

Subject: Application for Hire Purchase Facility – Lim Wei Jian (Perodua Ativa)

To the Loan Officer,

I am writing to formally apply for a Hire Purchase facility of RM 67,500.00 to finance the purchase of a new Perodua Ativa 1.0 Turbo AV. I commit to a repayment tenure of 9 years.

As a Software Engineer at Shopee Malaysia, I have a stable and well-compensated career, earning a gross monthly income of RM 7,000.00. My employment ensures a highly reliable income stream for the duration of this loan.

While I hold existing commitments—namely a modest PTPTN loan, a manageable credit card balance, and a small phone installment—my overall Debt Service Ratio (DSR) remains healthy. My total existing payments are only RM 670 per month. By keeping my down payment at 10% (RM 7,500.00), I demonstrate my financial readiness.

I have maintained my salary account with Maybank for several years, as evidenced by the attached statements, which confirm my consistent savings and timely management of all financial obligations. The acquisition of this reliable vehicle is essential for my daily commute and professional duties, representing a responsible and necessary step in my career advancement. I am confident in my ability to meet the monthly installment comfortably.

Thank you for considering my application.

Sincerely, Lim Wei Jian