

APPLICATION FORM FOR CONSUMER FINANCING

IMPORTANT: Please read our Personal Data Protection Notice ("Notice") and Product Disclosure Sheet (PDS) before completing this form. By giving us your personal data and signing this form, you are indicating to us that you consent and agree to the terms of our Notice, to the PDS and to terms of this form. Our Notice and PDS are available on our website at www.muamalat.com.my and from any of our outlets.

| The Manager | BRANCH: |
|---|---|
| Bank Muamalat Malaysia Berhad | DATE: |
| I/We wish to apply for the following financing facility and furnish below particulars for your consi | ideration :- |
| TYPE OF APPLICATION: Single Application Joint Application | |
| TYPE OF FACILITY: House Financing Land Financing Vehicle Financing Educational Financing MCash | Shophouse/ShopLot Financing Non-Vehicle Financing Bank Guarantee Shophouse/ ShopLot Re-Financing Personal Financing Others: |
| CAMPAIGN/ PACKAGE: AMOUNT REQUESTED: | RM TENURE: years |
| A. PERSONAL DETAILS (MAIN APPLICANT) | |
| TITLE: FULL NAME: | (as per identification card) |
| IDENTIFICATION TYPE: New Identity Card Old Identity Card Army I | C Police IC Passport |
| IDENTIFICATION NO: i. New Identity Card | e |
| ii. Old Identity Card/ Army IC/ Police IC/ Passport | DATE OF BIRTH: AGE: vears |
| CURRENT ADDRESS: ADDRESS | DATE OF BIRTH: AGE: years CITIZENSHIP: Citizen Non-Citizen Permanent Resident |
| POSTCODE TOWN COUNTRY | BUMIPUTRA STATUS: Yes No GENDER: Male Female RACE: Malay Chinese Indian Others: |
| RESIDENTIAL STATUS: Owned Employer's Quarters Relatives Rented | RELIGION: Islam Christian Hindu |
| STAY DURATION: years | Buddha Others: |
| TEL NO. (H) - FAX NO | HIGHEST EDUCATION: Primary Secondary Tertiary |
| TEL NO. (H/P) - EMAIL | Master Doctorate Professional |
| | MARITAL STATUS: Single Married Widowed Divorced |
| HOMETOWN ADDRESS: ADDRESS | NO. OF DEPENDENTS: < 12 years old 12 - 18 years old > 18 years old |
| ADDRESS | MOTHER'S MAIDEN NAME: |
| POSTCODE TOWN | |
| STATE COUNTRY | RELATED TO BMMB STAFF: Yes No |
| TEL NO PREFERRED MAILING ADDRESS: FAX NO Current Hometown | If yes, please specify: Staff Name / ID No.: |
| B. EMPLOYMENT DETAILS | |
| CURRENT EMPLOYMENT | |
| EMPLOYER'S NAME: | |
| NATURE OF BUSINESS: | OCCUPATION: |
| TYPE OF EMPLOYMENT COMPANY: | POSITION: |
| Government Agency Conglomerate/MNC Listed Company at Bursa Malaysia Financial Institution Public Ltd. (Bhd) Private Ltd. (Sdn Bhd) | Clerical/ Gen. Admin Managerial Professional Self-employed Officer/Executive Director Uniform body Others |
| Partnership Sole-Proprietorship Others: | |
| | DATE JOINED: |
| EMPLOYER'S ADDRESS: ADDRESS | YEARS OF SERVICE:years |
| | EMPLOYMENT STATUS: Permanent Contract Self-employed |
| POSTCODE TOWN COUNTRY | CONFIRMATION OF Confirmed Under probation N/A EMPLOYMENT: |
| STATE | RETIREMENT AGE: years |
| EMAIL: | RETIREMENT DATE: (only if applicable) |
| *To be filled if the applicant has less than 1 year of working experience with the present employer. | |
| EMPLOYER'S NAME: | |
| NATURE OF BUSINESS: EMPLOYER'S ADDRESS: | OCCUPATION: POSITION: |
| ADDRESS ADDRESS | Clerical/ Gen. Admin Managerial Professional Self-employed |
| | Officer/Executive Director Uniform body Others |
| POSTCODE TOWN | |
| STATE COUNTRY | YEARS OF SERVICE: |
| TEL NO. (O) - FAX NO | |

| C. SPOUSE DETAILS | |
|--|---|
| TITLE: FULL NAME: | (as per identification card) |
| IDENTIFICATION NO: i. New Identity Card | OCCUPATION: |
| ii. Old Identity Card/ Army IC/ Police IC/ | |
| Passport | EMPLOYER'S NAME: |
| HOMETOWN ADDRESS: | EMPLOYER'S ADDRESS: |
| ADDRESS | ADDRESS |
| | |
| POSTCODE TOWN | POSTCODE TOWN |
| STATECOUNTRY | STATE COUNTRY |
| TEL NO. (H) | TEL NO. (O) - |
| TEL NO. (H/P) | MONTHLY INCOME: |
| | RETIREMENT AGE:years RETIREMENT DATE: |
| | (only if applicable) |
| D. REFERENCE (Parents or close relatives who are not staying with the applican | |
| 1. TITLE: FULL NAME: | (as per identification card) |
| RELATIONSHIP TO APPLICANT: | TEL NO. (H) |
| HOMETOWN ADDRESS: | TEL NO. (O) |
| | TEL NO. (H/P) |
| POSTCODE TOWN | |
| STATE COUNTRY | _ |
| 2. TITLE: FULL NAME: | (as per identification card) |
| RELATIONSHIP TO APPLICANT: | TEL NO. (H) |
| HOMETOWN ADDRESS: | TEL NO. (O) - |
| TROMETOWN ADDRESS. | TEL NO. (H/P) |
| POSTCODE TOWN | |
| STATE COUNTRY | |
| | _ |
| E. MONTHLY INCOME AND EXPENDITURE | |
| MONTHLY INCOME: | MONTHLY EXPENDITURE: |
| BASIC SALARY/ INCOME RM - | EPF RM - |
| FIXED ALLOWANCE: | SOCSO RM - |
| 1) RM | OTHER EXPENDITURE/ FINANCIAL COMMITMENT: |
| 2) RM | 1) HOUSE RM |
| 3) RM | 2) VEHICLE RM |
| OTHER INCOME: | 3) CREDIT CARD RM |
| 1) RM | 4) PERSONAL / OD RM - |
| 2) RM | 5) OTHERS: RM - |
| 3) RM - | 6) OTHERS: RM |
| TOTAL GROSS INCOME RM - | TOTAL FINANCIAL COMMITMENT RM - |
| | |
| F. EXISTING BANKING RELATIONSHIP WITH OTHER FINANCIAL INSTI | TUTIONS |
| FINANCING FACILTY: | |
| TYPE OF FACILITY BANK'S NAME & BRANCH APP | ROVED LIMIT (RM) O/S BALANCE (RM) MONTHLY INSTALMENT (RM) |
| | |
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| | |
| G. EXISTING BANKING RELATIONSHIP WITH BMMB (FOR BANK'S USE) | |
| FINANCING FACILTY: | |
| TYPE OF FACILITY APPROVED LIMIT (RM) | O/S BALANCE (RM) MONTHLY INSTALMENT (RM) |
| () | (1011) |
| | |
| | |

| JOINT APPLICATION | |
|---|--|
| A. PERSONAL DETAILS (CO-APPLICANT) | |
| TITLE: FULL NAME: | (as per identification card) |
| IDENTIFICATION TYPE: New Identity Card Old Identity Card Army | IC Police IC Passport |
| IDENTIFICATION NO: i. New Identity Card | |
| | RELATIONSHIP TO |
| ii. Old Identity Card/ Army IC/ Police IC/ Passport | MAIN APPLICANT: |
| CURRENT ADDRESS: | DATE OF BIRTH: AGE: years |
| ADDRESS | CITIZENSHIP: Citizen Non-Citizen Permanent Resident |
| POOTSOOD TOUR | BUMIPUTRA STATUS: Yes No |
| POSTCODE TOWN STATE COUNTRY | GENDER: Male Female RACE: Malay Chinese Indian Others: |
| RESIDENTIAL STATUS: Owned Employer's Quarters Relatives Rented | RELIGION: Islam Christian Hindu |
| STAY DURATION: years | Buddha Others: |
| TEL NO. (H) - FAX NO | HIGHEST EDUCATION : Primary Secondary Tertiary |
| TEL NO. (H/P) - EMAIL | Master Doctorate Professional |
| | MARITAL STATUS: Single Married Widowed Divorced |
| HOMETOWN ADDRESS: | NO. OF DEPENDENTS: <12 years old 12 - 18 years old |
| ADDRESS | > 18 years old MOTHER'S MAIDEN NAME: |
| POSTCODE TOWN | MOTTER S MAIDEN MAINE. |
| STATE COUNTRY | RELATED TO BMMB STAFF: Yes No |
| | If yes, please specify: Staff Name/ ID No.: |
| TEL NO PREFERRED MAILING ADDRESS: | Relationship: |
| FAX NO. Current Hometown | Dept./ Branch: |
| B. EMPLOYMENT DETAILS | |
| CURRENT EMPLOYMENT | |
| EMPLOYER'S NAME: | |
| NATURE OF BUSINESS: | OCCUPATION: |
| TYPE OF EMPLOYMENT COMPANY: | POSITION: |
| Government Agency Conglomerate/MNC Listed Company at Bursa Malaysia Financial Institution Public Ltd. (Bhd) Private Ltd. (Sdn Bhd) | Clerical/ Gen. Admin Managerial Professional Self-employed |
| Partnership Sole-Proprietorship Others: | |
| THE CONTROL APPROVED | DATE JOINED: |
| EMPLOYER'S ADDRESS: ADDRESS | YEARS OF SERVICE:years |
| | EMPLOYMENT STATUS: Permanent Contract Self-employed |
| POSTCODE TOWN | CONFIRMATION OF Confirmed Under probation N/A |
| STATE COUNTRY | EMPLOYMENT: |
| TEL NO. (O) FAX NO FAX NO FAX NO. | RETIREMENT AGE:years |
| | |
| PREVIOUS EMPLOYMENT (if any) *To be filled if the applicant has less than 1 year of working experience with the present employer. | |
| EMPLOYER'S NAME: | |
| NATURE OF BUSINESS: | OCCUPATION: |
| EMPLOYER'S ADDRESS: | POSITION: |
| ADDRESS | Clerical/ Gen. Admin Managerial Professional Self-employed |
| POSTCODE TOWN | |
| STATE COUNTRY | YEARS OF SERVICE: |
| TEL NO. (O) - FAX NO | |
| C. SPOUSE DETAILS | |
| TITLE: FULL NAME: | (as per identification card) |
| IDENTIFICATION NO: i. New Identity Card | OCCUPATION: |
| ii. Old Identity Card/ Army IC/ Police IC/ Passport | EMPLOYER'S NAME: |
| HOMETOWN ADDRESS: | EMPLOYER'S ADDRESS: |
| ADDRESS | ADDRESS |
| | |
| POSTCODE TOWN | POSTCODE TOWN |
| STATE COUNTRY | STATE COUNTRY |
| TEL NO. (H) | TEL NO. (O) |
| TEL NO. (H/P) - | MONTHLY INCOME: |

| D. REFERENCE (Parents or close relatives | who are not staying with the applica | | | |
|--|---|----------------------------------|---------------------------|------------------------|
| | | | (as per identification ca | ard) |
| RELATIONSHIP TO APPLICANT: | | TEL NO. (H) | - | |
| HOMETOWN ADDRESS: | | TEL NO. (O) | - | |
| | | TEL NO. (H/P) | | |
| POSTCODE TOWN | | | | |
| STATE | COUNTRY | | | |
| | | | | |
| 2. TITLE: FULL NAME: _ | | | (as per identification ca | ard) |
| RELATIONSHIP TO APPLICANT: | | TEL NO. (H) | - | |
| HOMETOWN ADDRESS: | | TEL NO. (O) | - | |
| | | TEL NO. (H/P) | - | |
| | | | | |
| STATE | COUNTRY | | | |
| E. MONTHLY INCOME AND EXPENDI | ΓURE | | | |
| MONTHLY INCOME: | | MONTHLY EXPENDITURE: | | |
| | | | RM | |
| BASIC SALARY/ INCOME | RM | EPF | RM RM | |
| FIXED ALLOWANCE: 1) | RM - | SOCSO OTHER EXPENDITURE/ FINANCI | | |
| 2) | RM - | 1) HOUSE | RM | |
| 3) | RM - | 2) VEHICLE | RM | |
| OTHER INCOME: | N.VI | 3) CREDIT CARD | RM | |
| | RM | 4) PERSONAL / OD | RM | |
| 1) 2) | RM - | 5) OTHERS: | | |
| 3) | RM - | 6) OTHERS: | | |
| <i>J</i> | NOT - | 0) 0111110 | IIII | |
| TOTAL GROSS INCOME | RM - | TOTAL FINANCIAL COMMITME | ENT RM | - |
| F. EXISTING BANKING RELATIONSH | IP WITH OTHER FINANCIAL INST | TITITIONS | | |
| FINANCING FACILTY: | | 1110110110 | | |
| | | | | |
| TYPE OF FACILITY | BANK'S NAME & BRANCH AF | PPROVED LIMIT (RM) O/S B. | ALANCE (RM) | ONTHLY INSTALMENT (RM) |
| | | | | |
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| | | | | |
| C EVICTING BANKING BELATIONGHE | NAME OF THE PARTY | | | |
| G. EXISTING BANKING RELATIONSHIP | WITH BMMB (FOR BANK'S USE) | | | |
| DEPOSIT: | ACCOUNT NO. | | ACCOUNT NO. | |
| SAVINGS ACCOUNT | 1. | 2. | | |
| CURRENT ACCOUNT | 1. | 2. | | |
| GIA/FTA | 1 | 2 | | |
| | | | | |
| FINANCING FACILTY: | | | | |
| TYPE OF FACILITY | APPROVED LIMIT (RM) | O/S BALANCE (RN | MONTHI | Y INSTALMENT (RM) |
| | | | | |
| | | | | |

| <u>SECURITY</u> | | | |
|---|--|--|--|
| OTHERS (for personal financing/ other financing, if applicable) | | | |
| Clean GIA/FTA Unit Trust Gold | FOR BANK'S USE | | |
| Security Deposit Stock/Shares Others: Muamalat Gold-i Account | FINANCING TERMS | | |
| Account No./ Referrence No./ Certificate No./ Receipt No.: 1. (%) 2. (%) 3. (%) | FINANCING REQUIRED: RM TENURE: PERSONAL FINANCING TYPE: PROFIT RATE: % Micro Cash Others: TYPE OF PAYMENT: If Micro, source of payment from: Salary deduction at source FREQUENCY OF PAYMENT: PPI/ SI from BMMB Monthly Yearly PPI/ SI from other Bank Quarterly Bullet payment Post-dated cheque | | |
| 4 (%) | | | |
| | Half-yearly Others: Payment over counter/CDM | | |
| PROPERTY (for house financing/ other financing, if applicable) | | | |
| PURCHASE TYPE: Purchase From Developer Own Construction Purchase From Vendor Re-financing Auction | FOR BANK'S USE DEVELOPER'S STATUS: Premier Tier 1 Tier 2 Tier 3 Contractor (Non-HDA) Non Panel N/A | | |
| DEVELOPER'S NAME (if any) : | BRIDGING FINANCING BY BMMB ? Yes No | | |
| VENDOR'S NAME (if any) : | LAND USE : Argicultural Commercial Industrial | | |
| CHARGEE BANK (if any): | Residential Mixed Mining | | |
| PROPERTY TYPE : Residential Commercial Industrial Vacant Land | TITLE TRANSFER Malay Reserve Bumi Lot Native Land RESTRICTION: State Consent Not Applicable | | |
| PROPERTY SUB TYPE: Semi-Detached Terrace / Link Bungalow Townhouse Cluster Apartment Condominium Shophouse Shop / Office Lot Commercial Complex Factory Vacant Land | LOCATION STATUS: High Growth Medium Growth Low Growth LAND STATUS: Freehold Leasehold Leasehold Period:years BUILT UP AREA: Leasehold Expiry Date: | | |
| BUILDING TYPE : Single Storey 11/2 Storey Double Storey | LAND AREA: Remaining Period:years | | |
| 2 1/2 Storey Triple Storey Others: | SPA/ PRO-FORMA INVOICE/ AUCTION PRICE: RM | | |
| CONSTRUCTION STATUS: Completed (If Completed, CF available? YES / NO) | DATE SPA/ PRO-FORMA INVOICE/ AUCTION: | | |
| Under Construction (Stage of Completion%) | VALUATION REPORT: Full Valuation Indicative Valuation | | |
| USE OF PROPERTY: Owner Occupied Investment For Company Use TITLE PARTICULARS: (for director/worker etc.) | VALUER'S NAME: VALUATION DATE: VALUATION PRICE: RM | | |
| TITLE STAGE : Individual Title Master Title Strata Title | FINANCING TERMS | | |
| TITLE NO./ UNIT NO.: LOT NO. / PLOT NO. : | FINANCING REQUIRED: RM MOF: TENURE: | | |
| MUKIM: TOWN / DISTRICT: STATE: | SUB-PRODUCT TYPE DURATION PROFIT RATE | | |
| NORM :TOWN / DISTRICT :STATE : | TYPE OF PAYMENT: | | |
| PROPERTY ADDRESS: | 1. Salary deduction at source | | |
| ADDRESS | RM PPI/ SI from BMMB | | |
| | PPI/ SI from other Bank | | |
| POSTCODE TOWN | 2. Post-dated cheque | | |
| STATE COUNTRY | RM Payment over counter/CDM | | |
| VEHICLE/ MACHINERY (for vehicle financing/ other financing, if applicable | | | |
| | | | |
| PURCHASE TYPE: Purchase From Dealer Purchase From Vendor Auction | FOR BANK'S USE DEALER STATUS: PRO-FORMA INVOICE/ Panel Non-Panel AUCTION PRICE: RM | | |
| DEALER'S NAME (if any): | Direct walk-in DATE PRO-FORMA | | |
| SALESMAN'S NAME: CONTACT NO: | VALUATION: INVOICE/ AUCTION: | | |
| VENDOR'S NAME (if any) : | VALUER RM DATE | | |
| CHARGEE BANK (if any): | 1. BMMB VALUATION GUIDE 2. 3. | | |
| WELLICLE / MACHINEDY TYPE. | FINANCING TERMS | | |
| VEHICLE/ MACHINERY TYPE: New Unregistered Recond Used Registered Recond | CASH PRICE RM DEPOSIT RM | | |
| MAKE: | FINANCING REQUIRED RM DEPOSIT RM MOF % | | |
| MODEL: | PROFIT RATE (FLAT) % DURATION YEARS | | |
| ENGINE/ SERIAL NO.: CHASSIS NO.: C.C. | EFFECTIVE YIELD (IRR) | | |
| YEAR MADE: COLOUR | TOTAL PAYABLE RM PPI/ SI from BMMB | | |
| REGISTRATION NO.: REGISTRATION DATE: | MONTHLY RENTAL: RM PPI/ SI from other Bank | | |
| HP AGREEMENT (Ref. No.): | FINAL INSTALLMENT/ SELLING PRICE: RM Post-dated cheque Payment over counter/CDM | | |
| USE OF VEHICLE/MACHINERY: Personal Commercial | SELLING PRICE: RM Payment over counter/CDM DEALER'S HANDLING FE RM EWP RM | | |

FINANCIAL SETTLEMENT & MCRE DEDUCTION: I hereby agree and authorize the Bank to settle the amounts of existing loans and/or financing and other outstanding balances:-A. Financial Settlement Monthly Instalment* **Estimated Balance** Particulars **Financial Institution** Credited to Account No. Outstanding* (RM) (RM) TOTAL SETTLEMENT (*) Customers are required to provide the current loan / financing statement and/or redemption letter of existing facilities or photocopy of credit cards as proof for settlement references I hereby agree and authorize the Bank to deduct the following Moving Costs & Related Expenses (MCRE) and/or Security Deposit (SD) directly from the facility 3. MCRE Deduction (For Home Financing only) Total (RM) MRTT 1 2 Legal Fees 3 Valuation Fee 4 Security Deposit 5 6 TOTAL DEDUCTION Disclaimer : 1 I shall not make any claim to the Bank with regards to the above irrevocable instructions unless a written consent is hereby given by the Bank. 2 I am responsible to inform the exact settlement amount of existing facilities due for settlement. The Bank shall not be responsible if there is any disparity in the settlement amount. I agree to promptly top up any shortfall should the amount stated in this form is not sufficient to settle the outstanding amount of the 3 It is my responsibility to inform my current financiers once payments have been made by the Bank to ensure that my existing financing accounts are fully settled and closed. I hereby agree that the Bank shall not be held liable in the event that my existing financing accounts with my current financiers are not fully settled. Signed by Customer: Name: Name: Date: Date: FOR BANK'S USE- CROSS SELLING SAVINGS INVESTMENT Savings Account Fixed Term Financing Gold-i Account Variable Price Fund (VF) - ASNB UT iFast WILL WRITING MyAngkasa Amanah Berhad Amanah Raya Berhad As Salihin Trustee Berhad TAKAFUL-PERSONAL ACCIDENT Other products and services RM M-Tiara Prestige Protection . . M-Jannah Individual (Plan 1 - Plan 7) M-Jannah Family M-Jannah Warga Emas Staff Name: RM

Badal Haji dan Umrah (BHU)

BHU 1 BHU 2

Staff No:

APPLICANT'S DECLARATION

- 1. I/We hereby declare that the information given in this financing form and other documents are true and I/We do not conceal any information that may affect my/our application.
- I/We have read the Bank's Personal Data Protection Notice ("Notice") and Product Disclosure Sheet (PDS) before completing this form. By furnishing my/our personal data and signing this form, I/we hereby give my/our consent and agree to the terms of the Notice, to the PDS and to the terms of this form.
- 3. I/We have not committed any act of bankruptcy as defined under Section 3 of the Bankruptcy Act 1967.
- 4. I/We hereby authorize the Bank to contact my/our employer or any party to obtain any information required by the Bank.
- 5. I/We hereby give my/our consent for BMMB to proceed with the credit checking with any credit reference agencies. Pursuant to that, I/We hereby authorize the Bank to give, furnish, divulge or otherwise disclose, to the said credit reference agencies of any information, statements or facts with respect to the matters relating to my/our facility(ies) or account(s) with the Bank.
- 6. The Bank has the right to decline or reject my/our application should the Bank in its absolute discretion decides that my/our credit appraisal quality does not meet the Bank's requirement. The Bank also has the right to withdraw any of the financing facilities being approved if the information given by me/us is/are false.
- 7. I/We hereby give my/our unconditional and unequivocal consent for Bank Muamalat Malaysia Berhad ('BMMB") to do the following action for the purposes of account opening or any other relationship establishment with BMMB:
 - a) Conduct searches on any of my/our credit information, including credit information where I am/we are a joint applicant or to which I am/we are or have been linked and resides in the records of the Credit Reference Agency or any information in the record for the Central Bureau, Bank Negara Malaysia ("BNM") (including the Central Credit Reference Information System (CCRIS), the Dishonoured Cheques Information System (DCHEQS) or any other database or system established by BNM; and
 - b) Conduct credit check (s) on me/us for credit review, credit evaluation, debt recovery purposes and legal documentation relating to the facilities of contract (s) granted or to be granted by the financiers or other persons on me/us; and
 - c) Use the monitoring applications and obtain new information and updates on me/us and/or my/our company/business from other available sources; and
 - d) Provide the relevant Credit Reference Agency with my/our personal details with respect to the above matters.
- 3. I/We hereby agree and confirm that I/We shall not hold BMMB liable or responsible for:
 - a) Any statement, misstatement, inaccuracy or omission of any type of manner contained in the credit information, records and/or credit reports
 - b) BMMB's reliance on such credit information, records and/or credit reports provided by the relevant Credit Reference Agency and Central Bureau, BNM to arrive at a decision in relation to my/our application for credit and credit-related or other products or services of BMMB; and
 - c) Any disclosure of my/our Credit Information by the relevant Credit Reference Agency to any of the other subscribers of Credit Reference Agency and Central Bureau, BNM in connection with the credit reporting services provided.
- 9. This Consent shall be without prejudice to any other clause in BMMB's Term and Conditions for the operation of the accounts or other products or services of BMMB which I/we have applied for herein and shall remain valid and binding against me/us so long as I/we remain a customer of BMMB.

| 10. | Option and Appointment of Sales Representative (Wakalah) - [Tawarruq-based Financing only] |
|-----|--|
| | Leave the commodity at the Bank's possession and hereby irrevocably appoint Bank Muamalat to be my/our representative/agent to sell the commodity to any third party purchaser for the purpose of availing the financing amount. |
| | Take Delivery of the Commodity. |
| 11. | Agreement on Financing of Sales Proceeds (Qard) - [MCash only] |
| | I/We hereby agree to place the commodity sale proceeds as profit free financing under the principal of Qard to Bank Muamalat and to utilize the placement sum for the MCash usage purpose. |
| | Agree |
| | Disagree |

- 12. We may use your Personal Data:
 - 1. to conduct market research and surveys with the aim of improving our products and services;
 - 2. for marketing purposes, promotional events, competitions and lucky draws.

We process your Personal Data for these purposes because it is in the interest of our business to do so with the intention of improving our products and services and generating business. We will not send you marketing material if you have specifically asked us not to do so.

You have the right to opt out of receiving marketing material at any time. To do so please contact your branch or customer service. If you ask us not to send you marketing material or other promotional or research material, we may need to retain a record that you have asked us not to do so to ensure that you do not receive anything further.

| Signed by Customer: | | |
|---------------------|------------------|-------------------------------------|
| Name: | Name: | Authorised Company Chop & Signature |
| Date: | Date: | Date: |
| FOR BANK'S USE ONLY | | |
| Interviewed by: | Remark (if any): | |

Interviewed by: Remark (if any):

Name & Staff
Designation

Date: