AFFIN BANK
AFFIN BANK BERHAD 197501003274 (25046-T)
AFFIN ISLAMIC
AFFIN ISLAMIC BANK BERHAD 200501027372 (709506-V)

Attach your business card here

GROUP ENTERPRISE BANKING - FINANCING APPLICATION FORM

BUSINESS PARTICULAR

Constitution: ☐ Sole Proprietorship ☐ Partnership ☐ Limited Liability Partnership (LLP) ☐ Sdn Bhd ☐ Other (please specify) :_______________

Registered Name			
Last Old Name, if any			
Company Name to Appear on Card (Not more than 19 characters) *Only applicable to AFFIN Business Card facility			
Primary Registration / 12 Digit SSM No.			
Registered (Old) SSM No.		BNM Assigned No.	
Registered Address			
Business Address			
Mailing Address			
Corporate E-mail Address			
Do you wish to receive E-Invoice?	☐ Yes ☐ No	*Note: If 'No' is selected, you are not required to provide your Tax Identification Number (TIN) and SST Registration Number.*	
Tax Identification Number ("TIN")			
SST Registration No.			
Date of Incorporation / Registration	DD/MM/YYYY	Business Premise: *(Please tick where applicable)*	☐ Rented ☐ Owned
Nature of Business			

Annual Sales Turnover – Latest 3 Years (RM)	Year 1 :		Year 2 :		Year 3 :	
No. of Full Time Employees – Latest 3 Years	Year 1 :		Year 2 :		Year 3 :	
Consolidated Annual Sales Turnover - Latest 3 Years (RM)	Year 1 :		Year 2 :		Year 3 :	

SME *(tick per BNM Definition below)*	Yes	☐ MICRO ☐ SMALL ☐ MEDIUM	☐ No
Additional Information		Subsidiaries of Public-listed company on the main board, Large Firms, Multinational corporation (MNC), Government-linked company (GLCs), Syarikat Menteri Kewangan Diperbadankan (MKDs) and State-owned enterprise	☐ Yes ☐ No

For Manufacturing *MICRO - Sales turnover not exceeding RM300,000 OR full time employees not exceeding 5* *SMALL - Sales turnover from RM300,000 to less than RM15 million OR full time employees from 5 to less than 75* *MEDIUM - Sales turnover from RM15 million to not exceeding RM50 million OR full time employees from 75 to not exceeding 200*	*For Services & Other Sectors* *MICRO - Sales turnover not exceeding RM300,000 OR full time employees not exceeding 5* *SMALL - Sales turnover from RM300,000 to less than RM3 million OR full time employees from 5 to less than 30* *MEDIUM - Sales turnover from RM3 million to not exceeding RM20 million OR full time employees from 30 to not exceeding 75*

Authorised Contact Person (required to be Key Management / Guarantor)	

Customer's initial

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RECIPIENT OF CONSOLIDATED STATEMENT (THIS SECTION ONLY APPLICABLE TO AFFIN BUSINESS CARD)	
Name	
Designation	
Address	
Telephone Number	
E-mail (mandatory)	

Note: Credit Card's e-statement will be sent to the above email address.

KEY MANAGEMENT TEAM / GUARANTOR

Details	1	2	3
Name			
Last Old Name, if any			
IC No. (New) / Passport No. (New)			
IC No. (Old) / Passport No. (Old), if any			
Mobile No. / Office No.			
E-mail Address			
Race			
Marital Status			
Designation			
% of Shares in Company			
Years of Experience in Industry			
Income Range (please tick) (for Guarantor only)	☐ RM2,001 to RM4,000 ☐ RM4,001 to RM5,000 ☐ RM5,001 to RM10,000 ☐ RM10,001 to RM20,000 ☐ > RM20,000	☐ RM2,001 to RM4,000 ☐ RM4,001 to RM5,000 ☐ RM5,001 to RM10,000 ☐ RM10,001 to RM20,000 ☐ > RM20,000	☐ RM2,001 to RM4,000 ☐ RM4,001 to RM5,000 ☐ RM5,001 to RM10,000 ☐ RM10,001 to RM20,000 ☐ > RM20,000

