Property Financing Application Form

Please tick applying for which entity

☐ Standard Chartered Bank Malaysia Berhad (SCBMB) ☐ Standard Chartered Saadiq Berhad (SCSB)
☐ Residential Mortgage ☐ Commercial Mortgage

PLEASE FILL IN THIS FORM WITH **BLOCK LETTERS** IN **BLACK INK**

AIP NO.: _____

OLD RLS NO. (Top-Up Only): _____

CRES NO.: _____

	MAIN APPLICANT (MA)	JOINT APPLICANT (JA)
A - PERSONAL DETAILS		
Full Name as in NRIC/Passport	☐ Mr ☐ Ms Others: _____ _____ _____ Property Owner? ☐ Yes ☐ No	☐ Mr ☐ Ms Others: _____ _____ _____ Property Owner? ☐ Yes ☐ No
Identification Number	☐ NRIC ☐ Passport ☐ P.R. ☐ Police ☐ Army _____ Old No. (If applicable): _____	☐ NRIC ☐ Passport ☐ P.R. ☐ Police ☐ Army _____ Old No. (If applicable): _____
Date of Birth & Gender	DD: ____ MM: ____ YYYY: _____ ☐ Male ☐ Female	DD: ____ MM: ____ YYYY: _____ ☐ Male ☐ Female
Ethnic	☐ Bumi ☐ Chinese ☐ Indian Others: _____	☐ Bumi ☐ Chinese ☐ Indian Others: _____
Marital Status & Relationship	☐ Single ☐ Married Others: _____ No. of Dependants: _____	☐ Single ☐ Married Relationship: _____ Others: _____ No. of Dependants: _____
Highest Education	☐ Masters, PHD ☐ Professional ☐ Degree ☐ Diploma ☐ Secondary ☐ Primary ☐ Others: _____	☐ Masters, PHD ☐ Professional ☐ Degree ☐ Diploma ☐ Secondary ☐ Primary ☐ Others: _____
Residence Status	☐ Citizen ☐ P.R. ☐ Foreigner ☐ Others ☐ Malaysian P.R. Abroad	☐ Citizen ☐ P.R. ☐ Foreigner ☐ Others ☐ Malaysian P.R. Abroad
Country of Residence	_____	_____
Nationality	**(In case of multiple nationalities, please list ALL Nationalities/ Citizenships held)** ☐ Malaysian Others: _____	**(In case of multiple nationalities, please list ALL Nationalities/ Citizenships held)** ☐ Malaysian Others: _____
Are you a U.S. Resident/U.S. Citizen/Green Card Holder?	☐ Yes ☐ No	☐ Yes ☐ No
Country of Birth	_____	_____
Current Residential Address	_____ _____ City: _____ Postcode: _____ State: _____ Country: _____	_____ _____ City: _____ Postcode: _____ State: _____ Country: _____
Ownership Status	☐ Solely Owned ☐ Parents ☐ Relative ☐ Company ☐ Jointly Owned ☐ Siblings ☐ Rented ☐ Provided	☐ Solely Owned ☐ Parents ☐ Relative ☐ Company ☐ Jointly Owned ☐ Siblings ☐ Rented ☐ Provided
Residential Type	☐ Apartment ☐ Bungalow ☐ Condo ☐ SemiD ☐ Svcd Apt ☐ Terrace ☐ Townhouse Others: _____	☐ Apartment ☐ Bungalow ☐ Condo ☐ SemiD ☐ Svcd Apt ☐ Terrace ☐ Townhouse Others: _____
Residential - Information	Charged/Assigned? ☐ Y ☐ N Years at Residence: _____	Charged/Assigned? ☐ Y ☐ N Years at Residence: _____
Permanent Address (if different from Current Residential Address)	_____ _____ City: _____ Postcode: _____ State: _____ Country: _____	_____ _____ City: _____ Postcode: _____ State: _____ Country: _____

Standard Chartered

B – EMPLOYMENT AND INCOME DETAILS

Employment Type	☐ Salaried ☐ Commission ☐ Unemployed ☐ Self-Employed Established in MM: _____ YYYY: _____	☐ Salaried ☐ Commission ☐ Unemployed ☐ Self-Employed Established in MM: _____ YYYY: _____
Company/Employer Name	_____	_____
Company/ Employer Address	_____ _____ City: _____ Postcode: _____ State: _____ Country: _____	_____ _____ City: _____ Postcode: _____ State: _____ Country: _____
Industry	_____	_____
Position	☐ Director ☐ Senior Mgmt ☐ Professional ☐ Managerial ☐ Executive/Officer ☐ Supervisor ☐ Clerical	☐ Director ☐ Senior Mgmt ☐ Professional ☐ Managerial ☐ Executive/Officer ☐ Supervisor ☐ Clerical
Designation/Job Title	_____	_____
Business Type	☐ Government ☐ Uniformed Group ☐ MNC ☐ Public Co ☐ Private Ltd ☐ Sole Prop ☐ Partnership ☐ Others	☐ Government ☐ Uniformed Group ☐ MNC ☐ Public Co ☐ Private Ltd ☐ Sole Prop ☐ Partnership ☐ Others
Gross Monthly Income	RM _____ Years in Service: _____	RM _____ Years in Service: _____
Current Company Ownership	Is ownership of Company ≥ 25%? ☐ Yes ☐ No Controlling director in company? ☐ Yes ☐ No	Is ownership of Company ≥ 25%? ☐ Yes ☐ No Controlling director in company? ☐ Yes ☐ No
Previous Company/ Employer Name (if current company/ employment ≤ 2yrs)	_____ Industry: _____ Position: _____ Years in Service: _____	_____ Industry: _____ Position: _____ Years in Service: _____

C – PERSONAL CONTACTS

Contact details	(M): _____ (H): _____ (O): _____ Fax: _____ Email: _____	(M): _____ (H): _____ (O): _____ Fax: _____ Email: _____
Preferred Mailing Add.	☐ Residential ☐ Permanent ☐ Company	☐ Residential ☐ Permanent ☐ Company
For applicant working abroad	SPA Law firm Tel No.: _____	Contact Person: _____

D – FINANCING REQUEST

Product Name	_____	Purchase Price/OMV (for Refinancing)	RM _____
		Financing Tenure	_____ months

Purchase of Property

Financing Amount	MRTA/MRTT (Bank Financed)	Total Financing Amount (include MRTA/MRTT)
RM _____	RM _____	RM _____

Refinancing/Top Up

Total Outstanding Amount	Total Cashout Amount	MRTA/MRTT (Bank Financed)	Total Financing Amount (include Cashout & MRTA/MRTT)
RM _____	RM _____	RM _____	RM _____

Cashout Purposes (Refinancing)

☐ Renovation, RM _____ ☐ Business, RM _____ ☐ Education, RM _____

☐ Personal Consumption, RM _____ ☐ Others: _____ RM _____

MRTA/MRTT

☐ Bank Financed ☐ Self Financed ☐ No

Sum Insured/Covered: RM _____ Term Insured/Tenure: _____

Coverage for Main Applicant: _____% Coverage for Joint Applicant: _____% Coverage for 3rd Applicant: _____%

PERBANKAN ISLAM

E – PROPERTY & TITLE PARTICULARS (For which property financing facility is being sought)

Address	_____ _____ City: _____ Postcode: _____ State: _____ Country: _____	Occupancy Type: ☐ Owner Occupied ☐ Investment Construction Status: ☐ Under Construction ☐ Completed Completed Completion Date: MM: ____ YYYY: _____
Property Type	**Residential: Landed** ☐ Bungalow ☐ SemiD ☐ Terrace ☐ Townhouse ☐ Others _____ Total Number of Storey: _____ **Non Landed** ☐ Apartment ☐ Condo ☐ Others _____ **Commercial:** ☐ Serviced Apartment ☐ Mall or retail shop spaces (including Hybrid Type) ☐ Shophouses/Shoplots ☐ Commercial office spaces(including Hybrid Type) ☐ Others _____	
Property Info	Land Area: _____ ft^2 Built Up Area: _____ ft^2	Standard Built: ☐ Yes ☐ No If no, please specify: _____
Title Stage: ☐ Individual ☐ Master ☐ Strata	Title No: _____ Lot No: _____ Sub District/Mukim: _____	Title Transfer Restriction: ☐ State Consent ☐ Bumi Lot ☐ No Restriction Land Tenure: ☐ Freehold ☐ Leasehold Leasehold Expiry Date: DD: ____ MM: ____ YYYY: _____
For Sub Sale Transaction Only	Vendor Name: _____ Nationality: ☐ Malaysian ☐ Others, please specify: _____ Place of Residence: ☐ Malaysia ☐ Others, please specify: _____	
Solicitor/Law firm (financing/loan documentations)	☐ Panel ☐ Non Panel Solicitor/Law firm Name: _____ Branch/Location: _____	

F – PROPERTY OWNER DETAILS (Applicable if Owner of Property is not the Applicant)

	OWNER 1 Nationality: ☐ Malaysian ☐ Others: _____		**OWNER 2** Nationality: ☐ Malaysian ☐ Others: _____	
Full Name as in NRIC/Passport	_____ _____	Relationship:	_____ _____	Relationship:
Identification Number	☐ NRIC ☐ Passport ☐ P.R ☐ Police ☐ Army _____ Old No. (if applicable): _____		☐ NRIC ☐ Passport ☐ P.R ☐ Police ☐ Army _____ Old No. (if applicable): _____	
Highest Education	☐ Masters, PHD ☐ Professional ☐ Degree ☐ Diploma ☐ Secondary ☐ Primary ☐ Others: _____		☐ Masters, PHD ☐ Professional ☐ Degree ☐ Diploma ☐ Secondary ☐ Primary ☐ Others: _____	
Current Residential Address	_____ _____ _____ City: _____ Postcode: _____ State: _____ Country: _____		_____ _____ _____ City: _____ Postcode: _____ State: _____ Country: _____	
Contact Number	_____ ☐ Mobile ☐ Home ☐ Office		_____ ☐ Mobile ☐ Home ☐ Office	

G – CREDIT CARD APPLICATION WITH STANDARD CHARTERED BANK MALAYSIA BERHAD

Please indicate type of Card(s) required

☐ WorldMiles Card	☐ Platinum Master
☐ Visa Translucent Credit Card	☐ Preferred World MasterCard
☐ Business Visa Platinum	☐ Priority Banking Visa Infinite
☐ _____ (Others - please specify)	

Please note that all credit card applications are subject to the Bank's approval & credit evaluation. In the event we are unable to issue your preferred credit card type, we will offer you an alternative card.

Note: You must be 21 years old and above, property loan/financing amount must be more than RM100,000 and must not be a foreigner without a work permit or less than 1 year to expiry work permit, yearly income must be above RM24,000.

Application for ☐ Main Applicant/ ☐ Joint Applicant

Name to appear on credit card (limited to 19 characters)

☐ Yes! I have obtained a copy of the Product Disclosure Sheet (PDS) from Standard Chartered Bank Malaysia Berhad (via the branch or website at **www.sc.com/my**). I have read the PDS and fully understand the information and pricing of the Credit Card product that I am applying for.

☐ I am an existing Standard Chartered Bank Malaysia Berhad cardholder and would like to: ☐ Maintain my existing credit card mailing address

☐ Update my credit card mailing address as stipulated in this Property Financing Application Form

FOR BANK USE ONLY	ACQ Code: _____	Sub Channel: _____	Promo Code: _____

H – ELECTRONIC AND PHONE BANKING SERVICES (EBS)

I/We hereby acknowledge that I/we will automatically be subscribed to EBS, including eStatements, online banking, phone banking, SMS banking, electronic alerts and mobile banking. I/We may use these EBS facilities after activation. I/We note that I/we have no option to unsubscribe from the mandatory electronic alerts (eg. banking transaction alerts). There will be no EBS for property financing account(s) except MortgageOne™/ Saadiq MyHomeOne-i.

I/We wish to ***unsubscribe*** for the following EBS ☐ Online Banking ☐ Phone Banking ☐ SMS Banking ☐ Mobile Banking ☐ Non-Mandatory Electronic Alerts

eStatements will be made available automatically. Email address is mandatory for receiving eStatements and Email Alerts.

☐ I/We would like to receive paper statements.

I/We acknowledge and understand that this EBS will include all my/our accounts which are not corporate, partnership, trust or estate accounts, or accounts which require more than one signature to operate. I/We authorise you to send any Security Codes (as defined in your banking arrangement), whether by ordinary post to my/our latest address, or by SMS to the mobile phone number in your records, or by other electronic means. I/We agree to accept the risk of non-receipt and/or disclosure of the Security Codes to other persons, and I/we will not hold you responsible for any loss I/we may suffer as a result of such non-receipt or disclosure.

The mobile phone number (with country and area codes if overseas mobile phone number) provided in this form will be used to send me/us SMS alerts and my/our One Time Password (OTP). OTP is required when adding new payee for fund transfer and/or bill payment. I/We authorise you to send official correspondence to the email address provided in this form.

I – DECLARATION

By signing this application with Standard Chartered Bank Malaysia Berhad (SCBMB)/Standard Chartered Saadiq Berhad (SCSB):

1. I/We confirm and declare that all important information (including financial commitments and any documents) that has a bearing on SCBMB/SCSB's financing decision in connection with this application is correct, complete and not misleading. If this is not the case, I/we understand that I/we may be personally liable and that it may result in the rejection of my/our application. If any of the information given in this form becomes inaccurate or misleading or changes in any way, whether before this application is approved or whilst the facility is outstanding, I/we shall promptly notify SCBMB/SCSB of such changes.
2. I/We acknowledge that SCBMB/SCSB may decline my/our application without giving me/us any reason for doing so. If this happens, no contractual relationship arises between SCBMB/SCSB and me/us. All documents, including copies, submitted to the Bank are not returnable.
3. I/We authorise SCBMB/SCSB to verify or disclose my/our information or credit standing to the Central Credit Bureau, Central Credit Reference Information System, Biro Maklumat Cek and/or such other regulatory authority or body or credit reference agency as SCBMB/SCSB may, in its discretion, deem fit or necessary. I/We also consent to SCBMB/SCSB disclosing my/our information in connection with this application (including my/our personal information) to other companies within the Standard Chartered Group, associates, agents, representatives or service providers (whether located in or outside Malaysia) for the purpose of providing any service to me/us in connection with this application (including data processing).
4. I/We confirm that I am/we are not related to any of SCBMB/SCSB's directors, persons who are members of management having authority and responsibility for planning, directing, and/or controlling activities, employees involved in appraising, approving or reviewing financing facilities, or controlling shareholders ("specified persons") and no specified person is acting as my/our guarantor. If I/we become a specified person or become related to a specified person, or a specified person becomes my/our guarantor, I/we agree to notify SCBMB/SCSB of the name of the specified person and my/our relationship with the specified person when I/we become aware of such relationship.
5. I/We confirm that I/we are a resident/resident-controlled company. If I am/we are non-resident, I/we declare that the financing facility I am/we are applying for is to finance activities in the real estate sector in Malaysia (any activities that support the Malaysian economy which are not speculative in nature) and/or to finance/refinance the purchase/construction of residential and commercial property in Malaysia and/or for such other purposes permitted by Bank Negara Malaysia from time to time.
6. I/We acknowledge and agree that SCBMB/SCSB has the right to close the Current/MortgageOne™/Business MortgageOne/Operating Profit Sharing Investment Account/Saadiq MyHomeOne-i Account/Wadiah Current/Savings Account/Saadiq MyHome-i should my name/any of our name(s) appear in Bank Negara Malaysia's Dishonoured Cheques Information System at any time.
7. I/We authorise SCBMB/SCSB to open an account in my/our name(s) and to accept and act on instructions received from either I/we or the joint account holder(s). This shall apply to each and every account of whatever nature opened by me/us in my/our name(s) now or after this, whether singly or jointly.
8. I/We confirm that there are no bankruptcy or winding-up proceedings instituted against me/us and I/we are not undischarged bankrupt(s) (or, in the case of a company, that we have not been wound up) and that non of my/our credit facilities/loans with any financial institutions has turned bad/irregular or is under default.
9. I/We unconditionally and irrevocably agree that I/we will not dispute the contents of the faxed/scanned copy of this application form received by SCBMB/SCSB which shall be deemed as original application. I/We will produce the original application form to SCBMB/SCSB upon request.
10. I/We confirm and acknowledge that SCBMB/SCSB has advised me/us and I/we have considered the importance of having a plan on how to service payment after my/our retirement in the event my/our financing tenure extends into my/our retirement.
11. I/We agree that SCBMB/SCSB is entitled to revise my/our total approved principal financing amount to 70% or lower of the property value at any time if SCBMB/SCSB is made aware that I/we have more than one (1) outstanding housing loan/facility/financing account (whether conventional or Islamic financing) for the purchase or refinancing of residential property as a sole account holder or joint account holder with any bank/lender/financial institution before my/our financing application with SCBMB/SCSB is approved.
12. **Only applicable for selection of non-panel solicitor/law firm for loan/financing documentation:**
    - I/We request that the solicitor/law firm as stated in ***Section E*** be appointed to attend to the loan/financing documentation. As the solicitor/law firm is not on SCBMB/SCSB's panel, I/we understand and acknowledge that they may not be familiar with SCBMB/SCSB's documentation and disbursement processes, and consequently, there may be delays in disbursement of the financing facility. I/We will not hold SCBMB/SCSB liable for any liabilities, losses or damages which I/we may incur or sustain by reason of the appointment of the said solicitor/law firm and/or caused by the said solicitor/law firm and I/we agree to release SCBMB/SCSB from all liabilities regarding the same. Notwithstanding anything contained herein, I/we acknowledge and agree that the appointment of said solicitor/law firm is subject to SCBMB/SCSB's approval, and SCBMB/SCSB may, at its sole discretion, appoint a panel solicitor/law firm to attend to the loan/financing documentation.

PERBANKAN ISLAM

I – DECLARATION (continued from previous page)

13. **Only applicable for Islamic Home Financing Application with SCSB:**
- I/We declare that I/we have read and understood the Saadiq Personal Account Rules and Regulations and the Standard Terms & Conditions for financing facilities forming our banking agreement (which are available at any of SCBMB/SCSB's branches or on Standard Chartered's website at **www.sc.com/my**) and I/we agree to be bound by them. I/We acknowledge that I/we are bound by any variation SCSB makes to these documents, in accordance with the banking agreement. In particular, I/we understand that by entering into the banking agreement I/we give indemnities, authorisations, consents and waivers and agree to limitations on SCSB's liability. I/We also declare that I/we understand that the Syariah contract applicable for the product is the contract mentioned in the banking agreement.

14. For purpose of servicing monthly instalments and other related charges, I/we authorise SCBMB/SCSB to debit the following account:

☐ *SCBMB Savings/Current Account or *SCSB Wadiah Current or Savings Account/SCSB Operating Profit Sharing Investment Account

☐ Existing *SCBMB Savings/Current Account or *SCSB Wadiah Current or Savings Account/SCSB Operating Profit Sharing Investment Account

*Only SCBMB Savings/Current Account and SCSB Wadiah Current/Savings Account is eligible for protection by PIDM

- I/We have been informed that the Current Account for MortgageOne™/Business MortgageOne is eligible for protection by PIDM and the property financing of MortgageOne™/Business MortgageOne is not insured by PIDM.
- I/We have been provided with a copy of the PIDM brochure.
- I/We have been informed that Saadiq My HomeOne-i Operating Profit Sharing Investment Account product is not eligible for protection/insured by PIDM and have received a copy of Product Disclosure Sheet for Saadiq My HomeOne-i Operating Profit Sharing Investment Account.

15. **Only applicable for Application Under REPS/REPS (DM)/My First Home Scheme/My First Home Scheme Financing-i**
Refer to Appendix for additional terms and conditions.

16. **Only applicable for Credit Card application with Standard Chartered Bank Malaysia Berhad**
I/We declare that I/we have read and understood the Terms and Conditions governing the product(s) that I am/we are applying for, including the Client Terms and the applicable documents referred to in Part A of the Client Terms, forming the banking agreement, and which are available at any of SCBMB's branches or on Standard Chartered's website at **www.sc.com/my** and I/we agree to be bound by them. I/We acknowledge that I/we are bound by any variation you may make to these documents, in accordance with the banking agreement. In particular, I/we understand that by entering into the banking agreement, I/we give indemnities, authorisations, consents and waivers and agree to limitations on SCBMB's liability.

17. My/Our **Other Monthly Financial Commitments** from non-financial institutions such as cooperatives, building societies, credit companies and merchants that provide credit sales are as follows:

	Financing Institute	Facility Type	Financing Amount/Credit Limit	Tenure	Monthly Instalment
MA			RM	months	RM
JA1			RM	months	RM
JA2			RM	months	RM
JA3			RM	months	RM

18. ☐ I/We hereby declare that I/we have provided a guarantee or any other security in my/our individual capacity to SCBMB or SCSB.
☐ I/We hereby declare that I/we ***have not*** provided a guarantee or any other security in my/our individual capacity to SCBMB or SCSB.

19. I/We understand that if I/we do not wish to share my/our information with other companies within Standard Chartered Group for the purpose of promotions and offers, I/we may Opt Out by visiting any of the SCBMB/SCSB's branches or calling the Contact Center at 1 300 888 888.

20. For Refinancing/Top Up application only
☐ I/We ***have not*** applied for EPF withdrawal to reduce the loan/financing outstanding of the property to be financed.
☐ I/We have applied for EPF withdrawal to reduce the loan/financing outstanding of the property to be financed and the approved amount was RM _____

21. For Non-Malaysians only
☐ The facility granted is not to finance/refinance the purchase/construction of immovable properties/purchase of land.
☐ I/We declare that my/our loans, other than housing loan from all sources within Malaysia, do not exceed RM10 million.

22. I/We declare that I/we have read and understood the Bank's prevailing Client Terms and Products Terms for Mortgage, applicable Country Supplement and the terms contained in this Residential/Commercial Mortgage Application governing my/our accounts and financing facilities with the Bank. I/We acknowledge that I/we agree to be bound by these terms and conditions.

23. I/We hereby confirm the information provided above is true, accurate and complete.

Subject to applicable local laws, I/we hereby consent for Standard Chartered Bank Malaysia Berhad/Standard Chartered Saadiq Berhad or any of its affiliates (including branches) (collectively "the Bank") to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my tax liability in any jurisdiction.

Where required by domestic or overseas regulators or tax authorities, I/we consent and agree that the Bank may withhold from my/our account(s) such amounts as may be required according to applicable laws, regulations and directives.

I/We undertake to notify the Bank within 30 calendar days if there is a change in any information which I have provided to the Bank.

