



Jika tidak sampai, sila kembalikan kepada :-  
P.O. Box 12176, 50724 Kuala Lumpur, Malaysia

SULIT & PERSENDIRIAN  
Untuk dibuka oleh Penerima sahaja

John Doe  
Doe  
123 Main Street  
Apartment 4B  
Springfield  
USA

No. Akaun/Account No : 12345678910  
Tarikh/Date : 5/01/2024

Tuan/Puan,

"TANPA PRASANGKA"

**PERINGATAN TUNGGAKAN (PEMBIAYAAN TWQ BUSINESS FINANCING-i)**

Sungguhpun beberapa peringatan telah diberikan, akaun pembiayaan tuan/puan masih lagi tertunggak sebanyak RM 9,805.12 setakat 05/01/2024.

Sila selesaikan tunggakan tersebut dengan kadar segera.

Sekiranya gagal, pihak Bank Islam berhak menamatkan pembiayaan tersebut dan mengambil tindakan undang-undang terhadap tuan /puan bagi menuntut keseluruhan baki pembiayaan.

Pihak kami juga berhak mendebit akaun simpanan/semasa tuan/puan sebagai bayaran untuk menyelesaikan keseluruhan atau sebahagian tunggakan tersebut.

Sebarang pertanyaan, sila hubungi Unit Susulan di talian 03-27267853/7864.

Sila abaikan peringatan ini jika bayaran keseluruhan tunggakan telah dibuat. Apa-apa bayaran yang diterima adalah atas dasar tanpa prasangka.

Terima Kasih.

Bagi Perusahaan Kecil dan Sederhana (PKS), anda boleh merujuk kepada Skim Penyelesaian Pinjaman Kecil (SDRS) yang kini diuruskan oleh Agensi Kaunseling dan Pengurusan Kredit (AKPK) untuk perkhidmatan penstrukturan semula hutang, serta pendidikan dan khidmat nasihat kewangan. Mereka b dihubungi melalui 03-26167766 atau saluran dalam taliannya di [www.akpk.org.my](http://www.akpk.org.my) atau cawangannya di seluruh negara. (Surat ini adalah cetakan berkomputer dan tidak memerlukan tandatangan)  
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Dear Sir,

**REMINDER ON ARREARS PAYMENT (Financing TWQ BUSINESS FINANCING-i)**

Despite numerous reminders, your financing still in arrears amounting RM 9,805.12 as at 05/01/2024.

Kindly arrange to settle the said arrears immediately.

Bank Islam reserves the right to terminate the financing agreement (s) and proceed with legal action against you to recover the balance outstanding financing amount.

Bank Islam also reserve the right to debit your saving / current account balances as part / full payment for the financing arrears, if any.

For any enquiries, please contact Collection Unit at 03-27267853/7864.

Kindly ignore this reminder if payment has been made. All payment accepted is on without prejudice basis.

Thank You.

For Small and Medium Enterprises (SME), you may refer to Small Debt Resolution Scheme (SDRS) which is currently managed by Agensi Kaunseling dan Pengurusan Kredit (AKPK) for debt restructuring services, as well as financial education and advisory. They can be contacted at 03-26167766 or through its online channels at [www.akpk.org.my](http://www.akpk.org.my) or its branches throughout the country.  
Note: In the event of any inconsistency of the two version above, the English version shall prevail.

(This letter is auto generated and no signature is required)  
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