Details	4	5	6
Name			
Last Old Name, if any			
IC No. (New) / Passport No. (New)			
IC No. (Old) / Passport No. (Old), if any			
Mobile No. / Office No.			
E-mail Address			
Race			
Marital Status			
Designation			
% of Shares in Company			
Years of Experience in Industry			
Income Range (please tick) (for Guarantor only)	☐ RM2,001 to RM4,000 ☐ RM4,001 to RM5,000 ☐ RM5,001 to RM10,000 ☐ RM10,001 to RM20,000 ☐ > RM20,000	☐ RM2,001 to RM4,000 ☐ RM4,001 to RM5,000 ☐ RM5,001 to RM10,000 ☐ RM10,001 to RM20,000 ☐ > RM20,000	☐ RM2,001 to RM4,000 ☐ RM4,001 to RM5,000 ☐ RM5,001 to RM10,000 ☐ RM10,001 to RM20,000 ☐ > RM20,000

Customer's initial ☐

GROUP ENTERPRISE BANKING - FINANCING APPLICATION FORM

CORPORATE GUARANTOR

Details	1		2		3	
Registered Name						
Last Old Name, if any						
Primary Registration / 12 Digit SSM No.						
Registered (Old) SSM No.						
BNM Assigned No.						
Registration Date						
Business / Mailing Address						
Mobile No. / Office No.						
Corporate E-mail Address						
Nature of Business						
Annual Sales Turnover - Latest 3 Years	Year : Year : Year :	Amount : Amount : Amount :	Year : Year : Year :	Amount : Amount : Amount :	Year : Year : Year :	Amount : Amount : Amount :
No. of Full Time Employees - Latest 3 Years	Year : Year : Year :	No. : No. : No. :	Year : Year : Year :	No. : No. : No. :	Year : Year : Year :	No. : No. : No. :

Customer's initial

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GROUP ENTERPRISE BANKING - FINANCING APPLICATION FORM

FACILITIES REQUIRED

Type	Amount (RM)	Collateral to Offer (if any)
Overdraft / Cash Line-i		
Term Loan / Term Financing-i *(e.g. to finance purchase of factory, shoplots, etc.)*		
Trade Finance / Trade Finance-i *(Pls give details. e.g. Letter of Credit / Letter of Credit-i, Bills Negotiation / Bills Negotiation-i, Trust Receipt / Trust Receipt-i, etc.)*		
Export Credit Insurance / Takaful Trade Facilities		
Foreign Exchange / Foreign Exchange-i (Spot and Forward Contracts)		
Domestic Recourse Factoring (DRF)		
AFFIN Business Card (Pls ✓): ☐ Conventional ☐ Islamic		
Others *(Please specify)*		

CURRENT FINANCING / LOAN FACILITY(IES)

Name	Type of Credit Facility	Amount (RM)	Collateral / Security

LIST OF TOP 3 BUYERS

No	Name	Contact Person	Contact No.	Sales Term (Days)	% of Sales
1					
2					
3					

LIST OF TOP 3 SUPPLIERS

No	Name	Contact Person	Contact No.	Purchase Term (Days)	% of Purchase
1					
2					
3					

PROPERTY FINANCING DETAILS

Property purchased from	New Purchase from : ☐ Developer ☐ Subsale / Secondary Market ☐ Auction	Refinancing : ☐ Yes If Yes, Bank Name : ____________ ☐ No Outstanding Amount : ____________	
Property purchased for	☐ Owner Occupation ☐ Investment		
SPA Price		SPA Date	
Margin of Finance (%)		Financing / Loan Tenure (max 20 years)	
Property Details			
Property Type	☐ Resident ☐ Commercial ☐ Industrial ☐ Retail ☐ Office ☐ Others : ____________		
Property Addresss			
Property Description			
Construction Status	☐ Completed ☐ Under Construction (% of completion :________)		
Current Use of Property	☐ Vacant ☐ Owner Occupation ☐ Tenanted ☐ Others : ____________		

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GROUP ENTERPRISE BANKING - FINANCING APPLICATION FORM

<table>
<tr><td>Ownership Type</td><td colspan="5">☐ 1st Party
☐ 3rd Party   Relationship of owner / purchaser to the applicant : ____________
Registered / Beneficial Owner(s) : ____________</td></tr>
<tr><td>Title Type</td><td colspan="5">☐ Individual   ☐ Master   ☐ Strata</td></tr>
<tr><td>Bumiputera Lot</td><td>☐ Yes   ☐ No</td><td colspan="2">Malay Reserve / Native Land</td><td colspan="2">☐ Yes   ☐ No</td></tr>
<tr><td>Title Status</td><td colspan="5">☐ Freehold   ☐ Leasehold – Expiry Lease : ____________</td></tr>
<tr><td>Title No. & Lot P.T. No.</td><td colspan="5"></td></tr>
<tr><td>Mukim, District & State</td><td colspan="5"></td></tr>
<tr><td>Category of Land Use</td><td></td><td>Land Area (Sq ft)</td><td></td><td>Built Up Area (Sq ft)</td><td></td></tr>
</table>

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GROUP ENTERPRISE BANKING - FINANCING APPLICATION FORM

SUPPORTING DOCUMENTS

For us to better consider your application, please read Attachments A and B and provide the relevant documents.

DECLARATION

1. I / We declare that the information given in this form are true, correct, in full compliance with Financial Services Act 2013 (“FSA”), Islamic Financial Services Act 2013 (“IFSA”) and Personal Data Protection Act 2013 (“PDPA”) and other applicable legislations. I / We shall be fully responsible for any inaccurate, untrue or incomplete information provided in this form. I / We also authorise the Bank to make this information available to Bank Negara Malaysia (“BNM”) in compliance with FSA, IFSA and Central Bank of Malaysia Act 2009 (“CBA”). I / We shall also undertake to comply with the prevailing Foreign Exchange Administration Rules 2013 (“FEA”) which can be downloaded from BNM website.
2. I / We have not committed any act of bankruptcy or been adjudged a bankrupt/wound up.
3. I / We am/are not involved in any unlawful activities as defined under the provision of Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA) (including all amendments thereof) and/or any other related acts or regulations.
4. I / We understand that you reserve the right to reject the application and will explain the reasons for the rejection if requested.
5. I / We also understand:-
   i. Your acceptance of my/our application does not constitute an approval;
   ii. that such facility(ies), if approved by the Bank is subject to revision or reduction of limit at your discretion with twenty-one (21) calendar days prior notice to me/us;
   iii. if I / we do not agree to any amended terms and conditions of such facility(ies) approved (where notification of the amendment(s) will be provided by the Bank), I / we shall notify the Bank in writing of the same within twenty-one (21) calendar days from the date the notice was deemed to be delivered by the Bank and redeem such facility(ies) by paying the indebtedness and all sums due to the Bank in full;
   iv. if I / we continue to maintain such facility(ies) twenty-one (21) calendar days after the date the notice was deemed to be delivered by the Bank, I / we shall be deemed to have accepted the amendments to the terms and conditions of such facility(ies);
   v. all other terms and conditions not specifically mentioned above are to be incorporated in the letter of offer, loan/financing agreement, facilities agreement, charge, deed of assignment and/or any other security documents; and
   vi. this application and the supporting documents remain your property regardless whether the application is approved or rejected.
6. I / We hereby declare and warrant that I / we have obtained and/or shall obtain consent from our officers, employees, authorised signatories, directors, individual shareholders, individual guarantors, individual security providers, supplier/vendors and/or related parties (if applicable) to process their personal data for the purposes of this application.
7. I / We declare that I / we have received, read and understood the information in the Product Disclosure Sheet and the terms and conditions of this Application Form and hereby agree to abide by those terms and conditions.

A. CONSENT FOR CREDIT CHECKS

I / We the abovenamed customer / guarantor(s) / security provider(s) / proprietor / partner(s) / director(s) / shareholder(s), confirm that I / we consent to Affin Bank Berhad (“ABB”) / Affin Islamic Bank Berhad (“AiBB”) / Affin Hwang Investment Bank Berhad (“AHIB”) conducting credit checks on me / us.

