

## **Loan Essay**

I am applying for a **personal loan of RM 12,000** with a **repayment period of 18 months**. The purpose of this loan is to cover medical expenses related to my recent specialist treatment and follow-up procedures. Although my insurance covers part of the cost, there is still a significant amount that needs to be paid upfront.

My monthly net income is RM 3,900, with existing commitments of RM 850. I plan to allocate RM 750 per month toward the loan repayment. Given my stable employment and consistent income, I am confident in my ability to meet the monthly installments on time.

I appreciate your consideration of my application.