

Loan Essay – Source of Funds & Income Stability

I have been working at Selangor Tech Systems Sdn Bhd for the past 5 years as a Senior IT Analyst.

My income has been stable, consisting of fixed salary and annual bonuses.

The RM 50,000 down payment is fully from my personal savings.

For the last 4 years, I have saved RM 1,000 to RM 1,200 monthly.

I also received a RM 6,500 annual bonus last December which contributed to my savings.

There are no third-party transfers involved. All funds originate from my verified employment income.