

Ref No : [REDACTED]

Private & Confidential

Date : 22-Feb-2018

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

Dear Sir/Madam,

Re : [REDACTED]

We are pleased to advise that your application for the abovementioned facility(ies) has been approved, subject to the following terms and conditions as stated in this Letter of Offer.

<u>Facility(ies)</u>	<u>Amount (In RM)</u>
Housing Loan (HL)	348,000.00
Entry Cost	21,291.00
Overdraft (OD)	510,000.00
Total	<u>879,291.00</u>

Package

[REDACTED]

HOUSING LOAN (HL) of RM369,291.00

(Ringgit Malaysia: THREE HUNDRED SIXTY-NINE THOUSAND TWO HUNDRED NINETY-ONE AND SEN ZERO ONLY)

Purpose

To refinance a property as described under item (ii) under the section of Security/Support below, for financing legal documentation costs and valuation fee on the valuation report where required by the Bank.

Tenure

11 Years

Ref No: [REDACTED]
[REDACTED]

The above interest rate(s) shall commence 3 months from date of this Letter of Offer or from Date of First Release, whichever is earlier.

Purpose

To refinance a property as described under item (ii) of 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	Standard Chartered Bank (M) Berhad	Credit Card	[REDACTED]	83,244.00
2	RHB Bank Berhad	Credit Card	[REDACTED]	103,624.00
3	RHB Bank Berhad	Credit Card	[REDACTED]	161.00
4	United Overseas Bank (M) Berhad	Credit Card	[REDACTED]	20,156.00
5	United Overseas Bank (M) Berhad	Credit Card	[REDACTED]	13,785.00
6	United Overseas Bank (M) Berhad	Credit Card	[REDACTED]	8,288.00
7	HSBC Bank Malaysia Berhad	Credit Card	[REDACTED]	54,234.00
8	HSBC Bank Malaysia Berhad	Credit Card	[REDACTED]	59,729.00
9	OCBC Bank (Malaysia) Berhad	Personal Loan	[REDACTED]	32,179.00
10	Malayan Banking Berhad	Housing Loan	[REDACTED]	1,297.00
11	Malayan Banking Berhad	Credit Card	[REDACTED]	125,446.00
Total				502,143.00

Note: The above redemption sum is the current outstanding amount and may vary depending on the settlement date as stated in the Redemption Statement provided by the respective bank/financial institutions except for the payment of outstanding credit card balance(s) where applicable.