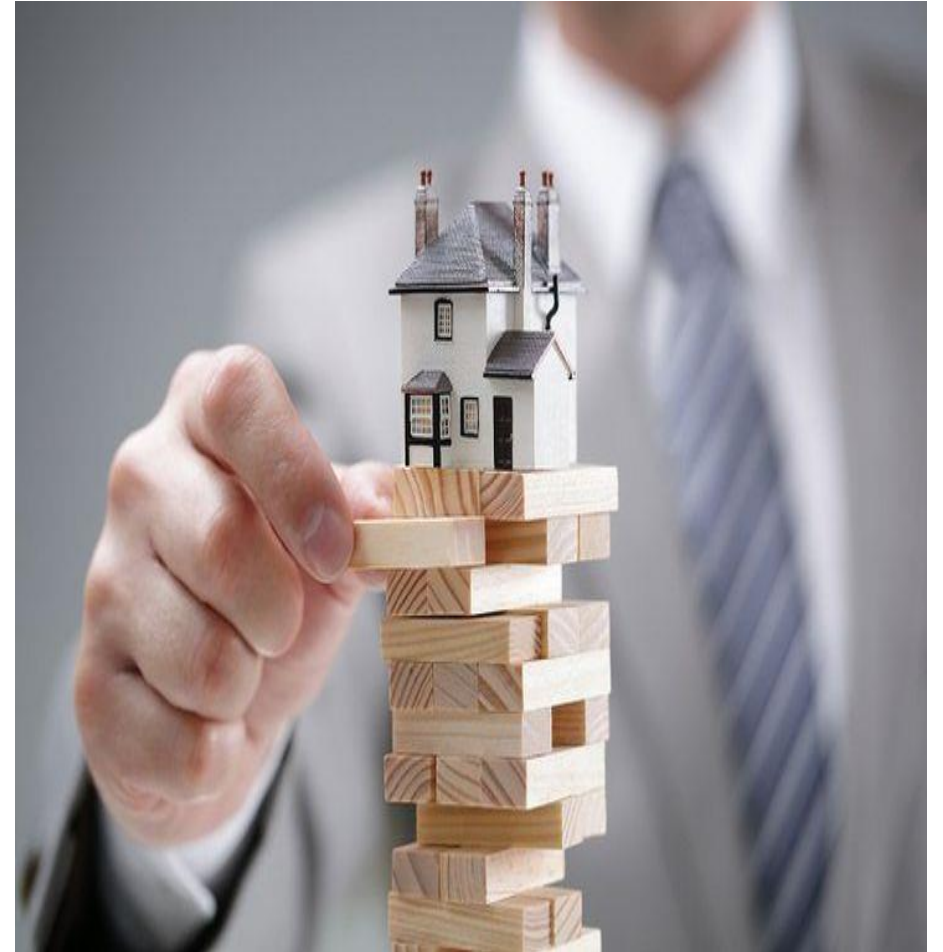


MORTGAGE FAST START PROGRAM



Module 1

1. Mortgage Planner Role & Responsibilities
2. Why Mortgage
3. Types of Mortgage Loans
4. Types Of Properties
5. Mortgage Loan Terms
6. Debts Consolidation & Refinancing
7. SME Property Loan & Process
8. What Do Bank Look Into-5C
9. Cash flow 10321
10. Asset Protection Account (APA)
11. Professional Code Of Ethic



START WITH THE END IN MIND

Times saving
With panel
bankers
fully support



Increase cross
sales income



Why GVMA
For
YOU



Increase
conversion rate



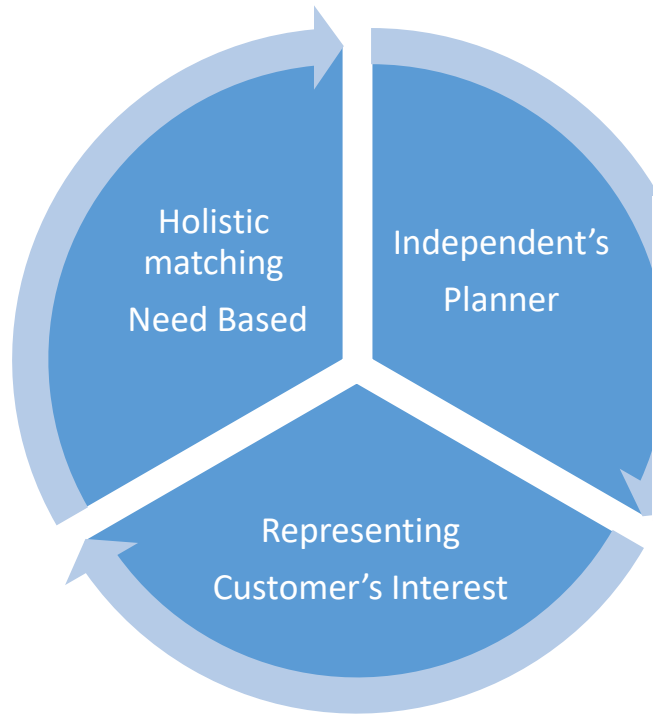
Increase
retention
rate



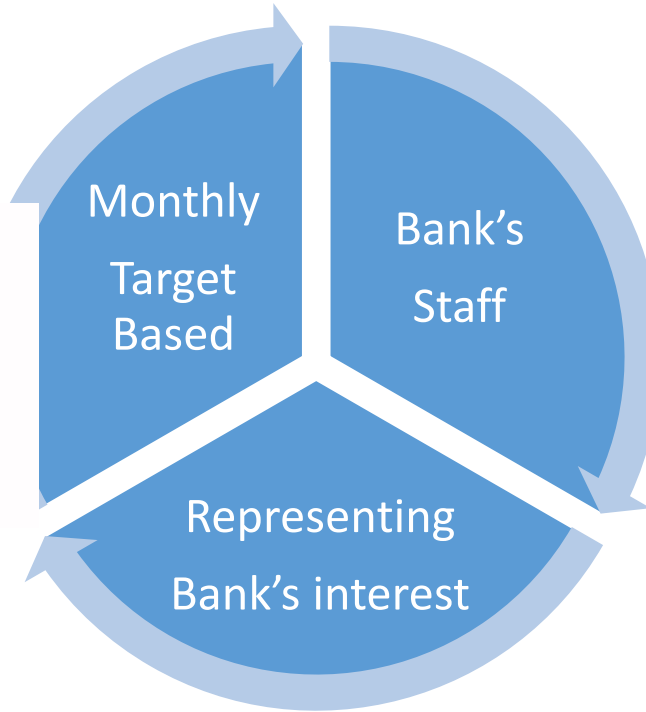
Follow us :

Facebook Page –Great Vision Mortgage Advisory

Instagram Page -MYGVMA



GREAT VISION



BANKS

What does a Mortgage Planner do

MP deal with bank & insurer ,acting on behalf of potential borrowers to get the best loan ,interest saving & mortgage protection ,for their financial situation,rather than work directly for a bank like Mortgage Banker.

MP work as Independently to help customer to own a home with NO hassel .

How a Mortgage Planner will able to assist U ?

- Offer to access to wide range of products & number of different lenders
- Find the Most advantageous Deal
- Has flexibility & Expertise to meet your needs
- Saves your time
- Delivers Personalized service

Why Mortgage

- As a bridge to **NEW MARKET**
- A **unique approach** to build clientele
- To show our **professionalism & build trust**
- As a **additional source of income** support for new advisor



Mortgage Planner Training Program

Mortgage Fast Start Program

1. Mortgage Loan
2. Generic & Technique (Products, Procedures & Practices)
3. Debt Cancellation (APA)
4. SME Property Biz Financing
5. Compliance
6. Assignment with 5 FHS (Financing Health Scan)

Jointly managed by GV & Panel Banks

SME GROW Program

1. Generic & Technique (Products, Procedures & Practices)
2. BAPA
3. Compliance

Note: Only for Planner who attended Module 1

Jointly managed by GV & Panel Banks

SME PLUS Program

1. Generic & Technique (Products/Procedures/Practices)
2. Compliance
3. Pre-IPO Nurturing
4. Financial Standing Analysis Skill
5. Cross Selling into Protection & Funds

Note: Only for Planner who are Elite Loan Adviser & SME Focus Group

WHAT IS HOUSING LOAN?

