

## 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 <a href="https://www.muamalat.com.my">www.muamalat.com.my</a> and from any of our outlets.

and 1 D3 are available on our website at www.indamatac.com.ing and from any of our ou	nets.			
The Manager Bank Muamalat Malaysia Berhad	BRANCH : DATE :			
I/We wish to apply for the following financing facility and furnish below particulars for your consi	deration :-			
TYPE OF APPLICATION: / Single Application   Joint Application				
TYPE OF FACILITY: House Financing House Re-Financing	Shophouse/ShopLot Financing Shophouse/ ShopLot Re-Financing			
Land Financing Vehicle Financing  Educational Financing MCash	Non-Vehicle Financing Personal Financing  Bank Guarantee Others:			
CAMPAIGN/ PACKAGE: AMOUNT REQUESTED:	RM TENURE: years			
<u> </u>	iniyear			
A. PERSONAL DETAILS (MAIN APPLICANT)  TITLE: MR FULL NAME: Mohamad Redzmi Bin Mohamad Radzua	an (id-utification cod)			
IDENTIFICATION TYPE:				
ii. Old Identity Card/ Army IC/ Police IC/				
Passport   CURRENT ADDRESS:	DATE OF BIRTH: 0 3 - 1 2 - 1 9 8 4 AGE: 3 6 years			
ADDRESS T1-27-06 ,Lakefront Residence ,Jalan Semarak Api	CITIZENSHIP: / Citizen Non-Citizen Permanent Resident			
	BUMIPUTRA STATUS: Yes No			
POSTCODE 6 3 0 0 0 TOWN Cyberjaya	GENDER: Male Female			
STATE Selangor COUNTRY Malaysia	RACE: Malay Chinese Indian Others:			
RESIDENTIAL STATUS: Owned Employer's Quarters Relatives / Rented	RELIGION: / Islam Christian Hindu			
STAY DURATION: 2 years	Buddha Others:			
TEL NO. (H) FAX NO	HIGHEST EDUCATION: Primary Secondary Tertiary			
TEL NO. (H/P) 0 1 1 - 3 5 2 2 3120 EMAIL mredzmi@gmail.com	Master Doctorate / Professional			
HOMETOWN ADDRECC.	MARITAL STATUS: Single / Married Widowed Divorced  NO. OF DEPENDENTS: 0 1 1 < 12 years old 12 - 18 years old			
HOMETOWN ADDRESS: ADDRESS No.50 Taman Ihsan	NO. OF DEPENDENTS: 0 1 < 12 years old 12 - 18 years old > 18 years old			
ADDRESS 10.50 Faritait insuit	MOTHER'S MAIDEN NAME: Jasmina			
POSTCODE 0 6 0 0 0 TOWN Jitra				
STATE Kedah COUNTRY Malaysia	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: Experian Malaysia SDN BHD,				
NATURE OF BUSINESS: Software Development [IT]	OCCUPATION: QA Specialist [DA-GSG Engineering]			
TYPE OF EMPLOYMENT COMPANY:	POSITION:			
Government Agency / Conglomerate/MNC Listed Company at Bursa Malaysia	Clerical/ Gen. Admin Managerial / Professional Self-employed			
Financial Institution Public Ltd. (Bhd) Private Ltd. (Sdn Bhd)	Officer/Executive Director Uniform body Others			
Partnership Sole-Proprietorship Others:	DATE JOINED: 25 - 0 4 - 2 0 1 7			
EMPLOYER'S ADDRESS:	YEARS OF SERVICE: 3 years			
ADDRESS Experian Malaysia, Block B, Quill 18	·			
	EMPLOYMENT STATUS: / Permanent Contract Self-employed			
POSTCODE 6 3 0 0 0 TOWN Cyberjaya	CONFIRMATION OF Confirmed Under probation N/A			
STATE Selangor COUNTRY Malaysia	EMPLOYMENT:			
TEL NO. (O) 0 3 - 8 3 2 1 5 7 0 6 FAX NO	RETIREMENT AGE: 60 years			
EMAIL: joanne.loong@experian.com	RETIREMENT DATE:(only if applicable)			
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	Officer/Executive Director Uniform body Others			
POSTCODE TOWN COUNTRY	YEARS OF SERVICE:			
TEL NO. (O) - FAX NO				

