

STATEMENT OF PURPOSE / LOAN ESSAY

To the Credit Approval Committee,

My name is Siti Aminah and I am applying for a Personal Loan (Financing) of RM 50,000. Although I come from a Clerk background, I need this personal financing for Business Launching.

I work as a clerk, but I need this personal loan as capital for my home-based 'Kek Lapis' side business. My side income (proven in statements via DuitNow) is actually higher than my basic salary.

I have calculated my monthly repayment capacity. Even with this new installment, I will have a healthy surplus. I have a clean track record.

I hope Xenber Bank can support me. Sincerely,

Siti Aminah