A home loan (or mortgage) is a contract between a borrower and a lender that allows someone to borrow money to buy a house, apartment, condo, or other livable property.

A home loan is typically paid back over a term of 10, 15, 30 or 35 years or age 70 ,which ever is earlier

Term Loan vs Semi Flexi vs Full Flexi

Term loan

- **Basic term**
- A basic term housing loan is one that comes with fixed repayment schedule, where the monthly instalment you pay is the same throughout your entire loan period.
- Generally, a loan of this category does not allow you (or make it exceptionally hard for you) to reduce your loan interest with advance payment. Any additional payment you make is merely treated as pre-payment for future instalments, and does not affect the total interest you're paying on the loan itself. You can, however, write in to the bank and request for special considerations, which may, or may not, be granted at the discretion of the bank.

Semi flexi

- A semi-flexi housing loan is a type of home loan that comes with a built-in facility enabling borrowers to make advance payment to lower their loan interest without the need to make any formal request to the bank.
- With a semi-flexi loan, any additional amount you repay on top of the normal monthly instalment is automatically used to reduce the principle loan amount, subsequently lowering the amount of interest you're being charged for your home loan. If you like, you could also make a request with the bank to withdraw the additional payment you've made, though you're likely to incur some charges during the process.

Full flexi loan

- Full-flexi home loan (or just “flexi loan”) takes the notion of flexible payment to the next level, enabling borrowers to make advance payment to lower their property loan interest and withdraw the additional payments they’ve made whenever they like, without the need for complicated procedures, or additional charges.
- In a typical flexi loan package, you get a property loan account that is linked to a current account with a chequebook. Every month, loan instalment is automatically deducted from the current account and paid to the property loan account. By depositing additional sum of money into the said current account, you’ll also be able to offset your principle loan amount and reduce the interest on your property loan.

Full flexi loan (cont)

Example:

- If you have a flexi loan of RM300,000 and you've deposited RM100,000 into the linked current account, your loan interest will be based on $RM300,000 - RM100,000 = \mathbf{RM200,000}$.
- Just like a semi-flexi loan, you'll be able to withdraw the additional payment you've made, simply by writing a cheque using the chequebook provided. The process is much easier because you do not need to make a request with the bank, as in the case for a semi-flexi loan.
- Take note that most flexi loans do come with a fixed monthly fees (usually RM10 per month) to maintain the current account, so you might need to evaluate the financial commitment against the convenience of a flexi-loan before you make a decision.

Guide to Flat Rate Interest and Reducing Balance Rate

Flat rate interest

- This method is mainly used to calculate the interest payable for **personal loans and car / hire purchase loans**. You pay interest on the entire loan balance throughout the duration of the loan. Flat interest rate calculation formula can be represented like this:
- *Interest Payable per Installment = (Original Loan Amount * No. of Years * Interest Rate p.a.) / Number of Installments*

Reducing balance rate

- This method is mainly used to calculate the interest payable for **housing / mortgage / property loans and other interest payable such as overdraft (OD) facilities, and credit cards**. You only pay interest on the remaining loan balance. A reducing balance interest calculation formula can be represented like this:
- *Interest Payable per Installment = Interest Rate per Installment * Remaining Loan Amount*

LOAN TERM & CONDITIONS

MORTGAGE LOAN AGREEMENT



1. This Deed incorporates the Mortgage terms and conditions set out in the Mortgage Agreement and the Borrower acknowledges having received a copy of the Mortgage Agreement.
2. Subject to clause 3 below, the Borrower agrees to grant a first mortgage over the Property, and all the Borrower's obligations under the Mortgage Agreement shall be secured by way of a mortgage over the Property. The proceeds of sale of the Property shall be used to discharge the Mortgage and the performance of all other obligations of the Borrower under the Mortgage Agreement.

There are several types of home loans available on the market, but each home loan is typically defined by four main factors:

1. **The Principal**, or the amount of money you're borrowing. This amount is typically the purchase price minus your down payment, minus closing costs and other related fees.
2. **Loan Tenure**, or how long you have to repay the entire loan. The term of a home loan can range between five to 30 years.
3. **The Interest Rate**, or the annual amount you need to pay the lender to borrow the money, shown as a percentage of the current principal balance.
4. **The Repayment Frequency**, or how often you make payments. Borrowers usually pay back their mortgages on a monthly or bi-weekly basis.

- **Lock-In Period**

Banks normally charge a penalty of 2% to 3% (on your original loan amount) if you fully pay off your home loan within the first two to three years. This “two to three year” period, where you will incur a penalty for early settlement, is essentially the “lock-in period” of your house loan.

- **Margin of Loan / Margin of Finance/Loan To Value**

How much you can borrow from the bank depends on a number of things, including 1) the market value or purchase price of your house, 2) the type of property (e.g. residential or commercial), 3) the location of the property, and 4) the borrower’s profile (e.g. age, income level, etc.).

Banks would normally lend up to a maximum margin of loan of 80% to 90%. This means that for a RM500,000 house, you can borrow up to RM400,000 to RM450,000 from the bank, with you paying the rest of the amount up front.

MARGIN OF FINANCE (MOF)

PERSONAL NAME BUY RESIDENTIAL	PERSONAL NAME BUY COMMERCIAL
FIRST HOUSE – 90% + LVS	FIRST SHOP / OFFICE / FACTORY – 80 – 85% + LVS
SECOND HOUSE – 90% + LVS	SECOND SHOP / OFFICE / FACTORY – 80 – 85% + LVS
THIRD HOUSE AND ONWARDS – 70%	THIRD & ONWARDS – 80 – 85%

COMPANY NAME BUY RESIDENTIAL	COMPANY BUY COMMERCIAL
FIRST HOUSE – 60%	FIRST SHOP / OFFICE / FACTORY – 80 – 85% + LVS
SECOND HOUSE – 60%	SECOND SHOP / OFFICE / FACTORY – 80 – 85% + LVS
THIRD HOUSE – 60%	THIRD & ONWARDS – 80 – 85%

TYPES OF PROPERTY

LANDED PROPERTY

- TERRANCE HOUSE
- LINK HOUSE
- SUPERLINK HOUSE
- SEMI-DETACHED HOUSE
- BUNGALOW
- FACTORY
- SHOPLOT

NON – LANDED PROPERTY

- FLAT
- APARTMENT
- CONDOMINIUM
- SOHO / SOVO / SOFO
- PENTHOUSE

LANDED PROPERTY



NON – LANDED PROPERTY FLAT & APARTMENT & CONDOMINIUM



PRIMARY MARKET (UNDER CONSTRUCTION) VS SECONDARY MARKET (SUB SALES) VS AUCTIONED PROPERTY

	Primary	Secondary	Auctioned
Upfront cash	<ul style="list-style-type: none"> ▶ Standard of 10% in down payment (if buyer is eligible for 90% margin of finance) ▶ Approximately 10% for legal fees, stamp duty and others (sometimes borne by developer) 	<ul style="list-style-type: none"> ▶ May have higher down payment due to the property value. ▶ Higher acquisition cost for Sales and Purchase Agreement, legal fees, stamp duty and others. 	<ul style="list-style-type: none"> ▶ Not known initially, but most probably more than 10% of the asking price, depending on any outstanding bills and payments from the previous owner.
Monthly repayment	<ul style="list-style-type: none"> ▶ Tiered payment where buyer only needs to pay the interest in instalments and it increases until the full repayment upon completion. 	<ul style="list-style-type: none"> ▶ Full repayment is immediate. 	<ul style="list-style-type: none"> ▶ Full repayment is immediate.
Discounts	<ul style="list-style-type: none"> ▶ Depending on the developer, but the usual discounts available are, early bird, Bumiputera, staff discounts, or member's privilege. 	<ul style="list-style-type: none"> ▶ No discounts but buyer may be able to negotiate with the seller or real estate agent. 	<ul style="list-style-type: none"> ▶ No discounts, but depending on luck, buyer may be able to purchase below the market value.
Furnishing/ Renovation	<ul style="list-style-type: none"> ▶ Some newly developed properties come partially or fully furnished. 	<ul style="list-style-type: none"> ▶ For older properties, renovation may be needed. Extra cash may be needed for this. 	<ul style="list-style-type: none"> ▶ Most auctioned units are badly maintained or left vacant for a long time. May need to renovate.
Risks	<ul style="list-style-type: none"> ▶ Abandoned projects. ▶ Delay in delivery. ▶ Unable to sell until completion and delivery. ▶ Stiff competition for rent and sale in the delivery period. ▶ Intangible, and unit and surrounding infrastructure may differ from what was told. 	<ul style="list-style-type: none"> ▶ Major issues with the house may not be detected during the viewing, such as a termite problem, electrical wiring or piping decay, all of which requires a substantial amount of cash to repair. 	<ul style="list-style-type: none"> ▶ Problem in vacating the unit from previous owner or tenants. ▶ Unable to view the unit before buying. ▶ Price may not be below market value.

