

## LOAN ESSAY

**Applicant:** Kathryn Chong Khai Xuan

**Loan Type:** Car Loan

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**To:** Loan Officer, Maybank

**Subject:** Car Loan Application

**Dear Sir/Madam,**

I, Kathryn Chong Khai Xuan, am currently employed as a Marketing Executive at NovaTech Digital Solutions Sdn. Bhd., where I have been working full-time since 1 November 2022. My role involves campaign planning, client communications, and social media management, which require frequent travel across the Klang Valley.

I am applying for a car loan of RM65,000 to purchase a 2022 Honda City 1.5L V (used). Owning a personal vehicle will significantly improve my mobility, punctuality, and productivity, allowing me to attend client meetings and fieldwork efficiently. Presently, I rely on public transport and ride-hailing services, which are time-consuming and inconsistent.

I maintain a disciplined financial profile, as evidenced by my monthly salary credits, regular savings, and manageable monthly expenses. I have no outstanding loans or credit issues, and my net monthly income of approximately RM5,100 enables me to commit to the monthly loan instalment responsibly.

This loan will not only support my professional responsibilities but also enhance my personal safety and convenience. I am confident in my ability to meet all repayment obligations on time and in full.

Thank you for considering my application. I look forward to your favorable response.

**Sincerely,**

| Applicant Name          | Date          | Signature      |
|-------------------------|---------------|----------------|
| Kathryn Chong Khai Xuan | 15 / 4 / 2025 | <i>Kathryn</i> |