J – DATA PROTECTION AND PRIVACY STATEMENT – Customers ("Privacy Statement") /
KENYATAAN PERLINDUNGAN DATA DAN PRIVASI – Pelanggan ("Kenyataan Privasi")

This Privacy Statement relates to the personal data that Standard Chartered Bank Malaysia Berhad or Standard Chartered Saadiq Berhad (the "**Bank**"/"**we**") collects about you in relation to the services or facilities (collectively referred to as "**facilities**") / *Kenyataan privasi ini berkaitan dengan data peribadi anda yang dikumpul oleh Standard Chartered Bank Malaysia Berhad dan Standard Chartered Saadiq Berhad ("**Bank**"/"**kami**") berkaitan dengan perkhidmatan atau kemudahan (dirujuk secara kolektif sebagai "**kemudahan**") yang*:

(1) that you have requested or are about to request from the Bank; or / *anda telah meminta atau akan meminta daripada Bank; atau*

(2) that have been requested or are about to be requested from the Bank by our customer/potential customer, whose obligations and liabilities under the facilities are or are to be secured, guaranteed or undertaken by you/your assets or whom you represent and are authorised to act on behalf of or whom you are associated with. / *telah diminta atau akan diminta daripada Bank oleh pelanggan/bakal pelanggan kami, yang mana obligasi dan liabilitinya di bawah kemudahan adalah atau akan dicagar, dijamin atau ditanggung oleh anda/asset anda, atau yang diwakili oleh anda dan anda diberi kuasa untuk bertindak bagi pihaknya atau yang bersekutu dengan anda.*

Protecting your privacy is important to us. It is necessary for you to supply the Bank with personal data in connection with the provision of the facilities. Failure to supply such data may result in the Bank being unable to provide such facilities. This Privacy Statement explains the types of personal data we collect from you and how your personal data will be used and protected. / *Perlindungan privasi anda adalah penting untuk kami. Anda perlu membekal data peribadi anda yang berkaitan dengan pemberi kemudahan. Kegagalan untuk membekal data tersebut mungkin akan mengakibatkan Bank tidak dapat memberi kemudahan tersebut. Kenyataan privasi ini menerangkan jenis data peribadi yang kami kumpul dari anda dan bagaimana data peribadi anda akan digunakan dan dilindungi.*

WHAT PERSONAL DATA WE COLLECT ABOUT YOU AND THE SOURCE / *JENIS DATA PERIBADI YANG KAMI KUMPUL TENTANG ANDA DAN PUNCANYA*

Personal data that we will collect from you includes but not limited to / *Data peribadi yang kami kumpul dari anda termasuk tetapi tidak terhad kepada*:

- full name / *nama penuh*
- identification number / *nombor pengenalan*
- date of birth / *tarikh lahir*
- gender / *jantina*
- ethnicity / *bangsa*
- number of dependents / *bilangan tanggungan*
- contact details (including address, telephone number, e-mail address) / *butir-butir surat-menyurat (termasuk alamat, nombor telefon, alamat e-mel)*
- employment and income details / *butir-butir pekerjaan dan pendapatan*
- financial commitments / *komitmen kewangan*
- results of credit checks / *keputusan semakan kredit*

We may also collect your personal data from other sources, including but not limited to credit bureaus, credit reference agencies, your employers, your guarantors and your joint account holders. / *Kami juga mungkin mengumpul data peribadi anda daripada punca lain, termasuk tetapi tidak terhad kepada biro kredit, agensi rujukan kredit, majikan anda, penjamin anda dan pemegang akaun bersama anda.*

PURPOSES FOR WHICH WE COLLECT YOUR PERSONAL DATA / *TUJUAN KAMI MENGUMPUL DATA PERIBADI ANDA*

The Bank respects the privacy of your personal data. The purposes for which your personal data is collected and processed will vary depending on the nature of the relationship, which you as a data subject have with the Bank. Broadly, they may comprise all or any one or more of the following purposes / *Bank menghormati privasi data peribadi anda. Tujuan data peribadi anda dikumpul dan diproses mungkin berbeza, bergantung kepada sifat perhubungan antara anda selaku subjek data dengan Bank. Secara amnya, tujuan ini mungkin merangkumi semua atau mana-mana daripada yang berikut*:

i. the processing of your applications for banking facilities; / *pemprosesan permohonan anda untuk kemudahan perbankan;*
ii. the daily operation of the facilities; / *pengendalian harian kemudahan;*
iii. conducting credit checks and assisting other financial institutions to conduct credit checks; / *melaksanakan semakan kredit dan membantu institusi kewangan lain melaksanakan semakan kredit;*
iv. updating our records about you; / *mengemaskinikan rekod kami tentang anda;*
v. ensuring your ongoing credit worthiness; / *memastikan kepercayaan kredit anda berterusan;*
vi. designing financial services or related products for your use; / *mereka perkhidmatan kewangan atau produk berkaitan untuk kegunaan anda;*
vii. determining the amount of indebtedness owed to or by you; / *menentukan jumlah keterhutangan yang terhutang kepada atau oleh anda;*
viii. enforcing your obligations, including without limitation the collection of amounts outstanding from you and your provision of security for the facilities; / *menguatkuasakan obligasi anda, termasuk tanpa had pungutan jumlah yang belum dijelaskan daripada anda dan cagaran anda untuk kemudahan;*
ix. enabling an actual or potential assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the data subject, to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; / *membolehkan penyerah hak Bank yang sebenar atau berpotensi, atau peserta atau sub-peserta hak Bank terhadap subjek data, untuk menilaikan transaksi yang dirancang menjadi perkara penyerahan hak, penyertaan atau sub-penyertaan tersebut;*
x. conducting market research and statistical analysis and surveys with the aim of improving our products and services; / *menjalankan penyelidikan pasaran dan analisis statistik dan tinjauan dengan tujuan mempertingkatkan produk dan perkhidmatan kami;*
xi. as required by law or regulations; / *seperti yang dikehendaki oleh undang-undang atau peraturan;*
xii. for prevention and detection of crime (including, without limitation, money laundering, terrorism and fraud prevention, detection and prosecution); / *untuk mencegah dan mengesah jenayah (termasuk, tanpa had, pengubahan wang haram, keganasan dan pencegahan, pengesanan dan pendakwaan penipuan);*
xiii. to support the Group's business, financial and risk monitoring, planning and decision making; and / *untuk menyokong perniagaan, pemantauan kewangan dan risiko, perancangan dan proses membuat keputusan oleh Kumpulan; dan*
xiv. for all ancillary purposes relating to the provision of facilities including the provision of computer, telecommunications and technology services. / *bagi semua tujuan sampingan berkaitan dengan penyediaan kemudahan termasuk penyediaan perkhidmatan komputer, telekomunikasi dan teknologi.*

This Privacy Statement will not alter or affect any information otherwise provided by you to the Bank. Details of your personal data may also be obtained from public sources or other sources which the Bank has access to. / *Kenyataan Privasi ini tidak akan mengubah atau menjejaskan sebarang maklumat yang diberi oleh anda kepada Bank. Butir-butir data peribadi anda juga boleh diperolehi daripada sumber awam atau sumber lain yang boleh diakses oleh Bank.*

J – DATA PROTECTION AND PRIVACY STATEMENT – Customers ("Privacy Statement") (continued from previous page) /
KENYATAAN PERLINDUNGAN DATA DAN PRIVASI – Pelanggan ("Kenyataan Privasi") (sambungan dari halaman sebelumnya)

HOW WE PROTECT YOUR PERSONAL DATA WHEN IT'S TRANSFERRED / *BAGAIMANA KAMI MELINDUNGI DATA PERIBADI ANDA APABILA DIPINDAHKAN*

When using your personal data for the purposes referred to above, the Bank may need to disclose it to more than one entity within the Group and to our agents, advisors and third party service providers. Your personal data may be transferred to, or stored at, a location outside of Malaysia. Regardless of where your personal data is transferred, we will take all steps reasonably necessary to ensure that your personal data is treated securely and in accordance with this Privacy Statement. / *Semasa menggunakan data peribadi anda bagi tujuan yang dirujuk di atas, Bank mungkin perlu mendedahkan kepada lebih daripada satu entity dalam Kumpulan dan kepada agen, penasihat dan penyedia perkhidmatan pihak ketiga kami. Data peribadi anda mungkin anda dipindah kepada atau disimpan di lokasi yang di luar Malaysia. Tidak kira di mana data peribadi anda dipindahkan, kami akan mengambil langkah-langkah yang semunasabahnya perlu untuk memastikan bahawa data peribadi anda diperlakukan dengan selamat dan menurut Kenyataan Privasi ini.*

PROTECT YOUR PERSONAL DATA / *PERLINDUNGAN DATA PERIBADI ANDA*

The security of your personal data is important to us, so the Bank and all members of the Group are required to comply with the Group Information Security Policies and Procedures, which set out security standards including technical and organisational security measures. We require the same level of security from our external service providers. The personal data we collect from you is stored by us and where applicable by our service providers on secure servers and premises and protected through a combination of physical and electronic access controls, firewall technology and other reasonable security measures. / *Keselamatan data peribadi anda penting kepada kami. Oleh itu, Bank dan semua ahli Kumpulan dikehendaki mematuhi Polisi dan Prosedur Keselamatan Maklumat Kumpulan kami, yang menetapkan piawai keselamatan termasuk langkah-langkah keselamatan teknikal dan organisasi. Kami menghendaki taraf keselamatan yang sama daripada pembekal perkhidmatan luar kami. Data peribadi yang kami kumpulkan dari anda disimpan oleh kami dan di mana terpakai oleh pembekal perkhidmatan kami di atas pelayan (server) dan premis yang selamat dan terlindung melalui gabungan kawalan hak masuk elektronik dan fizikal, teknologi "firewall" dan langkah keselamatan munasabah yang lain.*

WITH WHOM WE MAY SHARE YOUR PERSONAL DATA / *PIHAK YANG KAMI BOLEH BERKONGSI DATA PERIBADI ANDA*

In providing your telephone, e-mail address, facsimile number or other contact methods, you are agreeing that the Bank may contact you by telephone, e-mail, facsimile or such other method. External bodies to which we may disclose your personal data for purposes specified above are / *Apabila anda memberikan nombor telefon, alamat e-mel atau nombor faks anda atau kaedah hubungan lain, anda bersetuju bahawa Bank boleh menghubungi anda melalui telefon, e-mel, faks atau kaedah lain tersebut. Badan luar yang kami mungkin mendedahkan data peribadi anda untuk tujuan yang dinyatakan di atas adalah* :

(a) any officer, employee, agent or director of the Bank, Standard Chartered Bank ("**SCB**"), the holding company of SCB, and any of SCB's or the Bank's holding company, subsidiaries, affiliates, representative and branch office in any jurisdiction (the "**Group**"); / *mana-mana pegawai, pekerja, agen atau pengarah Bank, Standard Chartered Bank ("**SCB**"), syarikat induk SCB, dan mana-mana syarikat induk, anak syarikat, syarikat gabungan, wakil dan pejabat cawangan SCB atau Bank di mana-mana bidang kuasa ("**Kumpulan**");*

(b) professional advisers, service providers, insurers/Takaful operator or insurance/Takaful brokers of the Group who are under a duty of confidentiality to the Group; / *penasihat professional, penyedia perkhidmatan, penanggung insurans/pengendali Takaful atau broker insurans/Takaful Kumpulan yang mempunyai kewajipan kerahsiaan kepada Kumpulan;*

(c) any actual or potential participant or sub-participant or assignee, novatee or transferee of the Group's rights and/or obligations under any transaction between the any Group member and you (or any of its agents or professional advisers; / *mana-mana peserta atau sub-peserta sebenar atau berpotensi atau penerima serah hak, novasi atau pindah milik hak dan/atau obligasi Kumpulan di bawah sebarang transaksi antara mana-mana ahli Kumpulan dan anda (atau mana-mana agen atau penasihat profesionalnya);*

(d) any rating agency or direct/indirect provider of credit protection to any member of the Group; / *mana-mana agensi penarafan atau penyedia perlindungan kredit langsung/tidak langsung kepada mana-mana ahli Kumpulan;*

(e) any party as required by any law or any government, quasi-government, administrative, regulatory/supervisory body or authority, court or tribunal; / *mana-mana pihak yang dikehendaki di bawah sebarang undang-undang atau mana-mana badan atau pihak berkuasa kerajaan, kuasi-kerajaan, pentadbiran, kawal selia/pengawasan, mahkamah atau tribunal;*

(f) any credit reference agency that the Bank uses for credit assessment or credit review of you and parties related to the facilities provided by the Bank to you; and / *mana-mana agensi rujukan kredit yang digunakan oleh Bank untuk penilaian kredit atau semakan kredit terhadap anda dan pihak-pihak berkaitan dengan kemudahan yang disediakan oleh Bank kepada anda; dan*

(g) any guarantor or collateral provider for the facilities. / *mana-mana penjamin atau penyedia kolateral untuk kemudahan.*

The information collected from you by the Bank will be valuable in improving the design and marketing of our range of services and related products for your use. The Bank wishes to assure you that your private information will be treated as confidential and with high standards of security. The use of your information will be kept to the minimum required in order for the Bank to continually monitor and improve its services to our customers and keeping you informed about our products, services and other opportunities within the Bank. / *Maklumat yang dikumpul daripada anda oleh Bank adalah penting untuk memperbaiki reka bentuk dan pemasaran rangkaian perkhidmatan dan produk berkaitan kami untuk kegunaan anda. Bank ingin meyakinkan anda bahawa data peribadi anda akan diperlukan sebagai sulit dan menurut piawai keselamatan yang tinggi. Maklumat anda akan digunakan pada tahap minimum yang diperlukan agar Bank dapat terus memantau dan mempertingkatkan perkhidmatannya kepada pelanggan kami dan memaklumkan anda tentang produk dan perkhidmatan kami dan peluang lain dalam Bank.*

MARKETING / *PEMASARAN*

In order to provide you with the best service and inform you about new products that the Bank deems may be suitable to you, the Bank would like to use your contact details (e.g. e-mail address, facsimile, telephone) to provide you with information about our products or services. / *Agar kami dapat memberikan perkhidmatan terbaik kepada anda dan memaklumkan anda tentang produk baru yang Bank anggap mungkin sesuai untuk anda, Bank ingin menggunakan butir-butir hubungan anda (misalnya alamat e-mel, faks, telefon) untuk memberikan maklumat kepada anda tentang produk atau perkhidmatan kami.*

In case you do not wish to be contacted for marketing purposes please let us know by notice in writing at the address stated below. / *Jika anda tidak mahu dihubungi untuk tujuan pemasaran, sila maklumkan kami melalui notis bertulis di alamat yang dinyatakan di bawah.*

J – DATA PROTECTION AND PRIVACY STATEMENT – Customers ("Privacy Statement") (continued from previous page) /
KENYATAAN PERLINDUNGAN DATA DAN PRIVASI – Pelanggan ("Kenyataan Privasi") (sambungan dari halaman sebelumnya)

YOUR RIGHTS / ***HAK ANDA***

You have the right to request access to and correction of personal data about you held by us. If you wish to access or request for correction or deletion of any of your personal data held by us, or if you have any questions concerning our Privacy Statement, you may speak to the Bank's Call Centre Agents or write to the Bank, as per the contact details below. The Bank may charge a fee for access to the information held. */ Anda berhak meminta akses kepada dan pembetulan data peribadi anda yang dipegang oleh kami. Jikalau anda ingin meminta akses atau pembetulan atau pembatalan kepada apa-apa data peribadi anda yang disimpan oleh kami, atau jika anda mempunyai sebarang soalan tentang Kenyataan Privasi kami, anda boleh menghubungi Agen Pusat Panggilan Bank atau menulis kepada Bank, melalui butir-butir hubungan di bawah. Bank berhak mengenakan bayaran untuk akses kepada maklumat yang dipegang.*

You can also speak to any of the Bank's Call Centre Agents or write to the following address (ordinary mail or e-mail) for any queries relating to this Privacy Statement or otherwise relating to any use of your personal data by the Bank */ Anda juga boleh bercakap dengan mana-mana Agen Pusat Panggilan Bank atau menulis kepada alamat berikut (pos biasa atau e-mel) untuk sebarang pertanyaan berkaitan dengan Kenyataan Privasi ini atau pertanyaan lain tentang penggunaan data peribadi anda oleh Bank* :

Call Centre Number / ***Nombor Pusat Panggilan*****:**

1300 888 888 (Calling from within Malaysia) */ (Panggilan dari dalam Malaysia)*
+603-7711 8888 (Calling from overseas) */ (Panggilan dari luar negara)*

Mail Address / ***Alamat Pos*****:**

Standard Chartered Bank Malaysia Berhad
and/or */ dan/atau*
Standard Chartered Saadiq Berhad
Call Centre Malaysia, P.O. Box No. 10580,
50718 Kuala Lumpur, Malaysia

E-mail Address / ***Alamat E-mel*****:** Malaysia.Feedback@sc.com

UPDATES TO THIS PRIVACY STATEMENT / ***PENGEMASKINIAN PADA KENYATAAN PRIVASI INI***

The Bank reserves the right to amend this Privacy Statement at any time and will place notice of any such amendments on the Bank's website or the Bank's branches or via such other suitable methods. This Privacy Statement is not intended to, nor does it, create any contractual rights, nor does it create any contractual obligations on the Bank in respect of any other party or on behalf of any party. */ Bank merizab hak untuk meminda Kenyataan Privasi ini pada bila-bila masa dan akan meletakkan notis tentang pindaan sedemikian di laman web Bank atau di cawangan Bank atau melalui sebarang kaedah lain yang sesuai. Kenyataan Privasi ini tidak bertujuan untuk dan tidak mewujudkan sebarang hak kontak pun jua, dan juga tidak mewujudkan sebarang obligasi kontrak di pihak Bank terhadap mana-mana pihak lain atau bagi pihak mana-mana pihak lain.*

Main Applicant's Signature

Main Applicant's Initial

Date: DD : _____ MM : _____ YYYY : _____

Name : _____

ID/Passport No : _____

Joint Applicant's Signature

Joint Applicant's Initial

Date: DD : _____ MM : _____ YYYY : _____

Name : _____

ID/Passport No : _____

PERBANKAN ISLAM

Standard Chartered

FOR BANK USE ONLY

	Sales Staff	Sales Manager
Signature		
Rubber Stamp		
Date	DD:_____ MM:_____ YYYY:_____	DD:_____ MM:_____ YYYY:_____

Personal Details

Institution Classification Code:
☐ 999-Others (applicable for all customers) ☐ 126-IT365 ☐ 120-SCB ☐ 129-PS ☐ 122-SCOPE

Financing Request

Finance Type: ☐ Standard ☐ Refinance without Cashout ☐ Refinance with Cashout ☐ Staff Application

Package Indicator: _____ Original Financing Amout (if applicable) RM: _____

Cost Absorption: ☐ Yes ☐ No ☐ LVFF

Sub Product Type: ☐ Prim ☐ Sec ☐ Refi

Property

Development Code: _____ Developer Code: _____

Loan/Financing Solicitor Code: _____ Located in Negative List Area: ☐ Yes ☐ No

Location Category: ☐ A-Malay Rsv/Agricutural ☐ B-Sbh/Srwk/Prk ☐ C-Klang
☐ D-KL, S'gor, NS, KK, Jhr, Png, Mlk ☐ E-Phg/Kdh ☐ F-Not Defined

Valuer (Name & Branch)	Branch: _____ ☐ Pref	Branch: _____ ☐ Pref	Branch: _____ ☐ Pref
Indicative Market Value	RM _____ MF: _____	RM _____ MF: _____	RM _____ MF: _____
Ind Date (up to 90days)	DD:____ MM:____ YYYY:_____	DD:____ MM:____ YYYY:_____	DD:____ MM:____ YYYY:_____
Indicated by (Valuer PIC)			

Promo/Campaign

Promo Type: ☐ Standard (with BDIR) ☐ ABL ☐ Non-Resident Financing

Campaign Code: _____

Referral

Referral Type: ☐ Non Referral ☐ Developer ☐ Real Estate Agent ☐ Others: _____

Referral Entity: _____ Referral NRIC/Passport No.: _____

Referral Name: _____ Referral Contact No.: _____

Others

Closing Type: _____ Applied Branch: _____

Closing Entity: _____ Preferred Branch: _____

Closing ID: _____ PB Ind: ☐ Existing ☐ NonPB

Loan/Financing Recommendation: ☐ Mortgage/Financing AIP ☐ With Credit Facility ☐ Without Credit Facility

Appendix – Additional Terms and Conditions for REPS/REPS DM/My First Home Scheme/My First Home Scheme Financing-i

A ☐ **Application Under REPS/REPS DM only**

Application under Bank Negara Malaysia (BNM) Prescribed Interest/Rental Rate.

For financing the purchase/construction of residential property/house which is not more than RM250,000 in Peninsular Malaysia or not more than RM300,000 for Sabah & Sarawak, I/we hereby declare that:

i) I/We am/are the house buyer purchasing the house.

ii) The house will be occupied by me/us, or if I/we am/are unable to occupy the house because of job requirements, the house will be occupied by my/our immediate family members such as parents, spouse, children or sibling(s).

iii) The house to be purchased or constructed is my/our ONLY house at any point of time.

iv) I and my spouse(s) do not have any other housing financing under BNM's prescribed ceiling rate of 2.5% above the declared Base Rate/BNM's prescribed maximum profit rate of 9% p.a.

B ☐ **Application Under My First Home Scheme/My First Home Scheme Financing-i**

For financing the purchase of residential property/house with purchase price between RM100,000 to RM400,000 under My First Home Scheme Financing-i (the "Scheme"), I/we hereby declare that:

i) I/We are Malaysian;

ii) I/We are first time homebuyer(s);

iii) My/Our age does/do not exceed 35 years (age of next birthday is 36 years or less);

iv) I/We are confirmed employee(s) with minimum employment of 6 months with the same employer in the private sector;

v) The house purchased under this Scheme will be physically lived in by me/us who is/are generating income and used as my/our primary residence during the tenure of this financing or at least physically lived in by one of us if it is a joint financing application;

vi) The occupying applicant is an immediate family member of the other applicant;

vii) Single applicant gross income does not exceed RM5,000.00 per month and joint applicants gross income do not exceed RM10,000.00 per month (based on gross maximum income of RM5,000.00 per month per applicant);

viii) The property purchased and financed under this Scheme is for residential purpose and located in Malaysia;

ix) I/We opt for, confirm, agree and authorise SCBMB/SCSB to give any information and document in connection with this application (including my/our personal information) to Cagamas SRP Berhad, its related company or any other relevant parties for the purposes in connection with this financing facility;

x) I/We acknowledge that SCBMB/SCSB may decline my/our application under the Scheme and offer me/us another financing facility which is not under the Scheme and with a lower approved financing amount than what I/we have applied for. In the event I/we decided to continue with the application, the product selected by me/us is:

☐ **Standard Term Loan**	☐ **MortgageOne™**	☐ ***REPS**
☐ **Saadiq MyHome-i**	☐ **Saadiq MyHomeOne-i**	☐ ***REPS DM**

*Applicable to financing the purchase of house which is not more than RM250,000 for Peninsular Malaysia or RM300,000 for Sabah & Sarawak.