

Please tick whichever applicable / Sila tandakan yang mana-mana berkenaan

**Salary Financing-i for Hajj & Umrah / Pembiayaan Peribadi-i untuk Haji & Umrah bagi :**

- Employee of Designated Companies / Government Bodies  
Kakitangan Kumpulan Syarikat yang Terpilih / Badan Kerajaan
- Maybank Group Employee  
Kakitangan Kumpulan Maybank

**FOR BANK STAFF USE**

 Branch : \_\_\_\_\_  
 Date Received : \_\_\_\_\_  
 A/A No. : \_\_\_\_\_  
 CIF No. : \_\_\_\_\_  
 Campaign Code (if any) : \_\_\_\_\_

**A. APPLICANT PERSONAL INFORMATION / MAKLUMAT PERIBADI PEMOHON**

Salutation / Gelaran  Mr / Encik  Mdm / Puan  Ms / Cik  Others / Lain-lain \_\_\_\_\_

Gender / Jantina  Male / Lelaki  Female / Perempuan

Name as in MyKad or Passport Nama seperti di dalam MyKad atau Pasport \_\_\_\_\_

MyKad No. / No. Mykad       -   -     Date of Birth / Tarikh Lahir   /   /

Police/Military No. /No. Polis/Tentera             Old ID No / No ID Lama

Home Address / Alamat Rumah \_\_\_\_\_  
 \_\_\_\_\_  
 Postcode / Poskod \_\_\_\_\_ City / Bandar \_\_\_\_\_ State / Negeri \_\_\_\_\_

Ownership Status/ Status Pemilikan  Own / Sendiri  Tenant / Sewa  Parents' / Ibu Bapa  Employer's / Majikan

Home Telephone/ Telefon Rumah \_\_\_\_\_ Mobile Phone/ Telefon Bimbit \_\_\_\_\_

E-mail Address / Alamat E-Mel \_\_\_\_\_

Nationality / Warganegara  Malaysia  Permanent Resident / Penduduk Tetap \_\_\_\_\_

Bumiputera  Yes / Ya  No / Tidak

Religion / Agama  Islam  Hindu  Buddhist/Buddha  Christian/Kristian  
 Others / Lain-lain \_\_\_\_\_

Race / Bangsa  Malay / Melayu  Chinese / Cina  Indian / India  Others / Lain-lain \_\_\_\_\_

Marital Status/ Status Perkahwinan  Single / Bujang  Married / Berkahwin  Others / Lain-lain \_\_\_\_\_

No. of Dependant / Bilangan Tanggungan \_\_\_\_\_ Person / Orang

Highest Education level Tahap Pendidikan Tertinggi  Primary / Rendah  Secondary / Menengah  Diploma / Diploma  Degree / Ijazah  
 Masters / Ijazah Lanjutan  PhD / Kedoktoran  Professional Qualification / Kelayakan Professional

**B. APPLICANT EMPLOYMENT INFORMATION / MAKLUMAT PEKERJAAN PEMOHON**

Employment Status Status Pekerjaan  Permanent/ Tetap  Contract/ Kontrak

Name of Employer / Nama Majikan \_\_\_\_\_

Designation/ Jawatan \_\_\_\_\_ Length of Service Tempoh Perkhidmatan \_\_\_\_\_

Occupation Sector/ Sektor Pekerjaan \_\_\_\_\_

Office Address /Alamat Pejabat \_\_\_\_\_  
 \_\_\_\_\_  
 Postcode / Poskod \_\_\_\_\_ City / Bandar \_\_\_\_\_ State / Negeri \_\_\_\_\_

Office Telephone/Telefon Pejabat \_\_\_\_\_ Office Fax / Faks Pejabat \_\_\_\_\_

Relatives working at Maybank Group / Ahli keluarga bekerja di Kumpulan Maybank  Yes/ Ya  No/ Tidak

**C. APPLICANT INCOME INFORMATION / MAKLUMAT PENDAPATAN PEMOHON**

Gross Monthly Income / Pendapatan kasar	RM _____
Fixed Allowance / Elaun Tetap	RM _____
Non Fixed Allowance / Elaun Tidak Tetap	RM _____
Commission / Komisen	RM _____
Overtime/ Bekerja Lebih Masa	RM _____
Others* / Lain-lain*	RM _____
<b>Total / Jumlah</b>	RM _____

**NOTE / NOTA :**

\*Please enclose evidence of income eg: ASB/FD cert / Tenancy Agreement etc.

\*Sila lampirkan bukti pendapatan, contoh: ASB / Sijil Simpanan Tetap / Perjanjian Sewaan dll.

**Monthly Statutory Deductions / Potongan Bulanan Berkanun**

Gross monthly Income / Pendapatan Kasar	RM _____
KWSP / EPF	RM _____
SOCSSO / PERKESO	RM _____
Zakat / Zakat	RM _____
Others* / Lain-lain* _____	RM _____
<b>Total / Jumlah</b>	RM _____

\*Please state in details eg: Income Tax CP

\*Sila nyatakan dengan terperinci contoh: Cukai Pendapatan CP

**Monthly Commitment with Financial Institutions / Tanggungan Bulanan dengan Institusi Kewangan**

Financing Facility / Fasilitas Pembiayaan

Type of Facility/ Jenis Fasilitas	Financial Institution/ Institusi Kewangan	Remaining Tenure/ Baki Tempoh	Monthly Payment/ Ansuran Bulanan

**NOTE / NOTA :**

Financial Institutions related e.g. Term Financing, Overdraft, Hire Purchase, Housing Financing etc.

Berkaitan dengan Institusi Kewangan seperti Pembiayaan Berjangka, Overdraft, Sewa Beli, Pembiayaan Rumah dll.

**Monthly Commitment with Non-Financial Institutions / Tanggungan Bulanan dengan Institusi Bukan Kewangan**

Monthly Financing Payment / Bayaran Pembiayaan Bulanan

Type of Facility/ Jenis Fasilitas	Institution Name/ Nama Institusi	Remaining Tenure/ Baki Tempoh	Monthly Payment/ Ansuran Bulanan

**NOTE / NOTA :**

Non-Financial Institutions related e.g. PTPTN, MARA, AEON Credit, Rental, Nursery, monthly instalment to finance the purchase of furniture/Mobile Phone etc.

Berkaitan dengan Institusi Bukan Kewangan seperti PTPTN, MARA, AEON Kredit, Sewa, Taska, ansuran bulanan untuk pembelian perabot /telefon bimbit dll.

**D. SPOUSE DETAILS (if applicable) / MAKLUMAT PASANGAN (Jika Berkenaan)**

Name as in MyKad or Passport \_\_\_\_\_  
*Nama seperti di dalam MyKad atau Pasport*

Home Telephone/Telefon Rumah \_\_\_\_\_ Mobile Phone/ Telefon Bimbit \_\_\_\_\_

E-mail Address/ Alamat E-Mel \_\_\_\_\_

Employment Type \_\_\_\_\_  
*Jenis Pekerjaan*

Self-Employed/ Bekerja Sendiri  Employed / Bekerja  Unemployed / Tidak Bekerja  
 Professional/ Profesional  Others / Lain-lain \_\_\_\_\_

**E. EMERGENCY CONTACT NUMBER\* / RUJUKAN KECEMASAN\***

\* (Family Members/Close relatives not staying with you)/ (Ahli Keluarga/Saudara terdekat yang tidak tinggal bersama anda)

**Contact 1/ Rujukan 1**

Name as in MyKad or Passport \_\_\_\_\_  
*Nama seperti di dalam MyKad atau Pasport*

Home Telephone/Telefon Rumah \_\_\_\_\_ Mobile Phone/ Telefon Bimbit \_\_\_\_\_

Relationship/ Hubungan \_\_\_\_\_ E-mail Address/ Alamat E-Mel \_\_\_\_\_

**Contact 2/ Rujukan 2**

Name as in MyKad or Passport \_\_\_\_\_  
*Nama seperti di dalam MyKad atau Pasport*

Home Telephone/Telefon Rumah \_\_\_\_\_ Mobile Phone/ Telefon Bimbit \_\_\_\_\_

Relationship/ Hubungan \_\_\_\_\_ E-mail Address/ Alamat E-Mel \_\_\_\_\_

**F. FINANCING DETAILS / BUTIR-BUTIR PEMBIAYAAN**

Hajj/Umrah Invoice Amount/ Jumlah Invois <i>Haji/Umrah</i>	RM _____	<p>Do your payroll account with Maybank/Maybank Islamic Savings Account? Adakah akaun gaji anda bersama Akaun Simpanan Maybank / Maybank Islamic?</p> <input type="checkbox"/> Yes, my account number is / Ya, nombor. akaun saya adalah _____ <p>If no, do you have Maybank/Maybank Islamic Savings Account? Jika tidak, adakah anda mempunyai Akaun Simpanan Maybank / Maybank Islamic?</p> <input type="checkbox"/> Yes, my account no. is / Ya, no. akaun saya adalah _____ <input type="checkbox"/> No, please open a savings account for me / Tidak, sila buka akaun simpanan bagi saya
Hajj/Umrah Expenses (capped at RM 500 per Hajj/Umrah day)/Perbelanjaan Haji/Umrah (dihadkan pada RM 500 bagi setiap Haji/Umrah hari)	RM _____	
Financing Amount / Amaun Pembiayaan	RM _____	
Hajj/Umrah Duration/ Tempoh Haji/Umrah	_____ Days / Hari	
Financing Tenure/ Tempoh Pembiayaan	_____ Years / Tahun	
Financing Rate / Kadar Pembiayaan	_____ %	
Takaful Coverage / Perlindungan Takaful	<input type="checkbox"/> Yes/ Ya <input type="checkbox"/> No/ Tidak RM _____	
Credit Reducing Term Takaful (CRTT):		
1. Single Contribution	RM _____	
2. Sum Covered	RM _____	
Other Takaful Coverage (Please specify)	_____	
Contribution	RM _____	
Sum Covered Note / Nota		
To be deducted from financing amount / Akan ditolak dari amaun pembiayaan		

**Other Deduction / Penolakan Lain-lain**

I hereby agree and authorize the Bank to deduct the following items from the financing amount.  
 Saya dengan ini memberi kuasa kepada pihak Bank untuk pemotongan item-item berikut daripada jumlah pembiayaan.

No	Items / Item
1.	Stamp Duty (Ad-valorem i.e RM5.00 for each RM1,000.00 or part thereof) / Duti Setem (Ad-valorem iaitu RM5.00 bagi setiap RM1,000 atau sebahagian daripadanya)

2.	Takaful Contribution (If any) / <i>Sumbangan Takaful (Jika berkenaan)</i>
3.	Other fee and charge that specified by the Bank (If any) / <i>Yuran dan caj lain yang ditetapkan oleh Bank (Jika berkenaan)</i>

1. I understand and agree to full responsibility to protect the Bank from any losses that may arise in the future.  
*Saya faham dan bersetuju untuk bertanggungjawab penuh untuk melindungi Bank daripada sebarang kerugian yang mungkin timbul pada masa hadapan.*

2. I also understand that I am not allowed to make any new financing that may cause my application not to be approved / cancelled by the Bank. *Saya juga faham bahawa saya tidak dibenarkan membuat sebarang pembiayaan baru yang boleh menyebabkan permohonan saya tidak diluluskan/dibatalkan oleh Bank.*

#### G. PERSONAL DATA PROTECTION ACT (PDPA) 2010 / AKTA PERLINDUNGAN DATA PERIBADI (APDP) 2010

The Bank in this **Application Form** refers to Maybank Islamic Berhad being the licensed financial institution offering the financing product(s) referred to in this **Application Form**. The Maybank Group refers to entities within the Group, its overseas branches as well as parent company (where applicable) and its local and overseas subsidiaries. *Bank dalam Borang Permohonan ini merujuk kepada Maybank Islamic Berhad sebagai institusi kewangan berlesen yang menawarkan produk pembiayaan yang dirujuk dalam Borang Permohonan ini. Kumpulan Maybank merujuk kepada entity-entiti dalam Kumpulan, cawangan luar negara serta syarikat induk (jika berkenaan) dan anak syarikat tempatan dan luar negara.*

I/We understand that from time to time, the Bank and entities within Maybank Group and/or the Bank/Maybank Group's strategic business partners with whom the Bank/Maybank Group have a relationship with for specific products, services and promotions (collectively, "Other Entities") may have information about products, services and promotions that may be of interest to me/us. To receive such information, my/our consent is required to process, disclose and/or share my/our information/data with Other Entities. We hereby state our preference for my/our account information and data (which may include personal data) to be collected, processed and disclosed as stated herein for products and services which may be of interest to me/us:- [please mark your preference by ticking the appropriate box in the declaration below.] *Saya/Kami memahami bahawa dari semasa ke semasa, Bank dan entiti dalam Kumpulan Maybank dan/atau rakan kongsi perniagaan strategik Bank/Kumpulan Maybank yang mana Bank/Kumpulan Maybank mempunyai hubungan dengannya untuk produk, perkhidmatan dan promosi tertentu (secara kolektif, "Entiti Lain") mungkin mempunyai maklumat tentang produk, perkhidmatan dan promosi yang mungkin menarik minat saya/kami. Untuk menerima maklumat sedemikian, persetujuan saya/kami diperlukan untuk memproses, mendedahkan dan/atau berkongsi maklumat/data saya/kami dengan Entiti Lain. Kami dengan ini menyatakan keutamaan kami untuk maklumat dan data akaun saya/kami (yang mungkin termasuk data peribadi) untuk dikumpul, diproses dan didedahkan seperti yang dinyatakan di sini untuk produk dan perkhidmatan yang mungkin menarik minat saya/kami:- [sila tandakan pilihan anda dengan menandakan kotak yang sesuai dalam perisytiharan di bawah.]*

With regards to promotional and marketing materials: / *berkenaan dengan bahan-bahan promosi dan pemasaran:*

Yes, I/we expressly agree to Maybank Group and/or Other Entities disclosing, sharing and processing my/our information and data (which may include my/our personal data) for promotional and marketing purposes. *Ya, saya/kami bersetuju untuk Kumpulan Maybank dan/atau Entiti Lain mendedahkan, berkongsi dan memproses maklumat dan data saya/kami (termasuk maklumat peribadi saya/kami) untuk tujuan mempromosi dan pemasaran.*

No, I/we do not agree to Maybank Group and/or Other Entities disclosing, sharing and processing my/our information and data (which may include my/our personal data) for promotional and marketing purposes. *Tidak, saya/kami tidak bersetuju untuk Kumpulan Maybank dan/atau Entiti Lain mendedahkan, berkongsi dan memproses maklumat dan data saya/kami (termasuk maklumat peribadi saya/kami) untuk tujuan promosi dan pemasaran.*

#### Revocation for Consent

I/We understand that I/we may at any time revoke my/our consent provided above insofar as the revocation would not impact the provisions of the services/products applied for or the Bank's compliance to legal and regulatory requirements.

#### Pembatalan untuk Persetujuan

*Saya/Kami faham bahawa saya/kami boleh pada bila-bila masa membatalkan persetujuan saya/kami yang diberikan di atas selagi mana pembatalan itu tidak akan memberi kesan kepada peruntukan berkenaan perkhidmatan/produk yang dipohon atau pematuhan Bank kepada undang-undang dan peraturan.*

#### Acknowledgement

The Maybank Group Privacy Statement ("Privacy Statement") which is posted on the Maybank Group's website [www.maybank2u.com.my](http://www.maybank2u.com.my) outlines how the Maybank Group process, collects, uses, maintains, stores, discloses, secures and retains the Personal Data. I/We agree that the Privacy Statement has been referred to prior to me/us providing the Bank with any Personal Data and information and acknowledge that the Bank will process my/our information and data (which may include personal data) in line with the Privacy Statement.

I/We acknowledge and declare that I/we have read, understood and agree to the above terms and conditions and the terms of the Privacy Statement. I/we acknowledged and I/we am/are expressly consenting to and authorising the Bank and Maybank Group to act in accordance to the above terms and conditions.

I/we hereby give my/our explicit consent for the Bank to collect and process my/our sensitive personal data which is required to assess and administer the **Application Form** that I/we have signed up for, pursuant to Personal Data Protection Act (PDPA) 2010.

#### Pengakuan

*Penyata Privasi Kumpulan Maybank ("Penyata Privasi") yang disiarkan di laman web Kumpulan Maybank [www.maybank2u.com.my](http://www.maybank2u.com.my) menggariskan cara Kumpulan Maybank memproses, mengumpul, menggunakan, menyelenggara, menyimpan, mendedahkan, melindungi dan mengekalkan Data Peribadi. Saya/Kami bersetuju bahawa Penyata Privasi telah dirujuk sebelum saya/kami memberikan Bank sebarang Data dan maklumat Peribadi dan mengakui bahawa Bank akan memproses maklumat dan data saya/kami (yang mungkin termasuk data peribadi) selaras dengan Kenyataan privasi.*

*Saya/Kami mengakui dan mengisytiharkan bahawa saya/kami telah membaca, memahami dan bersetuju dengan terma dan syarat di atas serta terma Pernyataan Privasi. Saya/kami mengakui dan saya/kami/secara nyata bersetuju dan memberi kuasa kepada Bank dan Kumpulan Maybank untuk bertindak menurut terma dan syarat di atas.*

*Saya/kami dengan ini memberikan kebenaran eksplisit saya/kami untuk Bank mengumpul dan memproses data peribadi sensitif saya/kami yang diperlukan untuk menilai dan mentadbir Borang Permohonan yang saya/kami telah daftar, menurut Akta Perlindungan Data Peribadi ( PDPA) 2010.*

**H. FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) & COMMON REPORTING STANDARD (CRS) SELF CERTIFICATION  
AKTA PEMATUHAN CUKAI AKAUN ASING (APCAA) & STANDARD PELAPORAN BERSAMA (SPB) PENGESAHAN INDIVIDU**

Definitions Applicable / Definisi

The Term U.S. person or United States person means a person described in section 7701 (a) (30) of the Internal Revenue Code; a citizen or resident of U.S. /  
Istilah individu AS atau individu Amerika Syarikat adalah merujuk kepada individu yang dinyatakan dalam seksyen 770 1(a) (30); Warganegara atau Pemastautin

Please check "V" Yes or No for each of the following questions: *Sila tandakan "V" Ya atau Tidak bagi setiap soalan berikut*

	Yes / Ya	No / Tidak
1. Are you US Citizen? / Adakah anda seorang Warganegara AS	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you hold a U.S. Permanent Resident Card (Green Card)? / Adakah Anda pemegang Kad Pemastautin AS (Kad Hijau)?	<input type="checkbox"/>	<input type="checkbox"/>
3. Are you a U.S. Resident? Adakah Anda seorang Pemastautin AS?	<input type="checkbox"/>	<input type="checkbox"/>
4. If you have ticked "No" to all three questions above, then please tick as / <i>Jika anda menanda "Tidak" kepada ketiga-tiga soalan di atas, sila tandakan sebagai:</i>	<input type="checkbox"/> Non U.S Person / Bukan Individu AS	
5. If you have ticked "Yes" to any of the three questions above, please tick as: <i>Jika anda menanda "Ya" kepada mana-mana daripada tiga soalan tersebut, sila tandakan sebagai:</i>	<input type="checkbox"/> U.S. Person / Individu AS	

Please fill up / Sila isi borang: U.S. IRS form W9 (<https://www.irs.gov/pub/irs-pdf/fw9.pdf?portlet=103>)

**I. JURISDICTION OF RESIDENCE AND TAXPAYER IDENTIFICATION NUMBER (TIN)  
NEGARA PEMASTAUTIN DAN NOMBOR PENGENALAN PEMBAYAR CUKAI (TIN)**

Please Complete the following table indication / *Sila Lengkapkan jadual yang berikut:*

- The jurisdiction of residence where the account holder is resident for tax purposes (except for Malaysia) and / *Bidang kuasa pemastautin yang mana pemegang akaun adalah pemastautin bagi tujuan percukaian (kecuali bagi Malaysia); dan*
- The account holder's TIN for each jurisdiction indicated. Indicate all jurisdictions of residence. / *TIN pemegang akaun bagi setiap bidang kuasa yang dinyatakan. Nyatakan semua bidang kuasa pemastautin.*

If a TIN is unavailable, indicate which of the following reason is applicable / *Jika tiada TIN, nyatakan salah satu alasan yang berkaitan seperti yang berikut:*

Reason A / *Alasan A* - The jurisdiction where the account holder is a resident for tax purposes does not issue TIN to its residents. / *Pemegang akaun adalah pemastautin bagi tujuan percukaian di dalam Negara yang tidak mengeluarkan TIN untuk pemastautinnya.*

Reason B / *Alasan B* - The account holder is unable to obtain a TIN / *Pemegang Akaun tidak boleh memperoleh TIN.*

Reason C / *Alasan C* - TIN is not required. / *TIN tidak diperlukan.*

(Note: Select this reason only if the authorities of the jurisdiction do not require the TIN to be disclosed.) / *(Nota: Pilih alasan C sahaja sekiranya pihak berkuasa cukai tempatan tidak menghendaki TIN dilaporkan.)*

Country of Tax Residence / Negara Pemastautin Cukai	TIN	If no TIN available, indicate Reason / Jika TIN tidak diperoleh nyatakan Alasan A, B, or C
1		
<i>Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above / Jika anda memilih Alasan B, sila nyatakan dalam ruangan yang berikut mengapa anda tidak boleh memperoleh TIN.</i>		
2		
<i>Note: if the account holder is a resident for tax purposes in more than one country, please use separate sheet / Nota: Sila gunakan helaian berasingan sekiranya pemegang akaun adalah pemastautin bagi tujuan percukaian lebihdaripada satu Negara.</i>		

**J. DECLARATION / PENGAKUAN**

- A. I solemnly and sincerely declare that I have never been adjudged bankrupt or insolvent or made any arrangement or assignment for the benefit of my creditors or had a notice or petition in bankruptcy served upon me nor have any judgment ever been entered against me in any court.

*Saya dengan sesungguhnya mengisytiharkan bahawa saya bukanlah seorang yang muflis atau telah membuat sebarang penyerahan hak bagi faedah pemiutang saya atau telah menerima sebarang notis atau petisen kebangkrutan keatas saya dan sebarang penghakiman dibuat terhadap saya dalam mana-mana mahkamah.*

- B. I hereby declare that all the information given by me is true and I have not withheld any material fact. If any of the information given by me becomes inaccurate or misleading or changes in anyway, whether before this application is approved or whilst the financing application is outstanding, I will promptly notify the Bank and/or the takaful operator/insurer (where applicable) of such changes.

*Saya mengaku bahawa semua maklumat yang diberikan oleh saya adalah benar dan saya tidak menyembunyikan apa-apa maklumat. Jika ada mana-mana maklumat yang diberikan oleh saya adalah tidak tepat atau mengelirukan atau berubah-ubah, samada sebelum permohonan ini diluluskan ataupun masih dalam pertimbangan, saya akan memaklumkan mengenai perubahan maklumat tersebut kepada pihak Bank dan/atau pihak syarikat takaful/insuran (yang mana berkenaan) dengan segera.*

- C. I hereby declare that all the information given including but not limited to information from any financings that I have obtained or in the processing of obtaining from any financial and non-financial institution is true, accurate and complete and I have not withheld any material facts or information in relation thereto. If any information given by me herein becomes inaccurate or there are any material changes in anyway, whether before this application is approved or while this financing application is outstanding, I hereby undertake to notify the Bank and/or the takaful operator/insurer (where applicable) of such changes with immediate effect. I hereby further declare that I do not have any other financing from financial or non-financial institutions other than as declared herein.

*Saya dengan ini mengesahkan bahawa semua maklumat yang diberi, termasuk tetapi tidak terhad kepada maklumat daripada mana-mana pembiayaan yang saya telah peroleh atau dalam proses untuk mendapatkan pembiayaan daripada mana-mana institusi kewangan dan bukan kewangan adalah benar, tepat dan lengkap, dan saya tidak menyembunyikan apa-apa fakta material atau maklumat berhubung dengannya. Jika apa-apa maklumat yang diberikan oleh saya dalam dokumen ini menjadi tidak tepat atau terdapat apa-apa perubahan penting dengan cara apa jua, sama ada sebelum permohonan ini diluluskan ataupun masih dalam pertimbangan, saya dengan ini mengaku janji untuk memaklumkan pihak Bank dan/atau pihak syarikat takaful/ insuran (yang mana berkenaan) tentang perubahan itu dengan serta-merta. Saya dengan ini mengisytiharkan selanjutnya bahawa saya tidak mempunyai apa-apa pembiayaan lain daripada institusi kewangan atau bukan kewangan lain selain yang diisytiharkan dalam dokumen ini.*

- D. I authorize and consent to the Bank and its representative to obtain information pertaining to this application from any source, including but not limited to credit information, from the Inland Revenue Authorities, Employees Provident Fund (EPF), other financial institutions, Central Credit Reference Information System (CCRIS), SME Credit Bureau, any other credit reference agencies, physicians, hospitals, clinics, any other person, individual and / or entity, as the Bank deems appropriate, without assigning any reason whatsoever.  
*Saya memberi kebenaran dan persetujuan kepada pihak Bank dan wakilnya untuk mendapatkan maklumat berkaitan dengan permohonan ini dari mana-mana sumber termasuk dan tetapi tidak terhad kepada maklumat kredit dari Lembaga Hasil Dalam Negeri, Kumpulan Wang Simpanan Pekerja (KWSP), institusi-institusi kewangan yang lain, Sistem Maklumat Kredit Pusat (CCRIS), Kredit Biro SME, mana-mana ejen rujukan kredit, doktor, hospital, klinik individu dan / atau entiti yang dianggap bersesuaian oleh pihak Bank, tanpa perlu menyatakan sebarang alasan.*
- The Bank is expressly authorised to discuss with my present and future employer(s) regarding this application.  
*Pihak Bank diberi kuasa untuk membincangkan permohonan ini bersama majikan semasa dan majikan masa depan saya.*
- E. I expressly consent to and authorize the Bank to disclose to Bank Negara Malaysia, any other bodies, authorities such as CAGAMAS and debt collection agents, any person(s) in or outside Malaysia including but not limited to companies within Maybank Group, whether such group of companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia, including but not limited to the respective agents, authorised and appointed agents for purpose of providing integrated services, maintaining and storing records (financial or otherwise), at any time and without liability, any information and particulars (financial or otherwise) relating to my affairs and accounts, financing and conduct thereof for such purposes as the Bank deems fit or appropriate. / *Saya memberi kebenaran dan memberi kuasa kepada pihak Bank untuk mendedahkan apa-apa maklumat dan butiran (kewangan atau lain-lain) yang berkaitan dengan urusan dan akaun saya / kami, pembiayaan dan pengendalian, kepada Bank Negara Malaysia, badan-badan lain, pihak berkuasa seperti CAGAMAS, ejen pemungut hutang, mana-mana individu di dalam atau di luar Malaysia termasuk tetapi tidak terhad kepada syarikat-syarikat dalam kumpulan Maybank, sama ada kumpulan syarikat tersebut menetap, menjalankan perniagaan, diperbadankan atau ditubuhkan di dalam atau di luar Malaysia, termasuk tetapi tidak terhad kepada ejen-ejen tertentu, ejen yang diberi kuasa dan dilantik dengan tujuan menyediakan perkhidmatan bersepadu, memelihara dan menyimpan rekod-rekod (kewangan atau lain-lain) pada masa tertentu dan tanpa liabiliti bagi tujuan yang dianggap sesuai oleh pihak Bank.*
- F. I expressly consent and authorize the Bank to disclose my financing application status to my appointed travel agency (Travel Agency). *Saya memberi kebenaran untuk pihak Bank mendedahkan status permohonan pembiayaan ini kepada agensi pelancongan (Agensi Pelancongan) saya.*
- G. I will comply with the Bank's requirements in respect of my application and I understand that the Bank's offer of the financing will be subject to the Bank performing the necessary verification.  
*Saya akan mematuhi segala keperluan pihak Bank untuk permohonan saya dan saya memahami bahawa tawaran pembiayaan oleh pihak Bank adalah tertakluk kepada pengesahan yang diperlukan oleh pihak Bank.*
- H. I hereby agree and consent for the Bank to request for and to obtain all the personal information and data set forth in this form for the purpose of processing this application and also for all other purposes that are necessary and required in relation to the facility requested for by I herein including the transfer, storing and/or disclosing of such personal data to any of our authorised and appointed agents, subsidiaries in or outside Malaysia. I also declare that all personal information and data set forth herein are all true, up to date and accurate and should there be any changes to any personal information or data set forth herein, I will undertake to notify the Bank immediately.  
*Saya dengan ini bersetuju dan membenarkan pihak Bank untuk meminta dan mendapatkan semua maklumat dan data peribadi yang dinyatakan dalam borang ini bagi tujuan memproses permohonan ini dan juga untuk semua tujuan lain yang diperlukan dan dikehendaki berhubung dengan kemudahan yang diminta oleh saya dalam borang ini termasuk memindahkan, menyimpan dan / atau mendedahkan data peribadi tersebut kepada mana-mana ejen kami yang diberi kuasa dan dilantik, anak syarikat di dalam atau di luar Malaysia. Saya juga mengisytiharkan bahawa semua maklumat dan data peribadi yang dinyatakan dalam borang ini adalah benar, terkini dan tepat dan sekiranya terdapat apa-apa perubahan kepada apa-apa maklumat atau data peribadi yang dinyatakan dalam borang ini, saya berjanji untuk memberitahu pihak Bank dengan segera.*
- I. I hereby undertake to inform the Bank if I and my immediate family members (parents, spouses, children and sibling) are related to any present or future employee(s) of the Bank or the director(s) of the Bank.  
*Dengan ini saya mengukuhkan akan memberitahu pihak Bank jika saya dan ahli keluarga terdekat saya (ibu bapa, suami, isteri, anak-anak dan adik beradik) berkait dengan pekerja Bank atau pengarah Bank pada masa sekarang atau pada masa hadapan.*
- J. I am not in default on any accounts with the Bank or other financial institutions or under any legal impediments.  
*Saya tidak mempunyai kejadian ingkar untuk membuat pembayaran terhadap mana-mana akaun Bank atau institusi-institusi kewangan yang lain atau di dalam mana-mana urusan undang-undang.*
- K. This application form and all supporting documents that were submitted to the Bank will be the sole property of the Bank and the Bank is entitled to retain the same irrespective of whether my application is approved or rejected by the Bank.  
*Borang permohonan ini dan semua dokumen sokongan yang telah diserahkan kepada pihak Bank adalah hak milik mutlak pihak Bank dan pihak Bank berhak untuk mengekalkan semua dokumen tanpa mengira samada permohonan saya diluluskan atau ditolak oleh pihak Bank.*
- L. I understand that the Bank reserves the right to approve or decline or vary the financing amount of this application.  
*Saya faham bahawa pihak Bank mempunyai hak untuk meluluskan atau menolak atau mengubah jumlah pembiayaan bagi permohonan ini.*
- M. I agree to be bound by the Bank's rules from time to time governing the relevant type of account and financing and that the Bank is entitled to be indemnified in circumstances set out in such rules.  
*Saya bersetuju untuk terikat kepada peraturan-peraturan Bank dari masa ke semasa yang berkaitan dengan jenis akaun dan pembiayaan dan pihak Bank berhak untuk dibayar ganti rugi dalam keadaan yang tertera di dalam syarat-syarat tersebut.*
- N. The Bank refers to Maybank Islamic Berhad being the licensed financial institution offering the financing product(s) referred to in this application form. Maybank Group refers to Malayan Banking Berhad together with its related/associated companies.  
*Pihak Bank adalah merujuk kepada Maybank Islamic Berhad sebagai institusi kewangan yang dilesenkan untuk menawarkan produk-produk pembiayaan yang dirujuk dalam borang permohonan ini. Kumpulan Maybank adalah merujuk kepada Malayan Banking Berhad dan syarikat-syarikat yang berkaitan.*
- O. For my convenience, I agree for the Bank to notify me via Short Message System (SMS) to my mobile number as stated in this form should my financing application be approved by the Bank.

Untuk kemudahan, saya bersetuju untuk pihak Bank memaklumkan kepada saya melalui Sistem Pesanan Ringkas (SMS) ke nombor telefon mudah alih saya seperti yang dinyatakan di dalam borang permohonan ini sekiranya permohonan pembiayaan saya diluluskan oleh pihak Bank.

- P. I undertake to notify and/or inform the emergency contact person and my spouse that their personal data have been provided to the Bank and undertake to indemnify and hold the Bank harmless against any claims, actions, losses, damages, costs and expenses arising from my failure to notify the said emergency contact person/my spouse.

*Saya mengaku janji untuk memberitahu dan/atau menghubungi penama rujukan kecemasan dan pasangan saya bahawa data peribadi mereka telah diberikan kepada pihak Bank dan seterusnya berjanji akan menanggung rugi dan memastikan pihak Bank tidak akan terkesan daripada sebarang tuntutan, tindakan, kerugian, kerosakan, kos dan perbelanjaan disebabkan oleh kegagalan saya untuk memberitahu penama rujukan kecemasan/pasangan saya.*

### **This section is only applicable for Application of CRTT product only**

**Bahagian ini hanya merujuk kepada Pemohonan produk CRTT sahaja**

- Q. I confirm that I fully understand that my answers and declarations given in this application and any other relevant documents completed by me in connection with this application, or amendments thereto, will be relied upon by the takaful operator in deciding whether to accept my application or not in relation to the CRTT.

*Saya mengesahkan bahawa saya memahami bahawa jawapan saya dan perisytiharan yang diberikan dalam permohonan ini dan apa-apa dokumen lain yang berkaitan dilengkapkan oleh saya berkaitan dengan permohonan ini, atau pindaan, hendaklah digunakan oleh pengendali takaful dalam memutuskan sama ada untuk menerima permohonan saya atau tidak berhubung dengan CRTT.*

- R. I understand and agree that the certificate of CRTT, I have applied for will only commence on the date that the financing is first disbursed, provided that the application of CRTT has been approved by the takaful operator, the full contribution has been received by the takaful operator, and during and prior to, or as at the date of commencement of the cover.

*Saya memahami dan bersetuju bahawa CRTT yang telah saya mohon hanya akan bermula pada tarikh pembiayaan itu mula-mula dikeluarkan, dengan syarat bahawa permohonan itu telah diluluskan oleh pengendali takaful, sumbangan penuh telah diterima oleh pengendali takaful, dan semasa dan sebelum, atau pada tarikh permulaan perlindungan.*

- S. I hereby authorise the Bank to debit my account, with details as per above, in respect of my takaful contribution or any revised contribution amount as assessed by the underwriters of the takaful operator upon disbursement of the financing.

*Saya dengan ini memberi kebenaran kepada pihak Bank untuk mendebit akaun saya, dengan butiran seperti di atas, berkenaan dengan sumbangan takaful saya atau mana-mana jumlah sumbangan disemak semula seperti yang dinilai oleh pihak pengendali takaful, setelah pembayaran pembiayaan dibuat.*

### **T. APPLICATION OF PRINCIPLES OF TAKAFUL**

**PENGGUNAAN PRINSIP-PRINSIP TAKAFUL**

I agree to participate under this product based on the principle of Takaful. I agree to the concept of Tabarru' (donation) for the purposes of mutual support of other persons covered. I agree to make a contribution as set out in this application, and with this contribution, I understand that I am entitled to the Takaful benefits as expressed in the terms and conditions of the Certificate of Takaful.

*Saya bersetuju untuk menyertai produk ini berdasarkan kepada prinsip Takaful. Saya bersetuju dengan konsep Tabarru' (derma) bagi tujuan saling membantu Orang Yang Dilindungi. Saya bersetuju untuk membuat sumbangan seperti yang ditunjukkan dalam permohonan ini, dan dengan sumbangan ini, saya memahami yang saya layak menerima manfaat Takaful seperti yang dinyatakan dalam terma dan syarat Sijil Takaful.*

I agree to appoint Etiqa Family Takaful to invest and manage Participants' Risk Fund (PRF) on behalf of me based on the contract of Wakalah (agency). The PRF is collectively owned by the participants where Tabarru' portion of the contribution is placed for the purpose of Takaful. I agree to pay the Wakalah Fee (as shown in the Product Disclosure Sheet and as mentioned in the Certificate of Takaful) to Etiqa Family Takaful, as a deduction from the contributions, to cover the expenses of investing and managing the PRF.

*Saya bersetuju untuk melantik Etiqa Family Takaful untuk menguruskan dan melaburkan Dana Risiko Peserta (DRP) bagi pihak saya berdasarkan kontrak Wakalah (perwakilan). DRP dimiliki secara kolektif oleh para peserta di mana bahagian sumbangan Tabarru diletakkan untuk tujuan Takaful. Saya bersetuju untuk membayar fi Wakalah (seperti yang ditunjukkan dalam Helaian Pendedahan Produk dan seperti yang dinyatakan dalam Sijil Takaful) kepada Etiqa Family Takaful, sebagai potongan daripada sumbangan, untuk menampung perbelanjaan melabur dan mengurus DRP.*

I understand that at the end of each financial year, Etiqa Family Takaful will determine the distributable surplus (if any) from the underwriting surplus of the Participants' Risk Fund (PRF). The distribution, if any, makes allowance for contingency provisions, and is subject to the surplus policy approved by Shariah Committee of Etiqa Family Takaful. I agree that 50% of the distributable surplus (if any) will be paid to Etiqa Family Takaful for operating and managing the PRF based on the contract of Ju'alah (reward), and that the balance of 50% will be shared amongst the persons covered whose Certificates of Takaful have not been terminated and who have not made any claim within the financial year.

*Saya faham bahawa pada setiap akhir tahun kewangan, Etiqa Family Takaful akan menentukan pengagihan lebihan (jika ada) daripada lebihan pengunderaitan daripada Dana Risiko Peserta (DRP). Apa-apa pengagihan Lebihan Pengunderaitan, diperuntukan untuk peruntukan luar jangka, dan tertakluk kepada polisi lebihan yang telah diluluskan oleh Jawatankuasa Syariah Etiqa Family Takaful. Saya bersetuju bahawa 50% daripada lebihan yang boleh diagihkan (jika ada) akan dibayar kepada Etiqa Family Takaful untuk mengendali dan menguruskan DRP berdasarkan kontrak Ju'alah (ganjaran), dan baki 50% akan dikongsi di antara Orang Yang Dilindungi yang mana Sijil Takaful mereka belum ditamatkan dan tidak membuat sebarang tuntutan dalam tahun kewangan tersebut.*

I understand that the distributed surplus shared to persons covered will be accumulated within a segregated fund. I agree that my contribution less Wakalah Fee will be placed in the Participants' Risk Fund (PRF). I also agree to appoint Etiqa Family Takaful to manage the segregated fund based on the contract of Mudarabah (profit-sharing). I understand that any investment profits earned on the segregated funds of all persons covered will be 15% paid to Etiqa Family Takaful, and the remaining 85% shared amongst the persons covered whose Certificates of Takaful have not been terminated, based on the contract of Mudarabah (profit sharing). I agree that the segregated fund will only be paid together with the benefits, on expiry of the Certificate of Takaful, or should I submit a request to Etiqa Family Takaful at any time prior to expiry of the Certificate of Takaful, provided that the amount requested is at least RM 500.

*Saya faham bahawa perkongsian lebihan yang diagihkan kepada orang yang dilindungi akan dikumpul dalam dana berasingan. Saya bersetuju bahawa sumbangan saya ditolak Fi Wakalah akan dimasukkan ke dalam Dana Risiko Peserta (DRP). Saya juga bersetuju untuk melantik Etiqa Family Takaful untuk menguruskan dana berasingan berdasarkan kontrak Mudarabah (perkongsian keuntungan). Saya memahami bahawa sebarang keuntungan pelaburan yang diperolehi ke atas dana berasingan bagi Orang Yang Dilindungi ialah 15% dibayar kepada Etiqa Family Takaful, dan baki 85% dikongsi di kalangan orang yang dilindungi yang mana Sijil Takafulnya belum ditamatkan, berdasarkan kontrak Mudarabah (perkongsian keuntungan). Saya bersetuju bahawa dana yang berasingan tersebut hanya akan dibayar bersama dengan manfaat, semasa tamat tempoh Sijil Takaful, atau sekiranya saya menghantar permintaan kepada Etiqa Family Takaful pada bila-bila masa sebelum tamat tempoh Sijil Takaful dengan syarat amaun yang diminta adalah sekurang-*

I agree to authorize Etiqa Family Takaful to delegate its rights, duties and obligations to any third party as Etiqa Family Takaful deems fit for the purpose of achieving the objective to invest and manage this Family Takaful product, provided that, Etiqa Family Takaful will remain liable and responsible for all such rights, duties and obligations towards Me.

*Saya bersetuju untuk membenarkan Etiqa Family Takaful untuk mewakilkan hak, tanggungjawab dan kewajipannya kepada mana-mana pihak ketiga sebagaimana yang difikirkan sesuai oleh Etiqa Family Takaful untuk tujuan mencapai matlamat untuk melabur dan menguruskan produk Takaful Keluarga ini, dengan syarat bahawa Etiqa Family Takaful akan terus bertanggungjawab terhadap semua hak, tanggungjawab dan kewajipan tersebut terhadap saya.*

**U. Definitions:**

*Takrif:*

- i. **Tabarru' - "Tabarru'"** means contributions, gift or donation. In relation to the contract of Takaful, it means Contribution for the purpose of Takaful. This portion is placed in the Participants' Risk Fund (PRF).  
*Tabarru' - "Tabarru'" bermaksud sumbangan, hadiah atau derma. Berkenaan dengan kontrak Takaful, ia bermakna Sumbangan untuk tujuan Takaful. Bahagian ini disimpan dalam Dana Risiko Peserta (DRP).*
- ii. **Wakalah - "Wakalah"** refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without imposition of a fee. In relation to the contract of Takaful, it means that persons covered appoint Etiqa Family Takaful to invest and manage the PRF on behalf of persons covered. Persons Covered also authorize Etiqa Family Takaful to delegate the rights, duties and obligations to any third party as deemed fit by Etiqa Family Takaful. In the event of such delegation, Etiqa Family Takaful will remain liable and responsible for all such rights, duties and obligations towards persons covered.  
*Wakalah - "Wakalah" merujuk kepada kontrak di mana satu pihak, sebagai prinsipal memberi kuasa kepada pihak lain sebagai ejennya untuk melakukan tugas-tugas tertentu berkenaan hal-hal yang dipertanggungjawabkan, dengan atau tanpa mengenakan sebarang fi. Berkenaan dengan kontrak Takaful, ia bermakna Orang yang Dilindungi telah melantik Etiqa Family Takaful untuk melabur dan menguruskan DRP bagi pihak Orang yang Dilindungi. Orang yang Dilindungi juga telah membenarkan Etiqa Family Takaful untuk mewakilkan hak, tugas dan kewajipan kepada mana-mana pihak ketiga sebagaimana yang difikirkan sesuai oleh Etiqa Family Takaful. Etiqa Family Takaful akan bertanggungjawab ke atas semua hak, kewajipan dan tanggungjawab tersebut terhadap Orang yang Dilindungi sepanjang tempoh delegasi tersebut.*
- iii. **Ju'alah - "Ju'alah"** means reward contract in which one of the parties offers specific rewards to anyone who will achieve a determined result in a known or unknown period. In relation to the contract of Takaful, it refers to the basis of distribution of surplus from the Participants' Risk Fund (PRF) which is agreed between persons covered and Etiqa Family Takaful for good management of the PRF.  
*Ju'alah - "Ju'alah" bermaksud kontrak ganjaran di mana salah satu pihak menawarkan ganjaran tertentu kepada sesiapa yang mencapai sesuatu objektif dalam tempoh yang ditetapkan ataupun tidak ditetapkan. Berkenaan dengan kontrak Takaful, ia merujuk kepada asas pengagihan perkongsian lebihan daripada Dana Risiko Peserta (DRP) yang dipersetujui antara Etiqa Family Takaful dan Orang yang Dilindungi bagi pengurusan DRP yang baik.*
- iv. **Mudarabah - "Mudarabah"** means a contract between a capital provider (rabbul mal) and an entrepreneur (mudarib), under which the rabbul mal provides capital to be managed by the mudarib. Profit generated from the capital is shared between the rabbul mal and the mudarib according to a mutually agreed profit sharing ratio. Losses are borne by the rabbul mal provided that such losses are not due to the mudarib's misconduct, negligence or breach of specified terms. In relation to the contract of Takaful, Etiqa Family Takaful acts as the mudarib while persons covered are the rabbul mal in the sharing of investment profit from the segregated fund.  
*Mudarabah - "Mudarabah" bermaksud kontrak di antara penyumbang modal (rabbul mal) dan pengelola (mudarib) yang mana rabbul mal menyediakan modal untuk diuruskan oleh mudarib. Sebarang keuntungan hasil daripada modal dikongsi di antara rabbul mal dan mudarib mengikut nisbah perkongsian untung yang telah dipersetujui bersama. Kerugian pula akan ditanggung oleh rabbul mal dengan syarat kerugian tersebut bukan berpunca daripada salah laku, kecuaihan atau kemungkiran terma-terma spesifik oleh mudarib. Berkenaan dengan kontrak Takaful, Etiqa Family Takaful bertindak sebagai mudarib manakala Orang yang Dilindungi sebagai rabbul mal dalam perkongsian keuntungan pelaburan daripada dana berasingan.*

**Note: Items Q, R, S, T and U above will only be applicable to person who opt for cover only.**

*Nota: Item-item Q, R, S, T dan U di atas hanya terpakai kepada orang yang memilih untuk dilindungi sahaja.*

**V. I hereby authorise the Bank to debit my account in respect to the fees and charges imposed to me with regards of this Facility or any revised fees and charges amount as assessed by the Bank upon disbursement of the financing.**

*Saya dengan ini memberi kebenaran kepada pihak Bank untuk mendebit akaun saya berkenaan dengan fi dan caj yang dikenakan ke atas saya untuk fasiliti ini atau mana-mana jumlah fi dan caj yang disemak semula seperti yang dinilai oleh pihak Bank setelah pembayaran pembiayaan dibuat.*

**W. I hereby agree and consent, in line with Personal Data Protection Act (PDPA) 2010, for the Bank to request for and to obtain all the personal information and data set forth in this form for the purpose of processing this application and also for all other purposes including marketing and promotional purposes that are necessary and required in relation to the facility requested for by me herein including the transfer, storing and / or disclosing of such personal data to any of Bank's authorised and appointed agents, subsidiaries in or outside Malaysia. I also declare that all personal information and data set forth herein are all true, up todate and accurate and should there be any changes to any personal information or data set forth herein, I will undertake to notify the Bank immediately.**

*Saya dengan ini bersetuju dan membenarkan, bertepatan dengan Akta Perlindungan Data Peribadi (APDP) 2010, pihak Bank untuk meminta dan mendapatkan semua maklumat dan data peribadi yang dinyatakan dalam borang ini bagi tujuan memproses permohonan ini dan juga untuk semua tujuan lain termasuk untuk tujuan pemasaran dan promosi yang diperlukan dan dikehendaki berhubung dengan kemudahan yang diminta oleh saya dalam borang ini termasuk memindahkan, menyimpan dan / atau mendedahkan data peribadi tersebut kepada mana-mana ejen Bank yang diberi kuasa dan dilantik, anak syarikat di dalam atau di luar Malaysia. Saya juga mengisytiharkan bahawa semua maklumat dan data peribadi yang dinyatakan dalam borang ini adalah benar, terkini dan tepat dan sekiranya terdapat apa-apa perubahan kepada apa-apa maklumat atau data peribadi yang dinyatakan dalam borang ini, saya berjanji untuk memberitahu pihak Bank dengan segera.*

**X. I undertake to notify the Bank in writing within 30 calendar days if there is a change in any information relating to FATCA/CRS which I have provided to the Bank and I hereby consent that the Bank may take following action:**

*Saya berjanji untuk memaklumkan kepada pihak Bank secara bertulis dalam tempoh 30 hari sekiranya berlaku perubahan berkaitan dengan maklumat berkenaan dengan FATCA/CRS yang telah diberikan kepada pihak Bank dan saya memberi kebenaran untuk pihak Bank bertindak seperti berikut: -*



- (1) to report my information to regulatory authorities in accordance with the requirements of FATCA/CRS as may be stipulated by applicable laws, regulations, agreement, guidelines or directives;

*Melaporkan maklumat berhubung akaun tersebut kepada pihak berkuasa mengikut keperluan FATCA/CRS seperti yang ditetapkan oleh undang-undang, peraturan, perjanjian, panduan atau arahan;*

- (2) to withhold from my account(s) such amounts in accordance with the requirements of FATCA/CRS as may be stipulated by applicable laws, regulations, agreement, guidelines or directives; and/or

*Menahan sebarang amaun daripada akaun saya mengikut keperluan FATCA/CRS seperti yang ditetapkan oleh undang-undang, peraturan, perjanjian, panduan atau arahan; dan/atau*

- (3) to classify me as a recalcitrant account holder and/or suspend, recall or terminate my account(s) and/or facilities granted to me, in the event I fail to provide accurate and complete information and/or documentation as the Bank may require

*Mengklasifikasikan saya sebagai pemegang akaun ingkar dan/atau menggantung, menghentikan atau menamatkan akaun saya dan/atau pembiayaan yang diberikan kepada saya, sekiranya saya gagal untuk memberikan maklumat dan/atau dokumen yang tepat dan lengkap seperti yang dikehendaki oleh pihak Bank.*

- Y. I understand that upon the Bank's approval and acceptance of my application for the financing, the Bank shall issue a Letter of Notification and credit the approved amount into my indicated account notwithstanding that the financing remains unused in the said account. It shall be deemed an agreement to me and the Bank and the financing facility has been concluded subject to the Terms and Conditions stated in this application and the terms stated in the Letter of Notification.

*Saya faham bahawa atas kelulusan dan penerimaan permohonan saya oleh pihak Bank terhadap pembiayaan ini, pihak Bank mengeluarkan satu Surat Makluman Kelulusan dan mengkredit amaun pembiayaan yang diluluskan oleh pihak Bank ke dalam akaun pilihan saya tanpa mengambil kira pembiayaan tersebut tidak diguna pakai dan kekal di dalam akaun tersebut. Ianya akan dianggap sebagai satu perjanjian kepada saya dan pihak Bank dan bahawasanya kemudahan pembiayaan tersebut telah dimeterai tertakluk kepada Terma dan Syarat dinyatakan di borang permohonan ini dan terma yang dinyatakan di Surat Makluman Kelulusan.*

- Z. I understand that I shall be bound by the Terms and Conditions stated in this application and in the terms stated in the Letter of Notification and no other formal documents are required to be executed between the Bank and I. In the event the Bank approves a lower amount of the facility than the amount stated in this application, I hereby acknowledge that the reduced amount approved and credited into the indicated account is the total amount of the facility applied for and granted to me by the Bank and shall not affect the validity of the Terms and Conditions stated in this application and the terms stated in the Letter of Notification.

*Saya faham bahawasanya saya akan terikat dengan Terma dan Syarat yang dinyatakan di borang permohonan ini dan terma dinyatakan di Surat Makluman Kelulusan dan tidak ada lagi dokumen-dokumen rasmi yang lain diperlukan untuk dilaksanakan antara pihak Bank dan saya. Dalam keadaan pihak Bank meluluskan satu amaun kemudahan yang lebih rendah daripada amaun yang dinyatakan dalam permohonan ini, saya dengan ini mengakui bahawa amaun dikurangkan yang diluluskan dan dikreditkan ke dalam akaun pilihan saya adalah jumlah amaun kemudahan yang dipohon dan diberikan kepada saya oleh pihak Bank dan tidak akan menjejaskan kesahihan Terma dan Syarat dinyatakan di permohonan ini dan Terma dinyatakan di Surat Makluman Kelulusan.*

- AA. By signing below, I hereby confirm having read, understood and agree to be bound by the Terms and Conditions of the Salary Financing-i as per terms and conditions attached to this application form and any amendments to the same which the Bank may subsequently introduce from time to time upon giving adequate prior notice to me.

*Dengan menandatangani ruangan di bawah, saya dengan ini menjelaskan bahawa saya telah membaca, memahami dan bersetuju untuk terikat dengan terma-terma dan syarat-syarat yang ditetapkan untuk Pembiayaan Peribadi dan mengikut apa-apa perubahan dari pihak Bank dari semasa ke semasa dengan memberikan notis kepada saya.*

Signature of Applicant  
*Tandatangan Pemohon*

Name / Nama : \_\_\_\_\_

I/C No. / No KP : \_\_\_\_\_

Date / Tarikh : \_\_\_\_\_

**FOR OFFICE USE / UNTUK KEGUNAAN PEJABAT**

**Lead Generator**

PF No. / No PF : \_\_\_\_\_

Name / Nama : \_\_\_\_\_

Branch / Cawangan : \_\_\_\_\_

Branch Code / Kod Cawangan : \_\_\_\_\_

**Sales Person**

PF No. / No PF : \_\_\_\_\_

Name / Nama : \_\_\_\_\_

Branch / Cawangan : \_\_\_\_\_

Branch Code / Kod Cawangan : \_\_\_\_\_

**MAYBANK ISLAMIC SALARY FINANCING-i**  
**TERMS AND CONDITIONS FOR GRANTING OF FACILITY (“APPLICATION” and “TERMS AND CONDITIONS”)**

Upon the Bank’s (“we”, “us” and “our”) approval of the Salary Financing-i Facility (“Facility”), these terms and conditions will be binding on you immediately. You understand and agree to be bound by these terms and conditions, Letter of Notification (as defined below) and any amendments as may be made by us from time to time. Your application of the Facility will be subject to our approval in the manner we deem fit in accordance with our financing procedures.

All reference made to “Security Documents” includes these terms and conditions, Letter of Notification or any other documents executed by you in relation to the Facility, where necessary.

All reference made to “Indebtedness” includes all money and liabilities whether principal, profit, costs, charges, commission or otherwise outstanding, due and payable or agreed to be payable by you to us from time to time whether solely or jointly with any other person for the payment of all money by you in respect of or arising from the Facility, including but not limited to the Bank’s Sale Price.

**1. Method of Financing**

In accordance with the contract of Murabahah (Cost Plus Sale) via Tawarruq arrangement (Commodity Murabahah) and our financing procedures:

- (i) you will request to purchase the underlying Shariah compliant commodities acceptable to us as specified in the e-certificate or such other form evidencing the detail of the commodity (Commodity) and you undertake to purchase the Commodity from us.
- (ii) we will then purchase the Commodity from any commodity trader acceptable to us at the price equivalent to the Facility Amount;
- (iii) thereafter we will sell the Commodity to you; and
- (iv) you will purchase the Commodity at the Bank’s Sale Price which will constitute the Facility Amount and our Profit on deferred payment basis within the agreed Tenure.

You will also appoint us as your agent to perform all acts and execute all agreements/documents in accordance with Clause 3 below.

The proceeds of the sale of the Commodity will be placed in your deposit account with us (“the Designated Account”) thereafter disburse to you or any other parties authorised by you in accordance with the terms of the Facility.

**2. Purchase Request and Undertaking**

You request us to purchase the Commodity from any commodity trader at the Facility Amount which will be payable in accordance to the terms of the Facility.

You promise and undertake to purchase the Commodity from us, at the Bank’s Sale Price.

You confirm that the undertaking in this Clause 2 is irrevocable (except with our prior written consent) and binding on your estate, heirs, successors in title, permitted assigns and personal representatives.

**3. Appointment of the Bank as Agent**

You irrevocably appoint us as your agent to perform the following:

- i) purchase the Commodity that we deem fit and take possession (physical or constructive) of the Commodity;
- ii) sell the Commodity to any commodity trader or any third party at the price equivalent to the Facility Amount;
- iii) receive proceeds from the sale of the Commodity on your behalf; and
- iv) deliver possession of and title in and to the Commodity to any purchaser of the Commodity.

We will at all times act as your agent and we will:

- i) be authorised to sign and execute all documents and do all acts that is required to be done in connection with the appointment as agent, or imposed under any agreement of sale of the Commodity to any commodity trader or third party; and
- ii) be authorised to delegate our rights and duties as an agent as contained in these terms and conditions to any third party to do all acts necessary for the completion of the required transactions; and
- iii) be required to do all the administrative duties regarding the holding and the selling of the Commodity.

The appointment of us as your agent will cease on termination or cancellation of the Facility. In addition, we may terminate this appointment for any negligence or misconduct by you with prior written notice to you.

**Bank as your agent to execute documents**

You also appoint us as your agent to perform the following for and on your behalf:

- i) to act and/or execute the necessary documents under the commodity Murabahah transaction (including the sale contract);

The proceeds of sale of the Commodity due to you will be paid (with written notice to you) us into your financing account, once we received a confirmation of receipt of payment from the commodity trader or any third party. The proceeds will be disbursed by us in accordance with the terms of the Facility.

This appointment will not create or be deemed to create a partnership or a joint venture between the parties, nor will it establish a relationship of principal or agent in any other relationship between you and us.

The appointment of us as your agent will cease on termination or cancellation of the Facility. In addition, we may terminate this appointment for any negligence or misconduct by you with prior written notice to you.

**4. Terms and Conditions of Sale of Commodity**

The sale of the Commodity by us will be governed by these terms and conditions.

You will obtain such title to the Commodity as we receive from the commodity trader free from encumbrances. We will not be deemed to give any warranty or representation (express or implied), whether arising by law or by statute. Without affecting anything stated in this paragraph, any such warranty or representation by us is expressly excluded to the full extent permitted by law.

The parties agree that on the sale of the Commodity by us to you, you will bear full ownership and responsibilities towards the Commodity.

You agree that in purchasing the Commodity from us, you will have accepted the Commodity as it is.

You may request for physical delivery of the Commodity provided that such request must be received by us in a written form. We shall deliver the Commodity within fourteen (14) business days from the receipt of your request for physical delivery of the Commodity. You shall bear all costs associated with the physical delivery of the Commodity, including but not limited to the delivery costs, storage costs and takaful.

## 5. Letter of Notification

We will issue a Letter of Notification to you upon our approval of your application of the Facility. The Letter of Notification will state the Facility Amount approved, the relevant takaful contribution payable, the total profit amount, the total payment amount, tenure, the applicable Ceiling Profit Rate, Effective Profit Rate and Standardised Base Rate of the Facility Amount, the instalments amount(s) and the effective date of the instalment amount(s), fees and other charges and any other terms and conditions as imposed by us. The Letter of Notification will be a computer generated letter and would not be signed but will be deemed as having been issued by us.

You are required to promptly notify us in writing within fourteen (14) calendar days from the date you receive the Letter of Notification from us of any error or omission or in the event that you do not wish to proceed with the financing, failing which you will be deemed to have confirmed and accepted the terms and conditions as set out in the Letter of Notification and these terms and conditions. You will be precluded from making any claim against us alleging that the terms and conditions as set out in the Letter of Notification contains any error or omission and/or that the same is not confirmed and accepted by you or you do not agree with the Facility Amount.

## 6. Execution of Security Documents

In spite of anything to the contrary stated in this Clause, the Facility is conditional on the preparation, execution and perfection of the Security Documents. Your failure to fulfil such conditions within (30) days from the date of acceptance of Letter of Notification (or such other extended time as may be permitted by us), we reserve the right to vary or terminate the Facility as we deem fit.

## 7. Conditions Precedents for Disbursement

We will only disburse the Facility amount after you have fulfilled the following Conditions Precedent:

- a) the Security Documents must have been duly executed, stamped and/or registered with the relevant authority as may be necessary.
- b) result of the searches made on you and/or Security Party from Jabatan Insolvency Malaysia ("JIM") (whichever applicable) confirming that you and/or Security Party have not been declared bankrupt and there is no bankruptcy proceedings pending against you/Security Party.
- c) that as from the date when you first applied for the Facility, there has been no material alterations, changes or events occurred which could materially or adversely affect your and/or Security Party's financial condition or your and/or Security Party's ability to observe and perform obligations under these terms and conditions and other Security Documents which could adversely affect our decision to proceed with the granting of the Facility.
- d) you and/or Security Party (where applicable) has disclosed to us all material facts known to you/them relating to your/their financial conditions.
- e) you and/or Security Party are not in default under any agreement to which you/they are party or by which you/they may be bound and no litigation arbitration or administrative proceedings are presently current or pending or threatened which default litigation arbitration or administrative proceedings as the case maybe might in our opinion materially affect your and/or Security Party's solvency or might affect your and/or Security Party's ability to observe and perform your/their obligations under these terms and conditions and other Security Documents.
- f) we satisfied that no event has occurred so as to render any indebtedness under the Facility to become immediately payable and no Event of Default under the Facility has occurred or is threatened.
- g) there shall have been obtained all approvals, consents, authorisations and licenses, including but not limited to those which are corporate or which may be required from any governmental or statutory or regulatory authorities or creditors, which are necessary or expedient for the obtaining of the Facility from us, the execution where appropriate, registration of the Security Documents in respect of the Facility, the carrying out of your business and/or affairs and for the transactions herein contemplated.
- h) you and/or any other relevant party must have fulfilled, all other conditions precedent and/or terms and conditions as set out herein or which may be imposed later by us.
- i) all other sums due and payable by you to us must have been paid.

## 8. Disbursement of the Facility Amount

- a) The Facility Amount will be paid / credited directly into the Designated Account or any other account maintained by you or in such manner or to such party as may be deem appropriate by us after fulfilment of the following:
  - i) All the necessary legal documentations have been duly executed;
  - ii) All the necessary costs including stamp duty/takaful contribution (if any) have been fully paid;
  - iii) All of your personal loans with Malayan Banking Berhad and/or personal financing facilities with us (if any) have been settled;
  - iv) All other terms and conditions have been complied with to our satisfaction; and/or
  - v) Financial settlement with other financial institution or non-financial institution and other deduction (if any) have been made
- b) For Umrah and Hajj financing, the Facility Amount will be disbursed to the Travel Agency based on the quotation provided. The balance of the Facility Amount (if any) will be disbursed into the Designated Account.
- c) The availability of the Facility in the Designated Account or any account or in such manner or to such party as determined by us in the above stated manner will be deemed to be effective payment thereof to or for your benefit.

## 9. Authorisation and Undertaking

- a) You authorise us to deduct the monthly instalment and any amount due under the Facility via:
- b) Salary deduction  
By way of salary deduction by your Human Resource Department to meet your instalment payments and amount due and payable in your financing account,  
or;
- c) M2e.net services  
direct deduction from your Salary Account on the salary date maintain with the Bank; or from the Collection Account maintained and controlled by the Bank;  
or;
- d) Variable Standing Instruction  
Deduction from your Designated Account\* maintained with us
- \* If such deposit/investment account is not yet opened by you with us, you may open such account or opt for Account Portability offered by Maybank Islamic. Account Portability is a migration of existing Conventional Account to Islamic Account in which the account number and the facilities/operational tagging attached to the account remain unchanged.
- e) You undertake to inform us of any changes in residence or employment or if you are relocated or transferred during the tenure of the Facility.
- f) You undertake to inform us for any changes of your Salary Account.
- g) You undertake that in the event of resignation, termination or ceased employment with your Employer, changes of addresses for any reasons as the case may be, you will:
- provide us with all the reasonable and relevant information as we may require in assisting us in the collection of the Instalment for the Facility; and
  - to continue paying the Instalment by way of Variable Standing Instruction through your Designated Account for this Facility or in any other avenue available to ensure that the Instalment is serviced promptly.
- h) You agree that should you leave the employment with Maybank Group whether through resignation, retirement, termination, separation scheme or likewise, the Bank is authorised and entitled to deduct your salary/bonus to settle any arrears/outstanding under the Facility without further notice to you. – Applicable for Maybank Group employees only.
- i) For Umrah & Hajj financing, upon disbursement of the Facility Amount by the Bank to the Travel Agency, you undertake that:
- in the event of cancellation of the Facility, either by you or the Travel Agency, you must pay the outstanding balance due and payable under the Facility to the Bank. Any refund, cancellation charges or compensation to be made by the Travel Agency to you shall be in accordance to the provisions of the Tourism Industry Act, 1992 and its regulations
  - in the event of any increase of Umrah or Hajj pricing package, either due to you or the Travel Agency, you must pay the difference between the approved Facility Amount and Umrah or Hajj pricing to the Travel Agency.

## 10. Payment

You must commence payment of the monthly instalment of the Facility as stated in the Letter of Notification within 30 days from the date of disbursement of the Facility. Subsequent monthly instalment will be payable at successive intervals of one (1) month each or on such other date as we may determine from time to time.

You undertake to make satisfactory arrangement for payments of the Facility in accordance with these terms and conditions in the event of your absence abroad.

## 11. Cost and Expenses

The following cost will be deducted from the Facility Amount upon disbursement of the Facility:

- Ad-valorem stamp duty of RM 5.00 for each RM1,000.00 or part thereof; and
- CRTT contribution (if any)

Monthly M2e.net services of (if any) will be charged to your Designated Account unless varied by us.

You must (with written notice by us to you) pay all costs, expenses including legal fees (on a solicitor and client basis), stamp duty, incidental fees or other charges incurred in the connection with preparation, execution, perfection, preservation and enforcement of all documentation and Security Documents. If the Facility is cancelled by you, we reserve the right to recover from you all legal fees, stamp duty, disbursements valuation fees and cost incurred or suffered by us arising from or relating to this Facility (including those which we had agreed to bear) by any method we deem fit with further notice, including, the right to debit any account maintained by you with us. If the Facility is recovered through any process of law or the Facility is placed with the solicitors for collection, you must (with written notice by us to you) pay our solicitors' fees (on a solicitor and client basis) and any other fees, taxes and expenses incurred in respect of such collection.

## 12. Late Payment Charges (LPC)

- a) You expressly agree that we will have the right to be compensated (with written notice to you) on late instalment and/or default payment based on the following mechanism:
- Overdue instalment or Scheduled Payment  
For your failure to pay any payment due from the date of the first disbursement of the Facility until its maturity date, a LPC sum equivalent to one per cent (1%) per annum of the overdue instalments/payment or by any other method approved by BNM;
  - On Maturity  
For your failure to pay any payment due and which failure continues beyond the maturity date of the Facility or on judgment, whichever is earlier, at the LPC rate which will be the prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on the outstanding balance due and payable or any other method approved by BNM from time to time.
- b) In spite of the amount of LPC charged, the amount of LPC will not be further compounded.
- c) The LPC will be applied to the judgment sum and payable from the date of the judgment is made until the date of actual payment.

### 13. Default Clause

In the event you default for three (3) months in any due payment or your account is in excess of the limit for three (3) months under the Facility, we will be entitled to increase the profit margin Rate to Islamic Standardised Base Rate (SBR) + 6.15% p.a. ("the Default Rate") to be charged on the amount outstanding, or such other profit rates as we and/or Bank Negara Malaysia may prescribe from time to time.

The Default Rate shall continue to apply unless you reduce your payment in arrears to less than three (3) months whereby the effective profit rate will be reinstated. We will give you written notice of at least twenty-one (21) calendar days prior to making any changes to the Default Rate or such other rates

### 14. Rebate

We will grant rebate (Ibra') to you on amongst others, the following events:

- a) Early settlement or early redemption, including those arising from prepayments;
- b) If there is early commencement of Monthly Instalment before the expiry of grace profit period (such as progressive release);
- c) If the Effective Profit Rate is lower than the Ceiling Profit Rate;
- d) If the actual disbursed amount is less than the Facility Amount.

You acknowledge and agree that the rebates referred to in this Clause will not be a cash rebate payable to you, but will instead reduce in the profit element of the Bank's Sale Price. The rebate will only be deemed granted we receive of the settlement/redemption sum (as determined by us) based on the following formula:

Outstanding Bank's Sale Price	LESS	Outstanding Facility Amount	LESS	Other Amount Due to the Bank
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### 15. Consents, Undertaking and Caveat

You agree and authorise us to lodge any caveat or to obtain all undertakings, disclaimers and consents, to our satisfaction and as we consider necessary for the release of the Facility.

### 16. Variation

- a) Variation of Rate

In spite of the provisions relating to rate as stated in the Letter of Notification, we will be entitled at any time to vary such rate, including:

- i) from a floating rate to a fixed rate and (or from a fixed rate to a floating rate);
- ii) the Standardised Base Rate where applicable;
- iii) the margin charged over and above the applicable Effective Profit Rate used;
- iv) the percentage of profit rate itself in cases where the rate of profit is not calculated on any specified profit rate;
- v) the profit rate applicable where the rate of profit is not calculated on the Bank's Standardised Base Rate e.g. for foreign currencies;

Subject that the rate must not exceed the Bank's Sale Price.

- b) Effective Date of Variation

Where variation occurs, the amended or new profit rate, will be payable from the date such amended or new profit rate is imposed or takes effect.

- c) Notification of Variation of Rate

You hereby agree that we will be entitled to adopt any one or more of the following manners or methods of communication concerning the variation of profit rate:

- i) by way of a single publication in one or more local newspapers of our choice of such variation and its effective date of variation; and/or
- ii) by posting an insertion in our statement of account of such variation and its effective date of variation; and/or
- iii) by posting a notice of such variation and its effective date of variation to you by way of an ordinary or registered post; and/or
- iv) by posting a notice of such variation and its effective date in our official website and media platform.

- d) Variation of Instalments

We will be entitled to vary with prior 21 calendar days' written notice before the effective date of the implementation:

- i) the number of instalments; or
- ii) the amount of instalments,

in the event of any variation of rate and/or other banking charges applicable to the Term Financing Facility as provided herein or upon any other variation in and to the Term Financing Facility or pursuant to any modification and indulgence granted by us in accordance with these terms and conditions or otherwise. Without affecting anything stated in this clause, our failure to give notice will not prejudice or have the effect of invalidating any such variation.

### 17. Our Rights to Indebtedness

All reference made to "Indebtedness" includes all money and liabilities whether principal, profit, costs, charges, commission or otherwise outstanding, due and payable or agreed to be payable by you to us from time to time whether solely or jointly with any other person for the payment of all money by you in respect of or arising from the Facility, including but not limited to the Bank's Sale Price.

### 18. Review

We may review the Facility from time to time as we deem fit, including any time before the Facility is utilised.

We will allow utilisation or disbursement of the Facility only if we are satisfied that the review exercise indicates that there are no financial, market or business or environmental factors, material or otherwise that may affect you financially.

Following such review exercise, we may (with (7) days prior written notice to you and by stating reasons in such written notice) cancel, suspend, restructure, vary or amend the Facility, the operating account(s) for the Facility and/or any terms and conditions set out herein before any utilisation or disbursement of the Facility.

## 19. Right to Terminate / Cancel Facility Before/ After Completion of Documentation

We may in the event of default (with prior written notice to you), do the following at any time whether or not the Facility has been disbursed or utilised:

- a) At any time and even if the Security Documents have been completed, withdraw or not make available the Facility or to terminate the Facility on the happening of any event which in our opinion would affect your financial position and/or hinder the carrying on your business affairs in accordance with sound financial, industrial or commercial standards and practices and/or would jeopardise our security position and/or which is a default of our requirements at any time. We may at our discretion decide on the implementation of this condition (when deemed applicable).
- b) Despite the Security Documents have been approved, accepted and/or completed, we may at our discretion not release or not make available the Facility or withdraw, terminate the Facility and the operating account(s) for the Facility immediately after we becoming aware that you and/or security party is/are or has/have been investigated or is/are under or has/have been investigated, or is/are alleged to be involved and/or had committed any illegal activities or criminal offences or will be or have been allegedly subjected to any criminal prosecution and/or conviction and/or any security held by us is subjected to or at risk of freezing, seizure and forfeiture by the government and/or other relevant authorities or regulatory bodies.

We will suspend/freeze the operating account for the Facility with written notice to you.

## 20. Representations and Warranties

- a) You represent and warrant to us that:
  - i) Powers and authorisation: you have the powers and legal capacity/authority to execute and deliver, and perform your obligations as set out herein and/or the Security Documents which constitutes your valid and binding obligations enforceable in accordance with its terms and has not been terminated;
  - ii) Non-violation: neither the execution and delivery of this Application Form and/or the Security Documents nor the performance of any of the transactions contemplated in such documents will contravene or constitute a default under any provision contained in any agreement, instrument, law, judgment, order, license, permit or consent by which you or any of your assets is bound or affected;
  - iii) Consents: no authorisation, approval, consent, licence, exemption, registration, recording, filing or notarisation and no payment of any duty or tax and no other action whatsoever which has not been duly and unconditionally obtained, made or taken is necessary or desirable to ensure the validity, enforceability or priority of your liabilities and obligations and our rights under the Security Documents;
  - iv) No default: no event has occurred which constitutes, or which with the giving of notice and/or the lapse of time and/or a relevant determination would constitute, a contravention of, or default under, any agreement or instrument by which you or any of your assets is bound or affected;
  - v) Litigation: no litigation, arbitration or administrative proceeding or claim which would by itself or together with any other such proceedings or claims have been made against you or against your assets;
  - vi) Change in Customer: Since the date you applied for the Facility there has been no material alterations or changes which could or might adversely affect your ability to perform your obligations under the Security Documents;
  - vii) Information: the information furnished or to be furnished by you or the Security Party in connection with the Facility does not contain any untrue statement or omit to state any fact the omission of which makes the statements therein, in the light of the circumstances under which they were made are misleading in any material respect and there is no material omission in respect thereof, and all expressions of expectation, intention, belief and opinion contained therein were honestly made on reasonable grounds after due and careful enquiry by you or the Security Party;
  - viii) Guidelines on Credit Transaction and Exposures with Connected Parties for Islamic Banks: None of the Security Party or the spouses, parents, children of such Security Party are directors, officers or in any way otherwise connected with us within the meaning of the said Guidelines;
  - ix) Event of Default: no event of default has occurred and/or is continuing;
- b) Survival

The representations and warranties set out in herein will survive the signing and delivery of this Letter of Notification and/or Security Documents and any utilisation of the Facility and until the full and final settlement of the Facility, as the case may be.