C. SPOUSE DETAILS	
TITLE: Madam FULL NAME: Haslinda Binti Osman	(as per identification card)
IDENTIFICATION NO: i. New Identity Card 8 9 0 5 3 1 - 0 5 - 5 0 8 4	OCCUPATION: Housewife
ii. Old Identity Card/ Army IC/ Police IC/	OCCUPATION. HOUSEWIFE
Passport Passport	EMPLOYER'S NAME:
HOMETOWN ADDRESS:	EMPLOYER'S ADDRESS:
ADDRESS T1-27-6 ,Lakefront Residence, Jalan Semarak Api ,Cyberjaya ,Selango	ADDRESS
g	MODICES .
POSTCODE 6 3 0 0 0 TOWN Cyberjaya	POSTCODE TOWN
STATE Selangor COUNTRY Malaysia	STATE COUNTRY
TEL NO. (H)	TEL NO. (O)
TEL NO. (H/P) 0 1 9 - 5 8 9 6 5 3 4	MONTHLY INCOME:
1EENO. (11/1) 0 1 5 - 5 0 8 0 5 3 4	
	RETIREMENT AGE:years RETIREMENT DATE:(only if applicable)
D. REFERENCE (Parents or close relatives who are not staying with the applicant)	(will mark manus)
1. TITLE: Mr. FULL NAME: Mohamad Redza Bin Mohamad Radzu	(as per identification card)
RELATIONSHIP TO APPLICANT: brother	TEL NO. (H)
HOMETOWN ADDRESS: No.46 Taman Impian Sutera ,Kota kemuning	TEL NO. (O)
	TEL NO. (H/P) 0 1 9 - 3 3 9 4 0 0 5
POSTCODE 4 0 4 6 0 TOWN Shah Alam	
STATE Selangor COUNTRY Malaysia	
2. TITLE: Madam FULL NAME: Jasmina Binti Jaafar	(as per identification card)
<u> </u>	, i
RELATIONSHIP TO APPLICANT: Mother	TEL NO. (H)
HOMETOWN ADDRESS: No. 50 Taman Ihsan	TEL NO. (O) -
POSTGODE TO LA LA DA TOVINA Plan	TEL NO. (H/P) 0 1 9 - 5 6 0 4 3 7 4
POSTCODE 0 6 0 0 0 TOWN Jitra	
STATE Selangor COUNTRY Malaysia	
E MONTHI V INCOME AND EXPENDITIBE	
E. MONTHLY INCOME AND EXPENDITURE	
MONTHLY INCOME: MC	NTHLY EXPENDITURE:
MONTHLY INCOME:  BASIC SALARY/ INCOME RM I	EPF RM
MONTHLY INCOME:  BASIC SALARY/ INCOME RM	EPF RM
MONTHLY INCOME:  BASIC SALARY/ INCOME RM	EPF RM
MONTHLY INCOME:         MO           BASIC SALARY/ INCOME         RM         -         1           FIXED ALLOWANCE:         S         5           1)         RM         -         -           2)         RM         -         -	EPF RM
MONTHLY INCOME:         MO           BASIC SALARY/ INCOME         RM         -         1           FIXED ALLOWANCE:         S         5           1)         RM         -         -           2)         RM         -         -           3)         RM         -         -	RM
MONTHLY INCOME:         MO           BASIC SALARY/ INCOME         RM         -         1           FIXED ALLOWANCE:         S         5           1)         RM         -         -           2)         RM         -         -           3)         RM         -         -           OTHER INCOME:         -         -         -	RM
MONTHLY INCOME:         MO           BASIC SALARY/ INCOME         RM         -         1           FIXED ALLOWANCE:         S         5           1)         RM         -         -           2)         RM         -         -           3)         RM         -         -           OTHER INCOME:         1)         RM         -         -	RM
MONTHLY INCOME:         MO           BASIC SALARY/ INCOME         RM         -         1           FIXED ALLOWANCE:         S         S           1)         RM         -         -           2)         RM         -         -           3)         RM         -         -           OTHER INCOME:         1         RM         -         -           2)         RM         -         -         -	RM
MONTHLY INCOME:         MO           BASIC SALARY/ INCOME         RM         -         1           FIXED ALLOWANCE:         S         5           1)         RM         -         -           2)         RM         -         -           3)         RM         -         -           OTHER INCOME:         1)         RM         -         -	RM
MONTHLY INCOME:   BASIC SALARY   INCOME   RM	RM
MONTHLY INCOME:   BASIC SALARY   INCOME   RM	RM
MONTHLY INCOME:   BASIC SALARY   INCOME   RM	PROTAL FINANCIAL COMMITMENT   PROT
MONTHLY INCOME:   BASIC SALARY/ INCOME   RM	PROTAL FINANCIAL COMMITMENT   PROT
MONTHLY INCOME	RM
MONTHLY INCOME  BASIC SALARY/ INCOME  FIXED ALLOWANCE:  1)	RM
MONTHLY INCOME	RM
MONTHLY INCOME	PEFF   RM
MONTHLY INCOME  BASIC SALARY/ INCOME  FIXED ALLOWANCE:  1)	PEFF   RM
MONTHLY INCOME  BASIC SALARY/ INCOME  FIXED ALLOWANCE:  1)	PEFF RM
MONTHLY INCOME  BASIC SALARY/ INCOME  FIXED ALLOWANCE:  1)	PEFF RM

## FINANCIAL SETTLEMENT & MCRE DEDUCTION:

Staff Name:

Staff No:

I hereby agree and authorize the Bank to settle the amounts of existing loans and/or financing and other outstanding balances:-

A. Financial Settlement					
No.	Particulars	Financial Institution	Credited to Account No.	Estimated Balance Outstanding* (RM)	Monthly Instalmen (RM)
				Outstanding (RWI)	(ICIVI)
	ТО	TAL SETTLEMENT			
for settle	rs are required to provide the currer ment references.	·		, , , , , , , , , , , , , , , , , , , ,	•
ereby agı nount:-	ee and authorize the Bank to deduct	the following Moving Costs & R	elated Expenses (MCRE) and/or	Security Deposit (SD) d	irectly from the facili
MCRE D	eduction (For Home Financing only)	Mohamad Redzmi Bin Mohamad	d Radzuan		
0.	Item		Total (RM)		
MRT Legal				-	
	rees ation Fee			1	
	ity Deposit			-	
5	.y -F			1	
5				=	
	TOTAL DEDUCTI	ION			
I am resp the settle facilities. It is my settled as fully sett Signed b	responsibility to inform my current nd closed. I hereby agree that the Ba	nt amount of existing facilities du p up any shortfall should the am financiers once payments have l ank shall not be held liable in th	e for settlement. The Bank shall rount stated in this form is not su	not be responsible if ther fficient to settle the outst e that my existing finan	e is any disparity in tanding amount of th acing accounts are fu
	IN 5 USE- CRUSS SELLING				
VINGS	RM		INVESTMENT		
Savings A Fixed Te	Account rm Financing	·	Gold-i Account  Variable Price Fund		M 
ILL WRI	ΓING RM		UT iFast	<u>                                     </u>	<u> </u>
Amanah	asa Amanah Berhad Raya Berhad n Trustee Berhad				
AKAFUL-	PERSONAL ACCIDENT		Other products and service		
l. cm	Prestige Protection RM		M-Jannah Individu		M

M-Jannah Warga Emas

Badal Haji dan Umrah (BHU)
BHU 1
BHU 2

- 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.
- I/We have not committed any act of bankruptcy as defined under Section 3 of the Bankruptcy Act 1967.
- I/We hereby authorize the Bank to contact my/our employer or any party to obtain any information required by the Bank.
- 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.
- 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
- 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.
- 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 provided
  - 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: Mohamad Redzmi Bin Mohamad Radzuan	Name:	Authorised Company Chop & Signature
Date:	Date:	Date:
FOR BANK'S USE ONLY		
Interviewed by:	Remark (if any):	
Name & Staff		
Designation		
Date:		