

APPLICATION FORM FOR FINANCING

Note:

- If you have an existing account with Bank Muamalat Malaysia Berhad (BMMB), kindly update the relevant particulars only.
- Information provided is strictly private and confidential within BMMB
- IMPORTANT:** Please read our Personal Data Protection Notice ("Notice") 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, the terms of this form and for the process and disclosure of data under the Personal Data Protection Act 2010. Our Notice is available on our website at www.muamalat.com.my and from any of our branches.

Branch		Date		CIF No.	
Application Type	<input type="checkbox"/> Single Application		<input type="checkbox"/> Joint Application		

TYPE OF FINANCING

<input type="checkbox"/> Personal Financing	<input type="checkbox"/> Home Financing	<input type="checkbox"/> Home Refinancing
<input type="checkbox"/> Vehicle Financing	<input type="checkbox"/> MCash	<input type="checkbox"/> Others _____
Amount Requested RM _____	Tenure _____ Years	Package <input type="checkbox"/> Yes <input type="checkbox"/> No

PERSONAL DETAILS

Full Name		IC No		
		Old IC, Army IC, Police IC		
Citizenship		Passport No		
Email		Birth Date		
Permanent Address	Mailing Address			
			Postcode	_____
			State	_____
Gender		Religion		
Bumiputra	<input type="checkbox"/> Yes <input type="checkbox"/> No	Race		
Telephone No (H)		Telephone No (HP)		
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others _____			
Education Level	<input type="checkbox"/> Secondary <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Master <input type="checkbox"/> PhD <input type="checkbox"/> Professional	Related to BMMB Staff:	Staff Name _____	
			ID No _____	
			Dept/Branch _____	
No. of Dependent		Mother's Maiden Name		
I am / my immediate family/close associate/relative* is a Politically Exposed Person (PEP)			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Kindly complete below information, if you tick "Yes"				
Department		Relationship		
Position Held		Period From		

EMPLOYMENT DETAILS

Employer's Name		Occupation	
Tel. No (O)		Position	
Email		Employment Start Date & Tenure	
Employment Type	<input type="checkbox"/> Government <input type="checkbox"/> Private <input type="checkbox"/> Others _____		
Employment Status	<input type="checkbox"/> Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Others _____		
Retirement Age		Retirement Date	
Address			
Postcode		State	

PROPERTY DETAILS

Developer/Vendor Name		Chargee Bank (If Refinancing)	
Purchase Purpose	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment		
Property Type	<input type="checkbox"/> Flat/Apartment/Condominium <input type="checkbox"/> Terrace/Link <input type="checkbox"/> Bungalow/Semi Detached <input type="checkbox"/> Shophouse/Shop Lot <input type="checkbox"/> Others _____		
Property Address			
	Postcode		State

VEHICLE DETAILS				
Dealer/Vendor Name			Sales Person Name	
Vehicle Type	<input type="checkbox"/> New	<input type="checkbox"/> Unregistered Recond	<input type="checkbox"/> Used	
Make & Model			Year Made	
OTHER SECURITY DETAILS				
Type of Security	<input type="checkbox"/> Muamalat Gold-i Account <input type="checkbox"/> Fixed Term Account	<input type="checkbox"/> Amanah Saham Bumiputra <input type="checkbox"/> Others _____		
Account No			Value (RM)	
SPOUSE/JOINT APPLICANT DETAILS				
Full Name			IC No	
			Old IC, Army IC, Police IC	
Citizenship			Passport No	
Email			Birth Date	
Permanent Address			Mailing Address	
	Postcode			Postcode
	State			State
Gender			Religion	
Bumiputra	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Race	
Telephone No (H)			Telephone No (HP)	
Marital Status	<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Others _____	
Education Level	<input type="checkbox"/> Secondary	<input type="checkbox"/> Diploma	Staff Name _____	
	<input type="checkbox"/> Degree	<input type="checkbox"/> Master		ID No _____
	<input type="checkbox"/> PhD	<input type="checkbox"/> Professional	Dept/Branch _____	
No. of Dependent			Mother's Maiden Name	
I am / my immediate family/close associate/relative* is a Politically Exposed Person (PEP)			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Kindly complete below information, if you tick "Yes"				
Department			Relationship	
Position Held			Period From	
EMPLOYMENT DETAILS				
Employer's Name			Occupation	
Tel. No. (O)			Position	
Email			Employment Tenure	
Employment Status	<input type="checkbox"/> Permanent	<input type="checkbox"/> Contract	<input type="checkbox"/> Self-Employed	
Employment Type	<input type="checkbox"/> Government	<input type="checkbox"/> Private	<input type="checkbox"/> Others _____	
Retirement Age			Retirement Date	
Address				
Postcode			State	
MONTHLY INCOME AND EXPENDITURE(INCLUSIVE OF NON-FINANCIAL INSTITUTIONS/ NON BANK ENTITIES)				
MONTHLY INCOME	APPLICANT	SPOUSE/JOINT	TOTAL	
Salary + Fixed Allowance				
Other Income				
Total Gross Income				
MONTHLY EXPENDITURE				
Income Tax				
EPF (Employee)				
SOCSSO (Employee)				
OTHER EXPENDITURE/ MONTHLY COMMITMENT				

