

PRIVATE & CONFIDENTIAL

Our Ref: DAM/15/5138

08/01/2016

Mr Alex Jacob A/L Victor Plaintiff
A-10-06, Dataran Millennium PJ
98, Jalan 14/1
46100 Petaling Jaya
Selangor

Dear Sir/Madam

LETTER OF OFFER FOR BANKING FACILITY - MY1 FULL FLEXI HOME LOAN

Borrower(s) :

1) Alex Jacob A/L Victor Plaintiff

NEW NRIC : 860812386501

We refer to your application for banking facility and are pleased to offer you the following banking facility(ies) ("the Banking Facility") subject to your fulfillment of the following terms and conditions :-

| Status | Facility Type | Amount | Interest Rate/Commission | Repayment Period | Monthly Amount | Repayment |
|--------------|-----------------|---------------------|--------------------------|------------------|----------------|-----------|
| New | Housing Loan | RM469,530.00 | BR + 0.50% p.a. | 420 Months | RM2,304.00 | |
| | Financing of: | | | | | |
| | GRTA/MRTA/ODLA/ | | | | | |
| | CLTA: | RM23,781.70 | | | | |
| | Legal fee: | RM0.00 | | | | |
| | Valuation fee: | RM0.00 | | | | |
| TOTAL | | RM493,311.70 | | | | |

p.a. - per annum

BR - Base Rate which is currently at 3.90% p.a.

All interest rates are quoted on daily rests.

The Bank reserves the right to cancel the Banking Facility/ies and/or Housing Loan Facility, to change and/or to vary the interest rates of the Banking Facility/ies and/or Housing Loan Facility in any of the following circumstances:-

- 1) If the actual purpose of the financing is not for residential Purposes or any other intended Purposes so approved/offered;
- 2) If there has been a material adverse change in the Borrower(s)/Customers(s) condition, financial or otherwise after the date of this Letter of Offer; and
- 3) If information provided by the Borrower(s)/Customers(s) for the purpose of applying the Banking Facility/ies and/or Housing Loan Facility with the Bank is discovered to be inaccurate, misleading or erroneous.
- 4) In the event the Developer is in the process of being Wound-Up or is already Wound-Up, In Liquidation or under Receivership or there is a Petition for Winding-Up, whereby the existing Assignee &/or Beneficial Owner cannot be ascertain or confirm by the Developer or Official Assignee unconditionally &/or if the Strata or Individual Title to subject property(ies) has not been issued and the Bank is unable to serve the Notice of Assignment under Section 22D of the Housing Development (Control & Licensing) Act 1966 & Regulations; and
- 5) In the event the Developer do not consent to Direct Transfer to the Current Purchaser/s who will be the latest Beneficial Owner/s and / or Consent from the Authorities is/are required for any Transfer of Ownership or Registration of Charge which have not been obtained.

Any incidental cost/s arising from this cancellation is to be borne by the Borrower(s)/Customer(s). The Bank reserves the right to recover all such cost/s from the borrower(s)/customer(s).

* In the event the insurance company shall decide that the GRTA/MRTA/ODLA/CLTA premium (where applicable) financed herein is insufficient to cover the loan, you are to make good the differential sum required or alternatively you can request the Bank to increase the GRTA/MRTA/ODLA/CLTA premium financing by such an amount subject to the total margin of advance (inclusive of GRTA/MRTA/ODLA/CLTA) does not exceed the margin of advance permissible by the Bank.

PURPOSE:

New Housing Loan Totalling RM493,311.70

Purchase financing of property/land for own occupation.

Financing of:

GRTA/MRTA/ODLA/CLTA : RM23,781.70

Legal Fee : RM0.00

Valuation Report : RM0.00

MARGIN OF ADVANCE :

94.56% of the value of the security(ies) charged/pledged/assigned to the bank. Security(ies) Value is hereinafter referred to as follow:

- a) purchase price of property as stipulated in the Sale and Purchase Agreement or the Open Market Value of the property, whichever is lower; (for purchase of property) or
- b) purchase price of land plus construction cost of building or Open Market Value of property upon completion of construction, whichever is lower (for construction of property) or
- c) fixed deposit amount (for personal loan), if applicable.

SECURITY:

New Housing Loan totalling RM493,311.70

Against a Facility Agreement and Deed of Assignment over a property as detailed below:

Property Type

: SERVICE APARTMENT

Title Particulars

: No Hakmilik 314415 Lot 57703, Pekan Kajang,
Ulu Langat, Selangor

Registered/Beneficial Owner(s)

: Alex Jacob A/L Victor Plaintiram - IC No: 860812386501

Parcel/Unit No.

: B-29-08

Project

: MENARA SIMFONI

Postal Address

: , Selangor

SPA Price

: RM521,700.00

* In the event of any discrepancy or conflict between the description of the Property stated herein and the description of the Property stated in the aforesaid Title and/or the Sale and Purchase agreement, the description of the Property stated in the aforesaid Title and/or the Sale and Purchase Agreement shall prevail PROVIDED ALWAYS THAT the property is acceptable to the Bank and the purchase price, area and location of the Property stated in the Sale and Purchase Agreement shall be the same as that indicated by you to the Bank in your application for the facility.

CONDITIONS PRECEDENT FOR UTILISATION

- 1) The Banking Facility/ies is/are for financing of Building/s of Permanent Construction. In the event that the Building/s is/are of Semi-Permanent Construction or Temporary Construction, the Bank reserve the right to cancel the Banking Facility/ies and all incidental cost/s is to be borne by the Borrower(s)/Customer(s). The Bank reserves the right to collect all such cost/s from the Borrower(s)/Customer(s).
- 2) The Bank reserve the right to debit your Loan or Overdraft account for all expenses, duties, fees, charges and other sums due and payable arising from the Banking Facility/ies including but not limited to all types of insurance premiums, interest, service charges and fees.
- 3) Should you wish to take up a Mortgage Reducing Term Assurance (MRTA)/ Credit Term Life Assurance (CTLA) policy, it shall be obtained on your behalf by the Bank from any insurance company nominated and approved by the Bank with a non-cancellation clause and the Bank's interest as loss payee endorsed in such policy. Such policy shall come into effect upon full payment of the premium as notified by the nominated insurance company.
- 4) You are required to maintain an individual or a joint current account (non-interest bearing) with the Bank and to execute a standing instruction authorising the Bank to debit your account towards the repayment of the Banking Facility(ies).
- 5) You are to obtain a Letter of Undertaking to the Bank from the Non-Panel Solicitor stating that they will ensure the Bank's interest are protected throughout the loan documentation process, including perfection of the same and will indemnify the Bank from any liabilities from failure to do so.
- 6) i) You are to affirm a Statutory Declaration declaring that you are not a bankrupt and that no litigation or bankruptcy action has been commenced or pending against you and the proffered property's registered owner(s).
ii) Drawdown of your Banking Facility is upon clearance of bankruptcy search from the Official Assignee on you and the proffered property's registered owner(s).
- 7) You are to execute a statutory declaration that the property purchased/constructed/refinanced is for own occupation.
- 8) You are to furnish us an original stamped copy of the Sale and Purchase Agreement executed at the value as specified under the heading Security.
- 9) All insurance premiums which are required to be paid shall have been duly paid and the insurance policies relating

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thereto are in full force and effect.

- 10) In consideration of the Bank agreeing to waive its usual condition that a Panel Solicitors document the loan and security offered herein, the Borrower hereby acknowledges that: -1. the non-panel solicitors will act for the Bank during the documentation process; 2. the non-panel solicitors must document the loan and security offered herein and generally discharge its duties to the Bank's satisfaction; 3. if the non-panel solicitors fails to meet the Bank's expectations, the Bank is entitled to terminate the services of the non-panel solicitors and engage the services of another solicitors (whether a Panel Solicitors or otherwise) at its discretion; And the Borrower agrees and undertakes with the Bank that if the Bank takes the above course of action, the Borrower shall bear all direct and indirect costs of the same (including but not limited to the aborted fees of the non-panel solicitors, the fees of the newly appointed solicitors, and any late payment interest imposed on the Borrower under the relevant Sale & Purchase Agreement).

OTHER TERMS AND CONDITIONS

- 1) The premium for the Mortgage Reducing Term Assurance/ Credit Level Term Assurance ("the Premium") shall be disbursed by the Bank to the nominated insurance company from the portion of your loan ("MRTA/CLTA loan amount") approved for such purpose. In the event the MRTA/CLTA loan amount disbursed is insufficient to pay off the Premium as notified by the nominated insurance company it shall be lawful for the Bank to pay on your behalf the difference between the Premium and the MRTA/CLTA loan amount. The Bank is entitled to debit such differential sum into your loan account and until payment thereof by you shall bear interest thereon at the prescribed rate and shall be a charge on the property described above under the heading "Security".
- 2) You hereby irrevocably authorise and permit the Bank to disclose any information on you and the Banking Facility to Bank Negara Malaysia, Cagamas Berhad, the Central Credit Bureau, EPF and such other authorities pursuant to any applicable law, regulation or directive (whether having the force of law or otherwise) mutatis mutandis for any purpose (including but not limited to the assessment of your credit worthiness by the Bank or any other authorised or licensed entity) and in any manner as may be deemed appropriate by the aforesaid authorities.
- 3) The Bank shall have the right to provide any information on you and the Banking Facility to:-
 - (a) Bank Negara Malaysia, Cagamas Bhd, EPF and such other authorities as may be authorised by law to obtain such information;
 - (b) Companies within the RHB Banking Group who may at any time from time to time be considering offering you financial facilities/services or products;
 - (c) Guarantor(s), chargor(s), and/or any other person providing security(ies) for the Banking Facility; and
 - (d) Solicitor and/or other agents in connection with the recovery of the monies due and payable hereunder. You confirm that the Bank shall be under no liability for furnishing such information whether before on or after the date of this Letter of Offer.
- 4) Without prejudice to the powers rights and remedies conferred on the Bank herein, if you shall default in the payment on due date of any money payable (whether principal or interest) for more than ninety (90) days during the tenure of the loan, the Bank shall give you twenty one (21) calendar days' notice prior to converting the interest rate charged into a floating rate of 5.00% p.a. above the Bank's prevailing BR with daily rests or such other rate as the Bank may in its absolute discretion determine. You shall pay to the Bank damages by way of additional interest of 1% p.a. on the amount that are in arrears calculated from the date of default until the date of payment of the amount thereof. Should you subsequently settle all amounts that are in arrears, the interest rate charged may only be reverted to the previous interest rate after a suitable period to be determined at the Bank's discretion.
- 5) A cancellation fee as compensation to the Bank of 1% is payable on the loan amount cancelled at any time after acceptance of our loan offer.
- 6) The Bank shall be entitled at its discretion, to vary, amend or alter the interest rate imposed at any time and from time to time with notice if the MRTA / MRTT / GRTA / ODLA / CLTA (whichever is applicable) is not subscribed or cancelled after acceptance of the same.
- 7) Provided that all payments due on the Banking Facility (whether principal and/or interest) shall have been paid up to date, you are at liberty at any time without prior notice to prepay the outstanding amount of the Banking Facility in whole or in part subject to the following conditions:-
 - i) for partial prepayment of the Housing/Term Loan no prepayment fee will be chargeable provided that each partial prepayment shall be in multiples of Ringgit Malaysia One Thousand (RM1,000) or such amount as the Bank may at its discretion accept;
 - ii) for full repayment of the outstanding Housing/Term Loan made within the first three (3) years from the date of first drawdown, an early repayment fee as compensation to the Bank based on the difference between board/published rate and the special/discounted rate* is chargeable. The calculation of the early repayment fees is as follows:
Early Repayment Fee = [(a-b)/100] multiplied by c multiplied by (d/365)
a = Bank current board/published interest rate
b = Special/discounted rate* offered
c = Original loan amount
d = Number of days with the bank on this agreement
*Special/discounted rate refers to offered interest rate

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- iii) in the case where the Bank has given an undertaking to release the Banking Facility to the developer, contractor or any person concerned with the construction of the property and pending the release of the same in full, prepayment of the whole outstanding amount of the Banking Facility is allowed only upon the condition that you obtain and furnish the Bank a letter of confirmation from such party discharging the Bank from all obligations under the said undertaking in addition to you complying with condition (ii) above.
- 8) In the event the Housing Loan shall not have been fully disbursed by the 48th months for non landed property from the date of the first drawdown you will commence the repayment of the 1st installment of the Housing Loan on the 1st day of the said month notwithstanding the provisions of item 4(A)(a) of the Standard Terms and Conditions annexed hereto.
- 9) In the event the purchase price of the property as stated in the Sale and Purchase Agreement shall subsequently be reduced by the developer granting a discount or otherwise prior to any drawdown of the Facility or full release of the Facility, the Bank shall be entitled at its absolute discretion to reduce accordingly the loan sum based on the Margin of Advance calculated on the reduced purchase price of the property.
- 10) The fee for the professional legal services of the Bank's appointed lawyer in respect of the preparation of the security documents for the Banking Facility offered herein and all incidental expenses in connection with the stamping and registration of the security documents and other charges will be paid by you.

REDRAW FACILITY

- 1) The redrawing shall not affect your obligations to pay the monthly instalments of the Housing Loan/Term Loan when due;
- 2) All redrawn amount shall be credited into the Standing Instruction account of the Housing Loan/Term Loan;
- 3) The redrawn amount shall be debited into the existing Loan account;
- 4) Any amounts received as regular instalment or prepayment shall first be applied towards settlement of any and all arrears, late or outstanding charges, interest accrued and/or instalment payments due on the facilities. Any surplus therefrom after such payments shall then:
 - i) reduce the principal amount of the HL/TL facilities by an amount equivalent to the Available Redraw Amount for interest calculation; and
 - ii) be eligible for redrawing subject to the terms and conditions set out in the Letter of Offer;
- 5) For prepayment via cheque, the amount will be updated immediately in redraw bucket but the amount available for redraw (if any) shall be on the 3rd working day;
- 6) System shall auto sweep from the redraw bucket at any available amount for payment of:
 - i) any past due amount; or
 - ii) any default of instalment;
- 7) All monies received by the Bank from your Employees Provident Fund account shall be used towards the reduction of the outstanding balance of the Housing Loan/Term Loan and shall not be available for redrawing;
- 8) Any amount redrawn :-
 - a) shall form part of the principal amount of the outstanding Housing Loan/Term Loan and shall continue to be secured by the existing security documents for the Housing Loan/Term Loan;
 - b) shall not extend the tenure/repayment period of the Housing Loan/Term Loan as herein specified;
 - c) shall be debited to the loan account in the event of return cheque after the redraw has occurred;
- 9) For third party charge/guarantor, where applicable, an Irrevocable Letter of Consent for redrawing shall be obtained from the 3rd party registered/beneficial owner and/or guarantor together with the execution of the loan documentation;
- 10) Notwithstanding anything herein contained the Bank may at any time disallow a redrawing by you should the Bank be of the view that there are permissible grounds for doing so and shall keep you informed of such grounds which permit the Bank to disallow the redrawing. Redrawing shall not be available for loans granted under Special Housing Loan schemes;
- 11) Clause 19 (d) of the Standard Terms and Conditions annexed hereto shall not be applicable.
- 12) For redraw over-the-counter at branch, the redraw will be made available on the same business day upon receipt of the Redraw Notice (RN) (in the Bank's prescribed format);
- 13) The redraw can be made at any branch or self-service channels of the Bank. Prior to any redraw transactions, in particular for redraw over-the-counter at branch, the Redraw Notice (RN) must be submitted (in writing) and duly received by the Bank.
- 14) The original monthly installment amount shall remain throughout the loan tenure, however it will be subjected to revision of instalment should there be a change in the Bank's Base Rate;
- 15) Notwithstanding any provisions herein or in any of the security documents contained, all partial prepayments of principal shall be made available for redrawing subject to the following terms and conditions:-
 - i) Redraw is allowed when the loan is fully disbursed (including the OD portion, if any) and is subject to the available balance in the redraw bucket. Excess payment made into the loan account when the loan is not fully disbursed is not allowed to be redrawn;
 - ii) The original tenure of the Housing Loan/Term Loan has not expired;
 - iii) The Housing Loan/Term Loan is not fully repaid and/or the security thereto shall not have been discharged or cancelled;
 - iv) Each redrawing shall be of any amount, subject to the available balance from existing Housing Loan/Term Loan account at the point of redraw. Monthly installment will not be taken into account in deriving the said available balance;

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- v) Frequency of the redraw allowable per day is not restricted so long that the total redraw does not exceed the available funds in the redraw bucket and subject to the fulfillment of the terms and condition of the letter of offer;
- vi) The loan repayment must be up-to-date and no excess in the OD portion at the point of the submission of the redraw request;
- vii) Redraw is not allowed when the loan account is classified Potential Non-Performing Loan/Non-Performing Loan. However, once the PNPL/NPL account is de-classified for a period of 6 months, redraw is allowed;
- viii) No event of default shall have occurred or existing in default at the time of the redraw request is made (as stipulated in the Letter of Offer);
- 16) The outstanding housing loan balance must not be zeroed (zero balance shall deem as full settlement of the loan) at any time during the loan tenure. Once loan account is zeroed, redraw of excess amount paid is not permissible.

GOODS AND SERVICES TAX (GST)

- 1) If any supply made under this contract / agreement is a taxable supply to which the Malaysian Goods and Services Tax ("GST") would apply, then RHB Bank Berhad reserves the right to levy the GST at the prescribe rate and the recipient of the supply agrees to pay the amount of the GST.

Save as amended herein, the Standard Terms and Conditions as annexed hereto are an integral part of the Bank's Letter of Offer.

The Bank reserves the right with prior written notice to amend, and/or impose additional terms and conditions at any time and from time to time in its sole discretion.

Please indicate your acceptance of the above banking arrangement by signing and returning to the Bank the duplicate of the Letter of Offer and the Standard Terms and Conditions within fourteen (14) days from the date hereof to our Damansara Jaya Branch at the address as shown below, failing which the Bank may exercise its right to withdraw and cancel the Banking Facility.
22 & 24 Jalan SS 22/25, Damansara Jaya, 47400 Petaling Jaya, Selangor

In addition, all loan/security documents which are required to be executed must be executed by you or the relevant security party within **one (1) week** from the date of notification from the Solicitors that such documents are ready for execution. In the event such documents remain unexecuted for **one (1) month** from the date of your acceptance of this Letter of Offer or such extended period of time as the Bank may in its absolute discretion agree upon, the Bank shall be at liberty to cancel the Banking Facility without further reference to you.

We thank you for giving the Bank the opportunity to be of service to you.

Yours faithfully
for RHB BANK BERHAD

Lee Yeow Lin
SENIOR MORTGAGE SALES CONSULTANT
KV REGIONAL SALES CENTRE

Ong Yan Ling
Sales Manager
KV REGIONAL SALES CENTRE

1) I/We, the undersigned hereby:

- accept your offer upon the terms and conditions stated above;
- declare that I/we am/are not related to any of the directors, controlling shareholders, officers of the RHB Banking Group and their "close relatives";
- declare that I am/We are related to the employment of _____ as _____ within the RHB Banking Group; who is/are in (note: if applicable - to state the name of the employee and the relationship with him/her and the company of employer)
- agree that all expenses incurred by the Bank in relation to stamp duties, fees and other sums/other expenses due and payable arising from the banking facility(ies) including but not limited to all insurance premium, service charges and commitment fee on the banking facility(ies) will be debited into the loan account as and when due.
- irrevocably and unconditionally authorise you to debit the following account _____ under Account No: _____ maintained in the _____ name(s) of _____

21219800039405

Alex Jacob A/L Victor Plaintiff

- with the Bank for the following payments:
- pending the full release of the banking facility(ies) the monthly interest chargeable on the progressive releases as and when the same are due for payment;
 - the monthly installments as specified under the column "Monthly Repayment Amount" or such varied amount due to a change in the interest rate;
- I/We will ensure that sufficient funds are maintained in the said account for the aforesaid purposes and I/We agree that no such debiting shall be deemed to be payment of the amount due (except to the extent of any amount in credit in the said account) or shall be deemed to be a waiver of an event of default.
- f. declare that I/we have understood the terms and conditions of this letter of offer and submit the required documents as mentioned herein to the Bank for the Bank's verifications and/or evaluation and such documents submitted are duplicate copies of the originals.

* "close relatives" is defined as spouse and dependants of the spouse, child (including step/adopted child) and spouse of the child, parent and brother or sister and their spouses.

- 2) For MRTA/ CLTA subscription
I/We hereby confirmed that:-

- a. the Mortgage Reducing Term Assurance / Credit Term Life Assurance policy will be subscribed by the following borrower(s)

| | | | |
|---------------------------------|-----------------------|---------------------------------|-----------|
| Name of Borrower | Alex Jacob A/L Victor | Name of Borrower | Plaintiff |
| NRIC | 360812-38-6501 | NRIC | |
| ** Amt of MRTA/CLTA Coverage | 469,530 | ** Amt of MRTA/CLTA Coverage | |
| ** % of Coverage on Loan Amount | 94.56% | ** % of Coverage on Loan Amount | |
| ** Tenure of Coverage | 30yrs | ** Tenure of Coverage | |
| Name of Borrower | | Name of Borrower | |
| NRIC | | NRIC | |
| ** Amt of MRTA/CLTA Coverage | | ** Amt of MRTA/CLTA Coverage | |
| ** % of Coverage on Loan Amount | | ** % of Coverage on Loan Amount | |
| ** Tenure of Coverage | | ** Tenure of Coverage | |

** for a loan whereby MRTA/CLTA is compulsory, the Amount & Tenure of MRTA/CLTA subscribe must cover the full Loan Amount & Tenure of the Loan

I/We hereby agree that the Bank has the absolute discretion to vary the manner of the MRTA/CLTA coverage described above.

- I/we am/are fully aware of the consequences of the loan not being covered or partly covered by MRTA/CLTA or if the tenure of the MRTA/CLTA coverage is shorter than the tenure of the loan or if any of us is not covered by MRTA/CLTA.
- I/We shall not hold the Bank responsible should the tenure of the MRTA/CLTA coverage expires prior to the full settlement of the loan or should anything happen to me/any of us who has not taken up MRTA/CLTA or who has taken up MRTA/CLTA to cover partially the loan.
- In the event of any discrepancies between the confirmation for the MRTA/CLTA coverage as stated in 2(a) above and the MRTA/CLTA proposal form signed by me/us, then the MRTA/CLTA proposal form shall prevail.
- In the event that the subscription for MRTA/CLTA of any of us named in 2(a) above is rejected or accepted with additional premium loading, then the Bank is hereby authorized (but not obliged) to proceed with the MRTA/CLTA coverage for the

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other of us as named therein whose MRTA/CLTA coverage has been accepted or accepted with additional premium loading.

- f. I/we understand that the MRTA/CLTA coverage shall only be effective upon full payment of the MRTA/CLTA premium. For cases of MRTA/CLTA being financed by the Bank, in the event the amount financed is insufficient to settle the MRTA/CLTA premium due to the insurance company for any reasons whatsoever, the Bank is hereby expressly authorized (but the Bank is not obliged) to pay the amount of shortfall in the premium and debit such amount into my/our loan account. Should the Bank decide not to proceed with the payment of the amount of the shortfall in the premium I/We will forthwith pay such amount of shortfall upon being notified by the Bank or authorize the Bank (but the Bank is not obliged) to reduce the MRTA/CLTA coverage amount equivalent/corresponding to the amount of premium finance by the Bank.
- g. The Bank shall at its discretion and is hereby expressly authorized by me/us to release the Loan or any part thereof to the developer/vendor prior to the completion of the MRTA/CLTA coverage (whether or not the completion is caused by my/our delay or otherwise) and notwithstanding that the application for the MRTA/CLTA may subsequently be rejected and I/We will not hold the Bank liable for any losses or damages incurred or suffered by me/us as a consequence of the release of the Loan as aforesaid.

3) For Non-Panel Solicitor

I/We hereby acknowledge that: -

- a. In consideration of the Bank agreeing to waive its usual condition that a Panel Solicitors document the loan and security offered herein: -
1. The non-panel solicitors will act for the Bank during the documentation process;
 2. The non-panel solicitors must document the loan and security offered herein and generally discharge its duties to the Bank's satisfaction;
 3. If the non-panel solicitors fails to meet the Bank's expectations, the Bank is entitled to terminate the services of the non-panel solicitors and engage the services of another solicitors (whether a Panel Solicitors or otherwise) at its discretion; And I/We agree and undertake with the Bank that if the Bank takes the above course of action, I/We shall bear all direct and indirect costs of the same (including but not limited to the aborted fees of the non-panel solicitors, the fees of the newly appointed solicitors, and any late payment interest imposed on me/us under the relevant Sale & Purchase Agreement).
- b. I/We to obtain a Letter of Undertaking to the Bank from the Non-Panel Solicitor stating that they will ensure the Bank's interest are protected throughout the loan documentation process, including perfection of the same and will indemnify the Bank from any liabilities from failure to do so.

* delete where applicable

Alex Jacob A/L Victor Plaintiram

NRIC : 860812386501

Date : 12/1/16

Witnessed by :

Name

NRIC

Date

Lee Yew Lin
770210-14-5963

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