## 21. Covenants

- a) Affirmative Covenants

You undertake that during the continuance of the Facility, you will:

- i) operate your account actively and satisfactorily and observe the approved limit of the Facility;
- ii) keep us updated of the progress of your business and furnish us with such information to such extent and in such form and detail as we may require;
- iii) notify us of the occurrence of any Event of Default or of any material adverse change in your condition (financial or otherwise) or of any other occurrence of which you become aware which in our opinion might adversely affect your ability to perform your obligations under these terms and conditions;
- iv) notify us if there is any change in your or Security Party's residential status;
- v) utilise the Facility for activities that are permissible by Shariah principles.
- vi) to notify us before incurring assuming guaranteeing or permit to exist any indebtedness except for the indebtedness under this Facility and any indebtedness which has been disclosed by you to us prior to the date of the Letter of Notification.

## 22. Evidence of Indebtedness

In any legal action or proceedings relating to the Facility, a statement of account in writing duly certified by us or by any of our authorised person, stating the amount due and payable by you under the Facility will, except for manifest errors, be conclusive evidence that such amount is in fact due and payable by you.

## 23. Events of Default

We may terminate the Facility with prior written notice to you in which all indebtedness being outstanding and unpaid and all other amount due and payable to us will be payable in any of the following event:

- a) You and/or Security Party (i) defaults or fails to pay any amount due in respect of the Facility, or (ii) fails to pay on due date any monies payable by you, and/or Security Party under any agreement or arrangement to any other financier;
- b) You and/or Security Party dies, become insane or is adjudicated bankrupt or is wound up or insolvent;
- c) You and/or Security Party fails to observe or perform any of the agreements, covenants, stipulations, or terms and conditions as contained herein and/or the Security Documents;
- d) A distress or execution is levied or enforced on any of your/Security Party's property or assets and is not satisfied within seven (7) calendar days from the date of commencement of such distress or execution;

- e) Legal proceedings, suit or action of any kind is instituted against you and/or Security Party;
- f) You and/or Security Party are unable to pay any debt or suspend payment or enter into any arrangement or composition with your/Security Party's creditors, or commit an act of bankruptcy or allow any judgment against you and/or Security Party to remain unsatisfied for a period of fourteen (14) days or more;
- g) Any event occurs or circumstances arose including changes in the financial condition which in our opinion would materially affect your/Security Party's ability to perform or comply with your/its obligations to us;
- h) The security in favour of us is in jeopardy;
- i) You have been listed as bad cheque offender by Dishonoured Cheque Information System;
- j) You enter into or propose to enter into or a declaration is made by any competent court or authority, a moratorium on the payment of indebtedness or other suspension of payments generally;
- k) You or Security Party commit or threaten to commit a default of any terms or conditions as contained herein and/or the Security Documents or any of your contractual obligations with any other parties including us with regard to your financing and/or borrowing;
- l) If any representation or warranty made or implied pursuant to any provisions of the Security Documents or pursuant to any notice, certificate, letter or other document delivered pursuant to the terms and condition as contained herein and/or the Security Documents is incorrect or misleading;
- m) Such other events of defaults as may be advised by us or our solicitors.

Further, we may by written notice to you declare that:

- a) the indebtedness will become immediately due; and
- b) no further utilisation of the Facility will be made and the Facility shall be cancelled or terminated.

Without affecting our right to terminate or cancel the Facility, if a default is committed under the terms set out herein and/or the Security Documents, we have the right to vary or modify the terms of the Facility on our discretion subject to Shariah requirement.

#### 24. Termination and Acceleration

In spite of other provisions in this Terms and Conditions relating to the payment and availability of the Facility, in the event of default, we reserve the right to terminate and accelerate payment of the Bank's Sale Price (with 8 days' prior written notice to you), following which the Facility or such part thereof will be terminated and the whole indebtedness must be payable upon demand.

Without affecting anything stated in this clause, we may (with prior written notice to you) terminate and accelerate payment of the Bank's Sale Price if the Facility is utilised for any purpose in contravention of the Shariah principles as determined by us.

#### 25. Cross Default

You expressly agree that:

- a) if any sums are due from you and/or Security Party to us or any third party or parties, under any agreement or instrument at any time; or
- b) if you and/or Security Party may be or become liable to us or any third party or parties anywhere, on banking account or any other account, or in any manner; or
- c) if you and/or Security Party default in any such account or in any other banking facilities granted by us or any third party or parties to you and/or Security Party or in any of the provisions herein,

then in any such event, on our prior written notification to you within seven (7) calendar days, the moneys secured, together with all moneys payable under such account or other banking facilities, will immediately become due and payable, and the security for the Facility will become immediately enforceable.

#### 26. Indemnity

You undertake to indemnify us against any cost, claim, loss, expense (including legal fees) or liability, together with any tax on such cost, claim, loss, expense, which we may incur due to the occurrence of any Event of Default as set out in Clause 23 above, except if such cost, claim, loss, expense or liability is due to any error, omission, misrepresentation or negligence caused by us.

#### 27. Set Off

We may after a seven (7) calendar days' prior written notice to you, combine, consolidate or merge all or any of your accounts with us and set off or transfer any sum outstanding to the credit of any such accounts to pay any of your liabilities to us under the Facility.

We may at the same time earmark the available funds in your accounts to pay the outstanding balance of the Facility(s) on the issuance of the notice to you.

#### 28. Taxes

- a) Any tax or levies imposed by law or required to be paid in respect of any monies payable to or to be received by us on any expenses incurred or to be incurred by us (except if prohibited by law) must be paid by you.
- b) All other taxes, duties or government charges imposed or levied in connection with this Facility must be paid by you.
- c) You agree that we may deduct any of your banking account(s) for such taxes or levies payable by you. If such deduction causes your banking account(s) to be overdrawn and not regularised within the specific period determined by us, late payment charges shall be imposed on the excess.

#### 29. Increased Costs/Capital Adequacy

Where we determine that the introduction or change in any law (or any change in the interpretation or application of any law), regulation, directive or request from any governmental or regulatory authority (whether or not having the force of law) imposes or modifies any capital adequacy or similar requirement (including a requirement, which affects our allocation of capital resources to its obligations) that increases the cost of making or maintaining or of funding any amount paid out or contingently to be paid out under the Facility or obliges us to make any payment or calculated by reference the amount of any sum received or receivable by us, then:-

- a) We will notify you in writing of such event;
- b) We will be entitled to vary the Effective Profit Rate (with prior written notice to you) of the Facility;
- c) you will promptly pay to us such amount as we deem necessary (with prior written demand to you) to compensate us for such additional cost or liability; and
- d) so long the circumstances giving rise to the obligation to make the compensating payment continue:

- i) at your election by written notice to us, our obligation to fund any further utilisation will terminate and the Facility will be cancelled to such extent; and
- ii) you may (with 30 days' prior written notice) (which shall be irrevocable) to us, pay the indebtedness under the Facility and upon receipt by us of notice of such election, the Facility will be cancelled.

### 30. Changes in Circumstances

Our obligation to continue to make the Facility available to you will, in addition to these terms and conditions and there being no default by you, be conditional that no change in circumstances which may affect our ability to grant the Facility or which may increase our cost of doing so.

### 31. Illegality

Where we decide that the introduction, imposition or variation of any law, order, rule, regulation or official directive or any change in the interpretation or application or any compliance makes it apparent to us that it will be unlawful or impractical without breaching any such law, order, regulation or official directive (whether or not having the force of law) for us to maintain, fund or give effect to our obligations herein:

- a) our obligations to fund any further utilisation will be terminated and the Facility will be cancelled; and
- b) if any utilisation has been made, you will have to prepay the Facility without premium or penalty to us as we direct and certify to be necessary to comply with the relevant law.

### 32. Notices

- a) Any notice or communication under or in connection with the Facility may be made in writing and delivered personally, by post, telex, cable or facsimile or such including digital communication to the party's address for service or at such other address as the recipient may have notified to the other party hereto in writing. Proof of posting or dispatch of any notice or communication to you will be deemed to be proof of receipt (unless there is contrary evidence that such notice or communication was in fact not received):
  - i) if personally delivered, at the time of delivery; or
  - ii) if posted, on the second business day after posting; or
  - iii) in the case of digital communication such as electronic mail and/or text message, at the time of delivery of electronic mail and/or text message;
  - iv) in the case of telex or cable, on the business day immediately after transmission; or
  - v) in the case of a facsimile, on the business day immediately after transmission, if we have received an answered back confirmation.
- b) Notwithstanding anything contained in this Clause 32, notices from us will be made by way of our Maybank2U website and/or application. For this purpose, you hereby agree and acknowledge that notices through Maybank2U shall be deemed as sufficient and effective.
- c) No change in your address will be effective or binding on us, unless actual notice of the change of address has been given to us.

### 33. Service of Legal Process

Any legal process may be served by prepaid registered or ordinary post sent to you at the address stated in this Application Form and such legal process will be deemed to have been duly served (unless there is contrary evidence that such legal process was in fact not received) after seven (7) days from the date it is posted and if delivered by hand, on the day it was delivered.

No change in your address stated in this Application Form will be effective or binding on us unless actual notice of the change of address has been given to us.

### 34. Severability

Any provision in this Application Form which is illegal, prohibited or unenforceable in any jurisdiction will not in such jurisdiction, invalidate the remaining provisions in these terms and conditions. Any provision which is illegal, prohibited or unenforceable in one jurisdiction will not result in provision being invalidated in any other jurisdiction.

### 35. Waiver

No delay by us in exercising nor any omission to exercise any right, power or remedy accruing to us upon any default shall affect, impair or prejudice any right, power or remedy or be construed to be a waiver thereof or any acquiescence in such default, nor shall any action by us in respect of any default, impair or prejudice any of our right, power or remedy in respect of any subsequent default. You agree that if we do not exercise our rights or remedies under these terms and conditions and/or the Security Documents fully or at any given time, we may still exercise such right or remedy at a later time.

### 36. Guidelines on Dishonoured Cheques Information System

We may at our option at any time and from time to time with prior written notice to you, close any of your current accounts with us, whether held solely or jointly with others, to comply with the DCHEQS guidelines.

### 37. Time

Time will be the essence of these terms and conditions

### 38. Successors Bound

These terms and conditions binds your heirs and personal representatives and permitted successors-in-title and our successors-in-title and assigns.

### 39. Assignment

We may at any time without your consent assign or transfers our rights and obligations under these terms and conditions so long as such assignment or transfer is not detrimental to your rights and obligations under this under these terms and conditions. You must not assign or transfer any of your rights or interest under these terms and conditions. All our costs and expenses and all costs and expenses of the assignee or transferee relating i to such assignment or transfer, will be paid by you. Any statement or recital, contained in the deed of assignment or document of transfer, on the amount then due to us under the Facility will (except for manifest errors) be conclusive and binding on you.



#### 40. Trading Fee

A trading fee of RM15 per every RM1.0 million of the Facility Amount to be paid to us with respect to the commodity Murabahah transaction unless waived or varied by us.

#### 41. CRTT

- a) Credit Reducing Term Takaful ("CRTT") may be taken-up from either our panel takaful operators or such other takaful operators of your choice, as we may require (for non-panel takaful operators, subject to our approval).
- b) The CRTT coverage is to be taken prior to the release of the facility(s). Unless provided otherwise, the CRTT contribution is to be paid from the facility amount. If the CRTT single contribution is not to be paid from the facility amount, you must pay the contribution charged. If you opt for PRTA, you must pay the contribution charged using your own funds.
- c) If the CRTT is deemed substandard, our panel takaful operators or such other takaful operators of your choice may charge additional contribution or health loading contribution. Under such circumstances, you must finance the additional contribution charged.
- d) If you are unable to satisfy the requirements imposed by either our panel takaful operators or such other takaful operators of your choice for the CRTT coverage resulting in no CRTT coverage in respect of the facility(s) offered by the takaful operator vide this Application Form, you confirm that you fully understand the consequential effects that such absence of the CRTT and therefore agree not to hold us responsible.
- e) If you have requested the Bank for waiver of CRTT coverage or if you unable to satisfy the requirements imposed by either our panel takaful operators or such other takaful operators of your choice for the CRTT coverage resulting in the CRTT coverage in respect of the facility(s) offered by the takaful operator vide this Application Form is not for the full facility amount and/or not for the full tenure of the facility(s), you confirm that you fully understand the consequential effects that such absence of the CRTT and therefore agree not to hold us responsible.
- f) In the case of a claim upon death or permanent disability, all amounts payable under takaful cover will be paid directly to the Bank and will be used to pay any amount outstanding under this Facility. The remaining amount (if any) will be paid to the Applicant or the Applicant's heirs (as applicable).

