

BizMula-i/BizWanita-i /Others Application Form

Please Tick (✓)

("Application Form")

For Start-Up Business applicants/ Women Business (as per Product Disclosure Sheet Requirement)/ Others applicants

CGC Branch Name: _____

 BizMula-i BizWanita-i Others: _____**Section 1: Business Information of the applicant ("Applicant")**

Individual name/ Business name/ Company name		Business registration number	GST registration number
Permanent address/ Registered address			
Correspondence address/ Business address (If different from the permanent/ registered address)			
Personal email address/ Business email address			
Handphone number	Business phone number	Fax number	
Business constitution <input type="checkbox"/> Individual <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Other, please specify _____			
Date of business registration □□□□ □□□□ (DD MM YYYY)		Date of business commencement: □□□□ □□□□ (DD MM YYYY)	
Accompanying documentation <i>(Please provide accompanying documentation based on the type of Applicant as listed out in Schedule Five of this Application Form)</i>			
Malaysian-owned/ controlled? <input type="checkbox"/> Yes <input type="checkbox"/> No		Bumiputera status <input type="checkbox"/> Yes <input type="checkbox"/> No	
Nature of business _____		Other business activities/ experience _____	

Previous address (Only complete if the business has been at the current address for less than 3 years. Please list all your previous addresses for the last three years. Please attach an additional sheet if required)

Address	Date the business moved here	Reason for moving

How many Directors/ Partners/ Owners are there?

How many employees does the business have?

What is the total number of persons in the management team & workforce?

What is the total number of women in the management team & workforce?

What has been the turnover of the business in the last 12 months?

What is the anticipated turnover of the business as a whole over the next 12 months?

Nature of business premises

Rented Owned Lease Office at home

If owned, what is the mortgage status?

No mortgage With mortgage

Business' bank account no.: _____

Financial Institution & branch : _____

Section 2: Details of Business Operators

To comply with our obligations under the Anti-Money Laundering and Anti-Terrorism Financing Act 2001 (AMLA), we must collect certain information in relation to you. The information to be collected depends on which type of applicant you are categorised as:

- if **individual(s)**, details of **each** individual;
- if **sole proprietor**, details of the proprietor;
- if **company**, details of **each** director;
- if **partnership/ limited liability partnership**, details of **each** partner;
- if **co-operative society**, details of **each** director or committee member.

Please arrange for each person described as applicable to your entity type to complete their details within Section 2 below.

Individual/ Business Operator 1 (MUST BE THE MAIN CONTACT PERSON DETAILS)

Full name (as per NRIC)	NRIC number	Date of birth
Relationship to the business <input type="checkbox"/> Owner <input type="checkbox"/> Director/ Partner		Shareholding % _____
How many years have you been involved in this type of business? Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>		
Nationality		
Current residential address		
Residential telephone number	Handphone number	Personal email address

Individual/ Business Operator 2

Full name (as per NRIC)	NRIC number	Date of birth
Relationship to the business <input type="checkbox"/> Owner <input type="checkbox"/> Director/ Partner		Shareholding % _____
How many years have you been involved in this type of business? Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>		
Nationality		
Current residential address		
Residential telephone number	Handphone number	Personal email address

Individual/ Business Operator 3		
Full name (as per NRIC)	NRIC number	Date of birth
Relationship to the business <input type="checkbox"/> Owner <input type="checkbox"/> Director/ Partner		Shareholding % _____
How many years have you been involved in this type of business? Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>		
Nationality		
Current residential address		
Residential telephone number	Handphone number	Personal email address

Please attach an additional sheet if required.

Section 3: Details of Introducer (OPTIONAL)		
Full name (as per NRIC)	NRIC number	Date of birth
Profession/ Employer		
Relationship of Introducer to Applicant		
Nationality		
Current residential address		
Residential telephone number	Handphone number	Personal email address

Section 4: Other information

Have you ever been the subject of a legal action for non-payment of debt? *(This section shall apply to Applicant's partners and shareholders (if any) as well)*

No Yes

If yes, kindly elaborate on the details:

Section 5: Proposed Financing

The application for the financing by way of trade transaction under the Shariah concept of Commodity Murabahah ("**BizMula-i/ BizWanita-i/Others**") is in relation to:-

Financing amount applied	
Purpose of financing	
Proposed deferred payment period	

Section 6: Designated Account

The account with Maybank Islamic Berhad ("**Islamic account**") which is designated for the amount of the proceeds of the approved financing applied to be paid into:

Branch	
Account Number	

Section 7: Request to purchase the Commodity

I/ We hereby apply for the financing by way of trade transaction under the Shariah concept of Commodity Murabahah as set out in the terms and conditions as set out in Section 13 of this Application Form ("**Terms and Conditions**"). I/ We hereby request to be made an offer to purchase the following type of commodity ("**Commodity**").

Type of Commodity	Crude Palm Oil or any other Shariah-compliant commodity(ies) as CGC may deem fit.
Trading Platform	Bursa Suq Al-Sila'

Section 8: Trade Transactions

A. PURCHASE OF THE COMMODITY

(1) Applicant's Intent to Purchase Commodity

For the fulfillment of the requirements of the financing facility pursuant to this Commodity Murabahah financing arrangement, I/ we hereby intend to purchase physical commodity as stated in Section 7 ("**Commodity**") from CGC based on my/ our application above.

(2) Offer to purchase the Commodity made by CGC to the Applicant

- a) I/ We acknowledge and agree that subject to the approval of CGC of this application, CGC will communicate its offer by informing me/us of the CGC's sale price for the sale of the Commodity by CGC to me/us ("**Sale Price**"), quantity of the Commodity, monthly instalment, number of monthly instalment, trading platform and deferred payment period, the prescribed rate as well as the price of the purchase of the Commodity ("**Purchase Price**") and I/ we hereby agree that no physical delivery of the Commodity to me/ us is required upon the purchase of the Commodity by CGC from the commodity seller and I/ we authorise and approve CGC to sell the Commodity to third party after acquiring the same which amount is the facility amount as approved for the Commodity Murabahah financing arrangement by way of the mode and manner of communication as stipulated under the Terms and Conditions as set out in Section 13 of this Application Form.

(3) Acceptance by the Applicant

- a) The acceptance by the Applicant to the offer to purchase the Commodity from CGC shall be made by way of the mode and manner of communication as stipulated under the Terms and Conditions as set out in Section 13 of this Application Form by responding "**YES**" to CGC.

The answer of YES indicates my/ our acceptance to the offer made by CGC in which I/ we will thereafter purchase the Commodity from CGC upon my/ our acceptance and I/ we hereby agree to be bound by the terms and conditions stipulated under Terms and Conditions as set out in Section 13 of this Application Form.

The answer of "**NO**" to the offer made by CGC made in the mode and manner of communication as stipulated under Terms and Conditions as set out in Section 13 of this Application Form indicates my/ our declination of the offer made by CGC.

I/ We hereby agree that the above purchase transaction shall be in accordance to the Terms and Conditions as set out

in Section 13 of this Application Form.

B. SALE OF THE COMMODITY

- a) I/ We acknowledge and agree that in the event I/ we accept the offer by CGC by responding YES to the purchase of the Commodity pursuant to Section 8A above, I/ we hereby agree that no physical delivery of the Commodity to me/ us is required upon the purchase of the Commodity by CGC from the commodity seller and I/ we authorise and approve the sale of the Commodity by way of agency referred to in Section 9 below at the Purchase Price in order to obtain the proceeds from the sale of the Commodity.
- b) I/ We hereby agree to bear the cost of stamping, searches and legal fees as listed out in Section 10 and I/ we shall compensate CGC of all the costs which have been incurred if I/ we fail to communicate my/ our intention to revoke my/ our application for this financing facility after my/ our acceptance of CGC's offer to purchase the Commodity.
- I/ We hereby agree that the above sale transaction shall be in accordance to the Terms & Conditions as set out in Section 13 of this Application Form.

Section 9: Agency Appointment

- a) I/ We shall appoint CGC as my/ our agent to act for and on my/ our behalf for the purpose of selling the Commodity to any approved third party on the same amount as the Purchase Price upon the completion of my/ our purchase of the Commodity from CGC.
- b) The above appointment will be in accordance to the Terms & Conditions as set out in Section 13 of this Application Form.

Section 10: Sale of Commodity

I/ We hereby agree for the following items and the goods and services tax ("GST"), where applicable, to be deducted upfront from the proceeds from the sale of the Commodity ("**Purchase Price**") before paying the balance thereof to me/us:

- (i) Stamping fees
- (ii) Legal fees
- (iii) Searches

Section 11: Prescribed Rate and Compensation Charges (Ta'widh)

- 1) The BizMula-i/ BizWanita-i/ Others monthly instalment is calculated based on the approved facility over the tenure plus profit margin (the "**Prescribed Rate**") on a monthly rest basis (reducing balance). The BizMula-i/ BizWanita-i/ Others monthly instalment will be duly conveyed to me/ us through the mode and manner of communication as stipulated under Terms and Conditions as set out in Section 13 of this Application Form once the application has been approved and the facility is accepted by me/ us pursuant to the trade transaction of the Commodity offer as referred to in Clause 2 of the Terms and Conditions as set out in Section 13 of this Application Form. An Aqad notification letter confirming the Purchase Price, quantity of the Commodity, trading platform, monthly instalment, number of monthly instalment, deferred payment period and the Prescribed Rate as well as the Sale Price will also be sent thereafter and which notice shall be annexed in Schedule Two as documentary evidence of the trade transactions that had been carried out. The BizMula-i/ BizWanita-i/ Others monthly instalment shall be dependent on CGC's due credit evaluation of my/ our profile or creditworthiness.
- 2) The Sale Price is based on the contracted Prescribed Rate as stated in Schedule One ("**Ceiling Profit Rate**"). Notwithstanding the Ceiling Profit Rate, the payment of the sale price is based on the effective profit rate as stated in Schedule One ("**Effective Profit Rate**"). The Effective Profit Rate may vary based on the movement of base financing rate ("**BFR**") provided always that it shall not exceed the Ceiling Profit Rate. BFR refers to the rate as determined by Maybank Islamic Berhad for the time being and from time to time.
- 3) CGC shall grant rebate under the Shariah principle of Ibra' at any particular interval as determined by CGC if upon such determination the Effective Profit Rate prevailing is lower than the Ceiling Profit Rate whereby the Ibra' shall equal to the amount being the difference between the Effective Profit Rate and the Ceiling Profit Rate.
- 4) Any amount paid or prepaid by the Applicant shall not be re-disbursed or be available for subsequent financing.
- 5) Compensation Charges: Any defaults in the payment by the Applicant shall be subject to compensation for late payment on the arrears at a rate of not more than 1% per annum calculated on a daily rest basis (non-compounding) or any other rate as shall be stipulated by Bank Negara Malaysia from time to time.
- 6) In the event of non-payment by the Applicant (whether principal and/ or profit) upon expiry of the tenure of the facility, CGC reserves the rights to impose the current prevailing rate based on the Islamic Interbank Money Market (IIMM) or any other rate as shall be stipulated by BNM from time to time on the amount (s) overdue, accruing from the due date up to the date of full settlement. Notwithstanding the above, the amount of compensation shall not be compounded.

Section 12: Personal Data Protection Act 2010 (PDPA 2010) Applicant's Consent

In order to process this application and subsequently to continue performing the contractual agreements entered between you and CGC, we may need to disclose your personal data to other entities within CGC and other external parties. CGC refers to Credit Guarantee Corporation Malaysia Berhad, including its branches in Malaysia. The external parties we disclose your personal data to may include but not limited to (1) governmental and regulatory bodies such as Bank Negara Malaysia and Securities Commission, (2) our business strategic partners such as CAGAMAS and debt collection agents, (3) outsourcing vendors such as vendors we work with for the maintenance and storage of your personal data. These parties may locate and / or process your personal data within or outside of Malaysia.

Under the Personal Data Protection Act (PDPA) 2010, we are required to obtain your explicit consent when we collect and process your sensitive personal data. We collect your sensitive personal data in order to assess your application and to administer the products and services that you have signed up for.

From time to time, we, other entities within CGC or our agents or strategic partners or such other third parties (collectively, "Other Entities") may have information about products, services and promotions that may be of interest to you. To receive such information, your consent is required for us to process, disclose and/ or share your information/data with Other Entities. Accordingly, please mark your preference by ticking the appropriate box in the declaration below.

Authorisations on Personal Data

I / We hereby expressly and unconditionally authorise Credit Guarantee Corporation Malaysia Berhad (CGC) to acquire and/ or verify any personal information directly or indirectly identifiable to me / us including but not limited to **information on my / our identity, identification number, contact particulars, financial position, sensitive personal information and/ or any other non-public information** (hereinafter collectively referred to as "**Personal Data**") for the purpose of processing this application with or from any credit reporting / rating bureau or agency, Bank Negara Malaysia, financial institutions and/ or other entities.

*Saya/Kami dengan jelas dan nyata memberikan kuasa tanpa syarat kepada Credit Guarantee Corporation Malaysia Berhad (CGC) untuk memperoleh dan/atau mengesahkan sebarang maklumat peribadi secara langsung atau tidak langsung terhadap saya/kami dan tidak terhad kepada **maklumat mengenai identiti saya/kami, nombor kad pengenalan, butir-butir hubungan, kedudukan kewangan, maklumat peribadi sensitif dan/atau maklumat bukan umum** (selepas ini dirujuk sebagai "**Data Peribadi**") untuk tujuan pemprosesan permohonan ini dengan atau daripada mana-mana biro/ agensi laporan kredit/ penarafan, Bank Negara Malaysia, institusi-institusi kewangan dan/ atau entiti-entiti lain.*

I / We further authorise and agree that CGC at its absolute discretions may **obtain, use, retain, disclose, share, match, and/ or transfer all or any part of the Personal Data** in anyway, **method and/ or duration** whatsoever either within and/ or outside Malaysia (herein collectively referred to as "Process"), **to, from** or with **any of CGC's shareholders, subsidiaries, related parties, officers, employees, agents, advisors, service providers, third party or independent contractors, counter-parties, any credit reporting / rating bureau agency, Bank Negara Malaysia, the Association of Banks in Malaysia including its members and/ or any other entities** which CGC deems necessary as follows:

- for the purpose of promoting, improving and furthering the provision of CGC's entire related businesses (either directly or indirectly);
- to comply with all applicable laws, rules, regulations, guidelines, other legal requirements and/ to litigate, defend or respond accordingly to an actual or potential lawsuit including queries involving regulatory and non-regulatory bodies;
- generally to protect its best interest, rights and properties and/ or to ensure the technical competence and functioning of its operations and systems including but not limited to credit evaluation / rating / references, risk management, audit, debt collection, legal process and/ or its financial position.

Saya / Kami juga membenarkan dan bersetuju bahawa CGC mempunyai hak mutlak untuk **memperoleh, mengguna, menyimpan, mendedah, memadan dan / atau memindahkan semua atau bahagian-bahagian tertentu di dalam "Data Peribadi"** dalam apa jua cara, **kaedah dan / atau tempoh** sama ada di dalam dan / atau di luar Malaysia (selepas ini dirujuk sebagai "Proses"), **kepada, daripada** atau dengan **pemegang-pemegang saham, anak syarikat, pihak-pihak berkaitan, para pegawai, para tenaga kerja, ejen-ejen, penasihat-penasihat, pembekal-pembekal perkhidmatan, pihak ketiga atau kontraktor-kontraktor bebas, rakan niaga, mana-mana biro / agensi laporan kredit / penarafan, Bank Negara Malaysia, Persatuan Bank-Bank Di Dalam Malaysia termasuk ahli-ahlinya dan / atau entiti-entiti lain yang dirasakan perlu oleh CGC bagi tujuan-tujuan seperti berikut:-**

- bagi tujuan mempromosi, menambahbaik dan meningkatkan perniagaan CGC keseluruhannya (sama ada secara langsung atau tidak langsung);
- untuk mematuhi semua undang-undang, peraturan, regulasi, garis panduan, lain-lain keperluan perundangan dan/ atau untuk membawa ke pengadilan, membela atau respon sewajarnya terhadap tuntutan mahkamah termasuklah pertanyaan yang melibatkan badan-badan pengawal selia dan badan-badan bukan pengawal selia;
- secara umumnya untuk melindungi kepentingan, hak-hak dan harta benda dan / atau untuk memastikan kecekapan teknikal serta fungsi operasi dan sistemnya dengan tiada terhad kepada penilaian kredit / penarafan / rujukan, pengurusan risiko, audit, kutipan bayaran tertunggak / hutang, proses undang-undang dan / atau kedudukan kewangannya.

I / We agree and understand that the **Authorisation on Personal Data** given herein are **obligatory in nature** and CGC shall have the right to cease its dealings / services with me / us in the event that this **Authorisation on Personal Data** has ceased to be effective for whatsoever reasons either wholly or partly.

Saya / Kami bersetuju dan faham bahawa **Pemberikuasaan / Kebenaran Data Peribadi** yang diberikan ini adalah **suatu kemestian** serta wajib untuk dikemukakan dan CGC mempunyai hak untuk membuat pembatalan sebarang urusan / perkhidmatannya kepada saya / kami sekiranya **Pemberikuasaan / Kebenaran Data Peribadi** telah dibatalkan sama ada keseluruhannya atau sebahagian daripadanya.

All reasonable efforts and practical steps are made to ensure the integrity and security protection of the Personal Data by CGC. Pursuant thereto, I / we understand that I / we have the right to access, update or amend my/ our Personal Data as CGC deems necessary. In the event that there are any changes or update relating to the Personal Data, I / we undertake to notify CGC's Customer Service Centre immediately as follows:-

Semua usaha dan langkah-langkah praktikal diambil oleh CGC bagi memastikan integriti dan Data Peribadi dilindungi. Sejalan dengan itu, saya / kami faham bahawa saya / kami mempunyai hak untuk mengakses, mengemaskini atau meminda Data Peribadi mengikut keperluan CGC. Sekiranya terdapat sebarang perubahan atau pengemaskinian yang berkaitan Data Peribadi, saya / kami akan memaklumkan melalui Pusat Perkhidmatan Pelanggan CGC seperti berikut:-

Assistant Vice President,
Customer Service Centre,
Level 2, Bangunan CGC,
Kelana Business Centre,
97, Jalan SS7/2, 47301
Petaling Jaya, Selangor Darul Ehsan,
Tel. No: 603 7880 0088; Fax No: 603 7803 0077; email: csc@cgc.com.my

in order to ensure the accuracy of the Personal Data at all times.

untuk memastikan Data Peribadi adalah betul pada setiap masa.

With regards to promotional and marketing materials:

Berkenaan dengan promosi dan produk pemasaran:

Would you like to receive promotional and marketing material from CGC in the future?

- Yes, I/ we expressly agree to CGC and/ or Other Entities processing my/ our personal data for promotional and marketing purposes.
- No, I/ we do not agree to CGC and/ or Other Entities processing my/ our personal data for promotional and marketing purposes.

Adakah anda berminat untuk menerima produk pemasaran daripada CGC di masa akan datang?

- Ya, Saya/ Kami bersetuju untuk CGC dan/ atau entiti lain memproses data peribadi saya/ kami untuk tujuan promosi dan pemasaran.
- Tidak, Saya/ Kami tidak bersetuju untuk CGC dan/ atau entiti lain memproses data peribadi saya/ kami untuk tujuan promosi dan pemasaran.

CGC reserves the right to amend this Authorisation on Personal Data from time to time.

CGC berhak untuk meminda Pemberikuasaan / Kebenaran di dalam Data Peribadi dari semasa ke semasa.

**AUTHORISATION/ CONSENT ON PERSONAL DATA USAGE
PEMBERIKUASAAN/ KEBENARAN KE ATAS DATA PERIBADI**

.....
Official Stamp/ *Cop Rasmi*

.....
Name/ *Nama* :

NRIC no. / *No. KP* :

Position/ *Jawatan* :

Date/ *Tarikh* :

Walaupun dokumen ini diterjemah ke dalam Bahasa Malaysia, namun versi Bahasa Inggeris ini akan sentiasa dan dalam apa keadaan sekalipun digunakan dan diterima sebagai dokumen yang asal. Sekiranya wujud sebarang percanggahan dalam penggunaan definisi dan/atau taksiran istilah dan/atau terma-terma dan/atau syarat-syarat di dalam dokumen ini, versi Bahasa Inggeris akan sentiasa dirujuk dan dianggap muktamad.

Dokumen ini diterjemah ke dalam Bahasa Malaysia adalah untuk rujukan semata-mata.

Section 13: Terms and Conditions for BizMula-i/ BizWanita-i/ Others

Standard Terms & Conditions Covering BizMula-i/ BizWanita-i/ Others (the “Facility”) Granted By Credit Guarantee Corporation Malaysia Berhad (“CGC”).

A.INTERPRETATIONS

- (a) Clause headings are inserted for convenience of reference only and shall be ignored in the interpretation of this Application Form.
- (b) In this Application Form, unless the context otherwise requires, references to clauses and schedules are to be construed as references to the clauses of and schedules to this Application Form and references to this Application Form include the schedules hereto.
- (c) References to an Applicant shall be construed as the customer of CGC upon obtaining the approval from CGC for the Applicant’s application of the Facility.
- (d) Words importing the plural shall include the singular and vice versa and words importing the male gender shall include the female and neuter genders.
- (e) All references to provisions of any legislation or statute include references to any amendments, any statutory modification and re-enactment thereof or regulations proclamations, by-laws, published rulings, statements of policy or guidelines issued under or in relation to that statute.

1. CGC’S DISCRETION

- (a) The approval by CGC of the application by the Applicant is dependent on CGC’s due credit process. It is CGC’s discretion whether to approve the Applicant’s application or not. In the event the application is approved, subject to the terms and conditions of such approval, CGC will issue the Notification Letter substantially in the form of Schedule One of this Application Form for the acceptance of the Applicant.
- (b) CGC’s decision on whether to approve the Facility is final, and CGC further reserves the right to reject applications.

2. TRADE TRANSACTIONS

The financing under the Facility is by way of trade transaction under the Shariah concept of Commodity Murabahah and it is hereby agreed as follows:

A. PURCHASE OF THE COMMODITY

- (a) The application hereby made by the Applicant is a notification to CGC of the Applicant’s intention to purchase the Commodity from CGC.
- (b) Subject to the approval of CGC, CGC will inform the Applicant via the mode and manner of communication as stipulated under these Terms and Conditions, of CGC’s offer to sell the Commodity together with the Purchase Price, Prescribed Rate, the quantity of the Commodity, monthly instalment, deferred payment period and Sale Price.
- (c) The acceptance by the Applicant to the offer to purchase the Commodity from CGC shall be made by responding “YES” to CGC by way of the mode and manner of communication as stipulated under these Terms and Conditions. The answer of YES indicates the irrevocable acceptance of the Applicant to the offer made by CGC. The Applicant will thereafter purchase the Commodity from CGC upon the Applicant’s acceptance and the Applicant hereby agrees to be bound by these Terms and Conditions.
- (d) The answer of “NO” by the Applicant to the offer to purchase the Commodity from CGC indicates the declination of

the offer by the Applicant.

B. SALE OF THE COMMODITY

- (e) In the event the Applicant accepts the offer by CGC by responding YES to the offer made by CGC for the purchase of the Commodity from CGC, the Applicant agrees that no physical delivery of the Commodity to the Applicant is required upon the purchase of the Commodity by CGC from the commodity seller and the Applicant authorises and approves the sale of the Commodity by CGC as its agent at the Purchase Price in order to obtain the proceeds from the sale of the Commodity. Upon the Applicant's acceptance pursuant to Clause 2A(c) above, the Applicant shall sign and return the aqad notification letter confirming the acceptance to purchase the Commodity ("Aqad Notification Letter") in writing to CGC via e-mail or facsimile, followed immediately by the original to be sent to CGC as set out in Schedule Two of this Application Form which shall be the documentary evidence.
- (f) Upon the sale of the Commodity by CGC to the Applicant, the ownership and risk of the Commodity will immediately be passed over to the Applicant notwithstanding that there is no physical delivery of the Commodity to the Applicant.
- (g) The effective date of the sale of the commodity ("Commodity") from CGC to the Applicant shall be the date as determined by CGC.
- (h) The Applicant hereby agrees to bear the cost of stamping, searches and legal fees (including the applicable GST) as listed out in Section 10 and the Applicant shall compensate CGC all the costs which have been incurred if the Applicant fails to communicate the intention to revoke the application for the financing facility after the acceptance of CGC's offer to purchase the Commodity.
- (i) Upon conclusion of the sale of the Commodity to a third party as stated in item (a) above, CGC will credit the proceeds of the Purchase Price into the Applicant's designated account of the Applicant's bank as stated in the application less the amounts paid towards the items as specified in Section 10.
- (j) The Commodity shall be purchased by CGC on as-is-where-is basis in its present state and condition.
- (k) The Applicant shall be irrevocably and unconditionally obliged to pay CGC the Sale Price of the Commodity by means of the BizMula-i/ BizWanita-i/ Others Monthly Instalments on the payment dates.
- (l) The Sale Price of the Commodity is accepted as valid and fair consideration for the Commodity, irrespective of the price for the Commodity as quoted in Bursa Suq Al-Sila' on the actual date of the sale of the Commodity by the Applicant from CGC.
- (m) In the case of any amount being due on a day other than a business day which means a day, other than Saturday, Sunday and public holidays, on which CGC is open in the relevant states in Malaysia ("Business Day"), such amount shall be due on the immediately preceding Business Day.
- (n) All payments to be made by the Applicant in terms of the trade transaction shall be made free from any set-off, deduction, withholding or counterclaim and in immediately available and freely transferable funds for good value on each of the payment dates.
- (o) An Aqad notification letter confirming the Purchase Price, Prescribed Rate, quantity of the Commodity, monthly instalment, number of monthly instalment, trading platform and deferred payment period and the Prescribed Rate as well as the Sale Price will be sent to the Applicant and which notice shall be annexed in Schedule Two as documentary evidence of the trade transactions that had been carried out.

3. DEFERRED PAYMENT PERIOD AND AMOUNT

- (a) The Applicant must specify in the application form the amount of the financing sought and relevant BizMula-i/ BizWanita-i/ Others deferred payment period that the Applicant is applying for. The BizMula-i/ BizWanita-i/ Others monthly instalment cannot be altered, unless requested by the Applicant in writing and consented to by CGC.
- (b) Payment of the Purchase Price, together with profit payable, shall be paid by way of equal monthly instalments according to the relevant deferred payment period, as notified by CGC to the Applicant.

4. DISBURSEMENT

- (a) Should CGC approve the application, and the Applicant agrees to complete the required trade transactions in Clause 2 above, the Applicant will be notified of the disbursement of the Purchase Price via the mode and manner of communication as stipulated under these Terms and Conditions within one (1) day.
- (b) The Applicant's application of the Facility shall be treated as acceptance by the Applicant of these terms and conditions as governing the provision of the Facility.
- (c) CGC's decision on whether to approve the Facility is final and CGC further reserves the right to reject applications without attributing any reasons whatsoever.

5. DISCRETION OF CGC AS TO APPLICATION OF MONIES

- (a) If any sum paid or recovered in respect of any of the Applicant's liabilities is less than the amount then owing, CGC may:
 - a. apply that sum to settle profit, fees, principal or any amount due in such proportions and order and generally in such manner as CGC thinks fit ;or
 - b. credit the same or part thereof to a non-profit bearing suspense account for as long as CGC thinks fit without any obligation in the meantime to apply the same or any part thereof in or towards the discharge of any money or liabilities due or incurred by the Applicant to CGC.
- (b) Regardless of any payment as stated in Clause 5(a), if there is proceeding in or analogous to bankruptcy, CGC may prove for and agree to accept any settlement in respect of the whole or any part of such money and liability in the same manner as if the Facility had not been created.

6. RIGHT TO REVIEW

- (c) CGC is allowed by the Applicant to review the Facility at any time whether or not the events set out in Clause 13 hereof have occurred. Nothing in these presents contained shall be taken to impose on CGC any obligation, either at law or in equity, to make or continue to make available the Facility.
- (d) Notwithstanding any other provision contained in these Standard Terms and Conditions or in any other document, CGC is allowed by the Applicant at all times to have the right to:
 - a. terminate, cancel, suspend or reduce the limit of all or any part of the Facility; and/ or
 - b. require immediate payment of all or any part of the sums actually or contingently owing to it.

7. SET OFF / COMBINATION OR CONSOLIDATION OF ACCOUNTS

CGC is allowed by the Applicant at any time to;

- (a) combine;
- (b) consolidate; or
- (c) merge;

all or any of the Applicant's accounts and liabilities with and to CGC:

- (d) anywhere whether in or outside Malaysia; and
- (e) whether singly or jointly, or jointly with any other person;
- (f) CGC is allowed by the Applicant to transfer or set off any sums in credit in such accounts towards satisfaction of any of the Applicant's liabilities whether actual or contingent, primary or collateral notwithstanding that the credit balances on such accounts and the liabilities on any other accounts may not be expressed in the same currency;
- (g) CGC is allowed to effect any necessary conversions at CGC's own rate of exchange then prevailing and will not be liable for any damages and/ or loss incurred by the Applicant due to the operation of this Clause 7.

8. RECALL AND PAYMENT ON DEMAND

- (a) Any unpaid payment due from a previous month will be carried forward to the following month. The Applicant will have to settle the monthly instalment in respect of the Sale Price due on the particular month together with the outstanding amount due from the previous month, plus any profit margin and late compensation charges.
- (b) The Applicant allows CGC, at its absolute discretion, to:
 - a. terminate the Facility;
 - b. accelerate the payment of the Sale Price outstanding on demand; and
 - c. demand discharge by the Applicant of all its indebtedness to CGC at any time.
- (c) Regardless of any contrary provision in these Standard Terms and Conditions, the Applicant must pay to CGC the Sale Price together with any sums actually or contingently owing to it in relation the Facility on DEMAND being made by CGC which demand may be made by CGC at any time or from time to time.
- (d) The Applicant is liable to pay to CGC the amounts as notified by CGC as the sum owing and payable.

9. PRESCRIBED RATE

- (a) The monthly instalment of the Sale Price is calculated based on the approved amount of the Sale Price over the deferred payment period plus profit margin (collectively the "**Prescribed Rate**"), on a monthly rest basis (reducing balance).
- (b) The monthly instalment of the Sale Price will be duly reconfirmed to the Applicant through a notification letter once the Applicant's application has been disbursed. The monthly instalment is dependent on CGC's due credit process and/ or the profile or creditworthiness of the Applicant.
- (c) The Sale Price is based on the Ceiling Profit Rate. Notwithstanding the Ceiling Profit Rate, the payment of the sale price is based on the Effective Profit Rate. The Effective Profit Rate may vary based on the movement of BFR provided always that it shall not exceed the Ceiling Profit Rate. BFR refers to the rate as determined by Maybank Islamic Berhad for the time being and from time to time.
- (d) CGC shall grant rebate under the Shariah principle of Ibra' at any particular interval as determined by CGC if upon such determination the Effective Profit Rate prevailing is lower than the Ceiling Profit Rate whereby the Ibra' shall equal to the amount being the difference between the Effective Profit Rate and the Ceiling Profit Rate.

10. REPRESENTATIONS AND WARRANTIES

By making the application, the Applicant represents and warrants to CGC that:

- (a) the Applicant has fully disclosed in writing to CGC all facts relating to the Applicant which the Applicant knows or should reasonably know and which are material for disclosure to CGC in the context of the Facility;
- (b) no bankruptcy proceedings have been commenced against the Applicant;
- (c) all the information furnished by the Applicant in connection with the Facility does not contain any untrue statement or omit to state any fact and all expressions of expectation, intention, belief and opinion and all projections contained therein were honestly made on reasonable grounds after due and careful enquiry;
- (d) no event of default as set out in Clause 13 has occurred and/ or is continuing;
- (e) that the Applicant or the Applicant's account is not listed under the DCHEQS guidelines or otherwise for that matter designated as "special" under such guidelines;

Each of the above representations and warranties shall survive the signing and delivery of the Facility application form and these Standard Terms and Conditions. The Applicant shall be deemed to represent and warrant to CGC that the representations and warranties above are true and correct in all respects and are repeated on a daily basis, save that each reference to the financial statements shall be construed as a reference to the date of such financial statement.

11. UNDERTAKINGS

The Applicant undertakes in favour of CGC that from the date hereof until all liabilities of the Applicant to CGC have been discharged, that:

- (a) the liabilities of the Applicant to CGC under these Standard Terms and Conditions shall continue to rank at least equally and rateably (*pari passu*) with all the Applicant's other respective unsecured and unsubordinated liabilities (both actual and contingent);
- (b) the Applicant hereby expressly agrees to comply with all statutes, by-laws, guidelines and regulations (whether or not having the force of law) in Malaysia and shall ensure continued compliance with such regulations for the duration of the Facility.
- (c) the Applicant shall give CGC written notice of any event of default set out in Clause 13 or any event, which with the giving of notice or lapse of time or both would constitute an event of default for with upon becoming aware thereof under and these Standard Terms and Conditions within three business days of it becoming aware of the occurrence thereof.

12. POSITIVE COVENANTS

The Applicant undertakes to fulfil the following positive covenants:

- (a) punctually pay all its indebtedness in respect of the Sale Price any other amounts owing under the Facility when due and payable;
- (b) perform all its other obligations under the Standard Terms and Conditions promptly and diligently;
- (c) comply with any directive of CGC which may be issued from time to time provided always that such directive shall

be pursuant to the terms and conditions of the Standard Terms and Conditions and its Appendices; and

- (d) notify CGC of the occurrence of any event of default as set out in Clause 13 hereunder or any event of default in relation to other indebtedness of the Applicant or of any occurrence of which it becomes aware not later than three (3) Business Days, which in its reasonable opinion might adversely affect its ability to perform and fully comply with its obligations hereunder.

13. EVENTS OF DEFAULT

Regardless of the overall obligation of the Applicant to pay all outstanding amounts on demand by CGC, the Sale Price or any part thereof for the time being outstanding and unpaid together with profit margin thereon shall immediately become due and payable and the Facility shall be cancelled and no further disbursements or availability in respect thereof shall be permitted, in any of the following events:

- (a) If the Applicant fails to pay to CGC (i) on demand any monies in respect of the Sale Price or any other amounts owing the Facility or (ii) on due date any monies payable under any agreement or arrangement with CGC or any other lender/financier;
- (b) If the Applicant's standing instruction account has insufficient funds and/ or is closed and/ or subject to a freeze, due to any reason whatsoever; or
- (c) If the Applicant's standing instructions has been revoked and/ or cannot be effected due to insufficient funds in the standing instruction account or any reason whatsoever;
- (d) If legal proceedings suits or actions of any kind whatsoever (civil or criminal) shall be instituted against the Applicant;
- (e) If the Applicant shall commit an act of bankruptcy, become insane or has passed away;
- (f) If the Applicant breaches or threatens to breach or fails to observe any covenant, undertaking, term, conditions or provisions of these Standard Terms and Conditions or in any document delivered pursuant to the Facility and fails to remedy such breach within seven (7) days after notice from CGC or such other time period stipulated by CGC;
- (g) If any representation or warranty made or implied to CGC is incorrect or misleading in a material particular as of the date on which it was made or deemed to have been made;
- (h) If any statements made (or acknowledged in writing to have been made) by the Applicant in connection with any request for utilisation for the Facility proves to be incorrect in any material respect, or if repeated at any time with reference to the facts and circumstances subsisting at such time would not be accurate in all material respects and written notice thereof is given to the Applicant by CGC requiring the remedy thereof, and the subsequent failure by the Applicant to remedy the same within the period stipulated thereunder;
- (i) If the Applicant or any of the Applicant's spouses, parents, children or relatives are directors, officers are in any way related to, become(s) related to, or connected with CGC, its directors or officers within the meaning under the Financial Services Act 2013 or any equivalent provision in any legislation governing financial institutions in Malaysia; and
- (j) If any other event occurs which in the sole opinion of CGC could or might affect or prejudice the Applicant's ability or willingness to comply with all or any of the Applicant's obligations under these Terms and Conditions including the ability to pay any amount outstanding to CGC.

14. DISCLOSURE

The Applicant consents to:

- (a) CGC;
- (b) CGC's officers and agents; and
- (c) all persons to whom the law allows;

to disclose, from time to time, any information (including any personal data) relating to the Applicant and the Applicant's account or accounts or dealing relationship or relationships with CGC (including all its branches), including but not limited to details of;

- (d) any facilities; or
- (e) other accommodation; or
- (f) the Applicant including the Facility granted, any security taken in respect of any of them, transactions undertaken and balances and positions with or by CGC to all or any of the following (whether in or outside Malaysia), without the need to obtain the Applicant's further express consent:

1. CGC or CGC's subsidiaries, affiliates, representative and branch offices in any jurisdiction (collectively with CGC, the "Permitted Parties" and each a "Permitted Party");
2. professional advisers and service providers of the Permitted Parties who are under a duty of confidentiality to the Permitted Parties;
3. any actual or potential participant or sub-participant in, relation to any of CGC's rights and/ or obligations under any agreement between CGC and the Applicant, or assignee, novatee or transferee (any agent or adviser of any of the foregoing);
4. any rating agency or any insurer/ Takaful provider or insurance/ Takaful broker of, or direct or indirect provider of credit protection to any Permitted Party;
5. any court or tribunal or regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the Permitted Parties;
6. any financial institution with which the Applicant has or proposes to have dealings;
7. the Central Credit Bureau, Bank Negara Malaysia (hereinafter referred to as "BNM") (including the Central Credit Reference Information System (CCRIS), the Financial Institutions Statistical System or any other database or system established by BNM) or any person to whom CGC may disclose or is under an obligation to make disclosure under the requirements of any law binding on CGC or any of its branches or any other authority which has jurisdiction over CGC; and
8. any security party.

- (g) CGC may disclose this information to the parties specified above for the purposes of:
 - (i) understanding the Applicant's needs;
 - (ii) risk management;
 - (iii) outsourcing or consolidating CGC's operations;
 - (iv) any sales of assets or corporate exercise;
 - (v) procuring credit protection; or
 - (vi) undertaking any issue of securities.

15. STATEMENT BY CGC

- (a) A statement or notice by the manager or any duly authorised officer or agent of CGC for the time being or computer generated notices issued by CGC which do not require signatures as to the amount of such balance and liabilities incurred or due to CGC or as to the profit margin or the amount of profit due and payable, shall be conclusive evidence for all purposes.
- (b) If the Applicant fail to report any error therein to CGC within such period as prescribed by CGC, such statement or notice shall be conclusive evidence of the Applicant's liability to CGC of the amount stated therein.

16. WAIVER NOT TO PREJUDICE CGC'S RIGHT

CGC may in accordance with Shariah, at any time and without in any way affecting the rights, powers and remedies conferred upon CGC under these Standard Terms and Conditions:

- (a) neglect or forbear to enforce any of the terms in any agreement between the Applicant and CGC or waive such terms as it deems fit or any breach by the Applicant of the same without prejudice to its right at any time afterwards to act or insist to act strictly in accordance with the originally agreed terms in respect of the existing or subsequent breach;
- (b) determine vary or increase any credit or other facility granted to the Applicant and may open or continue any account or accounts (or both) with the Applicant at any branch or branches of CGC;
- (c) vary the number and or the amount of the instalments to be paid by the Applicant;
- (d) grant the Applicant any time or indulgence or waiver or consent or release;
- (e) release or discharge or compound or enter into any deed of composition with the Applicant; or
- (f) vary or amend any of the terms of any of the Facility

17. ASSIGNMENT / TRANSFER / AGENCY

- (a) These Standard Terms and Conditions shall be binding upon and inure to the benefit of each party and its permitted successors and assigns.
- (b) CGC may disclose to a potential assignee or transferee or to any other person who may propose entering into contractual relations with CGC in relation to these Standard Terms and Conditions such information about the Applicant as CGC shall consider appropriate.
- (c) The Applicant acknowledges and agrees that CGC may at any time transfer, sell, participate in secondary debt markets or assign all or any part of its rights, benefits and obligations under these Standard Terms and Conditions and/ or any security document including any rights relating to the Sale Price by assigning to any other party all or any part of CGC's rights and benefits under these Standard Terms and Conditions and/ or any security document by notice to the Applicant.
- (d) The Applicant may not transfer or assign any of its rights, benefits and obligations under these Standard Terms and Conditions and/ or any security document without the prior written consent of CGC and any purported assignment without such consent shall be null and void.
- (e) CGC may at any time delegate or appoint any third party to act as its agent to collect for and on behalf of CGC any

amount payable by the Applicant to CGC.

18. GOVERNING LAW

- (a) These Standard Terms and Conditions shall be construed and have effect in all respects in accordance with the laws of Malaysia and the Applicant hereby submits to the jurisdiction of the Malaysian Courts but such submission shall not be construed so as to limit the right of CGC to commence proceedings in the courts of any other country.
- (b) The service of any writ or summons or any legal process in respect of any actions or proceedings may be effected on the Applicant by forwarding a copy of the writ or summons or statement of claim or other legal process by prepaid registered post (or such other mode as stipulated by law) to the Applicant's address for the time being. Where served by post, such writ, summons, statement of claim or such other legal process shall be deemed to have been served on the Applicant two (2) days after the date of posting.
- (c) The Facility shall at all times be governed by such rules, regulations and/ or directives (whether or not having the force of law) required of or imposed upon CGC from time to time and at any time by BNM or any authority having jurisdiction over CGC.
- (d) Without prejudice to the generality of the above, the Applicant hereby expressly agrees:

- a. Central Credit Bureau

The Applicant accepts that information regarding the Facility will be given to any credit bureau including the Central Credit Unit and to the Central Credit Reference Information System (CCRIS), the Financial Institutions Statistical System or any other database or system established by BNM or such other authority having jurisdiction over CGC for the use of such bureau and the participating CGCs.

This information is kept strictly confidential between such bureau and the participating CGCs.

- b. Guidelines on Dishonoured Cheques Information System (DCHEQS)

Subject to the provisions of DCHEQS Guidelines or such other relevant guidelines as may be issued by BNM from time to time, CGC reserves the right to close the current account or accounts of the Applicant due to the issuance of dishonoured cheques.

- c. Exchange Control Notices issued by BNM

The Applicant shall comply with the provisions of the Financial Services Act 2013 and the Exchange Control Notices issued by BNM, regulations and guidelines thereto and shall arrange, coordinate, manage and obtain all the necessary consents, licenses, approvals or authorisations required in connection with the execution, performance, validity or enforceability of these Standard Terms and Conditions, the guarantee and the security documents.

19. ILLEGALITY OR IRREGULARITY

- (a) If CGC determines that the introduction or variation of any law, regulation or official directive (whether or not having the force of law) or any change in the interpretation or application thereof makes it unlawful for CGC to maintain, fund or give effect to its obligations in these Standard Terms and Conditions:
 - a. CGC shall forthwith give notice of such termination to the Applicant whereupon the Facility to such extent shall be cancelled; and/ or

- b. the Applicant will immediately upon notice from CGC pay all monies payable under the Facility together with profit margin thereon and all other monies agreed to be paid by the Applicant hereunder.
- (b) Without prejudice to the generality of the foregoing, the offer and availability of the Facility is conditional upon the Applicant representing and undertaking that the financing by CGC herein and CGC's agreement to grant or make or continue to make available the Facility to the Applicant will not contravene nor be in breach of any prevailing laws or regulatory requirements or terms and conditions or provisions prescribed by or stipulated in the directives or guidelines that are or may from time to time be issued by BNM in Malaysia and/ or any governmental authority (the "Applicable Laws and Regulations"). The Applicable Laws and Regulations to which the Facility are subject shall include but are not limited to:
- a. all prevailing provisions of the Financial Services Act, 2013 or any equivalent provision in any legislation governing company in Malaysia;
 - b. all prevailing BNM's guidelines and directives issued in respect thereof;
 - c. all prevailing BNM's guidelines issued pertaining or applicable to grant of Facility to persons connected to CGC; and/ or
 - d. any financing limits or restrictions that may be imposed upon CGC from time to time by BNM or any other governmental authority.

20. SEARCHES

- (a) CGC may but is not obliged to conduct bankruptcy searches (as the case may be) and searches from the Central Credit Reference Information System (CCRIS), CTOS Sdn. Bhd. or any other credit reference agencies or database on the Applicant prior to the disbursement of the Facility and at any time from time to time hereafter.
- (b) The Applicant consents to CGC to carry out searches on the Applicant from the Central Credit Reference Information System (CCRIS), CTOS Sdn. Bhd. or any other credit reference agency or database from time to time to the extent permitted by the law.
- (c) All charges incurred with regards to these searches are to be borne by the Applicant. In the event that any of the searches confirm that the Applicant is an adjudged bankrupt or if there are any legal proceedings suits or actions of any kind whatsoever, be it civil or criminal, instituted against the Applicant, CGC reserves the right to withdraw, cancel and or terminate the Facility.

21. VARIATION OF TERMS

CGC is allowed by the Applicant, as long as it is in accordance with Shariah, at any time and without in any way affecting the rights, powers and remedies conferred upon CGC under the Facility, upon issuance of a 21-day notice to the Applicant, to:

- (a) Neglect or forbear to enforce any of the terms and conditions of the Facility or any agreements made between the Applicant and CGC, or waive such terms as it deems fit or any breach by the Applicant of the same. This does not affect CGC's right at any time afterwards to act or insist to act strictly in accordance with the originally agreed terms in respect of the existing or subsequent breach;
- (b) Determine, vary or increase any credit or other facility granted to the Applicant and may open or continue any account or accounts (or both) with the Applicant at any branch or branches of CGC;

- (c) Vary the number and or amount of the instalments to be paid by the Applicant;
- (d) Grant the Applicant any time or indulgence or waiver or consent or release;
- (e) Deal with, exchange, release or modify or abstain from perfecting or enforcing any right it may now or at any time hereafter or from time to time have from or against the Applicant;
- (f) Release or discharge or compound or enter into any deed of composition with the Applicant;
- (g) Vary or amend any of the terms of the Facility; or
- (h) Withdraw the Facility by giving notice in accordance with our usual practice and in accordance with Shariah and any applicable law.