1. I / We, the abovenamed customer / guarantor(s) / security provider(s) / proprietor / partner(s) / director(s) / shareholder(s) authorize ABB / AiBB / AHIB to disclose my / our personal data(s) (as defined under the Personal Data Protection Act 2010) and credit information to the Bank Negara Malaysia’s Credit Bureau via Central Credit Reference Information System ("CCRIS"), other financial institutions participating in CCRIS, CTOS Data Systems Sdn. Bhd. ("CTOS"), Financial Information Services Sdn. Bhd. ("FIS"), Credit Bureau Malaysia Sdn. Bhd. ("CBM") and/or all credit agencies registered under the Credit Reporting Agencies Act 2010 ("CRAA") in Malaysia (collectively, the "Agencies"), including persons stipulated under sub-section 47(2) of the CBA. The purpose is:
   (a) to conduct credit reference / reporting checks on me / us from time to time in connection with the application, distribution, provision of facilities, products, services or transactions, regardless of whether the relationship between ABB / AiBB / AHIB and me / us has been terminated and / or an event of default under the facility, product, service or transaction with ABB / AiBB / AHIB has occurred; and
   (b) to access and use the credit information for purposes stipulated in sub-section 47(2) of the CBA and for other purposes as the BNM thinks fit, which may include but not limited to, assessing the creditworthiness of existing and potential customers, providing credit reporting or credit assessment services, providing electronic Know-Your-Customer (e-KYC) solutions and providing financial advisory services.
2. I / We, the abovenamed customer / guarantor(s) / security provider(s) / proprietor / partner(s) / director(s) / shareholder(s) agree(s) that the purposes indicated by ABB / AiBB / AHIB is a legitimate interest (as defined below). The request for our report and information is for a valid purpose within the meaning of the CRAA.
3. I / We, the abovenamed customer / guarantor(s) / security provider(s) / proprietor / partner(s) / director(s) / shareholder(s) consent to the Agencies, to process, disclose and release my / our credit report and information to ABB / AiBB / AHIB and / or their legal representatives without any further reference to me / us, for the purposes of enabling the processing of a facility, product, service or transaction offered by ABB / AiBB / AHIB to me / us or to a party to whom I / we have agreed to stand as guarantor / to provide security and any related processes arising from the same, including but not limited to:
   (a) credit evaluation, monitoring, credit review;
   (b) opening of account(s) with ABB / AiBB / AHIB;
   (c) debt recovery purposes and other legal proceedings
4. Where ABB / AiBB / AHIB requires any such processing to be further processed by its Head Office, subsidiaries or any processing centre located outside Malaysia, I / we hereby give my / our consent to the Agencies as mentioned under Clause 1 (Consent for Credit Checks) to make disclosure of my / our credit report to the said Head Office, subsidiaries or the processing centre located outside Malaysia.

GROUP ENTERPRISE BANKING - FINANCING APPLICATION FORM

B. CONSENT FOR (I) PROCESSING OF PERSONAL INFORMATION AND (II) DISCLOSURE OF PERSONAL INFORMATION FOR DIRECT MARKETING AND PROMOTIONAL PURPOSES

1. In order to process this application and subsequently to continue performing the contractual agreements entered between me/us and the Bank, including any entity within AFFIN Group (as defined in AFFIN Group's Privacy Notice), the relevant AFFIN Group entity may need to obtain, process, disclose and retain my/our personal information in accordance with AFFIN Group's Privacy Notice, which is available on the Bank's website at AffinAlways.com.
2. Additionally, the entities within AFFIN Group, our third-party merchants and/or strategic partners ("Permitted Parties") may contact / send me/us about products, services, and promotional offers, which the Bank believe may be of interest to me/us or benefit me/us financially, subject to my/our explicit consent authorizing the sharing of my/our personal information to the Permitted Parties for the relevant direct marketing and promotional purposes.
3. By signing this form, I/we declare that I/we have read, understood, and agreed to be subject to AFFIN Group's Privacy Notice.
4. I/We choose* to: (Please select one (1) option by ticking in the box provided: [✓])

   ☐ ***Opt-in***

   Yes, I/we expressly consent to the disclosure of my/our personal information to other entities within AFFIN Group, as well as the Bank's third-party merchants and strategic partners, for direct marketing and promotional activities related to the products and services of AFFIN Group, strategic partners or third parties, as stipulated in the Privacy Notice.

