



IMPORTANT: Please read our Personal Data Protection Notice ("Notice") and Product Disclosure Sheet (PDS) before completing this form. By giving us your personal data and signing this form, you are indicating to us that you consent and agree to the terms of our Notice, to the PDS and to terms of this form. Our Notice and PDS are available on our website at www.muamalat.com.my and from any of our outlets.

The Manager Bank Muamalat Malaysia Berhad

BRANCH : DATE :

I/We wish to apply for the following financing facility and furnish below particulars for your consideration :-

TYPE OF APPLICATION: Single Application Joint Application
TYPE OF FACILITY: House Financing House Re-Financing Shophouse/ShopLot Financing Shophouse/ ShopLot Re-Financing
LAND FINANCING Vehicle Financing Non-Vehicle Financing Personal Financing
EDUCATIONAL FINANCING MCash Bank Guarantee Others:
CAMPAIGN/ PACKAGE: AMOUNT REQUESTED: RM TENURE: years

A. PERSONAL DETAILS (MAIN APPLICANT)

TITLE: FULL NAME: (as per identification card)
IDENTIFICATION TYPE: New Identity Card Old Identity Card Army IC Police IC Passport
IDENTIFICATION NO: i. New Identity Card ii. Old Identity Card/ Army IC/ Police IC/ Passport
CURRENT ADDRESS: ADDRESS POSTCODE TOWN STATE COUNTRY
RESIDENTIAL STATUS: Owned Employer's Quarters Relatives Rented
STAY DURATION: years
TEL NO. (H) FAX NO. TEL NO. (H/P) EMAIL
HOMETOWN ADDRESS: ADDRESS POSTCODE TOWN STATE COUNTRY
TEL NO. FAX NO. PREFERRED MAILING ADDRESS: Current Hometown
DATE OF BIRTH: AGE: years
CITIZENSHIP: Citizen Non-Citizen Permanent Resident
BUMIPUTRA STATUS: Yes No
GENDER: Male Female
RACE: Malay Chinese Indian Others:
RELIGION: Islam Christian Hindu Buddha Others:
HIGHEST EDUCATION: Primary Secondary Tertiary Master Doctorate Professional
MARITAL STATUS: Single Married Widowed Divorced
NO. OF DEPENDENTS: < 12 years old 12 - 18 years old > 18 years old
MOTHER'S MAIDEN NAME:
RELATED TO BMMB STAFF: Yes No
If yes, please specify: Staff Name/ ID No.: Relationship: Dept./ Branch:

B. EMPLOYMENT DETAILS

CURRENT EMPLOYMENT

EMPLOYER'S NAME: NATURE OF BUSINESS: TYPE OF EMPLOYMENT COMPANY: Government Agency Conglomerate/MNC Listed Company at Bursa Malaysia Financial Institution Public Ltd. (Bhd) Private Ltd. (Sdn Bhd) Partnership Sole-Proprietorship Others:
EMPLOYER'S ADDRESS: ADDRESS POSTCODE TOWN STATE COUNTRY
TEL NO. (O) FAX NO. EMAIL:
OCCUPATION: POSITION: Clerical/ Gen. Admin Managerial Professional Self-employed Officer/Executive Director Uniform body Others
DATE JOINED: YEARS OF SERVICE: years
EMPLOYMENT STATUS: Permanent Contract Self-employed
CONFIRMATION OF EMPLOYMENT: Confirmed Under probation N/A
RETIREMENT AGE: years RETIREMENT DATE**: (only if applicable)

PREVIOUS EMPLOYMENT (if any)

*To be filled if the applicant has less than 1 year of working experience with the present employer.