House Financing			
Vehicle Financing			
Personal Financing			
Credit Card			
Rental			
Others			
Others			
NET INCOME			

FINANCIAL SETTLEMENTS & MCRE DEDUCTION (if related)
Financial Settlement

No	Financing Type	Financial Institution	Credited to Account No.	Estimated Balance Outstanding* (RM)	Monthly Instalment* (RM)
1					
2					
3					
4					
5					
Total Settlements					

(*) 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: -

MCRE Deduction (For Home Financing only)

No	Items	Total (RM)
1	MRTT	
2	Legal Fees	
3	Valuation Fee	
4	Security Deposit	
5		
Total Deductions		

Disclaimer:

1. 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.
2. I/We are 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.
3. 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.

CROSS SELLING : I WANT TO APPLY FOR BELOW PRODUCTS/SERVICES

Credit Card <input type="checkbox"/> New Application <input type="checkbox"/> Balance Transfer	Investment/Gold <input type="checkbox"/> SURIA <input type="checkbox"/> MG-i Account	Unit Trust <input type="checkbox"/> ASNB VF/ASNB <input type="checkbox"/> Unit Trust iFast
Deposit <input type="checkbox"/> SA Qard <input type="checkbox"/> SA Tawarruq <input type="checkbox"/> CA Qard <input type="checkbox"/> CA Tawarruq <input type="checkbox"/> Fixed Term Account	Takaful <input type="checkbox"/> M-Kasih Prihatin <input type="checkbox"/> M-Jannah Individu <input type="checkbox"/> M-Jannah Family <input type="checkbox"/> M-Jannah Warga Emas	Will Writing <input type="checkbox"/> Amanah Raya Berhad <input type="checkbox"/> As Salihin Trustee Berhad <input type="checkbox"/> AWARIS

I hereby give consent/authorise the Bank to open an account for disbursement purposes

 Yes

 No

Note:

- Application for Investment Account & Unit Trust must be accompanied by Suitability Assessment Form
- Account Opening for disbursement purpose: No need to fill in separate account opening forms.

DECLARATION & ACKNOWLEDGMENT

I/We hereby declare that:

1. 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 and I/We have not committed any act of bankruptcy as defined under Section 3 of the Bankruptcy Act 1967.
2. 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 agree that the Bank may use my Personal Data;
 - a. to conduct market research and surveys with the aim of improving our products and services;
 - b. for marketing purposes and cross selling purposes, promotional events, competitions and lucky draws including those jointly run with our current and future partners and affiliates.

Disclosure for cross selling purposes shall not be effected if it is objected by you by contacting our branch or customer service number which is stated in the PDS.
4. 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.
5. Give my/our unconditional and unequivocal consent for 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 reporting agencies or any information in the record for the Central Bureau, Bank Negara Malaysia ("BNM") (including the Central Credit Reference Information System (CCRIS) 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 and disclose the relevant credit reporting agencies with my/our personal details with respect to the above matters; and
 - e. contact my/our employer or any party to obtain any information required by the Bank and authorise my/our employer to disclose my employment information to BMMB.
6. **I/We hereby declare that I/we have never paid any fee or commission to any person or agent for BMMB financing application. All parties are expected to understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (including any amendment thereof). The Bank reserves the right to report any actions or activities suspected of being criminal in nature to the police or other relevant authorities and include to terminate the transaction hereof.**
7. I/We further irrevocably agree to indemnify the Bank in full against all liabilities and all actions, suits, proceedings, demands, damages, costs and any expenses whatsoever or howsoever arising and/or incurred and/or sustained by the Bank (to the extent permissible under the law) arising out of or in connection with any authorisation given to the Bank, instructions given or purported to be given by me/the authorised person(s).
8. I/ We request and authorise the Bank to open banking account(s) in my/our name subject to terms & conditions stated herein.
9. I/ We acknowledge and aware that the opening, operation, maintenance and closing of account(s) are subject to the laws of Malaysia and to the regulations, notices and directives of BNM and any relevant authority as well as the Bank's Terms & Conditions for the operation of the account(s) herein or as hereafter amended and agree to comply with and bound by the same.
10. I/We hereby acknowledge that I/we had read and agreed to be bound by the Terms and Conditions including the applicable Shariah contracts for the said facilities including the Privacy Notice and any amendments issued by BMMB from time to time as displayed on website www.muamalat.com.my.
11. For deposit account opening application, I/We have been informed that this product is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.
12. For investment/Gold account opening application, I/We hereby confirmed that I/We have been informed that this product is not protected by PIDM.

Signed by Customer:

Name:
IC No:
Date:

Name:
IC No:
Date:

Authorised Company Chop & Signature
Date:

FOR BMMB USE ONLY

Interviewed by:

Remark (if any):

Staff Name:
Designation
Date: