

Collapse All

Personal Information		Customer Net Worth Details - Secured			
Name	LIEW MEE MEE	Facility Type	Asset	Liabilities	Net Worth
IC Number	630926085746	Housing Loan	583800	221092.96	362707.04
Age	60	Total	583800	221092.96	362707.04
Contact No	0192813007	Customer Net Worth Details - Unsecured			
Marital Status	Married	Facility Type	Asset	Liabilities	Net Worth
DMP Reference Number	OPS/KLMAIN/012023/32335479	Term Loan (Clean)	325808	183361.74	142446.26
Dependents	0	Credit Cards	0	66993.95	-66993.95
Employer Name	GOOD MEMORY SUPPLY	Credit Cards	0	63291.25	-63291.25
Employment Type	Employed	Credit Cards	0	78111.31	-78111.31
EPF Account 2 Balance	1	Credit Cards	0	154984.24	-154984.24
Email	mmliew007@gmail.com	Total	325808	546742.49	-220934.49
Customer's address	NO 12 BLOK Q TAMAN MEGAH CHERAS BATU 10 Selangor	Grand Total			
Postcode	43200		909608	767835.45	141772.55
Reason for default	Non Recurring - High cost of living				

Creditor Information - Income & Expenses	
Salary Earn	10000
Self Employed	0
Other Income	0
Third Party Contribution	0
Monetary Assistance	0
Total Gross Income [-]	10000
EPF	1100
Tax Or Zakat	0
SOCSSO	24.75
Statutory Deductions [-]	1124.75
OCBC Bank (Malaysia) Berhad (Housing Loan)	1
Fixed Instalment (Not in DMP) [-]	1
Household Expenses [-]	
Household Expenses	1200
Household Maintenance	0
Child Care	
Utilities	400
Transport	500
Others	2664
Total Household Expenses [-]	4764
Net Disposable Income	4110.25

Creditor Information - Details							
No.	Name Of Creditor	Facility Type	Facility Number	Restructured in DMP (Y/N)	Limit	Outstanding Balance	DMP Status
Secured Loan							
1 [-]	OCBC Bank (Malaysia) Berhad	Housing Loan	786401405500000	N	1	221092.96	
	Interest Rate	4.51					
	Principal/Cost Outstanding	214079.7					
	IIS/Profit Overdue	430.39					
	Penalty	2.2					
	Interest/Ta'widh/Gharamah	6580.67					
	Other Chargers	583800					
	Collateral Value	1					
	Installment before DMP	Self					
	Current Payment Mode	252					
	Original Tenure	0					
	Months In Arrear	None					
	Legal Status						
	Legal Status Date						

	Remarks	INSURANCE: RM6,580.67					
Unsecured Loan							
1 [-]	OCBC Bank (Malaysia) Berhad	Term Loan (Clean)	786405173200000	Y	1	183361.74	
	Interest Rate 4.4						
	Principal/Cost Outstanding 183008.12						
	IIS/Profit Overdue 353.62						
	Penalty Interest/Ta'widh/Gharamah 0						
	Other Chargers 0						
	Collateral Value 325808						
	Installment before DMP 1654						
	Current Payment Mode Self						
	Original Tenure 228						
	Months In Arrear 0						
	Legal Status None						
	Legal Status Date						
	Remarks None						
2 [-]	CIMB Bank Berhad	Credit Cards	4375990000119967	Y	60000	66993.95	
	Interest Rate 18						
	Principal/Cost Outstanding 66993.95						
	IIS/Profit Overdue 0						
	Penalty Interest/Ta'widh/Gharamah 0						
	Other Chargers 0						
	Collateral Value 0						
	Installment before DMP 0						
	Current Payment Mode Self						
	Original Tenure 0						
	Months In Arrear 1						
	Legal Status None						
	Legal Status Date						
	Remarks NIL						
3 [-]	OCBC Bank (Malaysia) Berhad	Credit Cards	5218870000510191	Y	1	63291.25	
	Interest Rate 18						
	Principal/Cost Outstanding 9962.76						
	IIS/Profit Overdue 148.39						
	Penalty Interest/Ta'widh/Gharamah 0						
	Other Chargers 53180.1						
	Collateral Value 0						
	Installment before DMP 0						
	Current Payment Mode Self						
	Original Tenure 0						
	Months In Arrear 0						
	Legal Status None						
	Legal Status Date						
	Remarks IPP: RM53180.10						
4 [-]	Citibank Berhad	Credit Cards	4322071004088773	Y	48800	78111.31	
	Interest Rate 18						
	Principal/Cost Outstanding 73065.85						
	IIS/Profit Overdue 5022.09						
	Penalty Interest/Ta'widh/Gharamah 0						
	Other Chargers 23.37						
	Collateral Value 0						
	Installment before DMP 2848.4						
	Current Payment Mode Self						
	Original Tenure 0						
	Months In Arrear 0						
	Legal Status None						
	Legal Status Date						
	Remarks INCLUDING EPP						
5 [-]	Hong Leong Bank Berhad	Credit Cards	4431595000579706	Y	104000	154984.24	
	Interest Rate 15						
	Principal/Cost Outstanding 154077.92						
	IIS/Profit Overdue 906.32						
	Penalty Interest/Ta'widh/Gharamah 0						
	Other Chargers 0						
	Collateral Value 0						
	Installment before DMP 0						
	Current Payment Mode Self						
	Original Tenure 0						
	Months In Arrear 1						
	Legal Status None						
	Legal Status Date						
	Remarks 16012023						

No.	Name of Creditor	Facility Type	Facility Number	Revised Outstanding Balance	Interest / Profit Rate	Monthly Installment	Step Up 1	Step Up 2	Step Up 3	Step Up 4	Payment Mode
Matrix 1											
1 [-]	CIMB Bank Berhad <div>Tenure 102 Is Secured Unsecured Initial Payment Initial Payment Date Principal Amount 66993.95 Waiver (%) 0 Waiver (RM) 0 Principal After Waiver (RM) 66993.95 Interest In 0 Suspense Waiver (%) 80 Waiver (RM) 0 IIS After Waiver (RM) 0 Penalty Interest Waiver (%) 100 Waiver (RM) 0 Penalty After Waiver (RM) 0 Other Charges Waiver (%) 0 Waiver (RM) 0 Other Charges After Waiver (RM) 0</div>	Credit Cards	4375990000119967	66993.95	9	510	2023 January - 2024 December 510	2025 January - 2026 December 810	2027 January - 2028 December 1210	2029 January - 2031 June 1510	AKPK
2 [-]	OCBC Bank (Malaysia) Berhad <div>Tenure 107 Is Secured Unsecured Initial Payment Initial Payment Date Principal Amount 183008.12 Waiver (%) 0 Waiver (RM) 0 Principal After Waiver (RM) 183008.12 Interest In 353.62 Suspense Waiver (%) 80 Waiver (RM) 282.896 IIS After Waiver (RM) 70.72 Penalty Interest Waiver (%) 100 Waiver (RM) 0</div>	Term Loan (Clean)	786405173200000	183078.84	9	1390	2023 January - 2024 December 1390	2025 January - 2026 December 2000	2027 January - 2028 December 3000	2029 January - 2031 November 4000	AKPK

	Penalty After Waiver (RM) 0 Other Charges Waiver (%) 0 Waiver (RM) 0 Other Charges After Waiver (RM) 0										
3 [-]	<div>Hong Leong Bank Berhad</div> <div>Tenure 106 Is Secured Unsecured Initial Payment Initial Payment Date Principal Amount 154077.92 Waiver (%) 0 Waiver (RM) 0 Principal After Waiver (RM) 154077.92 Interest In Suspense Waiver (%) 80 Waiver (RM) 725.056 IIS After Waiver (RM) 181.26 Penalty Interest Waiver (%) 100 Waiver (RM) 0 Penalty After Waiver (RM) 0 Other Charges Waiver (%) 0 Waiver (RM) 0 Other Charges After Waiver (RM) 0</div>	Credit Cards	4431595000579706	154259.18	9	1170	2023 January - 2024 December 1170	2025 January - 2026 December 1870	2027 January - 2028 December 2570	2029 January - 2031 October 3270	AKPK
4 [-]	<div>OCBC Bank (Malaysia) Berhad</div> <div>Tenure 98 Is Secured Unsecured Initial Payment Initial Payment Date Principal Amount 9962.76 Waiver (%) 0 Waiver (RM) 0 Principal After Waiver (RM) 9962.76 Interest In Suspense Waiver (%) 80</div>	Credit Cards	5218870000510191	63172.54	9	480	2023 January - 2024 December 480	2025 January - 2026 December 880	2027 January - 2028 December 1280	2029 January - 2031 February 1280	AKPK

	Waiver (RM) 118.712 IIS After Waiver (RM) 29.68 Penalty Interest 0 Waiver (%) 100 Waiver (RM) 0 Penalty After Waiver (RM) 0 Other Charges 53180.1 Waiver (%) 0 Waiver (RM) 0 Other Charges After Waiver (RM) 53180.1										
5 [-]	Citibank Berhad Tenure 104 Is Secured Unsecured Initial Payment Initial Payment Date Principal Amount 73065.85 Waiver (%) 0 Waiver (RM) 0 Principal After Waiver (RM) 73065.85 Interest In Suspense 5022.09 Waiver (%) 80 Waiver (RM) 4017.672 IIS After Waiver (RM) 1004.42 Penalty Interest 0 Waiver (%) 100 Waiver (RM) 0 Penalty After Waiver (RM) 0 Other Charges 23.37 Waiver (%) 0 Waiver (RM) 0 Other Charges After Waiver (RM) 23.37	Credit Cards	4322071004088773	74093.64	9	560	2023 January - 2024 December 560	2025 January - 2026 December 960	2027 January - 2028 December 1260	2029 January - 2031 August 1560	AKPK

Remarks
OCBC Bank (Malaysia) Berhad (Matrix 1) COVID-19 WFH M1 Cat C Profile A *case to process based on customers expected budget Proposed to repay the remaining o/s balance at 9% pa int rate with 80% & 100% waivers on IIS & PI Installment proposed to be at RM4110/mth via step up schedule till full settlement Step up reason : Income dropped due to recent outbreak. Currently slowly recovering financially and need time to repay. Income proof : SS (Salary slip - in line with BNM's directive on repayment assistance under COVID-19 period) For your approval please, tq --Nashriq—
DMP Notes