SECONDARY MARKET (SUB SALES)

Indicative Value Checking :

1. Full address
2. Types of properties
3. Land area
4. Build up area
5. Renovation detail
6. Asking price

LAND AREA VS BUILT UP AREA

- **Land Size**

Landed properties have land, and the size is normally mentioned in how many feet wide x how many feet long. Often, for terrace house, when talking about size, they usually means the land size is how many feet wide x how many feet long.

- **Built-Up Area**

Built-Up is the size of area covered by building. It is the total of area covered by wall in every floor. Thus for multiple floor building, just sum up the total area at each floor, to get the Built-Up size.

RENOVATION FACTORING INTO HOUSE VALUE

1. PLASTER CEILING
2. KITCHEN CABINET TOP & BOTTOM
3. WARDROBE
4. WALL TILES & FLOOR TILES
5. EXTENTION WITH APPROVAL
6. ISLAND BAR
7. TV CABINET

Debt Consolidation Loan

Personal Details

Your first name and initial

Last name

Phone Number

No.

Nationality

Address (street and number), see instructions.

City, town, street and ZIP code, see instructions.

▶ Checking a box for confirmation (See instructions on page 12)

You

Spouse

Divorced

Other

Status

Check only one box.

Single
 Married

1 It is a process to allow an organization to focus resources on the greatest

2 The objectives will be based on how you gain sale

Income

Exemptions

Dependents:
First name

Last name

Dependent's social security number

Dependent's to you

1 Federal income tax withheld from.

Amount paid with request for extension to file

on fuels.

to file.

Document Number 20520-1

Number



Why Refinance Loan?

- **Interest Savings & Cash Out for personal use**
 - Move over to take advantage of lower interest rate
 - Savings to be used for other investment instruments to generate greater returns
- **Interest saving & Cash Out for Loan Consolidated**
 - Your property would have appreciated, why not borrow a higher sum for renovation, children's education, family vacation, etc...?
 - Settlement all highest interest loan



Unlock Cash In Your Property Appreciation

You have built equity in your home and want to cash out

Property Value in 2010 = RM500,000



Property Current Value in 2020 = RM1.0 million



Bank loan outstanding = RM450,000



**Refinance based on 80% CMV =
RM800,000**



**Cash Out = RM350,000
(Refinance RM800k –
RM450k owed)**

Top Reasons Of Cashing Out

Debt consolidation

- Save more.
- Settle high interest debts
E.g. Personal loans, higher interest loans
- Restructure & consolidate to lower instalment & create more Cash flow

Top Reasons of Cashing Out

CURRENT SITUATION

Type	Amount (RM)	Instalment (RM)
Housing Loan	450K	2,600
Car Loan	60K	731
Credit Cards	90K	4,500 (5%)
Personal Loan	100K	2022
Term Loan	100K	599
Total	800K	10,452

Cash out : RM350K-to settle all loans

AFTER DEBT CONSOLIDATION

Type	Amount (RM)	Instalment (RM)
MAYBANK HOME LOAN	RM800K	RM5,275

AVAILABLE FUNDS :
RM5,177!!

Things You Should Consider When Refinancing

- 1) Is it after the lock in period?
- 2) What are the entry cost to refinance?
- 3) Can it help to lower your interest/instalment and provide the cash you require?
- 4) Credit history & eligibility

✓
还清债务
Debts Consolidate

✓
缩短供期年份
Shorten Loan Tenure

✓
**套取一笔
现金周转**
Cash Out For Business
Purpose, Housing Renovation
or Education Fees.

✓
债务重组
Loan Restructuring

5大原因

为何要把房屋再融资

5 Reason Why You Need To Refinance
Your Home

✓
**减低目前
的利息**
Reduce Current
Highest Interest



A hand in a dark suit jacket is holding a silver pen, writing the word 'SME' in large, bold, black letters on a whiteboard. The background is a bright, slightly blurred sky. A thick black horizontal line is drawn across the whiteboard, separating the 'SME' text from the text below.

SME

PROPERTY LOAN

NEW SME DEFINITION

Manufacturing

Services and Other Sectors

Sales turnover:
RM15 mil \leq RM50 mil
OR
Employees: From 75 to \leq 200

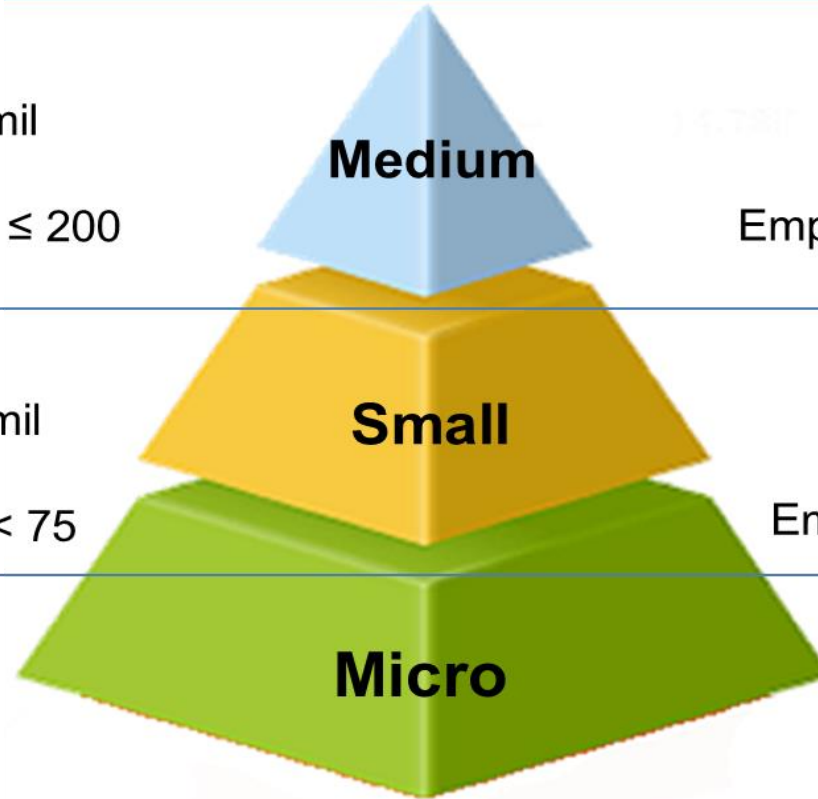
Sales turnover:
RM3 mil \leq RM20 mil
OR
Employees: From 30 to \leq 75

Sales turnover:
RM300,000 $<$ RM15 mil
OR
Employees: From 5 to $<$ 75

Sales turnover:
RM300,000 $<$ RM3 mil
OR
Employees: From 5 to $<$ 30

Sales turnover:
 $<$ RM300,000
OR
Employees: $<$ 5

Sales turnover :
 $<$ RM300,000
OR
Employees: $<$ 5



SMEs are the backbone of the economy

98.5%

business establishments
in Malaysia are SMEs

...cut across all sizes & sectors



SMEs by Sector:



Services

89.2% (809,126 SMEs)



Manufacturing

5.3% (47,698 SMEs)



Construction

4.3% (39,158 SMEs)



