

Personal Loan Application Essay

Applicant: Nur Abilah binti Zul

IC No.: 980118-02-0088

To: MAYBANK

Subject: Application for Personal Loan – Medical Expense

Dear Sir/Madam,

I am writing to apply for a **personal loan of RM 20,000** to cover the cost of a **major medical surgery**. I am currently employed as a **full-time Admin Assistant at Prima Office Solutions Sdn. Bhd.** for the past **3 years**, with a stable monthly net salary of **RM 4,500**, as reflected in my attached payslips for October to December 2024.

The purpose of this loan is solely to cover **hospital fees, surgical costs, and post-operative care**, ensuring I receive the necessary medical treatment without financial strain. I plan to **repay the loan in monthly installments** over a **3-year period**, using my regular salary as a secure source for repayment.

My bank statements demonstrate **responsible financial behavior**, including regular savings transfers and timely insurance payments. I have no high-risk spending habits such as gambling or excessive cryptocurrency investments, ensuring the loan repayment will be manageable and timely.

I respectfully request that my application be considered, and I am happy to provide any additional documentation or clarification as required.

Thank you for your kind attention.

Yours sincerely,

Nur Abilah binti Zul

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