

Loan Essay

I am applying for a personal loan of **RM35,000** to cover my upcoming wedding expenses, including venue booking, bridal services, photography, catering, and family-related preparations. My wedding will be held in January 2026, and the total cost is expected to exceed RM40,000. The loan will help me consolidate the major payments into a manageable financial plan instead of relying on multiple small credit obligations.

I am currently employed as an **IT Support Executive at TMT Digital Solutions Sdn Bhd**, where I have worked for more than **three years**. My average monthly net income is RM4,600, and my monthly commitments are stable, consisting mainly of a car loan (RM650) and a small credit card balance (RM120). I maintain a positive financial record and consistent savings transfers every month.

I have selected a **36-month tenure** so that the monthly instalment remains manageable alongside my current obligations. Based on my current net salary, I am confident in my ability to commit to the repayment without affecting my daily living expenses or financial stability. This loan will help me manage the wedding costs responsibly while maintaining a healthy cash flow.