



EMPLOYEE HOME/QARDH FINANCING APPLICATION FORM

NAME : _____ EMPLOYEE ID: _____
DESIGNATION : _____ DEPARTMENT: _____
DATE JOINED: _____ MOBILE NO : _____

CORRESPONDENCE ADDRESS: _____

A. TERMS OF FACILITY

		Details on Qardh Financing	
Home Purchase Price	: _____	Takaful	: _____
Financing Amount	: _____	Legal Fee 1	: _____
Financing Period	: _____	Legal Fee 2	: _____
Construction Period	: _____	Valuation Fee	: _____
(for Under Const)		Others	: _____
		Total	: _____

B. PARTICULARS OF PROPERTY (Details as per attached)

- Completed Property (Purchase from developer) Completed Property (Sub-Sale)
 Property Under Construction (Purchase from developer) Refinancing
 Renovation Others. Please specify _____

C. DECLARATION

I, hereby, declare as follows:-

- The details given in this application are true to my knowledge;
- To the best of my knowledge, I have carefully considered that I have the financial ability to pay this applied-for financing.
- That I satisfied the CCRIS requirement to apply for this financing, which are listed below :
 - For at least 6 months credit history, there is no more than 2 times / 2 months in arrears or more for any of my financing
 - For the last 12 months credit history, there is no more than 4 times / 2 months in arrears or more for any of my financing
 - There is no legal status pending against me
 - None of my current financing facility is under AKPK scheme / arrangement
- Save with the prior written consent of the Bank, I will not use the financing amount as described above for any other purposes except for the purpose stated above.
- That I have/shall pay the difference incurred between the value/cost of the vehicle and the financing applied.
- I agree to have financing paid via monthly salary deduction (subject to the rules stated);
- I am agreeable to my salary being deducted for any insufficient payment related to this application;
- I have never been declared a bankrupt and/or involved in any court case regarding any debt which is still outstanding;
- I am agreeable with the valuation report made by the valuer appointed by the Bank as a basis to determine the financing amount to be approved
- The Bank has the right to reject or withdraw any application or approval and reclaim the total/balance of the financing which has been disbursed, if there are any false particulars or information given herein.

- ❑ I understand and accept that the Bank will pursue disciplinary action (including making a police report and dismissal) if I have intentionally made any false declaration or acted to mislead the Bank in my employee financing application.
- ❑ In securing this financing, I hold the Bank harmless and indemnified from any liabilities and claims which I may make, from taking this facility.
- ❑ I hereby authorize the bank to conduct and verify all necessary background checks and/or investigation on my financial status and/or standing with any organization, companies, corporations and/or authorities at the bank's sole discretion and to disclose any of my information to any KFHM group of companies, Bank Negara Malaysia and any other relevant parties or authorities.
- ❑ The bank reserves the right to reject this application at its sole discretion without assigning any reason whatsoever.
- ❑ For the purpose to assist Kuwait Finance House (Malaysia) Berhad ("KFH Malaysia") and/or its related companies ('KFHMB Group') in assessing my/our application for a particular financing and/or any banking transaction and/or services by KFH Malaysia ('Purpose') to: i) process or continue to process my/our credit information in accordance to the provisions of the Credit Reporting Agencies Act 2010; ii) conduct or continue to conduct credit checks on me/us for credit review, credit evaluation, debt recovery purposes, and legal documentation consequent to contract(s) or facility(ies) granted or to be or continue to be granted by KFH Malaysia to me/us; iii) use or continue to use the monitoring applications and obtain new information and updates on me/us and /or my/our company(ies)/business(es) from other available sources; and iv) disclose or continue to disclose any credit information and/or to generate credit report(s) about me/us, my/our company(ies)/business(es) to KFH Malaysia at anytime; I/We hereby authorize and give my/our unconditional and unequivocal consent to do the above to the following credit reporting agency ("Agencies") engaged by KFH Malaysia:- 1) FIS DATA Reference SDN BHD 2) CTOS Data Systems Sdn Bhd 3) Credit Bureau Malaysia Sdn Bhd 4) Dun & Broadstreet (M) Sdn Bhd 5) RAM Credit Information Sdn Bhd 6) Basis Corporation Sdn Bhd OR 7) Any credit reporting agencies governed by the Credit Reporting Agencies Act 2010.

We further consent to the Agencies to disclose our credit information / credit report (as defined in the CRA 2010) to KFH Malaysia and for KFH Malaysia to receive and retain the said credit information / credit report in accordance with its documents retention policy, whether or not the proposed Purpose is proceeded with. In addition, where the Purpose is proceeded with, and for the duration of our engagement, I/We hereby authorize and consent to the use of my/our personal data by KFH Malaysia to perform from time to time updated credit status searches on me/us from time to time with any of the abovementioned Agencies, and for the Agencies to disclose our credit information / credit reports to KFH Malaysia from time to time. I/We understand that where we have a joint financial association with any other *person, a link may exist with the Agencies. In such event, I/We confirm and declare that I/We have obtained their permission and they have agreed for KFH Malaysia to search and record information about them at the Agencies, and for the Agencies to disclose the credit information / credit report on them. I/We acknowledge that the authorization and consent given herein is also for the benefit of the Agencies and shall serve upon completion of such engagement with KFH Malaysia. I/We also irrevocably consent KFH Malaysia to extend a copy of this authorisation and consent form to the Agencies, if requested by the Agencies.

** directors, shareholders, officers, guarantors, security providers, business partners, subsidiaries, associated companies, and/or any other person, individual and/or entity related to or associated with me/us as the Bank may deem fit (hereinafter referred to either singly or collectively as "relevant person")*

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

Please Tick (✓)

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

- KFH Malaysia is required to obtain, use, process and disclose your personal data in order for KFH Malaysia may discharge it's duties and/or services hereunder, including and not limited to your name, telephone number, NRIC number and address. You have a right of access to the personal data we hold about you pursuant to the Data Protection Act 2010. In the event that you elect to withhold any Personal Data, this may adversely affect our ability to establish a business relationship with you and to provide banking services to you. It may also limit your ability to access certain services and facilities which we provide to our valued customers. You have the right to request access to and to request for correction of your Personal Data, if necessary. Please address any questions which you may have regarding this policy or your Personal Data to your relationship manager or your branch manager. By signing this form, you are deemed to have agreed to and to be bound by these terms and conditions including the terms in privacy notice of KFH Malaysia. Details of the privacy policy shall be available in KFH Malaysia's website at www.kfh.com.my.

- **I, HEREBY, AGREE TO THE TERMS AND CONDITIONS STATED IN THE FINANCING AGREEMENT AND SHALL COMPLY WITH THEM, FAILING WHICH, THE FULL OUTSTANDING FINANCING AMOUNT SHALL BECOME DUE AND PAYABLE IMMEDIATELY**

APPLICANT'S SIGNATURE : _____

DATE : _____

D. TO BE FILLED BY HUMAN CAPITAL DIVISION

EMPLOYEE HOME FINANCING APPLICATION APPROVAL

FINANCING DETAILS		COMPLIANCE CHECK BY HC	
1)FINANCING AMOUNT		≤ Staff Entitlement ≤ 90% of purchase price	<input type="checkbox"/> Yes <input type="checkbox"/> No
2)INSTALMENT AMOUNT		Debt Servicing Ratio ≤ 70% ,as declared by staff	<input type="checkbox"/> Yes <input type="checkbox"/> No
3)PAYMENT PERIOD		≤ Up to retirement age of 60 years	<input type="checkbox"/> Yes <input type="checkbox"/> No
		Confirmed staff and staff not serving resignation/termination notice	<input type="checkbox"/> Yes <input type="checkbox"/> No
		Supporting Documents Verified by RCB	<input type="checkbox"/> Yes <input type="checkbox"/> No
		No negative results under CTOS,CCRIS,World Check and D'Cheqs checking	<input type="checkbox"/> Yes <input type="checkbox"/> No

Prepared By	Verified By
Name:	Name:
Designation:	Designation:
Date:	Date:
Approved/Rejected	
Name:	
Designation:	
Date:	

E. PROPERTY DETAILS AS A COVER PAGE ATTACHED TO SPA

SPA date : _____ Name in SPA : _____

Developer's name : _____ Project Name (for under const.): _____

Address & Particulars of Property: _____

Particular of TitleTenure of title : Freehold Leasehold _____ years leftRestriction in interest on title : Yes. Please specify _____ NoResidence Type : Landed Non-LandedProperty Type : Bungalow Semi-D Terrace Condominium Apartment TownhouseStatus Completion : Completed Under Construction: Construction state: _____ %

Property Encumbered To: _____

For Renovation only

Renovation cost (as per quotation) : _____

Name of Contractor : _____

Address of Contractor : _____

: _____

Approval from local authority obtained : _____

F. VERIFICATION BY RCBFacility type: KFH Musyarakah Mutanaqisah Home Financing –i KFH Ijarah Asset Acquisition Financing-i KFH Ijarah Mausufah Fi Zimah Asset Acquisition Financing-i

Verified By	:		Confirmed By	:	
Name	:		Name	:	
Date	:		Date	:	

G. VALUATION REPORT VERIFICATION BY COAD (IF APPLICABLE)

Valuation Price : _____ SPA Price: _____

Marketability Factor : _____ Valuer : _____

Date of Valuation Report : _____

Valuation Price equal or higher than SPA price: Yes No

If Valuation price is lower, inform HR on (Date): _____

Verified By: _____ Signature: _____ Date: _____