22. INTERCHANGE OR SUBSTITUTION OF FACILITY

- (a) CGC may in accordance with Shariah:
 - (i) grant any facilities in addition or in substitution;
 - (ii) convert, vary, interchange, appropriate or substitute partly or wholly any of the Facility with other facilities to be granted to the Applicant;

and these Terms and Conditions shall, so far as is applicable and subject to any further conditions which CGC may require from time to time, secure such further or interchanged or substituted facilities.

- (b) CGC retains the right to allocate a new account number or to transfer and/ or consolidate the Applicant's existing accounts with CGC to a new account upon such variation, interchange or substitution without affecting CGC's rights under these Standard Terms and Conditions.
- (c) The Applicant shall do everything necessary and expeditiously at the request of CGC to enable the provisions of this clause 22 to be carried out by CGC.

23. NOTICES & COMMUNICATION

- (a) Trade Transactions
 - (i) The communication of the offer by CGC to the Applicant pursuant to Clause 2A(b) shall be made by way of mode and manner of communication as stipulated under these Terms and Conditions and such communication shall be deemed communicated when it is actually received by the Applicant.
 - (ii) The communication by the Applicant of the acceptance pursuant to Clause 2A(c) or the declination of the offer pursuant to Clause 2A(d) and the appointment of CGC as an agent pursuant Clause 2B(a) shall be made by way of the mode and manner of communication as stipulated under these Terms and Conditions and such communication shall be deemed received when it is actually received by CGC.
- (b) Any demand, request, notice or other communication (collectively referred to as "Notices") by or on behalf of CGC or the Applicant, unless otherwise expressly specified herein, shall be in writing.

(c) Notices specified in Clause 23(a) above may be given or made by SMS via handphone, telephone communication, electronic mail or such other mode as may be allowed by CGC. Such notices shall be issued by or on behalf of CGC (including computer generated notices/ statements that do not require any signature) to the Applicant at the Applicant's phone number or telephone number or Applicant's electronic mail address as stated in the Application Form or the last known handphone or telephone number or electronic mail address notified by the Applicant in writing.

The Notices are deemed delivered to the Applicant:-

- a. in the case of SMS or electronic mail, four (4) hours after CGC sends it that CGC has not received a failed or undeliverable message from the host provider of the recipient within the day of transmission; and
- b. in the case of verbal communication by way of telephone, at the time the Applicant receive the telephone call from CGC.

The Notices are deemed delivered to CGC:-

- c. in the case of SMS or electronic mail, four (4) hours after Applicant sends it that Applicant has not received a failed or undeliverable message from the host provider of the recipient within the day of transmission; and
- d. in the case of verbal communication by way of telephone, at the time the CGC receive the telephone call from the Applicant.

(d) Notices other than the specified in Clause 23(a) above may be given or made by post, telegram, facsimile, personal delivery or such other mode as may be allowed by CGC. Notices shall be issued by or on behalf of CGC (including computer generated notices/statements that do not require any signature) to the Applicant at the Applicant's address, facsimile number as stated in the Facility application form or the last known address, facsimile number or notified by the Applicant in writing. The Notices are deemed delivered to the Applicant:-

- e. in the case of post, two days after the date of posting notwithstanding the Notices are returned undelivered or unclaimed;
- f. in the case of telegram, on the business day following the date of despatch;
- g. in the case of facsimile on the day of transmission;
- h. if published in daily newspapers, posted at any of CGC's branches or on CGC's website, at the time of publication or posting.
- i. in the case of personal delivery, at the time of delivery.

(e) Notices by the Applicant to CGC shall be duly signed by the Applicant or where permitted by CGC, by the Applicant's duly authorised signatory and served on CGC at the address or facsimile number as notified in writing by CGC from time to time.

(f) Notices are deemed received by CGC upon actual receipt of the same except where it is deemed necessary by CGC to verify the Applicant's identity or the source of the Notices. The Applicant may be required to deliver at the Applicant's own cost to CGC such documentary evidence (including the actual or original Notices) as may be required by CGC.

(g) Where such verification is required by CGC, the Notices are deemed received by CGC only upon receipt by CGC of such additional documentary evidence requested by it.

- (h) The Applicant agrees that CGC may, at its sole discretion, record and monitor all oral and written communication with the Applicant in such manner and at such times as CGC deems fit.
- (i) For Applicant who has subscribed to the SMS Alert Service which provides periodical updates on the balance outstanding, arrears, and personal information regarding the Facility, the Applicant agrees that CGC is not liable for any loss or damage arising directly or indirectly (including special, incidental or consequential loss or damage) from the SMS Alert Service, howsoever arising, and including any loss, damage or expense arising from ,but not limited to:
 - a. any defect ,error ,imperfection, fault ,mistake or inaccuracy in any information from the SMS Alert Service, its contents or associated services; or;
 - b. due to any unavailability of the SMS Alert Service or any contents or associated services.
- (j) CGC does not guarantee that any message or information from the SMS Alert Service will be sent to the Applicant, nor does CGC warrant the privacy and/ or security of any message or information during SMS Alert Service transmission.
- (k) The Applicant is solely responsible for ensuring that the Applicant's personal details (including but not limited to the mobile phone number) are set out in the application form truthfully and accurately.
- (l) CGC is not liable if the information or message is sent into a wrong mobile phone number due to and / or as result of any negligence, omission, fraud, inaccurate and/ or incorrect information and / or misrepresentation provided and / or set forth by the Applicant.
- (m) Applicant who is dissatisfied with CGC's service may lodge a complaint to CGC accordingly.

24. INDEMNITY

- (a) The Applicant shall indemnify CGC and hold CGC harmless from and against:

- (i) any losses;
- (ii) damages;
- (iii) expenses;
- (iv) legal costs incurred by CGC on a solicitor and client basis

which CGC may sustain, suffer or incur as a consequence of any claim by third party or any default in the payment of the Facility and profit margin thereon or any portion thereof or on account of the non-observance of all or any of the terms stipulations agreements and provisions on the part of the Applicant contained herein.

- (b) Excluding those which occur due to CGC's own error, the losses, damages and expenses and legal cost under Clause 24(a) shall include but not be limited to such amount as CGC shall certify (such certification being accompanied by the basis and calculation of such amount and being conclusive and binding upon the Applicant save for any manifest error).

25. LATE COMPENSATION CHARGE

- (a) In the event of the delay of payment of the monthly instalment or default by the Applicant, the Applicant shall pay the compensation charge to CGC which shall be not more than 1% per annum on the amount due accruing from the due date up to the date of settlement or such other rate as shall be stipulated by BNM from time to time.
- (b) In the event of non-payment (whether principal and/ or profit) upon expiry of the payment period of the Facility, CGC

reserves the rights to impose the current prevailing rate based on the Islamic Interbank Money Market (IIMM) or any other rate as shall be stipulated by BNM from time to time on the amount(s) overdue, accruing from the due date up to the date of full settlement. Notwithstanding the above, the amount of compensation shall not be compounded.

26. PAYMENT PROVISIONS

- (a) Place of Payment: All payments to be made hereunder by the Applicant shall be made by the Applicant in immediately available funds on the due date or dates to CGC at the place of business of CGC which CGC may specify in writing from time to time, save and except for banking Facility(ies) granted to the Applicant in foreign currency in which case the payments may be made in the currency in which such banking Facility(ies) was given, subject to the compliance of any foreign exchange laws and regulations to which CGC and the Applicant are subject.
- (b) Business Day: If any sum becomes due for payment under or pursuant to the Facility on a day which is not a Business day such payment shall be made on the next succeeding Business Day unless such next succeeding Business Day falls in another calendar month in which event such payment shall be made on the Business day preceding the due date.

27. GROSSING-UP OF PAYMENTS

If:

- (a) The Applicant is required by law to make any deduction or withholding on account of any such tax or any other amount from any sum paid or payable by the Applicant to CGC under the Facility; or
- (b) CGC (or any person on its behalf) is required by law to make any deduction or withholding from (except on account of tax on the overall net income of CGC) any payment or calculated by reference to the amount of any sum received or receivable by CGC under the Facility.

The Applicant shall notify CGC of any such requirement or any change in any such requirement as soon as the Applicant becomes aware on it and shall:-

- (c) pay any such tax or other amount before the date on which penalties attach thereto, such payment to be made (if the liability to pay is imposed on the Applicant) for the account of the Applicant or (if that liability is imposed on CGC) on behalf of and in the name of CGC;
- (d) pay such additional sum to the extent necessary to ensure that after the making of that deduction, withholding or payment CGC receives on the due date and retains (free from any liability in respect of any such deduction, withholding or payment) a net sum equal to what CGC would have received and so retained had no such deduction, withholding or payment been required or made; and
- (e) as soon as the Applicant is required by law to do so, pay over to the relevant taxation or other authorities the full amount of the deduction or withholding which shall have been made by the Applicant and as soon as possible thereafter, furnish to CGC a copy of the official receipt in respect thereof in the name of CGC, issued by the relevant taxation or other authorities and such other documentation as CGC may reasonably require for the purpose of the taxation authorities of CGC.

