredit).
- You acknowledge that we may decline your application without giving you any reason for doing so. If this happens, no contractual relationship arises between us and you. / Anda mengesahkan bahawa kami boleh menolak permohonan anda tanpa memberikan sebarang sebab. Jika ia berlaku, tidak ada hubungan berkontrak di antara kami dan anda.
- You opt for, confirm and agree that we may give any information in connection with this application (including your personal information) to any service provider (whether located in or outside of Malaysia) for the purposes of providing any service to you in connection with this application (including data processing). / Anda memilih untuk, mengesahkan dan bersetuju bahawa kami boleh memberikan sebarang maklumat berkaitan permohonan ini (termasuk maklumat peribadi) kepada mana-mana penyedia perkhidmatan (sama ada di dalam atau di luar Malaysia) untuk tujuan menyediakan sebarang perkhidmatan kepada anda berkaitan permohonan ini (termasuk pemprosesan data).
- You declare that you have read and understood our Terms and Conditions governing the product(s) that you are applying for, including our Customer Terms and the applicable documents referred to in Part A of the Customer Terms, forming the banking agreement, and which are available at any of the Bank's branches or on the Bank's website at [www.standardchartered.com.my](http://www.standardchartered.com.my) and you agree to be bound by them. You acknowledge that you are bound by any variation we make to these documents, in accordance with the banking agreement. In particular, you understand that by entering into the banking agreement, you give indemnities, authorizations, consents and waivers and agree to limitations on our liability. / Anda memperakui bahawa anda telah membaca dan memahami Terma dan Syarat kami yang mengawalselia produk yang anda mohon, termasuk Terma-terma Pelanggan kami dan dokumen berkaitan yang dirujuk dalam Bahagian A Terma-terma pelanggan, membentuk perjanjian perbankan, dan yang boleh diperolehi di mana-mana cawangan Bank atau di laman sesawang bank di [www.standardchartered.com.my](http://www.standardchartered.com.my) dan anda bersetuju untuk mematuhi. Terutamanya, anda memahami bahawa dengan memeterai perjanjian perbankan, anda memberi indemniti, kuasa, kebenaran dan pengecualian, dan bersetuju dengan had ke atas liabiliti kami.
- You consent us contacting you at the address, email address and phone numbers you have provided to us, to give you information on other products and services that we, or our strategic partners, may offer. / Anda membenarkan kami menghubungi anda di alamat, alamat emel dan nombor telefon yang telah anda berikan kepada kami, untuk memberi maklumat mengenai produk dan perkhidmatan lain yang kami, atau rakan strategik kami, mungkin tawarkan.
- You opt for, confirm, agree and authorise us to provide your name and particulars to Prudential Assurance Malaysia Berhad for purposes of any joint marketing program. / Anda memilih untuk, mengesahkan, bersetuju dan membenarkan kami memberikan nama dan butiran anda kepada Prudential Assurance Malaysia Berhad untuk tujuan sebarang program pemasaran bersama.
- If you are applying for a credit card, personal loan/personal financing facility or other credit facility, you confirm that you are not related to any of Standard Chartered Bank Malaysia Berhad's directors, persons who are members of management having authority and responsibility for planning, directing and/or controlling the activities, employees involved in appraising, approving and or reviewing credit facilities, or controlling shareholders ("specified persons") and no specified person is acting as your guarantor. If you are or become related to a specified person, or any specified person is or becomes your guarantor, you agree to notify us of the name of and my/our relationship with the specified person when you become aware of the relationship. / Jika anda memohon untuk kad kredit, pinjaman peribadi/kemudahan pembiayaan peribadi atau kemudahan kredit lain, anda mengesahkan bahawa anda tidak mempunyai pertalian persaudaraan dengan mana-mana pengarah Standard Chartered Bank Malaysia Berhad, kakitangan ahli pengurusan yang berkuasa dan bertanggungjawab untuk perancangan, arahan dan/atau mengawal aktiviti, kakitangan yang terlibat dalam penilaian, meluluskan dan/atau menyemak kemudahan kredit, atau pemegang saham utama ("individu spesifik") dan tidak ada individu spesifik bertindak sebagai penjamin anda. Jika anda mempunyai pertalian atau menjadi bersaudara dengan individu spesifik, atau mana-mana individu spesifik adalah atau menjadi penjamin anda, anda bersetuju untuk memaklumkan kepada kami nama dan hubungan anda/kami dengan individu spesifik tersebut apabila anda menyedari persaudaraan tersebut.
- If you are a non-resident, you declare that the personal loan/personal financing facility or other credit 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. / Jika anda bukan residen, anda memperakui bahawa pinjaman peribadi/kemudahan pembiayaan peribadi atau kemudahan kredit lain yang dimohon di sini adalah untuk membiayai aktiviti di dalam sektor sebenar di Malaysia (sebarang aktiviti yang menyokong ekonomi Malaysia dan tidak berbentuk spekulatif) dan/atau untuk membiayai/pembiayaan-semula pembelian/pembinaan hartanah kediaman dan komersil di Malaysia dan/atau untuk tujuan lain yang dibenarkan oleh Bank Negara Malaysia dari masa ke semasa.
- You acknowledge and agree that we have the right to close the new account(s) should your name/any of your names appear in Bank Negara Malaysia's Disnonoured Cheques Information System at any time. / Anda mengesahkan dan bersetuju bahawa kami berhak untuk menutup akaun baru sekiranya nama anda/mana-mana nama anda muncul dalam Sistem Maklumat Cek Tendang Bank Negara Malaysia pada bila-bila masa.
- You authorise us to open an account in your name(s) and to accept and act on instructions received from either you or your joint account holder. This shall apply to each and every account of whatever nature opened by you in your name(s) now or after this, whether singly or jointly. / Anda membenarkan kami membuka akaun di bawah nama anda dan untuk menerima dan bertindak atas arahan yang diterima daripada anda atau pemegang akaun bersama anda. Ia akan tertakluk ke atas setiap dan semua akaun dalam apa jua bentuk yang dibuka oleh anda di bawah nama anda sekarang atau selepas ini, secara persendirian atau bersama.
- You unconditionally and irrevocably agree that you shall not dispute the contents of the faxed copy of this application form received by us which shall be deemed as original application and you shall produce the original to us upon request. / Anda bersetuju tanpa syarat dan tidak boleh ubah bahawa anda tidak akan mempertikaikan kandungan salinan faks borang permohonan ini yang diterima oleh kami, yang akan dianggap sebagai permohonan asal dan anda akan menyerahkan borang asal kepada kami apabila diminta.

- You hereby declare that the bank account number given above is for an account which is solely in your name. If the account number provided is for a joint account, you agree that you shall continue to be solely liable to pay the Facility monthly installment and any unpaid payments due together with any interest accrued, any late payment charges and any other fees or charges imposed by us, irrespective of whether or not the Facility was withdrawn and / or utilized by other joint account holders. / *Anda dengan ini memperakui bahawa nombor akaun yang diberikan di atas adalah untuk akaun di bawah nama anda sahaja. Jika nombor akaun yang disediakan adalah untuk akaun bersama, anda bersetuju bahawa anda akan terus bertanggungjawab sepenuhnya untuk membayar ansuran bulanan Kemudahan dan sebarang bayaran perlu dibayar yang belum dijelaskan beserta sebarang faedah terkumpul, sebarang caj bayaran lewat dan sebarang fi atau caj yang dikenakan oleh kami, tanpa mengambilkira sama ada Keudahan telah dikeluarkan dan/atau digunakan oleh pemegang akaun bersama yang lain.*
- You confirm that you have fully declared all your financial commitments and acknowledge that you have accurately disclose all important information that has a bearing on our financing decision, failing which it may result in rejection of your application. / *Anda mengesahkan bahawa anda telah memaklumkan sepenuhnya semua komitmen kewangan anda, dan mengesahkan bahawa anda telah memaklumkan dengan tepat semua maklumat penting yang memberi kesan ke atas keputusan pembiayaan kami, kegagalan berbuat demikian boleh menyebabkan permohonan anda ditolak.*
- You confirm and acknowledge that we have advised you and you have considered the importance of having a plan on how to service repayment after your retirement in the event your financing tenure extends into your retirement. / *Anda memperakui dan mengesahkan bahawa kami telah memaklumkan kepada anda dan anda telah mempertimbangkan kepentingan mempunyai plan untuk meneruskan pembayaran balik selepas persaraan anda sekiranya tempoh pembiayaan anda berlanjutan hingga anda bersara.*
- You do not have more than one (1) outstanding housing loan/facility/financing account including those financed under the Islamic finance scheme for the purchase or refinancing of residential property as a sole accountholder or joint accountholder with any bank/lender/financier/institution. / *Anda tidak mempunyai lebih daripada satu (1) akaun pinjaman perumahan/kemudahan/pembiayaan sedia ada termasuk yang dibiayai di bawah skim pembiayaan Islam untuk pembelian atau pembiayaan-semula hartanah kediaman sebagai pemegang akaun tunggal atau pemegang akaun bersama dengan mana-mana bank/peminjam/pembiaya/institusi.*
- You agree that the Bank is entitled to revise your approved principal loan amount to 70% or lower of the property value at any time if the Bank is made aware that you have more than one (1) outstanding housing loan/facility/financing account including those financed under the Islamic finance scheme for the purchase or refinancing of residential property as a sole accountholder or joint accountholder with any bank/lender/financier/institution before your loan application with the Bank is approved. / *Anda bersetuju bahawa Bank berhak untuk menyemak amaun pinjaman prinsipal anda yang diluluskan kepada 70% atau lebih rendah daripada nilai hartanah tersebut pada bila-bila masa jika Bank dimaklumkan bahawa anda mempunyai lebih daripada satu (1) akaun pinjaman perumahan/kemudahan/pembiayaan sedia ada termasuk yang dibiayai di bawah skim pembiayaan Islam untuk pembelian atau pembiayaan-semula hartanah kediaman sebagai pemegang akaun tunggal atau pemegang akaun bersama dengan mana-mana bank/peminjam/pembiaya/institusi sebelum permohonan pinjaman anda dengan Bank diluluskan.*

For purpose of servicing monthly repayments and other related charges, you authorise us to debit the following account: /  
 Untuk tujuan pembayaran balik bulanan dan lain-lain caj berkaitan, anda membenarkan kami mendebit akaun berikut:

\* Current / Savings Account which you are applying for herein

\* Akaun Semasa / Simpanan yang anda mohon di sini

Account No. / No Akaun

\* Eligible for protection by PIDM

\* Existing Current / Savings

\* Akaun Semasa / Simpanan sedia ada

Account No. / No Akaun

- You have been informed that the Current Account of MortgageOne is eligible for protection by PIDM and the housing loan of MortgageOne is not insured by PIDM. / *Anda telah dimaklumkan bahawa Akaun Semasa GadaijanjiOne layak dilindungi oleh PIDM dan pinjaman perumahan GadaijanjiOne tidak diinsuranskan oleh PIDM.*
- You have been provided with a copy of the PIDM Brochure. / *Anda telah diberikan salinan Risalah PIDM.*

Application Under Bank Negara Malaysia (BNM) Prescribed Interest Rate. / *Pemohonan di bawah Kadar Faedah Ditetapkan Bank Negara Malaysia (BNM).*  
 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: / *Untuk membiayai pembelian/pembinaan rumah yang tidak melebihi RM100,000 di Semenanjung Malaysia atau tidak melebihi RM120,000 di Sabah dan Sarawak, anda dengan ini memperakui bahawa:*

- You are a house buyer purchasing the house / constructing your own house / Anda adalah pembeli rumah yang membeli rumah /membina rumah anda sendiri
- 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): / *Rumah tersebut akan dihuni oleh anda atau jika anda tidak dapat menghuninya kerana keperluan kerja, rumah tersebut akan dihuni oleh keluarga terdekat anda seperti ibu bapa, pasangan, anak-anak atau adik-beradik anda. Jika BUKAN dihuni pemilik, nyatakan:*
- The house to be purchased or constructed is your ONLY house at any point of time. / *Rumah yang bakal dibeli atau dibina adalah SATU-SATUNYA rumah anda pada bila-bila masa.*
- You and/or your spouse(s) do not have any other housing loan under Bank Negara Malaysia's prescribed ceiling interest rate of 1.75% above the declared base lending rate. / *Anda dan/atau pasangan anda tidak mempunyai sebarang pinjaman perumahan lain di bawah kadar faedah siling ditetapkan 1.75% di atas kadar pinjaman asas yang diumumkan oleh Bank Negara Malaysia.*