EMPLOYER'S NAME: NATURE OF BUSINESS: EMPLOYER'S ADDRESS: ADDRESS POSTCODE TOWN STATE COUNTRY
TEL NO. (O) FAX NO.
OCCUPATION: POSITION: Clerical/ Gen. Admin Managerial Professional Self-employed Officer/Executive Director Uniform body Others
YEARS OF SERVICE:
**If the tenure extends beyond the retirement date, the source of income shall be: EPF Savings/ FTA/ ASB Rental Income Others (Please specify)

FINANCIAL SETTLEMENT & MCRE DEDUCTION:

I/We hereby agree and authorize the Bank to settle the amounts of existing loans and/or financing and other outstanding balances:-

A. Financial Settlement					
No.	Particulars	Financial Institution	Credited to Account No.	Estimated Balance Outstanding* (RM)	Monthly Instalment* (RM)
TOTAL SETTLEMENT					

(* Customers are required to provide the current loan / financing statement and/or redemption letter of existing facilities or photocopy of credit cards as proof for settlement references.

I/We hereby agree and authorize the Bank to deduct the following Moving Costs & Related Expenses (MCRE) and/or Security Deposit (SD) directly from the facility amount:-

B. MCRE Deduction (For Home Financing only)		
No.	Item	Total (RM)
1	MRTT	
2	Legal Fees	
3	Valuation Fee	
4	Security Deposit	
5		
6		
TOTAL DEDUCTION		

Disclaimer :

- I/We shall not make any claim to the Bank with regards to the above irrevocable instructions unless a written consent is hereby given by the Bank.
- I/We responsible to inform the exact settlement amount of existing facilities due for settlement. The Bank shall not be responsible if there is any disparity in the settlement amount. I agree to promptly top up any shortfall should the amount stated in this form is not sufficient to settle the outstanding amount of the facilities.
- It is my/our responsibility to inform my/our current financiers once payments have been made by the Bank to ensure that my existing financing accounts are fully settled and closed. I hereby agree that the Bank shall not be held liable in the event that my existing financing accounts with my current financiers are not fully settled.

Signed by Customer:
(To be signed by Customer and/or Co-applicant)

Name: _____

Name: _____

Date: _____

Date: _____

FOR BANK'S USE- CROSS SELLING

<p>SAVINGS</p> <p><input type="checkbox"/> Savings Account RM <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p> <p><input type="checkbox"/> Fixed Term Financing <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p>	<p>INVESTMENT</p> <p><input type="checkbox"/> Gold-i Account RM <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p> <p><input type="checkbox"/> Variable Price Fund (VF) - ASNB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p> <p><input type="checkbox"/> UT iFast <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p>
<p>WILL WRITING</p> <p><input type="checkbox"/> MyAngkasa Amanah Berhad RM <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p> <p><input type="checkbox"/> Amanah Raya Berhad <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p> <p><input type="checkbox"/> As Salihin Trustee Berhad <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p>	<p>Other products and services</p> <p><input type="checkbox"/> M-Jannah Individual RM <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p> <p><input type="checkbox"/> M-Jannah Family <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p> <p><input type="checkbox"/> M-Jannah Warga Emas <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p>
<p>TAKAFUL-PERSONAL ACCIDENT</p> <p><input type="checkbox"/> M-Tiara Prestige Protection (Plan 1 - Plan 7) RM <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p>	<p>Badal Haji dan Umrah (BHU)</p> <p><input type="checkbox"/> BHU 1 RM <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p> <p><input type="checkbox"/> BHU 2 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p>
<p>Staff Name: _____</p> <p>Staff No: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	

