

Dear Maybank Loan Review Team,

This application is for a Hire Purchase loan to purchase a **Perodua Ativa**, a locally manufactured and economical vehicle chosen for its fuel efficiency and long-term reliability. I am seeking a loan of **RM 67,500.00** over a 9-year term.

My primary motivation for this purchase is the necessity of reliable transportation for my role as a Software Engineer at Shopee Malaysia. The Ativa is a prudent choice that balances quality with affordability, reflecting my sensible approach to finances.

I am a loyal **Maybank** customer, and my salary has been consistently banked with you for my entire employment history, showing my uninterrupted monthly gross earnings of **RM 7,000.00**. My bank statements confirm that I consistently allocate funds to savings and that all existing financial commitments (PTPTN, credit card, phone) are paid promptly without fail. While the tenure is 9 years, this ensures the lowest possible monthly commitment, adding a strong buffer to my monthly cash flow.

I look forward to discussing how my strong employment record and disciplined financial history make me a worthy candidate for this facility.

Yours faithfully, Lim Wei Jian