\_\_\_\_\_  
 Date  
 Name  
 ID / Passport No:

\_\_\_\_\_  
 Date  
 Name  
 ID / Passport No:

New Account                      Signing Arrangement     Either one to Sign  
 Others                                       Both to Sign

## Application for My First Home Scheme Loan / Permohonan untuk My First Home Loan Scheme

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: / Untuk pembiayaan rumah dengan harga belian di antara RM100,000.00 hingga RM220,000.00 di bawah Skim Rumah Pertamaku ("Skim"), dengan menandatangani borang permohonan ini, anda dengan ini memperakui bahawa:

- i. You are a Malaysian citizen; / Anda adalah warganegara Malaysia;
- ii. You are a first time homebuyer; / Anda adalah pembeli rumah kali pertama;
- iii. Your age does not exceed 35 years (age of next birthday is 36 years or less); / Umur anda tidak melebihi 35 tahun (umur pada harijadi seterusnya adalah 36 tahun atau kurang);
- iv. You are a confirmed employee with minimum employment of 6 months with the same employer; / Anda adalah kakitangan tetap dengan tempoh bekerja minimum 6 bulan bersama majikan yang sama;
- v. The house purchased under this loan/financing will be physically lived in by you who is generating income and used as your primary residence during the tenure of your loan/financing or at least physically lived in by one of you if it is a joint loan / financing application; / Rumah yang dibeli di bawah pinjaman/pembiayaan ini akan dihuni oleh saya yang menjana pendapatan dan digunakan sebagai kediaman utama anda semasa tempoh pinjaman/pembiayaan anda atau sekurang-kurangnya dihuni oleh salah seorang daripada anda jika ianya adalah permohonan pinjaman/pembiayaan bersama;
- vi. The occupying applicant/borrower is an immediate family member of the other applicant/borrower; / Pemohon/peminjaman yang menghuni rumah adalah ahli keluarga terdekat pemohon/peminjam yang satu lagi;
- vii. Your monthly income does not exceed RM3,000.00 and if this is a joint loan/financing application, each of your individual income does not exceed RM3,000.00 per month; / Pendapatan bulanan anda tidak melebihi RM3,000 dan jika ini adalah permohonan pinjaman/pembiayaan bersama, pendapatan setiap individu tidak melebihi RM3,000 sebulan;
- viii. The property purchased and financed under this loan / financing is for residential purpose and located in Malaysia. / Hartanah yang dibeli dan dibiayai di bawah pinjaman/pembiayaan ini adalah untuk tujuan kediaman dan terletak di 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 loan. / Anda memilih untuk, mengesahkan, bersetuju dan membenarkan Bank memberikan sebarang maklumat dan dokumen berkaitan permohonan ini (termasuk maklumat peribadi anda) kepada Cagamas SRP Berhad, syarikat sekutunya, atau mana-mana pihak berkaitan untuk tujuan yang berkaitan dengan pinjaman.
- 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; / Anda mengesahkan bahawa Bank boleh menolak permohonan anda di bawah Skim tanpa memberikan sebarang sebab. Jika ia berlaku, tidak ada hubungan berkontrak di antara kami dan anda;
- xi. You acknowledge that the Bank may decline your application under the Scheme and offer another loan to you which is not under the Scheme and with a lower approved loan/financing amount than what you have applied for. In the event you decided to continue with the application, the product selected by you is: / And mengesahkan bahawa Bank mungkin menolak permohonan anda di bawah Skim dan menawarkan pinjaman lain yang bukan di bawah Skim kepada anda dan dengan amaun pinjaman/pembiayaan diluluskan yang lebih rendah daripada yang anda mohon. Jika anda ingin meneruskan permohonan ini, produk yang dipilih oleh anda adalah :

Standard Term Loan / Pinjaman Bertempoh Standard

MortgageOne™ / GadaijanjiOne™

(Current Account is eligible for protection by PIDM)

(Akaun Semasa layak dilindungi oleh PIDM)

### Applicable for Citizens / Permanent Residents of Singapore / Untuk Warganegara / Penduduk Tetap Singapura

By signing this form, you hereby consent to: / Dengan menandatangani borang ini, anda dengan ini memberi kebenaran untuk:

- (a) the Bank informing Standard Chartered Bank Singapore branch ("SCBS") of any and all details relating to your application for a mortgage loan as the Bank deems fit; / Bank memaklumkan Standard Chartered Bank cawangan Singapura ("SCBS") mengenai sebarang dan semua maklumat berkaitan permohonan anda untuk pinjaman gadaijanji sebagaimana dianggap wajar oleh Bank;
- (b) authorizing SCBS to obtain a copy of your credit report from Credit Bureau Singapore ("credit report") on your behalf; and / membenarkan SCBS untuk mendapatkan salinan laporan kredit anda daripada Biro Kredit Singapura ("laporan kredit") bagi pihak anda; dan
- (c) SCBS disclosing any and all information regarding your credit report to the Bank for the purpose of approving your mortgage loan application. / SCBS mendedahkan sebarang dan semua maklumat berkaitan laporan kredit anda kepada Bank untuk tujuan meluluskan permohonan pinjaman gadaijanji anda.

Main Applicant / Pemohon Utama

Joint Applicant / Pemohon Bersama

Singapore ID / ID Singapura \_\_\_\_\_

Singapore ID / ID Singapura \_\_\_\_\_

#### FOR BANK USE ONLY

Sales Staff:

Sales Manager:

Signature witnessed/Verified by:

Signature witnessed/Verified by:

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Signing Number: \_\_\_\_\_

Signing Number: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Date of 2nd AIP : \_\_\_\_\_

Date of 3rd AIP : \_\_\_\_\_

**FOR BANK USE ONLY**

**Mortgage Internal Form (Applicable for Mortgage Application only)**

**1** Indicative valuation

(1) Valuer Company Name

Branch \_\_\_\_\_ Company Name \_\_\_\_\_

Indicative Market Valuation

RM \_\_\_\_\_

Marketability Factor

(1) Indicative Date

Indicated By (Valuer)

Preferred

Land Area (Ft<sup>2</sup>)

Built Up Area (Ft<sup>2</sup>)

Indicative Reference

Ordered by (SCB)

(2) Valuer Company Name

Branch \_\_\_\_\_ Company Name \_\_\_\_\_

Indicative Market Valuation

RM \_\_\_\_\_

Marketability Factor

(2) Indicative Date

Indicated By (Valuer)

Preferred

Location Category

A  B  C  D  E  F

**2** Mortgagor Details (Applicable if Owner / Purchaser of the property is not the Applicant)

Full name (as in IC/Passport)

IC/Passport No.

Relationship

Parents  Siblings  Spouse  Others

Full name (as in IC/Passport)

IC/Passport No.

Relationship

Parents  Siblings  Spouse  Others

**3** Loan / Financing Particulars

Product Type

Single

MOA  Standard Term Loan  
 REPS Standard Term Loan  MortgageKLIBOR  
 MOA Low Start  My First Home Scheme

Combo

MOA + Term Loan  MOA + Overdraft  
 MOA + Term Loan + Overdraft  Term Loan + Overdraft

Promotional Type

Campaign Code

Applied Branch

MRTA Coverage?

Yes  No

MRTA Financed?

