

Application for Hire Purchase Facility – Nur Aisyah Binti Rahman (Proton Persona)

To the Loan Officer,

I am writing to apply for a Hire Purchase facility to purchase a new Proton Persona (estimated price: RM 55,000.00). The vehicle is essential for my professional duties, requiring me to travel frequently between our main office in Petaling Jaya and various external vendor locations.

I have been consistently employed as a **Marketing Executive at Nestlé Malaysia** for **2 years and 6 months**, a tenure that demonstrates significant stability and career progression within a prominent multinational organization. My current gross monthly income is **RM 4,200.00**.

My current monthly financial commitments are comfortably managed, totaling RM 430.00:

- PTPTN Student Loan: RM 180.00
- Credit Card Minimum Payment: RM 150.00
- Personal Loan (Laptop): RM 100.00

With my existing commitments totaling just 10.2% of my gross income, I maintain a **healthy Debt Service Ratio (DSR)**. I am prepared to make a **10% down payment (RM 5,500.00)** and request a 7-year repayment period for the balance.

My financial conduct reflects responsibility: all existing debts are serviced promptly, and my credit card utilization remains low. The addition of the estimated monthly installment (approx. RM 650-700) would keep my total monthly debt obligations well within the bank's favorable limits, ensuring I retain sufficient disposable income for savings and living expenses.

I am confident in my ability to meet this obligation reliably throughout the loan tenure and look forward to your favorable assessment of my application.

Sincerely, Nur Aisyah Binti Rahman