Agriculture

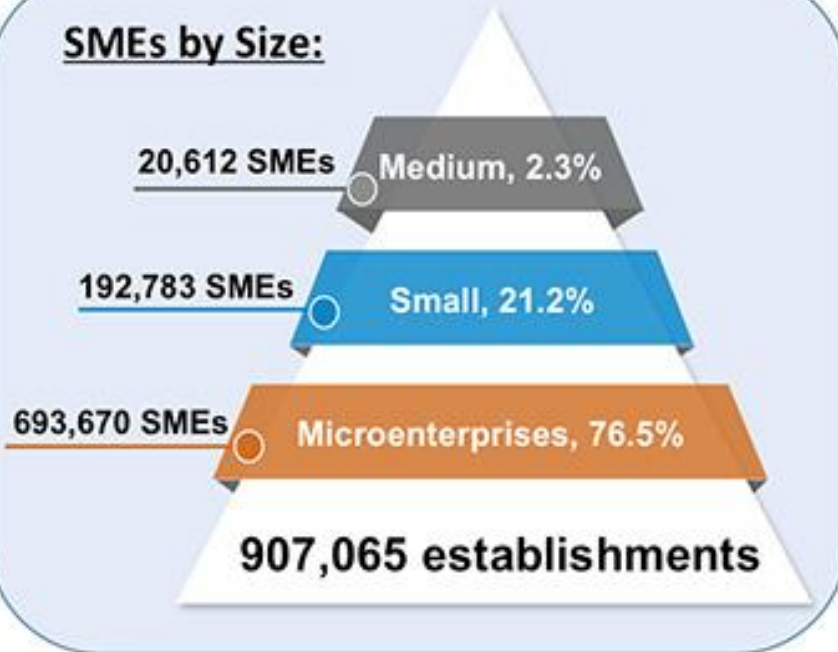
1.1% (10,218 SMEs)



Mining & Quarrying

0.1% (865 SMEs)

SMEs by Size:



WHERE IS YOUR COMPANY ?

SME PROPERTY FINANCING

Target market	Sole Prop, Partnership, Sdn Bhd., investment holding co.
Finance purpose	Property based
Finance quantum	Up to RM5M
Facility tenure	Up to 20 years(P)
Margin of Advance (MOA)	Up to 85% + 35% (WC)=120% or RM500k whichever lower (Promotion :95%+55%=150%)
Pricing	BLR – 2.2% (Secured, TL)
	BLR + 0.% (Secured, OD)
	BLR + 4% (Clean)
Facility type	Term loan, Overdraft, Tradelines
Property Type	Freehold/leasehold, Commercial/industrial

SME DOCUMENT CHECKLIST

- Copy of IC - all directors
- M&A, Form 9,24 (CTC By company Secretary)
- Audited account –last 3 years
- Latest aging –debtors & creditors
- Latest 6 months bank statement
- Latest B/EA form –all directors
- Copy of existing LO (Optional)
- Copy of property title /SPA

SME PROCESS FLOW

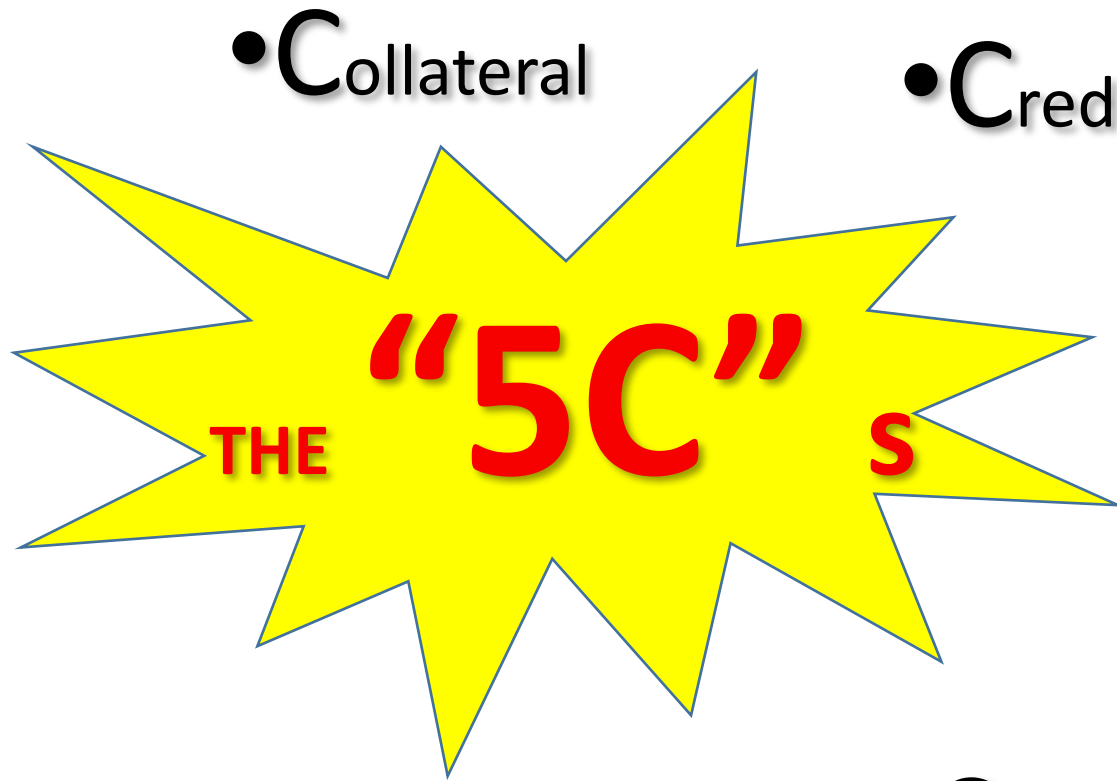
- Customer Engaged –approach & document or approach & GV referral form
- Email Doc or GV Referral form to MBB/CIMB SME Officer
- Preliminary DSR & Ccris check with Bankers - 6 months bank statement & 2 years audited account/latest management account
- Officially Submit with full documents –Check Status –approved /reject
- Issuing LO
- LO Acceptance & BAPA close

Remark:

- MRTA variation –Waived /30% on loan

A collection of wine corks and a red wine cap are scattered on a rustic wooden surface. Some corks are upright, while others are lying on their sides. One cork in the foreground has a red cap on it. The background is a dark, out-of-focus wine bottle. The text 'the 5 C's of CREDIT' is overlaid on the right side of the image.

the 5 C's of
CREDIT



- Collateral

- Credibility

- Capital Outlay

- Capability (Income)-DSR

- Conditions

What is Collateral ?

- The security that charged to the bank, the property itself.
- Property Factors:
 - Type of Property
 - Title Restriction
 - Valuation of Property
 - Negative Area



APPROVED End Financing Panel ???

COLLATERAL (PROPERTY FINANCING)

- PROPERTY WITH LESS THAN 10 YEARS MASTER TITLE ALL BANK CAN DO, BUT MORE THAN 10 YEARS MASTER TITLE , ONLY FEW BANKS CAN DO.
- SOME BANK HAVE NEGATIVES LISTING – FLOOD, CRIME AREA, AUCTION AND ETC.

What is Credibility ?

- The Credibility of a person being believed or trusted.
- Credibility in Finance:
 - How promptly you pay?
 - How much borrowings you have?
 - Avoid be a aggressive borrowing

Basis Method :

How the bank assess a credibility of a borrower?