Yes  No

Cost Absorption

Yes  No  Legal and Valuation Fee Financing

Sub-Product Type

Under Construction  Completed  Refinancing

**4** Business Configuration

Valuer Center

SECURED LENDING

Main Product Indicator  Low Start  Graduate  With Link One Service  MOA 2009  KLIBOR  CEPP  My First Home Scheme

Referral Type

Closing Entity

Referral Entity

Closing ID

Referral Name

PB Indicator

A-Potential PB Customer

B-Existing PB Customer

C-Non-PB Customer

Preferred Branch

Closing Type

6 Loan Recommendation

Mortgage AIP

With Credit Facility

Without Credit Facility

1	
2	
3	
4	
5	
6	
7	
8	

CREDIT CARDS AND PERSONAL LOAN

7 For Personal Loan Only

Channel Source

Branch

Telesales

Franchise

Marketing Channel

Walk-in

Phone-in

Developer

Others

Priority Banking

Mobile

Corporate Employer

Personal Sales

Marketing

Campaigns

Package Indicator

Sales Code

Source Code

Bank Sales or

Agent

8 For Card and Personal Loan

Referral ID

Sourcing ID / Closing ID

Branch Code

\_\_\_\_\_

ARM Code

\_\_\_\_\_

9 For Credit Card Only

ACQ Code

\_\_\_\_\_

Sub Channel

\_\_\_\_\_

Sales Staff IC No

\_\_\_\_\_

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<b>Annual Fees / Yuran Tahunan</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center; background-color: #e0f0e0;"><b>Standard Chartered Credit Cards / Kad Kredit Standard Chartered</b></th> </tr> <tr> <th style="width: 50%; text-align: left;">Card Type / Jenis Kad</th> <th colspan="2" style="text-align: center;">Visa / MasterCard</th> </tr> <tr> <td></td> <th style="width: 25%; text-align: center;">Principal / Prinsipal (RM)</th> <th style="width: 25%; text-align: center;">Supplementary / Tambahan (RM)</th> </tr> </thead> <tbody> <tr> <td>Platinum</td> <td style="text-align: center;">250</td> <td style="text-align: center;">135</td> </tr> <tr> <td>Preferred World MasterCard Credit Card</td> <td style="text-align: center;">350</td> <td style="text-align: center;">Free / Percuma</td> </tr> <tr> <td>Priority Banking Visa Infinite*</td> <td style="text-align: center;">800</td> <td style="text-align: center;">400</td> </tr> </tbody> </table> <p>* Fee waiver is only applicable for the first year. / * Pengecualian yuran hanya sah untuk tahun pertama sahaja</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="1" style="text-align: center; background-color: #e0f0e0;"><b>Government Service Tax / Cukai Perkhidmatan Kerajaan (Charged annually by the Royal Customs Department) / (Dicaaj secara tahunan oleh Jabatan Kastam DiRaja)</b></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">RM50 service tax charge on each Principal Card / RM50 caj perkhidmatan untuk setiap Kad Prinsipal RM25 service tax charge on each supplementary Card / RM25 caj perkhidmatan untuk setiap Kad Tambahan</td> </tr> </tbody> </table>	<b>Standard Chartered Credit Cards / Kad Kredit Standard Chartered</b>			Card Type / Jenis Kad	Visa / MasterCard			Principal / Prinsipal (RM)	Supplementary / Tambahan (RM)	Platinum	250	135	Preferred World MasterCard Credit Card	350	Free / Percuma	Priority Banking Visa Infinite*	800	400	<b>Government Service Tax / Cukai Perkhidmatan Kerajaan (Charged annually by the Royal Customs Department) / (Dicaaj secara tahunan oleh Jabatan Kastam DiRaja)</b>	RM50 service tax charge on each Principal Card / RM50 caj perkhidmatan untuk setiap Kad Prinsipal RM25 service tax charge on each supplementary Card / RM25 caj perkhidmatan untuk setiap Kad Tambahan
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<b>Finance Charges / Caj Kewangan</b>	<p>Based on prior prompt repayment of the minimum or full payment for: / Berdasarkan pembayaran balik bulanan minima atau penuh bagi:</p> <p><b>Interest rate % p.a. on: / Kadar faedah % setahun atas</b></p> <p><b>Retail Transactions / Transaksi Runcit</b></p> <p>i. 13.5% p.a. : Last 12 consecutive months. / 13.5% setahun : Sepanjang 12 bulan.</p> <p>ii. 16.0% p.a. : 10 months or more within the last 12 consecutive months. / 16.0% setahun : 10 bulan atau lebih dalam tempoh 12 bulan.</p> <p>iii. 17.5% p.a. : Less than 10 months within the last 12 consecutive months. / 17.5% setahun : Kurang dari 10 bulan dalam tempoh 12 bulan.</p> <p>Finance charges are calculated on the outstanding amount on daily basis. / Caj kewangan ke atas jumlah baki dikira atas dasar harian.</p> <p><b>Cash Advance Fee / Yuran Pendahuluan Tunai</b></p> <p>A Cash Advance fee of up to 5% or minimum of RM25 will be imposed on each transaction (applicable for credit card and Cheque-On-Call). / Yuran Pendahuluan Tunai sehingga 5% atau minimum RM25 akan dikenakan untuk setiap transaksi (untuk kad kredit dan Cheque-On-Call)</p> <p><b>Overlimit Service / Khidmat Melebihi Had Kredit</b></p> <p>A fee of RM50 will be charged only if Cardholder had exceeded his/her approved credit limit. / Yuran RM50 akan dikenakan sekiranya Pemegang Kad telah melebihi had kredit yang diluluskan.</p> <p><b>Balance Transfer / Cheque-On-Call / Flexipay / Flexi-on-Balance / Pemandahan Baki / Cheque-On-Call / FlexiPay / Flexi-On-Balance</b></p> <p>A prevailing finance charge of 18% p.a. will be levied on the outstanding balance if the monthly instalment is not paid in full on time every month. / Bayaran pembiayaan semasa 18% setahun akan dikenakan ke atas baki yang tertunggak jika ansuran bulanan tidak dibayar balik sepenuhnya tepat pada masanya setiap bulan.</p>																				
<b>Retail Transactions / Transaksi Runcit</b>	<p><b>i) Interest Free Period / Tempoh Bebas Faedah</b></p> <p>20 days from statement date - if all outstanding balance of the previous month is fully paid. / 20 hari dari tarikh penyata - jika semua jumlah baki bulan sebelumnya telah dibayar sepenuhnya.</p> <p><b>ii) No Interest Free Period / Tempoh Tiada Bebas Faedah</b></p> <p>If Cardholder opts to pay partial or minimum payment within due date, finance charges on retail transaction (excluding Cash Advance / Balance Transfer / Cheque-On-Call / FlexiPay / Flexi-On-Balance) will be imposed from the day transaction is posted to the card account. / Jika Pemegang Kad memilih untuk membayar sebahagian atau minima sebelum atau pada tarikh pembayaran, caj kewangan untuk transaksi pembelian runcit (kecuali Pendahuluan Tunai / Pemandahan Baki / Cheque-On-Call / FlexiPay / Flexi-On-Balance) akan dikira daripada tarikh di mana transaksi tertera pada akaun kad.</p>																				
<b>Minimum Monthly Repayment / Pembayaran Balik Bulanan Minimum</b>	<p>5% of the outstanding balance or a minimum of RM50, whichever is higher for: / 5% daripada jumlah baki atau minimum RM50, yang mana lebih tinggi untuk:</p> <p>i. Credit Card / Kad Kredit      ii. Balance Transfer / Pindahan Baki      iii. Easy Payment Scheme / Skim Bayaran Mudah</p> <p>iv. Cheque-On-Call / Cheque-On-Call      v. FlexiPay / FlexiPay</p>																				
<b>Late Payment Charges / Caj Pembayaran Lewat</b>	<p>Minimum of RM5 or 1% of total outstanding balance as at statement date, whichever is higher, capped to a maximum of RM50 per account. / Minimum RM5 atau 1% daripada jumlah baki perlu bayar pada tarikh penyata, yang mana lebih tinggi, terhad kepada maksimum RM50 setiap akaun.</p>																				
<b>Conversion Rate for Overseas Transactions / Kadar Tukaran untuk Transaksi Luar Negara</b>	<p>Determined by Visa International or MasterCard International plus administration cost of 1%. Rates are subject to change from time to time. For further information, please visit <a href="http://standardchartered.com.my">standardchartered.com.my</a> / Ditentukan oleh Visa International atau MasterCard International serta kos pentadbiran sebanyak 1%. Kadar adalah tertakluk kepada perubahan dari semasa ke semasa. Untuk maklumat lanjut, sila layari <a href="http://standardchartered.com.my">standardchartered.com.my</a></p>																				