APPLICANT'S DECLARATION

1. I/We hereby declare that the information given in this financing form and other documents are true and I/We do not conceal any information that may affect my/our application.
2. I/We hereby declare that I have disclosed in full all of my/our outstanding financing including with non-financial entities. My/Our failure to disclose any outstanding financings I/we have or any inaccuracy or misrepresentation shall not attribute to the bank's failure to adhere to BNM guidelines. The bank reserves the right to review, cancel or terminate the facilities due to non-disclosure, inaccuracy or misrepresentation.
3. I/We have read the Bank's Personal Data Protection Notice ("Notice") and Product Disclosure Sheet (PDS) before completing this form. By furnishing my/our personal data and signing this form, I/we hereby give my/our consent and agree to the terms of the Notice, to the PDS and to the terms of this form.
4. I/We have not committed any act of bankruptcy as defined under Section 3 of the Bankruptcy Act 1967.
5. I/We hereby authorize the Bank to contact my/our employer or any party to obtain any information required by the Bank.
6. I/We hereby authorise my/our employer to disclose my employment information to BMMB to assist in this financing application.
7. I/We hereby give my/our consent for BMMB to proceed with the credit checking with any credit reference agencies. Pursuant to that, I/We hereby authorize the Bank to give, furnish, divulge or otherwise disclose, to the said credit reference agencies of any information, statements or facts with respect to the matters relating to my/our facility(ies) or account(s) with the Bank.
8. The Bank has the right to decline or reject my/our application should the Bank in its absolute discretion decides that my/our credit appraisal quality does not meet the Bank's requirement. The Bank also has the right to withdraw any of the financing facilities being approved if the information given by me/us is/are false.
9. I/We hereby give my/our unconditional and unequivocal consent for Bank Muamalat Malaysia Berhad ("BMMB") to do the following action for the purposes of account opening or any other relationship establishment with BMMB-
 - a) Conduct searches on any of my/our credit information, including credit information where I am/we are a joint applicant or to which I am/we are or have been linked and resides in the records of the Credit Reference Agency or any information in the record for the Central Bureau, Bank Negara Malaysia ("BNM") (including the Central Credit Reference Information System (CCRIS), the Dishonoured Cheques Information System (DCHEQS) or any other database or system established by BNM ; and
 - b) Conduct credit check (s) on me/us for credit review, credit evaluation, debt recovery purposes and legal documentation relating to the facilities of contract (s) granted or to be granted by the financiers or other persons on me/us; and
 - c) Use the monitoring applications and obtain new information and updates on me/us and/or my/our company/business from other available sources ; and
 - d) Provide the relevant Credit Reference Agency with my/our personal details with respect to the above matters.
10. I/We hereby agree and confirm that I/We shall not hold BMMB liable or responsible for:
 - a) Any statement, misstatement, inaccuracy or omission of any type of manner contained in the credit information, records and/or credit reports provided
 - b) BMMB's reliance on such credit information, records and/or credit reports provided by the relevant Credit Reference Agency and Central Bureau, BNM to arrive at a decision in relation to my/our application for credit and credit-related or other products or services of BMMB; and
 - c) Any disclosure of my/our Credit Information by the relevant Credit Reference Agency to any of the other subscribers of Credit Reference Agency and Central Bureau, BNM in connection with the credit reporting services provided.
11. This Consent shall be without prejudice to any other clause in BMMB's Term and Conditions for the operation of the accounts or other products or services of BMMB which I/we have applied for herein and shall remain valid and binding against me/us so long as I/we remain a customer of BMMB.
12. Option and Appointment of Sales Representative (Wakalah) - *[Tawarruq-based Financing only]*

Leave the commodity at the Bank's possession and hereby irrevocably appoint Bank Muamalat to be my/our representative/agent to sell the commodity to any third party purchaser for the purpose of availing the financing amount.

Take Delivery of the Commodity.
13. Agreement on Financing of Sales Proceeds (Qard) - *[MCash only]*

I/We hereby agree to place the commodity sale proceeds as profit free financing under the principal of Qard to Bank Muamalat and to utilize the placement sum for the MCash usage purpose.

Agree

Disagree
14. We may use your Personal Data:
 1. to conduct market research and surveys with the aim of improving our products and services;
 2. for marketing purposes, promotional events, competitions and lucky draws related to this application.

We process your Personal Data for these purposes because it is in the interest of our business to do so with the intention of improving our products and services and generating business. We will not send you marketing material if you have specifically asked us not to do so.

You have the right to opt out of receiving marketing material at any time. To do so please contact your branch or customer service. If you ask us not to send you marketing material or other promotional or research material, we may need to retain a record that you have asked us not to do so to ensure that you do not receive anything further.

Signed by Customer:

Name: _____

Date: _____

Name: _____

Date: _____

Authorised Company Chop & Signature

Date: _____

FOR BANK'S USE ONLY

Interviewed by:

Remark (if any):

Name & Staff
Designation

Date: