

## Hong Leong ASB Financing-i Application Form

FOR BANK USE ONLY

To Hong Leong Islamic Bank (the Bank):

I/We am/are  Malaysian Citizen  Permanent Resident of other country and resides outside Malaysia for less than 182 days (per calendar year) aged 18 years old and above and I/We wish to apply for Financing for the purchase of one(1) of the funds selected below ( Please tick where applicable).

ASB  ASB 2

Please tick below:

- Upon approval of this financing amount stated herein or final financing amount approved by the Bank, I/we hereby authorise the Bank to purchase the fund selected above.
- I/We have read and understand all the documents listed in Clause 29 in Part C Declaration of this Application Form.**
- I/We am/are fully aware of the risk(s) associated with the fund(s) to be purchased, the risk(s) associated with obtaining the financing to purchase the fund(s) and understand the features and risks of the financing facility applied.

Please complete this form in **BLOCK LETTERS**

### PART I Principal Applicant The ASB Certificate for this Financing shall only bear the Principal Applicant's name

#### Part A Financing Application Details

Yes, I'm an existing ASNB Unit Holder.

Facility Amount (for fund purchase) RM     , 0 0 0 . 0 0 Tenure   Years

Note: Minimum amount is RM10,000 and maximum amount is RM200,000 (not inclusive of takaful contribution and will writing service fee). The final Facility amount approved will be based on the Bank's final approval.

I would like to opt for ASB Reducing Term Takaful ("ARTT") and to be included as part of my financing (to be added to the Facility Amount indicated above)

Facility Amount to be Covered (RM)     ,    .

Takaful Contribution Amount (RM)     ,    .

Tenure to be Covered   Years

Note: Minimum amount to be covered RM10,000 and minimum tenure of coverage is 5 years.

I would like to opt for Will Writing Service and the Fee to be included as part of my financing (to be added to the Facility Amount indicated above)

Will Writing Service fee (RM)     .

#### Part B Personal Details

Full Name (as per NRIC)

Gender  Male  Female

NRIC No. (New)

NRIC No. (Old)

Other ID

Date of Birth (dd/mm/yyyy)

Race  Malay  Chinese  Indian  Pribumi  Others

Mobile No.

Home Tel. No.

Home Ownership

Owned  Parents'  Employer's  Rent (Monthly) RM

Marital Status

Single  Married  Divorced  Widowed

No. of Dependents

Mailing Address  Home  Office

Home Address

Postcode State

Length of Stay

Email Address

**Note: Your mobile number will be automatically registered to receive Transaction Authorisation Codes (TAC), which are required to complete selected transactions via HLB Connect.**

Email address and mobile number are mandatory fields and will be used by the Bank to send correspondences to you, such as, electronic statement, letter of account and notices. You may review or retrieve such correspondence or electronic statement via HLB Connect Online at any time, subject to the online availability period. Please note that we will no longer be issuing hardcopy statements and should you wish to receive hardcopy statements, please visit one of our branches or call HLB Contact Centre at 03-7626 8899 to request the hardcopy statement. Kindly note that the Bank may impose fees/charges for the issuance of hardcopy statements/notices sent to you. Please refer to our website at [www.hlbislamic.com.my](http://www.hlbislamic.com.my) for fees and charges for our products and services.

**Part C** Employment Details

Employment Type  
 Self-Employed with Worker     Government Employee/Civil Servant  
 Self-Employed without Worker     Private Sector Employee  
 Outside Labour Force

Are you an EPF contributor?     Yes     No

Employer's Name

Office Address

Postcode                      State

Office Tel. No.

Employment Sector

Occupation

Industry Sector

Date Joined (dd/mm/yyyy)

Annual Gross Income                      **RM**  
 Salary                       Commission                       Business

Annual Other Income                      **RM**  
 Rental (Stamped Tenancy Agreement)  
 Others (Please Specify)

Name of Previous Employer (if working less than 2 years in present employment)

Office Tel. No.

Occupation

Length of Service

**PART II Secondary Applicant (s)**

**Part A** Personal Details (Joint Applicant 1)

Full Name (as per NRIC)

Gender                       Male                       Female

NRIC No. (New)

NRIC No. (Old)

Other ID

Date of Birth (dd/mm/yyyy)

Race     Malay     Chinese     Indian     Pribumi     Others

Mobile No.

Home Tel. No.

Relationship with Principal Applicant (ASB certificate holder)  
 Spouse     Biological Child     Biological Parent

Home Ownership  
 Owned                       Parents'  
 Employer's                       Rent (Monthly)                      **RM**

Marital Status  
 Single     Married     Divorced     Widowed

No. of Dependents

Mailing Address                       Home                       Office

Home Address

Postcode                      State

Length of Stay

Email Address

**Part B** Employment Details (Joint Applicant 1)

Employment Type  
 Self-Employed with Worker     Government Employee/Civil Servant  
 Self-Employed without Worker     Private Sector Employee  
 Outside Labour Force

Are you an EPF contributor?     Yes     No

Employer's Name

Office Address

Postcode                      State

Office Tel. No.

Employment Sector

Occupation

Industry Sector

Date Joined (dd/mm/yyyy)

Annual Gross Income                      **RM**  
 Salary                       Commission                       Business

Annual Other Income                      **RM**  
 Rental (Stamped Tenancy Agreement)  
 Others (Please Specify)

Name of Previous Employer (if working less than 2 years in present employment)

Office Tel. No.

Occupation

Length of Service

**Part C Personal Details (Joint Applicant 2)**

Full Name (as per NRIC)

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Gender  Male  Female

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NRIC No. (New)

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NRIC No. (Old)

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Other ID

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Date of Birth (dd/mm/yyyy)

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Race  Malay  Chinese  Indian  Pribumi  Others

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Mobile No.

---

Home Tel. No.

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Relationship with Principal Applicant (ASB certificate holder)  
 Spouse  Biological Child  Biological Parent

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Home Ownership  
 Owned  Parents'  Employer's  Rent (Monthly) **RM**

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Marital Status  
 Single  Married  Divorced  Widowed

---

No. of Dependents

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Mailing Address  Home  Office

---

Home Address

---

Postcode **State**

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Length of Stay

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Email Address

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**Part D Employment Details (Joint Applicant 2)**

Employment Type  
 Self-Employed with Worker  Government Employee/Civil Servant  
 Self-Employed without Worker  Private Sector Employee  
 Outside Labour Force

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Are you an EPF contributor?  Yes  No

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Employer's Name

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Office Address

---

Postcode **State**

---

Office Tel. No.

---

Employment Sector

---

Occupation

---

Industry Sector

---

Date Joined (dd/mm/yyyy)

---

Annual Gross Income **RM**  
 Salary  Commission  Business

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Annual Other Income **RM**  
 Rental (Stamped Tenancy Agreement)  
 Others (Please Specify)

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Name of Previous Employer (if working less than 2 years in present employment)

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Office Tel. No.

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Occupation

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Length of Service

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**PART III**

**Part A Outstanding Loan/Financing (Bank and Non-Bank)**

No.	Financial Institution/Provider	Type of facility	Loan/Financing Amount <b>RM</b>	Instalment/Repayment Amount <b>RM</b>	Outstanding Balance <b>RM</b>
1.					
2.					
3.					

**Part B Monthly Payment Instruction**

I/We hereby request and authorise Hong Leong Islamic Bank to debit my/our following account for the Monthly Instalment payable as specified in the Disbursement Notice and the relevant fees and charges under the terms of the Facility granted to me/us by Hong Leong Islamic Bank.

Account No.  -  -

## I/We hereby:

1. Confirm that I/we am/are applying for Hong Leong ASB Financing-i (“ASB Financing-i” or “Facility”) by completing this application form, which also serves as a letter of offer, and understand that this application and all supporting documents remain the Bank’s property regardless of whether the application is rejected or approved.
2. Declare and confirm that I/we clearly understand that the completed application form, signed, copied and faxed or scanned to Hong Leong Islamic Bank (“the Bank”) for the application of the Facility will be considered as the original form for verification and purchasing of funds. Notwithstanding the abovementioned, I/we MUST submit the original executed and completed application form, and deliver it to the Bank promptly upon request.
3. Understand that my/our electronic signature captured on the electronic device(s) used by the Bank to facilitate e-applications for the Facility is encrypted and will be used for the sole purpose of the Facility application. By affixing my/our electronic signature on the e-application, I/we accept and agree to be bound by the Terms and Conditions (“T&Cs”) and/or any other T&Cs imposed by the Bank from time to time relating to the Facility.
4. Declare that all information furnished to the Bank is complete, true and correct and will immediately inform the Bank of any changes to the same and authorise the Bank to verify and obtain any other information required from any sources including but not limited to CCRIS, FIS, CTOS or any credit reference agency, Inland Revenue Authorities or any authorities and by whatever means and at any time as the Bank considers appropriate.
5. Declare that I/we have fully disclosed to the Bank all my/our outstanding financing facilities with all financial service providers including non-financial entities. Any inaccuracy or misrepresentation provided by me/us in the aforesaid information shall not attribute to the Bank’s failure to adhere to Bank Negara Malaysia (BNM) guidelines; the Bank reserves the right to review, cancel and/or terminate the Facility granted to me/us, at any time at the Bank’s discretion and I/we shall bear all losses and charges incurred arising from such untrue, incomplete and/or inaccurate information.
6. Authorise and permit the Bank to:
  - (a) Check my eligibility to purchase the ASB/ASB2 units from Amanah Saham Nasional Berhad (“ASNB”) on my behalf; and
  - (b) Purchase the ASB/ASB 2 units from ASNB on my/our behalf upon the Bank’s approval of the ASB Financing-i.
  - (c) Disburse the Facility Amount as specified in Part A (“Facility Amount”) of the Application Form for the purpose as specified in the Application Form in the event the approved Facility is equal to the Facility Amount without further notice to me.
7. Irrevocably authorise and permit the Bank, its officers and employees to disclose and furnish all my/our information concerning the Facility, in this application, present and future accounts and any other matters relating to me/us or my/our business and operations to:
  - (a) Other financial institutions granting or intending to grant any financing/credit facilities to me/us, the Credit Bureau or any other central credit bureau established by BNM, Cagamas Berhad, Credit Guarantee Corporation, any other relevant authorities/agencies established by the Association of Banks in Malaysia or Association of Islamic Banking and Financial Institutions Malaysia;
  - (b) Any current or future corporation which may be associated or related to the Bank (as defined in the Companies Act 2016), including representative and branch offices and their respective representatives as well as subsidiaries of the Hong Leong Bank’s holding company;
  - (c) The security party or any party intending to provide security in respect of the Facility;
  - (d) The Bank’s auditors, solicitors and/or other agents in connection with the recovery of moneys due and payable hereunder; and
  - (e) The Bank’s professional advisers, service providers, nominees, agents, contractors or third party service providers who are involved in the provision of products and services to or by the Bank and its related or associated companies.

I/We hereby irrevocably consent to such disclosure and confirm that the Bank, its officers and employees shall be under no liability for furnishing such information or for the consequences of any reliance which may be placed on the information so furnished in accordance with the T&Cs.
8. Declare that I/we am/are not in default on any accounts with the Bank or other financial institutions and further authorise the Bank to discuss with the relevant financial institution(s) regarding any late payment history.
9. Declare that I/we am/are not a bankrupt, that no act of bankruptcy has been committed by me/us and that there are no prosecution or bankruptcy proceedings pending, instituted or order obtained against me/us.
10. Agree and grant approval to the Bank to terminate, cancel, withdraw and/or suspend the Facility in the event that the Facility is in arrears for 2 consecutive months, the pledged ASB/ASB 2 units will be liquidated immediately and the proceeds will be used to settle the outstanding Facility.
11. Agree that will not cancel my application within one year from the date of disbursement.
12. For ASB Reducing Term Takaful (“ARTT”) (if applicable), I/We hereby:
  - (a) Understand and agree to be protected by ARTT; a takaful plan offered by a takaful operator and approved by the Bank;
  - (b) Understand that the Bank will only finance the takaful contribution up to a maximum of five percent of the ASB/ASB 2 units value (as defined in clause 4 of T&Cs);
  - (c) Confirm that I/We am satisfied with the explanation given to me/us on the ARTT and acknowledge and confirm that have read the information summarised in the Product Disclosure Sheet;
  - (d) Consent to the Bank disclosing the information contained in this application form to the takaful operator approved by the Bank;
  - (e) Understand that the contribution rate shall be determined by the takaful operator from time to time;
  - (f) Understand that the rebate on early cancellation of takaful is in accordance with the terms and conditions of the takaful operator; and
  - (g) Understand that the Certificate of Takaful which contains detailed information shall be sent to me/us upon my enrolment.
13. Confirm and understand that the Bank reserves the right to decline an application without giving any reasons.
14. Declare that I/we understand that my/our application for the Facility shall be subject to the T&Cs and agree to be bound by the same.
15. Understand that the Bank reserves the right to vary the Profit Rate which is subject to final decision by the Bank. I/we also understand that the Final Profit Rate will be notified to me/us via the Bank’s Disbursement Notice.
16. Understand and agree that the Bank may approve the Facility for an amount or tenure that is lower than what I/we have applied for.
17. Grant approval to the Bank to deduct upfront any takaful contribution (if applicable) and/or will writing service fee (if applicable) from the Facility amount.
18. Undertake to pay the monthly instalments to the Bank by the due date, based on the Facility amount granted and at the Profit Rate stated in the Bank’s Disbursement Notice to be sent to me/us, as well as any other fees and charges applicable under the T&Cs.
19. Notwithstanding other terms of this Facility, the Effective Profit Rate (“EPR”) charged by the Bank shall not be less than 0.00% p.a. at any time and the Bank reserves the right to apply the ICOF as a Reference Rate.
 

ICOF is defined as the cost to the Bank of providing or funding the Facility 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.

The minimum EPR applicable to the Facility 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.
20. Acknowledge that in the event the financing tenure extends into my/our retirement age, I/we am/are aware that it is my/our responsibility to ensure that I/we have a retirement plan to adequately cater for the financing payments accordingly.
21. Acknowledge and agree that this application, the T&Cs, the Bank’s Disbursement Notice and all other documents issued by the Bank in connection with the Facility shall form and be construed as a single agreement entered by me/us with the Bank.
22. Understand and agree that if an Event of Default (as defined in Clause 18 of the T&Cs) occurs:
  - (a) The Bank is entitled to take such action (whether on its own accord or through its agent(s) as may be appropriate) against me/us for the recovery of all sums due and outstanding under the Facility and/or sell my/our ASB/ASB 2 units, in the event that my/our account has been classified as delinquent or impaired by the Bank, to such third party as the Bank deems fit in its sole and absolute discretion; and
  - (b) If I/we fail, neglect and/or omit to respond to notices and/or communications issued by the Bank in relation to my/our default under the Facility in accordance with the T&Cs, I/we hereby agree and consent to the Bank, its employees, its representatives and/or its agents to liquidate ASB/ASB 2 units pledged as security for the payment of any amount outstanding under the Facility and proceed to terminate ARTT if financed under the Facility and secure the surrender value of the said Takaful Certificate from the takaful operator.

In the event that proceeds obtained from the liquidation is insufficient to pay off the total outstanding amount, I/we shall be liable for any shortfall and all other charges incurred until the total outstanding amount is fully paid off. Nonetheless, if the account remains outstanding and due, the Bank can proceed with legal action to recover the total amount outstanding.
23. If I am an employee of Hong Leong Group (“Group”) submitting this application under the Bank’s Staff Commercial Package, I am aware that I have to fully settle the balance of the Facility before the effective date of cessation of service, failing which, the EPR of the Facility shall automatically be revised to the prevailing commercial EPR of the Bank and the revised rate shall take effect from the date of termination or cessation of my employment

with the Group without any further notice given to me other than to notify me of the revised instalments (if applicable). I herein authorise the Bank to check my employment status with my employer throughout the tenure of the Facility.

24. Represent and warrant that I/we have obtained the consent of all persons named in my/our application for the Facility or such other document submitted to the Bank in support of my/our application for the Facility in accordance with the Bank's Privacy Notice as may be amended from time to time.
25. Irrevocably and unconditionally agrees and undertake to purchase the mentioned Asset (as stipulated in the Letter of Agency in Part II herein) at the Selling Price as defined in the T&Cs of the Facility:
  - The Asset will be sold to me/us on an "as is where is" basis without any representation or warranty in respect thereof and upon issuance of the purchase agreements, certificates and other instruments, all risks shall be passed to me/us and the Bank shall be freed from any liabilities, responsibilities or obligations relating to the Asset in any form or manner whatsoever.
  - Any defects, non-delivery or any disputes whatsoever in relation to the Asset shall not in any way affect or absolve my/our obligations or undertakings hereunder, or under the Facility.
  - This purchase undertaking shall be irrevocable (except with prior written consent from the Bank) and binding on me/us and my/our successors in title, permitted assigns and personal representatives.
26. Undertake to fully indemnify and to keep the Bank indemnified from or against any expenses, losses, damages or liabilities resulting from any defect, malfunction and/or lack of merchantable quality of the Asset or lack of fitness for use of the Asset or otherwise howsoever in connection herewith including against any loss in any manner whatsoever which the Bank may suffer as a result of the Bank agreeing to participate in the Tawarruq arrangement save and except where it is due to gross negligence, fraud or wilful misconduct by the Bank or its agents.
27. Agree and acknowledge that, the ASB Certificate shall only bear the Principal Applicant's name as the proprietor even though the Facility is offered under joint basis.

28. Agree and acknowledged that the maximum tenure of the Facility shall be based on the Principal Applicant's age even though the Facility is offered under a joint basis.

#### Foreign Exchange Policy Notices – Declaration And Undertaking

- (a) I/We further declare the information provided in this document, is true and accurate and in full compliance with the Foreign Exchange Policy Notices ("FEP Notices");
- (b) I/We shall be fully responsible for any inaccurate, untrue or incomplete information provided;
- (c) I/We hereby authorise the Bank to make this information available to BNM in compliance with the FEP Notices;
- (d) I/We hereby agree and give consent to the following that:
  - The Bank reserves the right to reject any payment request, instruction and order that is not in full compliance with the FEP Notices;
  - I/We shall indemnify and keep indemnified the Bank from and against all sums of money, actions, proceedings, suits, claims, demands, damages, costs, expenses and monetary penalty imposed by regulators and any other amount whatsoever claimed against the Bank resulting from a failure to comply with any terms & conditions stipulated herein;
  - I/We shall disclose and furnish to the Bank any information/ documents required or deemed necessary and to the satisfaction of the Bank in a timely manner within the period specified by the Bank, whether or not for the purposes of complying with the laws, rules, regulations, directives and guidelines of BNM and/or given, made or established by the Bank;
  - Pending receipt of information by the Bank from me/us and until received and verified thereof to the satisfaction of the Bank and/or the relevant authorities, the Bank shall not be obliged to proceed with any transactions; and
- (e) I/We hereby undertake to inform the Bank of any subsequent changes to the information stated herein.

## PART IV

### Letter of Agency

To : HONG LEONG ISLAMIC BANK BERHAD

1. I/We hereby irrevocably and unconditionally appoint the Bank to be my/our absolute agent to do the following duties:
  - (a) to purchase any Shariah compliant commodities ("Asset") approved by the Bank's Shariah Committee; from the Bank (in its capacity as seller) on deferred payment terms at the agreed price equivalent to the Facility amount in a manner and terms as determined by the Bank at the Bank's discretion;
  - (b) to take possession (physical or constructive) of the Asset;
  - (c) upon my/our request, allow me/us to obtain possession of the Asset at my/our own costs and expenses subject to the Bank have yet to sell the Asset on my/our behalf to any commodity purchaser approved by the Bank's Shariah Committee ("third party");
  - (d) to sell the Asset to any third party at the Bank's discretion on my/our behalf at the price equivalent to the Facility amount;
  - (e) to receive the Sale Proceeds on my/our behalf from the third party purchaser of the Asset, to hold the Sale Proceeds on trust for me/us and credit it to your collection account for purpose of acquiring ASB/ASB 2 units on my/our behalf;
  - (f) to transfer ownership and grant possession of the Asset to the third party buyer of the Asset;
  - (g) to do all acts incidental to the above but shall not be limited to the execution of the Electronic Sales Certificate of any document or instrument required thereof, delivery, possession and retention of the Asset in any manner as the Bank deems fit.
2. I/We shall recognise that the Bank as my/our absolute and undisclosed agent shall at all times be:
  - (i) authorised to sign and execute all documents, do all acts, observe and perform all obligations required to be done in connection with its appointment as my/our agent, or imposed under any sale transaction to the third party purchaser of the Asset;
  - (ii) authorised to delegate its rights and duties as an agent to any third party to do all acts necessary for the completion of the required transactions; and
  - (iii) required to do all the administrative duties regarding the holding and the sale of the Asset as well as takaful coverage thereof where applicable.
3. Regardless of any sale of the Asset conducted by the Bank on my/our behalf, as well as any issues or disputes that may arise between me/us and the third party buyer regarding the Asset, such sale by the Bank as agent will not release me/us from the obligations outlined in the Electronic Sales Certificate and the facility, even if the Asset was sold by the Bank after my/our purchase but before the complete settlement of the selling price and the indebtedness stated in the Electronic Sales Certificate.
4. I/We shall be bound by any contract or agreement that the Bank enters into on my/our behalf with any third party pursuant to the Bank's appointment as agent. Each sale and purchase transaction carried out shall not be unilaterally terminated by any of the contracting parties.
5. I/We do not deem the Bank's appointment as agent to create a partnership or a joint venture, nor does it establish a relationship of principal or agent in any other relationship between me/us and the Bank.
6. This appointment shall immediately cease upon expiry or termination of the Facility.
7. I/We hereby undertake to indemnify the Bank from any losses, costs, expenses or damages that the Bank may suffer or incur as a result of fulfilling the Bank's agency function as set out above unless such losses, costs, expenses or damages are due to the gross negligence, fraud and wilful misconduct of the Bank or its agent.

## PART V

### Consent and Declaration of Data Privacy

I/We,

- (a) Declare that all information furnished to Hong Leong Bank Berhad/Hong Leong Islamic Bank Berhad ("HLB/HLB Islamic") are complete, true and correct and will immediately inform HLB/HLB Islamic of any changes to the same;
- (b) Confirm that I/We have read and agreed to HLB/HLB Islamic's Privacy Notice\* as may be varied from time to time. Copies of the Privacy Notice are available upon request or at HLB/HLB Islamic's website;
- (c) Declare that pursuant to the Credit Reporting Agencies Act 2010 ("CRA"), I/we, the undersigned, hereby irrevocably and unconditionally authorise CTOS Data Systems Sdn Bhd, Experian Information Services (Malaysia) Sdn. Bhd (formerly known as RAM Credit Information Sdn Bhd), Credit Bureau Malaysia Sdn Bhd, FIS Data Reference Sdn Bhd, BASIS Corporation Sdn Bhd and Dun & Bradstreet Malaysia Sdn Bhd (each to be referred to herein as a "Credit Reporting Agency" and collectively, "Credit Reporting Agencies") to process and disclose any of my/our personal information, company/business information (if applicable) and credit information (as defined in the CRA), including credit information where I/we am/are a joint applicant(s) or to which I/we am/are or have been linked (collectively referred to as "Credit Information") and resides in the records of the Credit Reporting Agency or any information in the record of the Central Credit Bureau, BNM (including any database or system established by BNM or any other governmental or regulatory authority or body, Cagamas Berhad and/or Credit Guarantee Corporation Malaysia Berhad, Inland Revenue Authorities or any authorities at any time in such manner as HLB/HLB Islamic considers appropriate to HLB/HLB Islamic for the purposes which shall include but not be limited to the ones listed in HLB/HLB Islamic's Privacy Notice;
- (d) Authorise HLB/HLB Islamic to provide the relevant Credit Reporting Agency with my/our personal details and company/business (if applicable), as provided in this application, to enable the Credit Reporting Agency to provide me/our with the relevant notification as required under the CRA;
- (e) Agree and confirm that I/we shall not hold HLB/HLB Islamic liable or responsible for:
- Any statement, misstatement, inaccuracy or omission of any type or manner contained in the credit information, records and/or credit reports provided to HLB/HLB Islamic by the relevant Credit Reporting Agency;
  - HLB/HLB Islamic's reliance on such credit information, records and/or credit reports provided by the relevant Credit Reporting Agency to arrive at a decision in relation to my/our application for credit and credit-related or other products or services of HLB/HLB Islamic; and
  - Any disclosure of my/our Credit Information by the relevant Credit Reporting Agency to any of the Credit Reporting Agency's other subscribers in connection with the credit reporting service provided.
- (f) Declare that this Consent shall be without prejudice to any other clause in the agreement governing the terms of the credit and credit-related or other products or services of HLB/HLB Islamic which I/we have applied for herein and shall remain valid and binding against me/us so long as I/we remain a customer of HLB/HLB Islamic and/or an/a outsourced service provider/vendor of HLB/HLB Islamic (if applicable);
- (g) Irrevocably authorise and permit HLB/HLB Islamic, its officers and employees to disclose and furnish all my/our information concerning this application, present and future accounts and any other matters relating to me/us or my/our company/business and operations (if applicable) to the persons/entities named in HLB/HLB Islamic's Privacy Notice which is necessary for the provision of the financial product/services or to comply with any legal or contractual requirements. I/We hereby irrevocably consent to such disclosure and confirm that save and except for damages arising directly from HLB/HLB Islamic's wilful default or gross negligence, HLB/HLB Islamic, its officers and employees shall be under no liability for furnishing such information or for the consequences of any reliance which may be placed on the information so furnished in accordance herein;
- (h) Consent to HLB/HLB Islamic, or any of its affiliates, including branches to share my/our information with the tax authorities for the purpose of enabling HLB/HLB Islamic, or any of its affiliates to comply with the requirements of the Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard ("CRS") as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

#### REMINDER:

You are reminded to read, and understand to the Customer Data Privacy Declaration and Consent Clauses, HLIBS ASB Financing-i Product Disclosure Sheet ("PDS"), Hong Leong MSIG Takaful Berhad ("HLMT") ARTT PDS, ASNB Unit Trust Financing/Loan Risk Disclosure Statement, ASNB Surat Akuan dan Pengesahan, and HLB Islamic ASB Financing-i T&Cs and any campaign terms and conditions (if applicable) before you sign this Application Form and/or submit this Application Form (in the case of e-application). I/We hereby:

- Acknowledge that I/we have received adequate explanation on the salient terms of the HLB Islamic ASB Financing-i Product Disclosure Sheet from an officer of the Bank (not applicable for e-applications).
- Confirm that I/we have read, understood, agreed to and confirmed the contents of all sections of this Customer Data Privacy Declaration and Consent clauses above including the Privacy Notice clauses stated above including the Privacy Notice which are applicable to me/us and which has been made available to me/us on HLB Islamic's website at <https://www.hlbislamic.com.my>
- Confirm and acknowledge that I/we have read, understood and accepted the following copies of which have been made available to me/us:
- HLMT Product Disclosure Sheet for ARTT;
  - ASNB Unit Trust Financing/Loan Risk Disclosure Statement;
  - ASNB Surat Akuan dan Pengesahan; and
  - Hong Leong ASB Financing-i T&Cs.
- Confirm that I have read, understood and accepted the contents of the Declaration stated in this application form.

If you have any queries regarding the product features or terms and conditions, you may seek clarification from our staff who attended to you. Alternatively, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) or call 03-7626 8899.

### Consent for Marketing (Optional - Please check the box if agreeable)

- I/We agree to share my/our personal data with Hong Leong Financial Group Berhad's group of companies, its agents, service providers, and business partners, and to receive marketing communications, including exclusive offers and promotions, from them.

#### Please Note:

- Your privacy is important to us. We will only share your personal data in accordance with our Privacy Notice at [www.hlb.com.my](http://www.hlb.com.my).
- You can update your marketing preferences at any of our branch. It may take up to 7 days for the change to be reflected and up to 8 weeks for all promotions to cease.

Yours faithfully,

#### APPLICANT'S SIGNATURE

Applicant  
Signature: \_\_\_\_\_

Joint Applicant 1  
Signature: \_\_\_\_\_

Joint Applicant 2  
Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

#### ATTENDED BY

Officer's Name: \_\_\_\_\_

Officer's Tel. No.: \_\_\_\_\_

Date: \_\_\_\_\_

Total Financing Amount: \_\_\_\_\_

Tenure: \_\_\_\_\_

**ARTT Advisor**

Full Name: \_\_\_\_\_

Agent Code

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Signature: \_\_\_\_\_

Authorised Signatory: \_\_\_\_\_