   ☐ ***Opt-out***

   No, I/we do not consent to the disclosure of my/our personal information to other entities within AFFIN Group, or to the Bank's third-party merchants and strategic partners, for direct marketing and promotional activities related to the products and services of AFFIN Group, strategic partners or third parties, as stipulated in the Privacy Notice.

   Note*: If I am/we are an existing customer, my/our previous choice remains unless I/we notify the Bank otherwise in writing.

5. I/we may withdraw my consent at any time should I/we no longer wish to receive marketing communications, even after having initially opted in, by notifying or writing to the servicing branch.
6. I/We confirm that all personal information provided to AFFIN Group is true, up-to-date, and accurate. If there are any changes to my/our personal information, I/we shall immediately notify the relevant entities within AFFIN Group where my/our account(s) is maintained.

C. CUSTOMER ENQUIRIES, COMPLAINTS & REDRESS CHANNELS

Customers may contact the Bank for any enquiries or lodge complaints through the following channels:

1. For enquiries:
   - Contact Number: 603 – 8230 2222
   - Website: "Contact Us" section on our websites

2. For complaints:
   - Contact Number: 603 – 8230 2222
   - Email address: yourvoice@affingroup.com
   - Website: "Contact Us" section on our websites

3. If the complaint is not resolved to the customer's satisfaction, the customer may escalate the complaint to the following independent bodies:
   - ➢ Bank Negara Malaysia (BNM) LINK – https://www.bnm.gov.my
   - ➢ Financial Markets Ombudsman Service (FMOS) - https://www.fmos.org.my
   - ➢ Agensi Kaunseling dan Pengurusan Kredit (AKPK) - https://www.akpk.org.my

Further details are available on the respective organisations' official websites.

Customer's initial

GROUP ENTERPRISE BANKING - FINANCING APPLICATION FORM

D. CLOSE RELATION

I / We hereby further declare that (no declaration from the application denotes that this declaration is not applicable):-

☐ To my / our best knowledge, I / we have close relative(s)* employed under the AFFIN Group. The particulars are:-

NAME	IC NO. / PASSPORT NO.	RELATIONSHIP

*close relative(s) include spouse of staff and dependents of spouse, child (including step child and adopted child), parent(s), brother or sister and their spouses and other dependents and persons who may influence / be influenced by the staff or as defined under the BNM's Guidelines on Credit Transactions and Exposures with Connected Parties.

Acknowledgement of full understanding:

1. I / We confirm that we have received, fully read, understood, and agreed to be bound by the terms of this application and the Product Disclosure Sheet.
2. I / We acknowledge that the terms affecting my/our obligations in relation to this application (such facility(ies)) have been adequately explained to me/us.
3. I / We further acknowledge and agree that I / we have been advised to seek independent legal advice and discuss further with the Bank's representative if there are any terms and conditions in this application / Product Disclosure Sheet that I / we do not understand before signing this application.

E. SIGNATURE OF APPLICANT / GUARANTOR(S) / SECURITY PROVIDER(S) / PROPRIETOR / PARTNER(S) / DIRECTOR(S) / SHAREHOLDER(S) / AUTHORISED SIGNATORY(IES)

NO	NAME	SIGNATURE	IC NO. / PASSPORT NO.	DESIGNATION
1				
2				
3				
4				
5				

Company Stamp

Date :

Business Centre / BFU / Commercial Sales / Direct Channel / Branch				Date	
Name of Relationship Manager				Officer Code	
Office Tel. No.		Mobile No.		Fax No.	
E-mail Address					
Customer V.I.P. code	☐ AG - AFFINGEM				