

Ref No : [REDACTED]

Private & Confidential

Date : 12-Dec-2017

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Dear Sir/Madam,

RE : [REDACTED]

We are pleased to advise that your application for Islamic home financing has been approved under the following terms and conditions:-

<u>Facility(ies)</u>	<u>Amount (In RM)</u>
HF-i	511,000.00
CLF - i	1,340,000.00
Amount Financed	40,495.00
Total Cost	<u>1,891,495.00</u>

Package

i-Wish Home Financing-i (Finance Entry Cost)

BBA 1 : Bank's Financing Amount RM551,495.00

Purpose

To provide the financing facility(ies) for the refinancing of a property as described under item (ii) under the section of Security/Support below of RM551,495.00 inclusive of RM40,495.00 payable to appointed solicitor and valuer being financing of legal documentation costs (comprising legal fee, stamp duty, disbursement fees) and fee of valuation report. Should there be any excess sum of the approved Entry Cost limit against the actual payment, the sum shall be credited back to your financing account(s).

Ref No.: [REDACTED]
[REDACTED]

Effective Profit Rate ('Pre scribed Rate')

At BR + 3.06 % p.a.

Purpose of Facility

To refinance a property as described under item (ii) of the Security/Support below, for settlement of the following facility(ies) with other banks/financial institutions and the balance (if any) thereof for your personal consumption:

<u>Item</u>	<u>Other Bank/Institution Name</u>	<u>Type of Facility</u>	<u>Account Number</u>	<u>Redemption Sum (RM)</u>
1	Hong Leong Bank Berhad	Credit Card	[REDACTED]	3,564.00
2	Hong Leong Bank Berhad	Credit Card	[REDACTED]	41,084.00
3	CIMB Bank Berhad	Credit Card	[REDACTED]	26,265.00
4	CIMB Bank Berhad	Credit Card	[REDACTED]	6,671.00
5	United Overseas Bank (Malaysia) Bhd	Credit Card	[REDACTED]	29,117.00
6	United Overseas Bank (Malaysia) Bhd	Credit Card	[REDACTED]	25,838.00
7	Hong Leong Bank Berhad	Hire Purchase	[REDACTED]	39,589.00
8	Hong Leong Bank Berhad	Hire Purchase	[REDACTED]	134,117.00
Total				306,245.00