

**HIGHLY CONFIDENTIAL****Maybank Islamic Berhad (200701029411)**Menara Maybank,  
100 Jalan Tun Perak  
50050 Kuala Lumpur, Malaysia  
Telephone +603 2070 8833  
www.maybank2u.com.my**PRIVATE & CONFIDENTIAL**

Our Ref : 821000007664  
Date : 23rd December 2021  
Customer's Name : Ms. Tilakamalar A/P Raman Juloo  
Address : B-13-02 RESIDENSI KENWINGSTON PETALING, 368, SBE, SALAK SOUTH, 57000  
WP Kuala Lumpur, Malaysia.  
Guarantor's Name : N/A

Dear Sir/Madam,

**Offer for HouzKEY Application – HouzKEY Financing**

We have approved your application for HouzKEY Financing ("Facility") subject to the following terms and conditions:

1.PROPERTY : Koi Prima

2.UNIT NUMBER : D-29-5

|                   |            |          |
|-------------------|------------|----------|
| 3.CAMPAIGN RATE : | Year 1 (%) | 2.5600 % |
|                   | Year 2 (%) | 2.5600 % |
|                   | Year 3 (%) | 2.5600 % |
|                   | Year 4 (%) | 2.5600 % |
|                   | Year 5 (%) | 2.5600 % |

|                 |                  |          |
|-----------------|------------------|----------|
| 4.PROFIT RATE : | Year 6 – Year 35 | 3.2000 % |
|-----------------|------------------|----------|

5.FACILITY AMOUNT : RM 559,314.00

6.TENURE : 35 Years

7.TRANSACTION : (a) Property Sale Agreement;  
DOCUMENTS (b) upon any findings affecting your creditworthiness or your ability to perform your obligations.

8.COST : All costs, fees, expenses, stamp duty, taxes, incidental fee, levy or other charges incurred in the preparation, execution and perfection of the Property Sale Agreement, HouzKEY Agreements and all documentation will be paid by you, including but not limited to the costs, charges, stamp duty

and registration fees of the Property Sale Agreement, the Deed of Mutual Covenant (if applicable), the HouzKEY Agreements, the memorandum of

transfer, the private caveat and the lien holder's caveat in relation to the Property and arising from the HouzKEY Agreements (if applicable) and valuation fee in relation to the property (if applicable).

- 9.EXPRESS RIGHT TO CANCEL / WITHDRAW APPROVAL FOR FACILITY : We have the right to withdraw and/or cancel the Facility at any time including after the Facility is approved and prior to execution of the Property Sale Agreement and HouzKEY Agreements if:
- (a) the information supplied to us is or believed to be false, untrue or misleading.
  - (b) upon any findings affecting your creditworthiness or your ability to perform your obligations.
  - (c) any terms and conditions stipulated by the Bank is not being fulfilled within the specified time frame and/or
  - (d) any investigations or enforcement by any authorities howsoever affecting you or any security or the security party, including but not limited to adverse findings on the security from the valuation report.

The terms and conditions in this Letter of Offer are not exhaustive. This Letter of Offer will form part of conditional agreement once accepted by you until all transaction documents prepared by our panel solicitors are signed. After such signing, the Letter of Offer will be part of the agreement and/or any relevant transaction documents whether expressed in this Letter of Offer or otherwise.

Any and all costs and expenses that shall be incurred by the Bank after your acceptance of this Letter of Offer shall be borne by you, including the Bank's solicitor's legal fee and disbursement. The costs and expenses shall include any costs and expenses incurred by the Bank in the event that you shall decide not to proceed with signing of the Property Sale Agreement and HouzKEY Agreements after acceptance of this Letter of Offer.

This Letter of Offer will be valid for a period of fourteen days (14) days from the date of this letter or such other extended period as we may allow. In the event that the Letter of Offer is not duly accepted, signed and returned to us within the said period, the offer contained in this Letter of Offer will lapse and be of no further effect.

Kindly look for the next email from our appointed solicitor for the appointment on signing of the Property Sale Agreement and HouzKEY Agreements and payment of security deposit.

Prior to appointment with solicitor, please ensure that you have an active Maybank Islamic Savings/Current Account (individual account under your name). If you do not have an account with Maybank Islamic, kindly proceed to your preferred Maybank/ Maybank Islamic Branch to open an account and provide the account number to solicitor during signing of agreements. No appointment is to be made without a Maybank Islamic Savings/Current Account.

Kindly note that any of your guarantors (if applicable) who do not have an account with Maybank Islamic will be required to visit their preferred Maybank/ Maybank Islamic branch to perform a biometric verification prior to the signing appointment (kindly bring a copy of this letter of offer for reference).

Note to Branch Officer: Kindly forward the biometric printout to [m2own@maybank.com](mailto:m2own@maybank.com) and [houzkeysupport@maybank.com](mailto:houzkeysupport@maybank.com)

Please contact HouzKEY Team at 03-2070 8833 (ext. 11612) or [m2own@maybank.com](mailto:m2own@maybank.com) or you may chat with us on [www.maybank2own.com](http://www.maybank2own.com) during the operating hours as stated in the portal.

\*Disclaimer:-

1) This offer is based on the Bank's assessment.

2) As the Islamic Base Rate is not fixed, the rate is subject to changes in the Islamic Base Rate and your monthly payment shall be revised accordingly.

Thank you.

For Maybank Islamic Berhad

HouzKEY Team

This document is computer generated and hence no signature is required.

**ACCEPTANCE/ACKNOWLEDGEMENT**

1. Subject to the terms and conditions of the transaction documents to be executed, \*I/we further agree that this Letter of Offer embodies in writing all the terms of our agreement and \*I/we declare and confirm that no warranties, promises, representative, collateral agreements have been made to us and if, which is denied, that any such warranties, promises, representatives or collateral agreements were made they have now lapsed and are superseded by this Letter of Offer and be of no effect whatsoever.
2. \*I/We acknowledge that \*I/we have read and understood the contents of this Letter of Offer. \*I/we further warrant that \*I/we have been advised to seek independent legal advice in relation to this Letter of Offer and acknowledge the obligations arising therefrom.
3. If this Letter of Offer is sent to me/us via email, I/we acknowledge that by replying to that email to accept the offer, I/we represent and warrant that I/we have read, understood and accepted the terms and conditions of this Letter of Offer.
4. I/we acknowledge that you will not accept my/our acceptance of the Letter of Offer if the reply email address is different from the email address which you had sent the Letter of Offer to.
5. I/we agree that pursuant to Section 7 of the Electronic Commerce Act 2006, my/our acceptance of this Letter of Offer made via email will be deemed as valid and this Letter of Offer will not be denied its legal effect, validity or enforceability.
6. I/we agree that I shall execute all the transaction documents as stated in this Letter of Offer within fourteen (14) days of the date of my acceptance herein and pay all costs in relation there.

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*Signature*

Full Name : Ms. Tilakamalar A/P Raman Juloo

NRIC No : 930723085732

Date :

Witnessed by: -

.....

Full Name :

NRIC No :

Date :