CCRIS/ CTOS



OUTSTANDING CREDIT										2019												2018											
No.	Appr Date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	P rin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Sts	Date Status Update									
1	25/07/2013	O	OWN	CB	CRDTCARD	143.00	30/04/2019	0.00	MT H	CLEAN	M	A	M	F	J	D	N	O	S	A	J	J											
	31/05/2008	O			CRDTCARD	18,459.00	30/04/2019	0.00	MT H						1																		
		O			CRDTCARD	5,871.00	30/04/2019	0.00	MT H						2																		
2	25/06/2004	O	OWN	CB	CRDTCARD	0.00	30/04/2019	5,000.00	MT H	CLEAN																							
3	25/06/2010	O	OWN	CB	CRDTCARD	0.00	30/04/2019	3,000.00	MT H	CLEAN																							
4	31/03/2013	O	JOINT	CB	HSLNFNCE	449,538.00	30/04/2019	2,594.00	MT H	PROPERT ES																							
5	04/05/2016	O	OWN	CB	PCPASCAR	55,501.00	30/04/2019	1,402.00	MT H	PROPERT ES																							
6	02/06/2016	O	JOINT	CB	PCPASCAR	100,100.00	30/04/2019	1,000.00	MT H	PROPERT ES																							
7	28/12/2018	O	OWN	CB	CRDTCARD	0.00	30/04/2019	8,000.00	MT H	CLEAN																							
TOTAL OUTSTANDING BALANCE:						643,666.00	TOTAL LIMIT:	784,906.00																									

CREDIT APPLICATION													2019												2018											
No.	Aprv date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	P rin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Sts	Date Status Update												
1	30/07/2018	T	OWN	CB	N/A	0		100,000.00	N/A	N/A																										
2	28/12/2018	A	OWN	CB	N/A	0		8,000.00	N/A	N/A																										
3	02/06/2018	P	OWN	CB	N/A	0		378,300.00	N/A	N/A																										
4	07/06/2018	A	OWN	CB	N/A	0		19,500.00	N/A	N/A																										
TOTAL LIMIT:								506,983.00																												

SPECIAL ATTENTION ACCOUNT													2019												2018											
No.	Aprv date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	P rin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Sts	Date Status Update												

REMARK LEGEND

FACILITY
 HSLNFNCE - HOUSING LOANS/FINANCING
 PCPASCAR - PURCHASE OF PASSENGER CARS
 PELNFNCE - PERSONAL LOANS/FINANCING
 CRDTCARD - CREDIT CARD

STATUS
 O - Outstanding
 A - Accepted by Customer
 P - Pending Decision by R
 T - Pending Acceptance by Customer

SECTION 3: LITIGATION INFORMATION

LEGAL ACTION
 Note: The following information on legal / winding up / bankruptcy proceedings may not be current. This Suits (s) may have been dismissed, withdrawn or struck off (eg: it may have been held that the subject is not liable as alleged in the claim, if at all or the case against a Defendant may have been struck off or the alleged debt may have been settled after the entry of the information in our database). The person or company listed as the claimant in the suit may have a similar name as the subject whom/which you seek information on. Whilst the Subject's IC number (if available) or Company Number (if available) or other identification may indicate that the person named in the section is the Subject, we cannot determine or confirm that the litigant is in fact the subject on whom/which information is sought. Please check with subject(s) concerned for confirmation.

LEGAL SUITS - SUBJECT AS DEFENDANT	Total: 0
NO INFORMATION AVAILABLE	

COMMERCIAL CONFIDENTIAL

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What is Capital Outlay ?

- How much capital do you have?
- What is the margin of your loan (“MOA”/”MOF”)?

MOF = Loan To Borrow / Bank’s Market Value

Type of Loan/ Property	Maximum Margin (%)
1. Double Storey Terrace House	Residential, 90%
2. Shop lots	Commercial, 85%
3. Condominium	Residential, 90%
4. SOHO	??



- BNM 3rd Housing Loan Ruling – 70%

What is Capability (Income)?

- Regular Inflow of money that can be **legally Supported**.

- List of incomes:

1. Salary/ Wages

2. Bonus

3. Rental Income

4. Business Income

5. Commission

6. Etc ...

- Pay Slip & Bank/ EPF Statement

- Pay Slip & Bank/EPF Statement/EA

- Tenancy Agreement & Bank Statement

- Income Tax Slip/ Bank Statement

- Commission & Bank Statements



What is Capability (Income)?

Standard Documents Checklist :

➤ Salary Earner:

1. Photocopy IC
2. 3/6 months Payslips
3. 3/6 months Bank Statements
4. EPF
5. Form BE & Tax receipt

➤ Self Employed:

1. Photocopy IC
2. Registration of Company (Form 24, Form 49, SSM)
3. 6 months Bank Statements
4. Borang B & tax receipt
5. Company audited financial accounts

DOCUMENT LISTING

(WHERE TO GET?)

Singapore Worker

- 3-6 Months Payslip
- 3-6 Months Bank Statement
- Company Letter
- IC
- Work Permit
- Notice of Assessment/IR8A (Income Tax)
- CPF Statement
- CBS Report



Work Permit Sample

Existing Card

Front



Back



New Card

Front



Back



CBS Report Sample

www.creditbureau.com.sg can download if got singpass

A transactional fee of \$6.42 applies

1) Credit Bureau (Singapore) Office
2 Shenton Way, #20-02 SGX Centre 1, Singapore 068804

2) SingPost Branches Islandwide

3) CrimsonLogic Service Bureau
133 New Bridge Road, #19-01/02 Chinatown Point, Singapore 059413

4) Supreme Court Lane, Level 1, Supreme Court Building, Singapore 178879

5) CASE Office
170 Ghim Moh Road, #05-01 Ulu Pandan Community Building, Singapore 279621

CBS
Credit Bureau (Singapore) Pte Ltd

Bureau Score

Factors affecting the Bureau Score

The Bureau Score may be affected by various considerations of key contributing factors such as frequent/over enquiries for new credit and presence of default or close payment arrears. Possible ways to improve your Score is to reduce the number of unnecessary new credit applications, as lenders will assign a credit report on you and these will reflect in the previous enquiries count. Piling your credit with an already heavy load and avoiding any overdue and missed payment behavior will also have a positive impact to your Score.

The above are some of the common contributing factors but the Bureau Score is based on all available data to formulate the final result and it is not only dependent on any one of them.

Narratives

Date Loaded: Type

E.g. if you apply for mortgage deferment due to Covid, it will be narrated here!

Adverse

No adverse information could be found on the subject.

Other Information

Aggregated Outstanding Balances

Month	Product Type	Greater Bank	Secured Balance	Unsecured Balance Interest Bearing	Unsecured Balance Non-Interest Bearing	Exempted Unsecured Balance
July 2020			0.00	0.00	0.00	0.00
June 2020			0.00	0.00	0.00	0.00
May 2020			0.00	0.00	0.00	0.00
April 2020			0.00	0.00	0.00	0.00
March 2020			0.00	0.00	0.00	0.00
February 2020			0.00	0.00	0.00	0.00
Total			0.00	0.00	0.00	0.00

Aggregated Outstanding Balances for Preceding 5 Months

Month	Product Type	Greater Bank	Account Type**	Properly***	Non-Properly	Unsecured	Exempted Unsecured
June 2020	AI	AI	AI	0.00	0.00	0.00	0.00
May 2020	AI	AI	AI	0.00	0.00	0.00	0.00
April 2020	AI	AI	AI	0.00	0.00	0.00	0.00
March 2020	AI	AI	AI	0.00	0.00	0.00	0.00
February 2020	AI	AI	AI	0.00	0.00	0.00	0.00

Your outstanding loans in the last five months.

Aggregated Monthly Instalment

Month	Product Type	Greater Bank	Account Type**	Properly***	Non-Properly	Unsecured	Exempted Unsecured
July 2020*			Single	0.00	0.00	0.00	0.00
June 2020			Single	0.00	0.00	0.00	0.00
May 2020			Single	0.00	0.00	0.00	0.00
April 2020			Single	0.00	0.00	0.00	0.00
March 2020			Single	0.00	0.00	0.00	0.00
February 2020			Single	0.00	0.00	0.00	0.00
Total			Single	0.00	0.00	0.00	0.00

Aggregated Monthly Instalments for Preceding 5 Months

Month	Product Type	Greater Bank	Account Type**	Properly***	Non-Properly	Unsecured	Exempted Unsecured
June 2020	AI	AI	AI	100.00	0.00	0.00	0.00
May 2020	AI	AI	AI	0.00	0.00	15.00	0.00
April 2020	AI	AI	AI	0.00	0.00	12.00	0.00
March 2020	AI	AI	AI	0.00	0.00	100.00	0.00
February 2020	AI	AI	AI	0.00	0.00	22.30	0.00

* The Aggregated Monthly Instalment Amounts for the latest month only include amounts updated by members of Credit Bureau (Singapore) Ltd.