28. STANDING INSTRUCTIONS ACCOUNT

- (a) The Applicant must:

- a. open a current account at Applicant's bank which shall be Maybank Islamic Berhad only to be "Standing Instruction Account"; and
 - b. execute standing instruction form at the relevant branch to effect the payment of the Sale Price monthly instalment.
- (b) In the event Clause 28(c) or Clause 28(d) applies, then once the Applicant has complied with such applicable clauses, and unless otherwise instructed by the Applicant in writing prior to disbursement, the Facility will be disbursed and deposited into the Applicant's Standing Instruction Account.
- (c) CGC is not liable for any dishonoured cheques and/ or any costs, damages, losses and/ or expenses (whether direct or indirect) arising from and/ or in consequence of such attempt and/ or failure by the Applicant to fully withdraw and/ or utilise the Facility.
- (d) Payment of the Sale Price monthly instalment shall be made:
- (i) In the event the disbursement of financing is made by CGC to the Applicant before the 15th day of the month, the payment of the first instalment by the Applicant shall be on the 25th of the month via standing instruction, of which such payment will fall due on the last day of that month;
 - (ii) In the event the disbursement of financing is made by CGC to the Applicant after the 15th day of the month, the payment of the first instalment by the Applicant shall be on the 25th of the subsequent month via standing instruction, of which such payment will fall due on the last day of the subsequent month;
 - (iii) All subsequent instalment payment after the first disbursement shall fall due on the last day of each month.
- Such payment shall be made to CGC on or before the due dates into the Applicant's designated account.
- (e) Such payment shall continue punctually until the Sale Price is satisfied in full. For the avoidance of doubt, the Sale Price monthly instalment will become payable regardless of the fact that the Facility may not be fully utilised by the Applicant.
- (f) The Applicant is solely responsible for ensuring that the Applicant's personal details are set out in the application form truthfully and accurately. CGC is not liable if the Facility is deposited into a wrong account as a result of negligence, omission, or fraud, or any inaccurate or incorrect information and/or misrepresentation by the Applicant.
- (g) The Applicant shall provide an irrevocable and unconditional instruction in writing to Applicant's bank authorising the Applicant's bank to provide the Applicant's statement of account (current account) to CGC after disbursement is made by CGC for the monitoring purposes.

29. SUCCESSORS BOUND

The Facility shall be binding upon the heirs estate personal representatives and successors in title of the Applicant and on the successors in title and assignees of CGC.

30. COMMITMENT TO GIVE IBRA' (Rebate)

- (a) CGC shall give to the Applicant an Ibra' (rebate) of such amount of the outstanding Sale Price and/ or other monies remaining unpaid by the Applicant(s) in accordance with methods and formula adopted by CGC or such other methods and formula approved by BNM in the event of early settlement. CGC's calculation of such Ibra' (rebate) shall, save for manifest error, be treated as final and binding.

- (b) CGC shall grant Ibra' to the Applicant in the following circumstances:
- (c) the Applicant settles early or redeems the Facility by prepaying the Sale Price;
- (d) the Facility is settled early or redeemed through a restructuring exercise over the Facility;
- (e) the Facility is terminated early or cancelled due to occurrence of an event of default specified in the terms and conditions applicable to the Facility;
- (f) the Facility is terminated early or cancelled (not due to occurrence of an event of default) before the maturity date of the Facility; and
- (g) in the event the Effective Profit Rate is lower than the Ceiling Profit Rate; and
- (h) any other circumstances as approved and instructed by BNM.

31. CGC AS AGENT

(a) Duties and Responsibilities as an Agent

CGC must disclose that it is acting as an agent, but reserves the right not to disclose the details of its principal to any third party; and:

- (i) be authorised to sign and execute all documents and do all acts and observe and perform all obligations required to be done in connection with these Standard Terms and Conditions, or imposed under any agreement of sale of the Commodity to a third party;
- (ii) be required to do all the administration regarding the holding and the selling of the Commodity as well as the insurance/ takaful thereof;
- (iii) shall not be under a duty to disclose and/ or provide any documents to the Applicant in relation to its duties as agent in these Standard Terms and Conditions;
- (iv) may sell the Commodity to a third party provided that the third party is not CGC itself or the original commodity broker;
- (v) the appointment of CGC in these Standard Terms and Conditions shall be limited to a single transaction, in terms of which the Commodity shall be sold in its entirety in a once-off transaction (and not in part) and, once CGC has fulfilled this mandate, its mandate in terms hereof shall cease;
- (vi) the appointment of CGC as Agent shall not create or be deemed to create a partnership or a joint venture between the parties; and
- (vii) in the execution of CGC's appointment as the Applicant's Agent, CGC shall endeavour to act as if acting for its own account and shall take all necessary measures to protect the Applicant rights and interests and will not do or omit to do anything which would be inconsistent with CGC's obligations and responsibilities under these Standard Terms and Conditions.

(b) Proceeds of Sale of the Commodity

- (i) CGC shall sell the Commodity and obtain immediate payment of the Purchase Price free from any set-off, deduction, withholding or counterclaim in immediately available and freely transferable funds for good value on the due date thereof.
- (ii) The proceeds of any sale of the Commodity due to the Applicant shall be paid by CGC into the Applicant's designated account as per the details stated in the Application Form, once CGC has finally received confirmation of receipt of payment from the purchaser of the Commodity.
- (iii) In the event of CGC obtaining payment of the Purchase Price in a currency other than Ringgit Malaysia CGC shall exchange it into Ringgit Malaysia at the prevailing market exchange rate quoted by CGC's treasury division for purchasing Ringgit Malaysia with the Purchase Price currency and any currency loss or gain in this regard shall be for the account of the Applicant.

(c) Warranties, Representations and Indemnity

- (i) The Commodity shall be received and sold in its present state and condition with no warranty or representation whatsoever in connection with the Commodity to any third party and/ or purchaser thereof.
- (ii) CGC shall be indemnified from and against all actions, claims, proceedings, direct actual costs, liabilities and/ or expenses whatsoever and howsoever arising as a consequence of it acting as the Applicant's undisclosed agent and such costs, liabilities and/ or expenses shall be immediately paid by the Applicant upon CGC's demand.
- (iii) CGC shall not be liable to remunerate or reimburse the Applicant for any sum or have any other obligation arising by reason of the agency relationship mandated hereby.

(d) Prepayment/ Early Settlement

- (i) The Applicant may prepay the whole of the Sale Price outstanding or such lesser amount thereof with one (1) month's prior written notice as specified by CGC, subject to applicable early settlement charges as permitted by BNM.
- (ii) All prepayments received by CGC shall be applied by CGC in or towards payment and satisfaction of the Facility in the inverse order of maturity.
- (iii) Unless notified otherwise by CGC to the Applicant, no amount prepaid may be redrawn for subsequent financing.
- (iv) If the amount prepaid may be redrawn, such amount redrawn shall be subject to the available limit of the Facility, and subject to such further reduction or revision as solely decided by CGC.

32. SEVERABILITY

Any term, condition, stipulation, provision, covenant or undertaking contained herein which is illegal, prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of such illegality, prohibition or unenforceability without invalidating the remaining provisions hereof and any such illegality, prohibition or unenforceability in any jurisdiction shall not invalidate or render illegal, void or unenforceable any such term, condition, stipulation, provision, covenant or undertaking in any other jurisdiction.

33. SECURITY

CGC shall have the right to request for any security or guarantee (personal or joint and several or corporate guarantee) from the Applicant upon the credit evaluation of the Applicant's application herein by CGC. Any security and/or guarantee requested by CGC shall be based on additional terms and conditions as CGC may impose which shall be set out in the Appendix 1 of the Notification Letter to be issued by CGC to the Applicant, substantially in the form as set out in Schedule One of this Application Form.

[End of clauses]

Section 14: Declaration

I/ We hereby confirm that to the best of my/ our knowledge all particulars declared above are true and accurate.

I/ We declare that neither I/ we nor any of my/ our partners / directors / shareholders/ guarantors / managers or agents of my/ our firm / company are directly related to any director, officer or employee of CGC (that I/ we apply for the loan guarantee) either as a spouse, parent or child.

I/ We further declare that, I/ we do not have spouse, children or parent as employee or director of the Financing Institution or any of its group (except _____) in accordance to the Financial Services Act 2013.

I/ We will fully settle all credit facilities extended to me/us or to my/ our firm / company prior to the happening of any event that will cause any director, officer or employee of CGC or the Financing Institution and or its group to become related to any of the aforesaid arising from marriage or a change in the partnership / directorship or constitution of the firm / company.

I/ We hereby agree to authorise CGC to verify any of the information from whatever source it deems appropriate and such verification or disclosure is hereby permitted by me/us for the relevant Financial Institution to disclose or verify to CGC pursuant to such exercise or disclose in confidence any information regarding my/ our financial standing to any other Financial Institutions or any other parties for any reason CGC thinks fit. This application remains the property of CGC regardless of whether the financing is made, and CGC reserves the right to reject this application at its sole discretion without stating any reason.

I/ We hereby declare that I/ we have read and understood the Terms and Conditions and the applicable documents forming the contract between CGC and I/ us which will be concluded upon my/ our acceptance to the offer made by CGC to me/us by way of a mode and manner stipulated in the Terms and Condition and I/ we agree to be bound by them. I/ We acknowledge that I/ we are bound by any variation the Bank make to these documents, in accordance with the Terms and Conditions stipulated in this Application Form. In particular, I/ we understand that by entering into the contract I/ we give indemnities, authorisations, consents and waivers and agree to limitations on CGC's liability.

Signed by)
for and on behalf of)
.....)
.....)
Date:)
In the presence of)
)
	Name:
	NRIC No.:
	Designation:

.....
 Name:
 NRIC No.:
 Designation:

The Common Seal of ***)
.....)
.....)
was hereunto affixed in the presence of)

.....
Name:
NRIC No.:
Designation: Director

.....
Name:
NRIC No.:
Designation: Director/Secretary

EXECUTION BY CGC

Signed for and on behalf of)
CREDIT GUARANTEE CORPORATION MALAYSIA BERHAD)
(Company No. 12441-M))
In the presence of)

By its Authorised Signatory

Name:
NRIC No.:
Designation:

(***delete where not applicable)

SCHEDULE ONE*[To be transcribed on the letterhead of CGC]***To:***[Applicant's Name and address]**[Ref No./ CGC Customer No.]*

Date:

RE: NOTIFICATION LETTER

Dear Sir/Madam,

We refer to your application of the BizMula-i/ BizWanita-i/ Others Facility ("BizMula-i/ BizWanita-i/ Others") granted by Credit Guarantee Corporation Malaysia Berhad ("CGC") via application form dated *[to insert the date]*.

We are pleased to inform that your financing application under BizMula-i/ BizWanita-i/ Others has been approved by CGC as follows:

SCHEDULE ONE									
Details of the Facility									
Purchase Price									
Sale Price									
Prescribed rate	<table border="1"> <tr> <td style="text-align: center;">a.</td> <td>Ceiling Profit rate</td> </tr> <tr> <td></td> <td>_____ % per annum.</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Effective Profit Rate:</td> </tr> <tr> <td></td> <td>Base Financing Rate (BFR) + _____ % per annum.</td> </tr> </table>	a.	Ceiling Profit rate		_____ % per annum.	b.	Effective Profit Rate:		Base Financing Rate (BFR) + _____ % per annum.
a.	Ceiling Profit rate								
	_____ % per annum.								
b.	Effective Profit Rate:								
	Base Financing Rate (BFR) + _____ % per annum.								
Quantity of the Commodity	As per Schedule Two of the Application Form								
Trading Platform	Bursa Suq Al-Sila'								
Monthly installment									
Number of monthly installment									
Deferred payment period									

This Notification Letter shall be deemed to be incorporated into and form part of the Application Form.

This Notification Letter shall be subject to any further terms and conditions that will be imposed by CGC as set out in Appendix 1 attached herein.

This Notification Letter may be executed in identical counterparts and such counterparts taken together shall be deemed to constitute one and the same instrument.

Please return this Notification Letter duly signed by your goodself immediately to CGC for further action at the address below:

[CGC Branch/HQ Address]

Yours faithfully,
For **Credit Guarantee Corporation Malaysia Berhad**
(Company No. 12441-M)

.....
Authorised Signatory
Name:
Designation:

.....
Authorised Signatory
Name:
Designation:

ACCEPTANCE OF THE FACILITY

I/ We hereby confirm my/ our acceptance to the above Facility on the stipulated terms and conditions and further confirm that I/ we have full legal right, authority and power to enter into and bind myself/ ourselves by the terms and conditions stipulated in Section 13 of the Application Form.

Signed by,

Name:
NRIC No.:
Designation:
Date:

Company / Business Stamp

APPENDIX 1

Joint and Several Guarantee*

The BizMula-i/ BizWanita-i/ Others facility will be guaranteed jointly and severally by the guarantors and upon the occurrence of the events of default as set out in Clause 13 of the Terms and Conditions, the guarantors pursuant to the guarantee shall be liable for all or any part of the sums actually or contingently owing by the Applicant to CGC with all compensation, commission, fees, costs and all other charges including but not limited to legal charges occasioned by or incident to this or any other security held by or offered to CGC for the BizMula-i/ BizWanita-i/ Others facility.

**Please tick (✓) at the box below if Joint and Several Guarantee is required for the BizMula-i/ BizWanita-i/ Others Facility.*

Personal Guarantee*

The BizMula-i/ BizWanita-i/ Others facility will be guaranteed by the guarantor and upon the occurrence of the events of default as set out in Clause 13 of the Terms and Conditions, the guarantor pursuant to the guarantee shall be liable for all or any part of the sums actually or contingently owing by the Applicant to CGC with all compensation, commission, fees, costs and all other charges including but not limited to legal charges occasioned by or incident to this or any other security held by or offered to CGC for the BizMula-i/ BizWanita-i/ Others facility.

**Please tick (✓) at the box below if Personal Guarantee is required for the BizMula-i/ BizWanita-i/ Others facility.*

Corporate Guarantee*

The BizMula-i/ BizWanita-i/ Others facility will be guaranteed by the corporate guarantor and upon the occurrence of the events of default as set out in Clause 13 of the Terms and Conditions, the corporate guarantor pursuant to the corporate guarantee shall be liable for all or any part of the sums actually or contingently owing by the Applicant to CGC with all compensation, commission, fees, costs and all other charges including but not limited to legal charges occasioned by or incident to this or any other security held by or offered to CGC for the BizMula-i/ BizWanita-i/ Others facility.

**Please tick (✓) at the box below if Corporate Guarantee is required for the BizMula-i/ BizWanita-i/ Others facility.*

Pre-Disbursement Condition:**Other Terms and Conditions:**

SCHEDULE TWO*[To be transcribed on the letterhead of CGC]***To:***[Applicant's Name and address]**[Ref No./ CGC Customer No.]*

Date:

RE: AQAD NOTIFICATION LETTER

Dear Sir/Madam,

We refer to your acceptance of the BizMula-i/ BizWanita-i/ Others Facility ("BizMula-i/ BizWanita-i/ Others") made via *[to insert the mode and manner of the communication done by CGC]* to us on *[to insert date of the acceptance]* and the telephone communication with regards to the selling of the Commodity to you.

For the purpose of compliance with Shariah requirements, the offer and acceptance ('Aqad') of the commodity trading has been done via telephone communication as mentioned below:

The Trading "Aqad"**FIRST AQAD – TO SELL COMMODITY****Offer from CGC:**

Pursuant to the Section 8 of the application form, on behalf of CGC, we hereby sell, the Commodity [Detail of commodity], at the Sale price as stated in Schedule Two below and subject to the terms stated therein.

Acceptance by the APPLICANT:

Yes, I hereby purchase the commodity.

Tick	Instruction
	To take delivery of the physical commodity
	Not to take delivery of the physical commodity*

✓ *Tick one box only.*

* *Please proceed with Second Aqad (appointment of agent)*

SECOND AQAD – TO APPOINT THE AGENT

CGC

Pursuant to Section 9 of the Application Form, you hereby appoint us to be as your agent for the purpose of selling your Commodity to the approved third party.

APPLICANT

Yes, I hereby appoint you as my agent.

Applicant's Signature : _____

Name : _____

Date of Aqad** : _____

Time of Aqad** : _____

**to be inserted by the CGC officer during the Aqad

Please sign the acceptance column above and return the Aqad Notification Letter to CGC for our record purposes.

Schedule Two below provides the confirmation by CGC in relation to the details of the facility pursuant to Clause 2B (k) of Terms and Conditions as set out in Section 13 of the Application Form.

SCHEDULE TWO	
Details of the Facility	
Purchase Price	
Sale Price	
Prescribed rate	a. Ceiling Profit rate
	_____ % per annum.
	b. Effective Profit Rate:
	Base Financing Rate (BFR) + _____% per annum.
Quantity of the Commodity	
Trading Platform	Bursa Suq Al-Sila'
Monthly installment	
Number of monthly installment	
Deferred payment period	
Acceptance date	

This Aqad Notification Letter shall be deemed to be incorporated into and form part of the Application Form.

This Aqad Notification Letter may be executed in identical counterparts and such counterparts taken together shall be deemed to constitute one and the same instrument.

Please return this Aqad Notification Letter duly signed by your goodself immediately to CGC for further action at the address below:

[CGC Branch/HQ Address]

Yours faithfully,

For **Credit Guarantee Corporation Malaysia Berhad**
(Company No. 12441-M)

.....
Authorised Signatory

Name:

Designation:

SCHEDULE THREE**DECLARATION BY APPLICANT****(APPLICANT OR ENTITY UNDER CREDIT GUARANTEE CORPORATION MALAYSIA BERHAD'S FINANCING SCHEME)**

1. I / We hereby declare and confirm that:-

a) I am / We are not related/connected to any employee, director or shareholder of Credit Guarantee Corporation Malaysia Berhad ("CGC") or its subsidiary Credit Bureau Malaysia Sdn Bhd.

b) I am / We are not a contractor, vendor, supplier OR have any commercial transaction, contract or outsourcing dealings with CGC or its subsidiary, Credit Bureau Malaysia Sdn Bhd; and

c) None of my /our family member* (either personally or through their firm or company) is a contractor, vendor, supplier OR has any commercial transaction, contract or outsourcing dealings with CGC or its subsidiary, Credit Bureau Malaysia Sdn Bhd.

**"family member" refers to spouse, parent, parent in-law, child (including adopted child and stepchild), brother, sister and the spouse of his child, brother or sister or any dependents (i.e persons who may influence / be influenced by the Borrower / Entity under CGC's guarantee).*

2. I / We undertake to immediately inform CGC in the event that there are any changes to the above declarations or any occurrence of conflict of interests.

Signed by Applicant

.....

Name:

NRIC:

Designation:

Date:

Company/Business Stamp:

Note: Please provide the particulars below if unable to declare on any of the above Item 1a) – c)

Particulars of Loan / Guarantee / Commercial Transaction / Contract / Outsourcing Dealings	Particulars of Family Member / Contractor / Vendor / Supplier	Nature of Interest / Relationship

This Connected Party Declaration shall be deemed to be incorporated into and form part of the Application Form.