

Our Ref : KMSB/KR7/PH1/A-9-9
Date : 16 DECEMBER 2021

MOHD AMIN & CHIN
No. 3A JALAN SS21/60
DAMANSARA UTAMA
47400 PETALING JAYA, SELANGOR

BY MAIL

Dear Sir/Madam,

Project : KR7 - PH1
Lot No : A-9-9
Purchaser(s) : LEONG WAI CHUEN
Purchase Price: RM391,800.00 (RM391,800 (parcel))

We refer to the above matter.

Kindly prepare the Sale and Purchase Agreement (SPA) and Deed of Mutual Covenants (DMC) in respect of the abovesaid property and arrange the abovenamed to sign the said documents within 14 days from the date hereof.

Meanwhile, we enclose herewith the following for your further action:

- 1) a copy of the Sales Proforma/Purchaser Application Form;
- 2) a copy of the identity card of the abovenamed;
- 3) a copy of loan approval letter dated 04/12/2021;
- 4) kindly assist to get the purchaser(s) to sign the documents; and
 - a) Consent for Alteration of plans to COB, Majlis & PDT
 - b) Consent for Alteration of plans to Developer
 - c) Consent to Charge
 - d) Consent the Developer to Date the SPA
 - e) Confirmation of Non-Appointment of Solicitors for SPA & Appointment of Solicitor for MOT
 - f) TNB Form (Please get purchaser to fill & sign at space marked "X")
 - g) Syabas Form (Please get purchaser to fill & sign at space marked "X")
- 5) the car park bays for the above units are as follows:
 - a) L1-97
 - b) L1-98

Thank you.

Yours faithfully,
KEMAJUAN MASTERON SDN BHD

S K CHIANG
SENIOR GROUP SALES & MARKETING MANAGER

Person in charge in lawyer office : Ms. GRACE

LEONG WAI CHUEN
B-16-06 VISTA MILLENNIUM CONDO JALAN DM1
TAMAN DESA MILLENNIA
47100 PUCHONG
SELANGOR

**KEMAJUAN MASTERON SDN BHD** (Co. No.:228939-X)NO 1-1, BLOCK L, JALAN DAGANG MAS 3, TAMAN MAS 47100 PUCHONG SELANGOR DARUL EHSAN
Tel No : 0380686599/80606590 Fax No : 03-80600666**PURCHASER APPLICATION FORM**

No : 6

PROJECT	: KR7	PHASE	: PH1
TYPE	: SERVICED APARTMENT	BUILT-UP AREA (APPROX)	: 792.0000 SQFT
UNIT NO / LOT NO	: A-9-9	CARPARK NO	: L1-97, L1-98

PURCHASER(S) PARTICULARS

NAME 1 : LEONG WAI CHUEN
NAME 2 :
NAME 3 :

CORRESPONDENCE ADDRESS :

NO 44 -1 JALAN PUTERI 5/1 BANDAR PUTERI

	NRIC NUMBER	SEX	BIRTH DATE	OCCUPATION	MARITAL STATUS	MONTHLY INCOME
1	861009-38-6021	MALE	09-10-1986	Technician		
2						
3						

	H/P	EMAIL	EMERGENCY CONTACT PERSON'S DETAIL
1	60143037188	Leong66518@gmail.com	NAME : PRINCESS BAGGAT
2			H/P : 601121469112
3			EMAIL :

I/We hereby confirm that the above information are true and correct.
I/We have also meet the purchaser application form terms & conditions on the reverse.

SPA PRICE : RM 391,800.00

SOLICITOR

PROMOTION PACKAGE CODE

SOURCE OF FINANCE

AMOUNT OF LOAN
RM

DOWN PAYMENT : RM
RECEIPT NO :
PAYMENT MODE :
APPROVAL CODE :
DATE : 20/11/2021

ATTEND BY : SAL
CONTACT NO :
AGENCY/COMPANY : REVOLL REALTY SDN BHD

PURCHASER(S) SIGNATURE (1)

Name : LEONG WAI CHUEN
DATE : 20/11/2021

PURCHASER(S) SIGNATURE (2)

Name :
DATE :

PURCHASER(S) SIGNATURE (3)

Name :
DATE :

Verification No: 619afe7009600

KAD PENGENALAN
MALAYSIA
IDENTITY CARD



861009-38-6021



LEONG WAI CHUEN

NO 24
LEBUH SHATIN 1
TAMAN SHATIN
31860 IPOH
PERAK

WARGANEGARA
LELAKI




KETUA PENGARAH
PENDAFTARAN NEGARA

861009-38-6021-03-01

Touch
ngo

80K
chip

SN: D20078F2DE



A-9-9



PRIVATE AND CONFIDENTIAL

Date :04/12/2021

LEONG WAI CHUEN

B-16-06,VISTA MILLENNIUM CONDO,JALAN DM1
TAMAN DESA MILLENNIA,
47100 PUCHONG
SELANGOR, MALAYSIA

Dear Sir/Madam,

LETTER OF OFFER FOR CREDIT FACILITY(IES) OF TERM LOAN RM 343,000.00

We are pleased to inform you that we have approved your application for credit facility(ies) set out below ("the Facilities") subject to the following terms and conditions :-

Product Name : Hong Leong Housing Loan

Purpose : Purchase of Property

FACILITY 1 Term Loan

Facility Amount : Principal Facility RM 343,000.00

Prescribed Rate (Daily Rest) : BR plus 0.42% p.a.

The interest rate for the first year shall commence from the date of first drawdown or from the expiry of three (3) months from the date of this Letter, whichever is earlier ("Commencement Date").

Repayment Period : 408 months

Monthly Repayment Amount : RM1,352.00

with a final instalment of such amount as will be sufficient to settle in full the total outstanding due under the Facilities (applicable to all other housing loan packages except housing loan with bullet payment)

The above Monthly Repayment Amount may be subject to changes as and when there are any interest rate changes or as and when the bank performs the portfolio instalment revision exercise, with prior notice to you.

Base Rate : Bank's Base Rate (BR) as at the date of this letter is 2.63% p.a and may vary from time to time.

Computation of Interest : Interest chargeable at the Prescribed Rate shall be calculated daily on the Eligible Outstanding Balance from the date of release on a 365-day basis, whereby:

- "Eligible Outstanding Balance" means the difference between the Outstanding Balance and the Advance Payment or Interest Offset Limit, whichever is the lower;
- "Outstanding Balance" means the outstanding Principal and all other charges payable to the Bank under the Term Loan on the relevant day;
- "Advance Payment" means the total amount of excess monies paid by you to the Bank towards the Term Loan, which are not applied towards the payment of any arrears, Instalment(s) payable, outstanding charges,

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Customer Name : LEONG WAI CHUEN
Superseded : N/A

Hong Leong Bank Berhad 193401000023 (97111-3)
Mortgage Sales Centre
Level 5, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor
Contact Centre +603 7626 8899

www.hlb.com.my

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- d) redemption and/or prepayment of the Term Loan; and
'Interest Offset Limit' means 30% of the Outstanding Principal, or such other percentage or limit imposed on the computation of Interest, as may be varied by the Bank in its absolute discretion from time to time, with notice to you.

'Note : Mortgage Decreasing Term Assurance (MDTA) / Mortgage Reducing Term Takaful (MRTT) / Mortgage Level Term Assurance (MLTA) / Mortgage Level Term Takaful (MLTT)

Securities of the Facilities are as follows:-

SECURITY 1

- Security:** : First Party Open Monies Deed of Assignment and Power of Attorney over a Service Apartment known as A-9-9, KR7 - PHASE 1, 47130 PUCHONG, SELANGOR, MALAYSIA ("the Property"), or more particularly described in the Deed of Assignment and/or Sale and Purchase Agreement between you and the Developer/Vendor(s). Upon issuance of individual/strata title, the security shall be by way of charge.
- Early Redemption/ Settlement Fee** : If you redeem or settle in full the Facility within the first 36 months, the following settlement charges will apply:
- 3% of 90% of the total approved Facilities limit for the 1st 36 months from the 1st release, and 80% of the total approved Facilities limit for month 37 to 60 (if applicable).
- The early redemption/ settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities.

Conditions to be fulfilled before release of Facilities:-

1. The purchase price or open market value (if applicable) of the property(ies) whichever is lower must not be less than RM391,800.00.
2. **Special Conditions for MortgagePlus Housing Loan / MortgagePlus Shop Loan (if applicable):-**
The Hong Leong MortgagePlus Housing Loan / Hong Leong MortgagePlus Shop Loan is offered to you subject to your successful opening of the designated Current Account in accordance with the Main Terms and Conditions attached hereto. In the event you are unable to open the designated Current Account for any reason whatsoever, the Bank reserves the right to cancel the Hong Leong MortgagePlus Housing Loan / Hong Leong MortgagePlus Shop Loan offered hereunder or offer you a Hong Leong Housing Loan/Hong Leong Shop Loan with prior notice in writing.
3. The disbursement of the loan shall be in accordance with the schedule of payment of purchase price stipulated in the Sale and Purchase Agreement and is subject to receipt of the certification by an Architect or Engineer registered under the Architects Act 1967 (Act 117) or the Registration of Engineers Act 1967 (Act 138) confirming the respective stages of construction.
4. Statutory Declaration that the property(ies) is for the owner's occupancy (if applicable).
5. The Facilities Agreement and all other security documents relating to the Facilities have been duly executed and/or stamped and/or registered with the relevant authorities to the satisfaction of the Bank and subject to the Bank solicitor's confirmation that it is in order to release the Facilities and the Bank's interest is protected.
6. The Bank is in receipt of any requisite regulatory approval(s) and consent(s) from the relevant state authorities including but not limited to Bank Negara Malaysia and/or Economic Planning Unit of the Prime Minister's Department, wherever applicable.

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Customer Name : LEONG WAI CHUEN
Superseded : N/A

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7. The disbursement of the loan is subject to the Bank's receipt of satisfactory evidence that the developer has obtained the relevant approvals for the development of the project including but not limited to the Advertising Permit and Developer's License under the Housing Development (Control & Licensing) Act 1966 & Regulations (if applicable).
8. In the case of property(ies) which is/are free from encumbrances, the following additional measures will be taken to establish the ownership of the said property(ies):-
- (i) For property(ies) with individual title, the Facility(ies) shall be released upon the Bank having received:
- (a) the original title and duplicate charge in favour of the Bank duly registered with the relevant land office/registry; and/or
- (b) the results of an additional land search conducted against the Property by an independent legal firm appointed by the Bank to verify the confirmation received from the loan documentation solicitor that the transfer (if applicable) and charge has been presented to the land office/registry.
- (ii) For property(ies) where the individual document of title/strata title has/have not been issued and is/are held under master title, the Facility(ies) shall be released upon the Bank having received written confirmation from the developer/registered owner of your right of ownership in respect of the relevant property(ies).
9. Where MDTA/MRTT/MLTA/MLTT is required and not financed by the Bank, you may take up the MDTA/MRTT/MLTA/MLTT from an insurance company/takaful operator of your choice. It is your sole responsibility to ensure that premium/takaful contribution is paid to your nominated insurance company/takaful operator to effect the MDTA/MRTT/MLTA/MLTT.
10. Any other terms and conditions as stipulated in the Main Terms & Conditions of this letter, the Facility Agreement and security documents as may be advised by the Bank's solicitors.

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Customer Name : LEONG WAI CHUEN
Superseded : N/A

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Additional conditions:-

1. The building must not be of semi-permanent/wooden structure, or such other structure as the Bank at its absolute discretion determine unfit for financing.
2. Notwithstanding anything contained in this Letter of Offer, the Bank reserves the right to cancel/terminate the Facility at any time in the event the Bank receives notice that:
 - (a) if before the property(ies) under finance is fully and completely constructed and/or issued with the Certificate of Completion and Compliance (or its equivalent), a petition is presented for the winding-up of the developer/vendor or the landowner (if applicable); or
 - (b) if the developer/vendor or landowner shall suspend or give notice to any person of its intention to suspend construction of the property(ies) under finance or abandons construction (if applicable).
3. If you and the property(ies) proffered in this letter of offer fall under the ambit of the Stamp Duty (Remission) Order 2014 ("Exemption") and are eligible for the Exemption, you are required to execute the relevant Statutory Declarations as provided by the relevant stamp office for the Exemption.
4. **Variation of Interest Rates**
The Bank is entitled at its absolute discretion from time to time and without any requirement for agreement by you:-
 - i) to substitute and/or change the entire basis of calculating the Prescribed Rate; and/or
 - ii) to vary, change and/or substitute the "Reference Rate; and/or
 - iii) to vary such margin imposed above or below the Reference Rate; and/or
 - iv) to vary any commission, discount or other banking charges.

The Bank may exercise a combination of any one or more of the above and may, at its absolute discretion, vary the amount of the monthly instalment or the number of the monthly instalments due to variation of the Prescribed Rate, margin or the default rates of interest or for any reason, with prior written notice to you.

Notwithstanding other terms of this Facilities, the interest rate charged by the Bank shall not be less than 0.0% p.a. at any time and the Bank reserves the right to apply the ECOF as a Reference Rate.

****Note :** "Reference Rate" means the reference rate per annum from time to time stipulated by the Bank as its lending rate for credit/financing facilities, including but not limited to Base Lending Rate ("BLR"), Base Rate ("BR"), Effective Cost of Funds ("ECOF"), Fixed Deposit Rate ("FDR") or Kuala Lumpur Interbank Offered Rate ("KLIBOR") as the case may be or such other rate by whatsoever name called as quoted by the Bank wherever applicable from time to time. ECOF is defined as the cost to the Bank of funding the Facilities from whatever source it may select at its absolute discretion plus the cost of maintaining its statutory reserves, liquidity requirements, administrative and other related costs of the Bank as stipulated by the Bank from time to time.

5. **Minimum Prescribed Rate**
The minimum Prescribed Rate applicable to the Facilities shall not be less than 1.70% per annum calculated on daily rest or such other minimum rate as may be prescribed by the Bank from time to time.

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Customer Name : LEONG WAI CHUEN
Superseded : N/A

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Legal cost and other expenses

: The legal fees, valuation fees and stamp duty to be borne by you.
[Please refer to Main Terms & Conditions for details]

Solicitor (P)

: Lim & Yeoh
No. 145-M, Jalan Maharajalela
50150 Kuala Lumpur
W.P Kuala Lumpur, Malaysia
Tel No: 03-21422886
Fax No: 03-21451803


The Facilities granted is subject to the Main Terms and Conditions attached and the preparation, execution and delivery by you and the security party(ies) (if any) of security documents in the form and substance satisfactory to the Bank.

Kindly indicate your acceptance of this offer by signing and returning the duplicate of this Letter to the Bank within fourteen (14) days from the date of this letter, failing which this offer will lapse and be cancelled, unless an extension has been allowed by the Bank.

Upon your acceptance of this letter, our earlier Letter(s) of Offer and Supplemental Letter(s) of Offer (if any) in relation to the Facilities shall be superseded and cancelled.

Yours faithfully,

for and on behalf of Hong Leong Bank Berhad 193401000023 (97141-X)


Name : Ng Chee Ling, Angeliyn
Manager, Mortgage Sales
Address : Yew Shyh Chang, Joanne
Branch Manager
MSG PJC12
Level 5, Tower A, PJ City Development
15A, Jalan 219, Section 51A
46100, Petaling Jaya, Selangor, Malaysia

Our Ref : DUT/MG/2021/L0052342
Customer Name : LEONG WAI CHUEN
Superseded : N/A

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I/We, the undersigned hereby:

- accept your offer of the Facilities subject to the terms and conditions stated above and in the attached Main Terms and Conditions and agree to be bound by them.
- declare that, if I/we have applied for insurance/MDTA/MRTT/MLTA/MLTT, I/we have checked the accuracy and correctness of the details furnished in any form applying for insurance/MDTA/MRTT/MLTA/MLTT and am/are aware of the scope of coverage of the insurance/MDTA/MRTT/MLTA/MLTT policy(ies) purchased.
- acknowledge that I/we have received, read and understand the Product Disclosure Sheet provided by the Bank.
- represent and warrant that I/we have obtained the consent of all persons named in my/our application for the Facilities or such other document submitted to the Bank in support of my/our application for the Facilities and/or my/our authorized representatives, including but not limited to my/our directors, shareholders, authorized signatories or such other persons as specified by the Bank ("Relevant Data Subjects") for the Bank's collection, holding and use of the personal information of the Relevant Data Subjects in accordance with the Bank's Privacy Notice (as defined in the attached Main Terms and Conditions) as may be amended from time to time.
- confirm that the purchase price is net of any form of price discounts, adjustments, rebates and/or any other form of benefits offered by the developer.

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Signature :
Name : LEONG WAI CHUEN
IC No /
Passport No : 861009-38-6021
Date :

Witnessed by:

Signature :
Name :
IC No :
Date :

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Customer Name : LEONG WAI CHUEN
Superseded : N/A

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