#### 42. Credit Bureau

Bank Negara Malaysia (BNM) has established the Credit Bureau, to collect information from banks regarding the credit facilities, which they grant to their customers. This is to enable participating banks that are approached for credit facilities by a customer to be informed by the Credit Bureau of the aggregate credit facilities granted to the customer by other banks. This information is to be kept strictly confidential between the Credit Bureau and all other participating banks and it is a term of this Facility(s) that information regarding the Facility(s) will be given to the Credit Bureau for the use of the Credit Bureau and the participating banks.

#### 43. Guidelines on Credit Transactions and Exposures with Connected Parties for Islamic Banks by Bank Negara Malaysia (BNM)

You declare that you have notice of the Guidelines on Credit Transaction and Exposures with Connected Parties for Islamic Banks and agree that the Facility is subject to your representation and undertaking that you will not violate the above guidelines and/or of any requirement of BNM pursuant to Islamic Financial Services Act 2013. You also undertake to notify us if you discover or know that the guidelines is violated. If at any time during the continuance of this Facility, we discover that the guidelines are violated, and/or that the continued utilisation of the Facility violates the guidelines, we may immediately exercise all of our rights contained in these terms and conditions.

#### 44. Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001

During the tenure of the facility(s), you undertake that you must not:

- i) Engage, directly or indirectly, in a transaction that involves proceeds of any unlawful activity;
- ii) Acquire, receive, possess, disguise, transfer, convert, exchange, carry, dispose, use, remove from or bring into Malaysia proceeds of any unlawful activity; or
- iii) Conceal, disguise or impede the establishment of the true nature, origin, location, movement, disposition, title of, rights with respect to, or ownership of, proceeds of any unlawful activity.

#### 45. Disclosure of Customer Information and Personal Data under the Islamic Financial Services Act 2013 ("IFSA") and the Personal Data Protection Act 2010 ("PDPA")

You acknowledge and agree that:-

- (a) in addition to the information and data (which may include personal data) provided herein, the Bank may obtain and collect the required information and data (which may include personal data) from time to time from any relevant source, including but not limited to publicly available sources and credit information from the Inland Revenue Authorities, Employee Provident Fund, other financial institutions, Central Credit Reference Information System (CCRIS), SME Credit Bureau, any other credit reference agencies, Maybank Group's own database and systems, any other person, individual and / or entity related to the purpose of this Facility and the continuous offering of the [ product/financing ] and the commercial transactions entered into with the Bank as the Bank deems appropriate.
- (b) in order to process this Facility and subsequently to continue performing its obligation under the commercial transactions entered into with the Bank, the Bank may need to process, disclose, transfer, store, maintain my/our information and data (which may include personal data) relating to my/our affairs, accounts and business with the Bank, which has been collected and processed in relation to this Facility, including disclosure to Maybank Group;
- (c) the Bank may disclose my/our information and data (which may include personal data) to the following parties within and outside Malaysia (where necessary) including but not limited to ("External Parties"):
  - 1) governmental and regulatory bodies such as Bank Negara Malaysia and Securities Commission, or to the Credit Bureau established by Bank Negara Malaysia or any other banking or any other regulatory authorities to whom the Bank/Maybank Group is required or permitted to make such disclosure;
  - 2) Maybank Group's, auditors, legal advisors and other professional advisors, any credit agencies, debt collection agencies, asset tracing specialists, associations of banks or similar industry bodies;
  - 3) any actual or potential participant or transferee of the Bank's and/or Maybank Group's rights or obligations related to this Facility;
  - 4) any representative, agent, service provider, outsourcing service provider, strategic business partners, financial institution, financial services provider or any other entity that the Bank or Maybank Group may use or engage with and/or have a contractual relationship with, both in and outside of Malaysia;
  - 5) any security party, any guarantor and/or surety, co-debtor, and where applicable any joint account holder, and/or party making a claim under any third party payment instrument or person who has undertaken liability for this Facility with the Bank;
  - 6) any owner/manager of products and services, where the Bank or Maybank Group act as agents for such owners/managers;
  - 7) any financial institution in relation to this Facility or Maybank Group's products or services or otherwise and any person to whom disclosure is permitted or required by law, regulation or any governmental agency; and/or
  - 8) any person, authority or legal dispute forum (e.g. court, arbitration proceeding, mediation bureau, tribunal) pursuant to any law or regulation, in accordance to any court order or other legal process or in connection with any action, suit or proceeding.

These External Parties may transfer, store, maintain and/or process your information and data within or outside of Malaysia.

You understand that you may at any time revoke your consent provided in this clause save and except that such revocation will not apply to any disclosure of information relating to our contractual and legal rights set out in this clause above, the Facility, services and/or products granted or made available in relation to the Facility and further that such revocation shall not apply to and will not have any implication on the processing, business, operational requirements and our rights and obligations under the Facility as set out in and for disclosure permitted or required under any legislation and/or regulation.

You agree that we may be or are required, whether pursuant to law or otherwise, to provide information to BNM regarding credit facilities which the Bank grants to you, or your accounts. You expressly consent to us disclosing such information to BNM (including for the purpose of collation of information from banks regarding their customers), to enable participating banks and other financial institutions to assess the credit worthiness of existing or potential customers. The Bank will not be liable whether directly or indirectly to you or any other persons for such disclosure.

#### Personal Data Protection Act 2010

The Maybank Group's Privacy Statement which is posted on the Maybank Group's website [www.maybank2u.com.my](http://www.maybank2u.com.my) ("Privacy Statement") outlines how the Maybank Group processes, collects, uses, maintains, stores, discloses, secures and retains (including for the purposes of statistical analysis and market research) the personal data as defined in the Privacy Statement. You agree that the Privacy Statement has been referred to prior to you providing us with any personal data and information and acknowledge that you have read, understood and agree to the terms of the Privacy Statement.

You warrant that you have full legal authority and have complied with the Personal Data Protection Act 2010 by obtaining the relevant consent from the Individuals (as defined below) to furnish his or her personal data to us (save and except for personal data collected from the public domain or official documents) for us to process such personal data under the terms and conditions governing the Facility and the Privacy Statement. You further undertake to inform and furnish the Privacy Statement to the Individuals before providing us with the Individual's personal data and shall, if requested, immediately provide evidence of your compliance with the aforementioned to us. The Individuals here refer to:

- a.* any Security Party;
- b.* your directors, shareholders, employees, agents, representatives and/or those of any Security Party; or
- c.* any other individual,

(each an "**Individual**") in the course of your transactions with us;

#### **46. Governing Law**

You agree that this Terms and Conditions and all the documents executed or to be executed in connection with this Facility will be governed by the Laws of Malaysia and you further agree to submit to the jurisdiction of the Courts of Malaysia.

**CHECKLIST FOR SALARY FINANCING-i FOR HAJJ & UMRAH APPLICATION**  
**SENARAI SEMAK PERMOHONAN PEMBIAYAAN PERIBADI-i BAGI HAJI & UMRAH**

Please tick (✓) where applicable / Sila tandakan (✓) bagi yang berkaitan:

LIST OF REQUIRED DOCUMENTS FROM APPLICANT/ SENARAI DOKUMEN YANG DIPERLUKAN DARI PEMOHON		REQUIRED DIPERLUKAN	SUBMITTED DIHANTAR
1	A Copy of MyKad <i>Salinan MyKad</i>	<input type="checkbox"/>	<input type="checkbox"/>
2	Confirmation Letter from Employer <i>Surat Pengesahan dari Majikan</i>	<input type="checkbox"/>	<input type="checkbox"/>
3	Maximum Allowable Deduction (MAD) Letter (if any) <i>Surat Kebenaran Penolakan Maksimum (jika ada)</i>	<input type="checkbox"/>	<input type="checkbox"/>
4	<b><u>If salary credited into Maybank Account / Jika gaji dikreditkan ke Akaun Maybank</u></b> Latest 1 months' salary slips <i>Penyata gaji terkini untuk 1 bulan</i>	<input type="checkbox"/>	<input type="checkbox"/>
	<b><u>If salary credited into other bank account / Jika gaji dikreditkan ke akaun bank lain</u></b> Latest 3 consecutive months' salary slips AND <i>Penyata gaji terkini untuk 3 bulan berturut-turut DAN</i> Latest 3 months Bank Statement <i>Penyata Bank terkini untuk 3 bulan</i>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
5	Supporting Income Document <i>Dokumen Pendapatan Sokongan</i>		
i	Latest EPF statements (with 3 consecutive months or more transaction history) OR <i>Penyata KWSP terkini (dengan sejarah transaksi 3 bulan berturut-turut atau lebih) ATAU</i>	<input type="checkbox"/>	<input type="checkbox"/>
ii	Latest 1 year EA Form OR <i>Borang EA untuk tahun terkini ATAU</i>	<input type="checkbox"/>	<input type="checkbox"/>
iii	Latest 3 months Bank Statement OR <i>Penyata Bank terkini untuk 3 bulan ATAU</i>	<input type="checkbox"/>	<input type="checkbox"/>
iv	Latest BE Form with tax receipt <i>Borang BE dengan resit bayaran cukai terkini</i>	<input type="checkbox"/>	<input type="checkbox"/>
6	For variable/commissions income earner (if applicable) <i>Bagi pendapatan berubah-ubah/komisen (jika berkenaan)</i>		
i	Latest 6 months' salary slip <i>Penyata gaji terkini untuk 6 bulan</i>	<input type="checkbox"/>	<input type="checkbox"/>
ii	Latest 6 months' Bank Statement <i>Penyata Bank terkini untuk 6 bulan</i>	<input type="checkbox"/>	<input type="checkbox"/>
7	Other Sources of Income (if applicable) <i>Sumber Pendapatan Lain (jika berkenaan)</i>	<input type="checkbox"/>	<input type="checkbox"/>
i	Fixed Deposit Receipts <i>Resit Deposit Tetap</i>	<input type="checkbox"/>	<input type="checkbox"/>
ii	Tenancy Agreement or Rental Receipt <i>Resit Perjanjian Penyewaan atau Sewa</i>	<input type="checkbox"/>	<input type="checkbox"/>
iii	Others <i>Lain-lain Pendapatan</i>	<input type="checkbox"/>	<input type="checkbox"/>
8	Hajj / Umrah invoice / Invois Haji & umrah	<input type="checkbox"/>	<input type="checkbox"/>
9.	Birth certificate/Marriage certificate (for application for immediate family members)/Sijil Lahir/Surat Nikah <i>(bagi permohonan untuk keluarga terdekat)</i>	<input type="checkbox"/>	<input type="checkbox"/>

LIST OF MANDATORY DOCUMENTS / SENARAI DOKUMEN WAJIB To be completed and signed by Applicant / Lengkap diisi dan ditandatangani oleh pemohon		REQUIRED DIPERLUKAN	SUBMITTED DIHANTAR
1	Salary Financing for Hajj & Umrah Application Form <i>Borang permohonan Pembiayaan Peribadi bagi Haji &amp; Umrah</i>	<input type="checkbox"/>	<input type="checkbox"/>
2	Letter of Acknowledgement for Receipt of Application Form & Terms and Conditions <i>Surat Akaun Penerimaan Borang Permohonan &amp; Terma dan Syarat</i>	<input type="checkbox"/>	<input type="checkbox"/>
3	Product Disclosure Sheet (PDS) <i>Helaian Maklumat Produk</i>	<input type="checkbox"/>	<input type="checkbox"/>
4	Consent Letter to inform Supervisor/Manager on Salary Financing (if applicable) <i>Surat Keizinan untuk memaklumkan Penyelia/Pengurus mengenai Pembiayaan Peribadi (jika berkenaan)</i>	<input type="checkbox"/>	<input type="checkbox"/>
5	Letter of Authorization for Salary Deduction (applicable for payment via Salary Deduction at Source) <i>Surat Kebenaran untuk Potongan Gaji (untuk bayaran melalui potongan gaji)</i>	<input type="checkbox"/>	<input type="checkbox"/>
6	Direct Debit Authorization Form (applicable for payment via M2e Service) <i>Borang Kebenaran Debit Terus (untuk bayaran melalui Servis M2e)</i>	<input type="checkbox"/>	<input type="checkbox"/>