** Monthly Instalment Amounts for Joint Accounts are reported as a full instalment amount due for a facility and does not reflect individually shared amounts for each joint borrower.

Page 3 of 4

CBS
Credit Bureau Singapore

Enhanced Consumer Credit Report

Enquiry Details

Enquiry Number: 640496471
Enquiry Date: 30/06/2017
Reference: F4504817U_30062017

Data Provided	Summary
Name: JENE A/P H MARTIN	Date of Earliest Known Credit Account
ID Type: Work Permit	Previous Enquiries: 0
ID Number: F4504817U	Accounts: 0
Date of Birth: 02/09/1979	Defaults: 0
Postal Code: 81750	Bankruptcy Proceedings: 0
Enquiry Type: New Application	Secured Credit Limit: 0.00
Product Type: Self	Unsecured Credit Limit: 0.00
Applicant Type: Primary	Exempted Credit Limit: 0.00

Personal Details

Surname: [Redacted]
First Name: [Redacted]
Second Name: [Redacted]
Forenames: [Redacted]
Unformatted Name: JENE A/P H MARTIN
ID Type: WORK
ID Number: F4504817U
Date of Birth: 02/09/1979
Gender: FEMALE
Nationality: Malaysia
Marital Status: Married

Bureau Score

The Bureau Score is calculated from an algorithm based on information in your current available credit data and is a fluid number which may change from time to time in tandem with changes to your credit information.

The Bureau Score on this Credit Report does not draw any conclusions or make credit decisions for financial institutions. The Bureau Score is only one of various pieces of information used by financial institutions in their credit assessment process. The use of the Bureau Score by a financial institution for credit assessment is entirely optional. Each financial institution has its own internal credit score and risk profile for each applicant including the applicant's financial and demographic information. Credit Bureau (Singapore) Pte Ltd is not involved in any way in the credit decision process of the financial institution.

Score	Not Applicable
Risk Grade	CX
Risk Grade Description	Insufficient credit activity
Probability of Default	Not Applicable/

CX

For more details on the descriptions of various risk grades, please refer to the "Credit Report Explanation" section below.

Explanation of Scorescard values

Score: The score ranges from 1000 to 2000, where, statistically, within the next 12 months, individuals scoring 1000 have the highest probability of defaulting on a repayment, whereas those who score 2000 have the lowest chance of requiring a contingency status.

Page 1 of 2

IR8A/NOA (Singapore Income Tax Sample)

Tax Reference No : S0000000X
 Year of Assessment : 2018
 Income Tax
 Date : 10 Jun 2018

NOTICE OF ASSESSMENT ORIGINAL



INLAND REVENUE
AUTHORITY OF
SINGAPORE

Please quote the Tax Reference Number (eg. NRIC, FIN, etc) in full when corresponding with us.

S0000X
 S00000X S000000X
 SINGAPORE S00000X



55 Newton Road
 Revenue House
 Singapore 307987
 Tel: 1800-355 8300
 Website: <http://www.iras.gov.sg>
 e-Services: <https://mytax.iras.gov.sg>

	S'PORE (\$)	OTHER COUNTRIES (\$)	TOTAL (\$)
TRADE INCOME	XX,XXX.00		XX,XXX.00
TOTAL INCOME	XX,XXX.00		XX,XXX.00
LESS: Approved Donations			XX,XXX.00
ASSESSABLE INCOME			XX,XXX.00
LESS: PERSONAL RELIEFS			
Earned Income		XX,XXX.00	
Provident Fund/Life Assurance		XX,XXX.00	
CHARGEABLE INCOME			XX,XXX.00
FIRST XX,XXX.00		XX,XXX.00	
NEXT XX,XXX.00 @ 7.00%		XX,XXX.00	
LESS: TAX SETOFFS			
30 % Tax Rebate (capped at \$1500)			XX,XXX.00
TAX PAYABLE BY 10 Jul 2018			XX,XXX.00 DR

Thank you for your contribution towards nation building

1. Your tax assessment is based on information obtained from the relevant organisations and/or your last year's tax record. Please notify us of any understatement or omission of any income or of any excessive tax relief as there are penalties for failing to do so.

2. Pay your income tax by GIRO to enjoy up to 12-month interest free instalments. If you prefer other modes of payment, please pay the amount stated in this Notice by the due date, even if you object to the assessment. You may refer to the attached Statement of Account for your tax balance.

3. If you have any objection, please write to us within 30 days stating your reasons.

2018

FORM IR8A

Return of Employee's Remuneration for the Year Ended 31 Dec 2017
 Fill in this form and give it to your employee by 1 Mar 2018
 (DO NOT SUBMIT THIS FORM TO IRAS UNLESS REQUESTED)

This Form will take about 10 minutes to complete. Please get ready the employee's personal particulars and details of his/her employment income. Please read the explanatory notes when completing this form.

Employer's Tax Ref. No. / UEN	Employee's Tax Ref. No. : *NRIC / FIN (Foreign Identification No.)		
Full Name of Employee as per NRIC / FIN	Date of Birth	Sex	Nationality
Residential Address	Designation	Bank to which salary is credited	
If employment commenced and/or ceased during the year, state: (See Explanatory Note 7)	Date of Commencement	Date of Cessation	


INCOME (See Explanatory Note 11 unless otherwise specified) \$

- a) Gross Salary, Fees, Leave Pay, Wages and Overtime Pay
- b) Bonus (non-contractual bonus paid in 2017 and/or contractual bonus)
- c) Director's fees (approved at the company's AGM/EGM on .. / .. / ..)
- d) Others:

- 1. Allowances: (i) Transport \$ (ii) Entertainment \$ (iii) Others \$
- 2. Gross Commission for the period .. / .. to .. / .. * Monthly and/or other adhoc payment
- 3. Pension
- 4. Lump sum payment

(i) Gratuity \$ <input type="text"/>	(ii) Notice Pay \$ <input type="text"/>	(iii) Ex-gratia payment \$ <input type="text"/>
(iv) Others (please state nature) \$ <input type="text"/>		
(v) Compensation for loss of office \$ <input type="text"/> Approval obtained from IRAS: *Yes/No Date of approval: .. / .. / ..		
Reason for payment: <input type="text"/>		Length of service: <input type="text"/>
Basis of arriving at the payment: <input type="text"/> (Give details separately if space is insufficient)		

CPF Statement Sample



Central Provident Fund Board
Saving For Retirement

my cpf

Name : XXXX Date : 25 Feb 2014
CPF Account Number : SXXXXXXXXX Time : 05:33 PM (Singapore Time)

My Statement - Contribution History

For Dec 2012 to Feb 2014

FOR MONTH	PAID ON	AMOUNT (\$)	EMPLOYER CONTRIBUTION
NOV 2012	17 Dec 2012	XXX.XX	XXX Pte Ltd
NOV 2012	17 Dec 2012	XXX.XX	XXX Pte Ltd
DEC 2012	14 Jan 2013	XXX.XX	XXX Pte Ltd
DEC 2012	14 Jan 2013	XXX.XX	XXX Pte Ltd
JAN 2013	15 Feb 2013	XXX.XX	XXX Pte Ltd
JAN 2013	15 Feb 2013	XXX.XX	XXX Pte Ltd
FEB 2013	15 Mar 2013	XXX.XX	XXX Pte Ltd
FEB 2013	15 Mar 2013	XXX.XX	XXX Pte Ltd
MAR 2013	15 Apr 2013	XXX.XX	XXX Pte Ltd
MAR 2013	15 Apr 2013	XXX.XX	XXX Pte Ltd
APR 2013	14 May 2013	XXX.XX	XXX Pte Ltd
APR 2013	14 May 2013	XXX.XX	XXX Pte Ltd
MAY 2013	15 Jun 2013	XXX.XX	XXX Pte Ltd
MAY 2013	15 Jun 2013	XXX.XX	XXX Pte Ltd
JUN 2013	15 Jul 2013	XXX.XX	XXX Pte Ltd
JUN 2013	15 Jul 2013	XXX.XX	XXX Pte Ltd
JUL 2013	15 Aug 2013	XXX.XX	XXX Pte Ltd
JUL 2013	15 Aug 2013	XXX.XX	XXX Pte Ltd
AUG 2013	13 Sep 2013	XXX.XX	XXX Pte Ltd
AUG 2013	13 Sep 2013	XXX.XX	XXX Pte Ltd
SEP 2013	14 Oct 2013	XXX.XX	XXX Pte Ltd
SEP 2013	14 Oct 2013	XXX.XX	XXX Pte Ltd
OCT 2013	14 Nov 2013	XXX.XX	XXX Pte Ltd
OCT 2013	14 Nov 2013	XXX.XX	XXX Pte Ltd
NOV 2013	13 Dec 2013	XXX.XX	XXX Pte Ltd
NOV 2013	13 Dec 2013	XXX.XX	XXX Pte Ltd

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1) <https://www.cpf.gov.sg/members> online print if got singpass

2) Go CPF office to print out

- CPF Maxwell
- CPF Tampines
- CPF Bishan
- CPF Jurong
- CPF Woodlands

Malaysia Worker

- 3-6 Months Payslip
- 3-6 Months Bank Statement
- Company Letter
- IC
- Borang BE/EA Form (Income Tax)
- EPF Statement



Malaysia Income Tax Sample

BORANG NYATA INDIVIDU
PEMASTAUTIN YANG TIDAK MENJALANKAN PERNIAGAAN
DI BAWAH SEKSYEN 77 AKTA CUKAI PENDAPATAN 1967
Borang ini ditetapkan di bawah seksyen 152 Akta Cukai Pendapatan 1967

e-BE
TAHUN TAKSIRAN
2016

MAKLUMAT INDIVIDU

Nama		
No. Cukai Pendapatan	No. Pengenalan	
No. Pasport Semasa	Warganegara	
Jantina	Status Pada 31-12-2016	
Tarikh Lahir	No. Telefon Bimbit	
Tarikh Kahwin/Cerai/Mati		
Jenis Taksiran	DIRI SENDIRI (BUJANG/JANDA/DUDA/SIMATI)	
No. Telefon	No. Majikan	E
Nama dan No. Akaun Bank e-Mel		
Melupuskan aset di bawah Akta Cukai Keuntungan Harta Tanah 1976	TIDAK	
Melaporkan pelupusan tersebut kepada LHDNM		

PENDAPATAN BERKANUN DAN JUMLAH PENDAPATAN

Pendapatan berkanun pengajian	
Pendapatan berkanun sewa	
Pendapatan berkanun faedah, diskaun, royalti, premium, pencen, anuiti, bayaran berkala lain dan apa-apa perolehan atau keuntungan lain	
PENDAPATAN AGREGAT	
TOLAK : Jumlah Derma Dan Hadiah Yang Ditoluskan	
JUMLAH	
JUMLAH PENDAPATAN (SENDIRI)	
JUMLAH PENDAPATAN YANG DIPINDAHKAN DARI SUAMI/ISTERI *BAGI TAKSIRAN BERSAMA	
* Jenis pendapatan SUAMI/ISTERI yang dipindahkan	

PENDAPATAN BUKAN PENGGAJIAN BAGI TAHUN KEBELAKANGAN YANG BELUM DILAPORKAN

Jenis Pendapatan	Tahun Taksiran	Amaun (RM)

Tarikh cetakan : 30-04-2017 TT 2016 Muka surat 1/3

e-Filing LHDNM
Mudah Tepat Selamat

PENGESAHAN PENERIMAAN e-BE BAGI TAHUN TAKSIRAN 2016
ACKNOWLEDGEMENT RECEIPT e-BE FOR YEAR ASSESSMENT 2016

Nombor Siri <small>Serial Number</small>	BE 2207368
Nama <small>Name</small>	
No. Cukai Pendapatan <small>Income Tax No.</small>	
No. Pengenalan <small>Identification No.</small>	
Jumlah Pendapatan <small>Total Income</small>	
Pendapatan Bercukai <small>Chargeable Income</small>	
Jumlah Cukai Yang Dikenakan <small>Total Tax Charged</small>	
CUKAI KENA DIBAYAR TAHUN TAKSIRAN 2016 <small>YEAR OF ASSESSMENT 2016 TAX PAYABLE</small>	
Ansuran/Potongan Cukai Bulanan (PCB) telah dibayar untuk pendapatan tahun 2016 - SENDIRI dan SUAMI/ISTERI bagi taksiran bersama instalments/Monthly Tax Deductions (MTD) paid for 2016 income - SELF and HUSBAND / WIFE for joint assessment	
BAKI CUKAI TAHUN TAKSIRAN 2016 <small>YEAR OF ASSESSMENT 2016 BALANCE OF TAX PAYABLE</small>	RM ByrHASIL
Pengakuan Dan Ditandatangani Oleh <small>Declaration And Signed By</small>	
No. Pengenalan <small>Identification No.</small>	
Tarikh dan Masa <small>Date and Time</small>	30-Apr-2017 20:55:37

Sekatan perjalanan ke luar negara akan dikuatkuasakan sekiranya baki cukai perlu dibayar tidak diselesaikan dalam tempoh.
Restrictions on travelling abroad will be enforced unless the amount of tax is fully paid within the period.

Terima kasih kerana menggunakan e-Filing LHDNM.
Thank you for using LHDNM's e-Filing.



Tarikh cetakan : 30-04-2017

Malaysia Income Tax Sample

Nama		No. Cukai Pendapatan		SG 24581471100	
PELEPASAN					
Individu dan saudara tanggungan				9,000	
Perbelanjaan rawatan perubatan, keperluan khas dan penjaga untuk ibu bapa (keadaan kesihatan disahkan oleh pengamal perubatan)				Terhad 5,000	
ATAU				1,000	
	No. Pengenal/Pasport	Bil. Individu Menuntut	Amaun Boleh Dituntut		
i. Ibu	640815065960	1,500 ÷ 3	500	Terhad 3,000	
ii. Bapa	531106015351	1,500 ÷ 3	500		
Peralatan sokongan asas untuk kegunaan sendiri, suami/isteri, anak atau ibu bapa yang kurang upaya				Terhad 6,000	
Individu yang kurang upaya				6,000	
Yuran pendidikan (sendiri):					
(i) peringkat selain Sarjana dan Doktor Falsafah - bidang undang-undang, perakaunan, kewangan islam, teknikal, vokasional, industri, saintifik atau teknologi				Terhad 7,000	
(ii) peringkat Sarjana dan Doktor Falsafah - sebarang bidang atau kursus pengajian					
Perbelanjaan perubatan bagi penyakit yang sukar diubati atas diri sendiri, suami/isteri atau anak				Terhad 6,000	0
Pemeriksaan perubatan penuh atas diri sendiri, suami/isteri atau anak (terhad 500)					
Pembelian buku/majalah/jurnal/penerbitan (selain surat khabar atau bahan bacaan terlarang) untuk diri sendiri, suami/isteri atau anak				Terhad 1,000	
Pembelian komputer peribadi untuk individu (potongan dibenarkan sekali setiap 3 tahun)				Terhad 3,000	
Tabung bersih dalam Skim Simpanan Pendidikan Nasional (jumlah simpanan dalam tahun 2016 tolak jumlah pengeluaran dalam tahun 2016)				Terhad 6,000	
Pembelian peralatan sukan untuk aktiviti sukan mengikut Akta Pembangunan Sukan 1997				Terhad 300	
Faedah perjanjian perumahan (mesti memenuhi syarat-syarat kelayakan)				Terhad 10,000	
Perjanjian jual beli ditandatangani dalam tempoh 10/03/09 - 31/12/10					
Suami /Isteri /Bayaran alimoni kepada bekas isteri				Terhad 4,000	
Suami / Isteri yang kurang upaya				3,500	
Anak - Di bawah umur 18 tahun				0	
Anak - 18 tahun dan ke atas yang masih belajar				0	
Anak - Kurang Upaya				0	
Insurans nyawa dan KWSP				Terhad 6,000	
Skim Persaraan Swasta dan Anuiti Tertangguh (Deferred annuity)				Terhad 3,000	
Insurans pendidikan dan perubatan				Terhad 3,000	2,400
Caruman kepada Pertubuhan Keselamatan Sosial (PERKESO)				Terhad 250	
RUMUSAN CUKAI					
JUMLAH PENDAPATAN					
Jumlah Pelepasan					
PENDAPATAN BERCUKAI					
Cukai ke atas	20,000	Atas Kadar (%)			
Cukai ke atas baki	14,952	5			
JUMLAH CUKAI PENDAPATAN					
TOLAK : JUMLAH REBAT					
Sendiri	400	Suami/Isteri	0	Zakat dan Fitrah	
JUMLAH CUKAI YANG DIKENAKAN					
TOLAK : Jumlah Tolakan/Pelepasan Cukai (Seksyen 132 & 133 terhad kepada jumlah cukai yang dikenakan)					
0,00					
Seksyen 110 (lain-lain)		Seksyen 132 dan 133			
CUKAI KENA DIBAYAR TAHUN TAKSIRAN 2016					
Ansuran / Potongan Cukai Bulanan (PCB) yang telah dibayar untuk pendapatan tahun 2016 - SENDIRI dan SUAMI / ISTERI bagi taksiran bersama					
BAKI CUKAI TAHUN TAKSIRAN 2016					

Tankh cetakan : 30-04-2017 TT 2016 Muka surat 2/3

Nama		No. Cukai Pendapatan		SG 24581471100	
AKUAN					
Saya		TEE WEI KANG	No. Pengenal	930627015013	
dengan ini mengakui bahawa maklumat mengenai pendapatan dan tuntutan bagi potongan pelepasan yang saya berikan dalam borang nyata ini adalah benar, betul dan lengkap.					
PERINGATAN PENTING					
* CARA PEMBAYARAN					
Pembayaran boleh dibuat di :					
1.1 Bank	- Maklumat pembayaran melalui bank boleh diperolehi di Portal Rasmi LHDNM, http://www.hasil.gov.my				
1.2 LHDNM	- ByrHASIL melalui FPX (Financial Process Exchange) di Portal Rasmi LHDNM http://www.hasil.gov.my				
	- ByrHASIL melalui Kad Kredit Visa, Mastercard & American Express di https://byrhasil.hasil.gov.my/creditcard				
	- Kaunter bayaran LHDNM di Semenanjung Malaysia (Pusat Bayaran Kuala Lumpur), Sabah dan WP Labuan (LHDNM Cawangan Kota Kinabalu) dan Sarawak (LHDNM Cawangan Kuching) atau melalui pos.				
	- Cek, kiriman wang dan draf bank hendaklah dipalang dan dibayar kepada Ketua Pengarah Hasil Dalam Negeri . Gunakan Slip Pengiriman Bayaran (CP501) yang boleh diperolehi di Portal Rasmi LHDNM, http://www.hasil.gov.my apabila membuat bayaran.				
	Bayaran secara TUNAI tidak boleh dibuat melalui pos.				
1.3 Pos Malaysia Berhad	- Kaunter dan Pos Online				
Sila catitkan nama, alamat, nombor telefon, nombor cukai pendapatan, tahun taksiran, kod bayaran "084" dan no. ansuran "99" di belakang instrumen bayaran. Semak resit/slip bayaran bank sebelum meninggalkan kaunter bayaran.					

Tankh cetakan : 30-04-2017 TT 2016 Muka surat 3/3

Malaysia's Income Tax Sample



Inland Revenue Board of Malaysia

Acknowledgement Receipt of Payment

Transaction Status : SUCCESSFUL
LHDNM Transaction No. : ●●●●●●●●
FPX Transaction No. : ●●●●●●●●
Transaction Date/Time : ●●●●●●●●
Tax Amount(RM) : ●●●
Name : ●●●●●●●●●●
Income Tax No. : SG●●●●●●
Payment Code and Type : 095 Income Tax Payment [excluding instalment scheme]
Assessment Year : 20●
Number of Installment : 99
Email : ●●●●●●●●●●

Thank you for your payment. Payment accepted without prejudice.
This receipt is computer generated and no signature is required.

Print



(C.P.8A - Pin. 2017) MALAYSIA PRIVATE SECTOR Employee's Statement of Remuneration **EA**
INCOME TAX Employee's Income Tax No. _____
Serial No. _____ STATEMENT OF REMUNERATION FROM EMPLOYMENT _____
Employer's No. E _____ FOR THE YEAR ENDED 31 DECEMBER _____ LHDNM Branch _____
THIS FORM EA MUST BE PREPARED AND PROVIDED TO THE EMPLOYEE FOR INCOME TAX PURPOSE

A PARTICULARS OF EMPLOYEE

1. Full Name of Employee/Pensioner (Mr./Miss/Madam) _____	3. Staff No./Payroll No. _____
2. Job Designation _____	5. Passport No. _____
4. New I.C. No. _____	7. SOCSO No. _____
6. EPF No. _____	9. If the period of employment is less than a year, please state: (a) Date of commencement _____ (b) Date of cessation _____
8. Number Of Children Qualified For Tax Relief _____	

B EMPLOYMENT INCOME, BENEFITS AND LIVING ACCOMMODATION RM _____
(Excluding Tax Exempt Allowances/Perquisites/Gifts/Benefits)

Income tax (compulsory doc)

- Original tax receipt
- Form B/BE

EPF Statement Sample

Example of EPF Statement



LEMBAGA KUMPULAN WANG SIMPANAN PEKERJA

SULIT DAN PERSENDIRIAN

PENYATA AHLI TAHUN 2018

SAMPLE ONLY

No Ahli KWSP :
No Kad Pengenalan :
No Majikan :

Tarikh : 01/02/2019

Transaksi	Tarikh	Bulan Caraman	Syer Majikan (RM)	Syer Pekerja (RM)	Jumlah (RM)	Baki Simpanan (RM)		
						Akaun 1	Akaun 2	Jumlah
Baki Pembuka			0.00	0.00	0.00	125,706.13	118,778.63	244,484.76
Canaman	03/02/18	Jan-18	264.00	242.00	506.00	126,960.33	119,800.43	246,760.76
Canaman	06/03/18	Feb-18	264.00	242.00	506.00	128,414.53	119,082.23	247,496.76
Canaman	07/04/18	Mac-18	264.00	242.00	506.00	129,768.73	119,234.03	249,002.76
Canaman	11/05/18	Apr-18	264.00	242.00	506.00	127,122.90	119,385.83	246,508.73
Canaman	10/06/18	Mei-18	264.00	242.00	506.00	127,477.13	119,537.63	247,014.76
Canaman	09/07/18	Jun-18	264.00	242.00	506.00	127,831.33	119,689.43	247,520.76
Canaman	08/08/18	Jul-18	264.00	242.00	506.00	128,185.53	119,841.23	248,026.76
Canaman	26/08/18	Ogos-18	264.00	242.00	506.00	128,539.73	119,993.03	248,532.76
Pemuliharaan iPD	28/09/18		0.00	0.00	8,045.10	136,584.83	119,993.03	256,577.86
Penghasilan Pelaburan - Unit Amanah	14/10/18		0.00	0.00	-7,000.00	129,584.83	119,993.03	249,577.86
Canaman	19/10/18	Sep-18	264.00	242.00	506.00	129,943.03	120,144.83	250,087.86
Canaman	08/11/18	Ok-18	264.00	242.00	506.00	130,297.23	120,296.63	250,593.86
Canaman	08/12/18	Nov-18	264.00	242.00	506.00	130,651.43	120,448.43	251,099.86
Canaman	15/01/19	Dis-18	264.00	242.00	506.00	131,005.63	120,600.23	251,605.86
Dividen Tahun 2018 (Dividen Disyhtar 5.65%)						7,243.91	6,758.68	14,002.59
BAKI SETAKAT 31/01/2019						138,249.54	127,358.91	265,608.45

IMPORTANT NOTE

Please submit the LATEST 2 YEARS EPF statement.

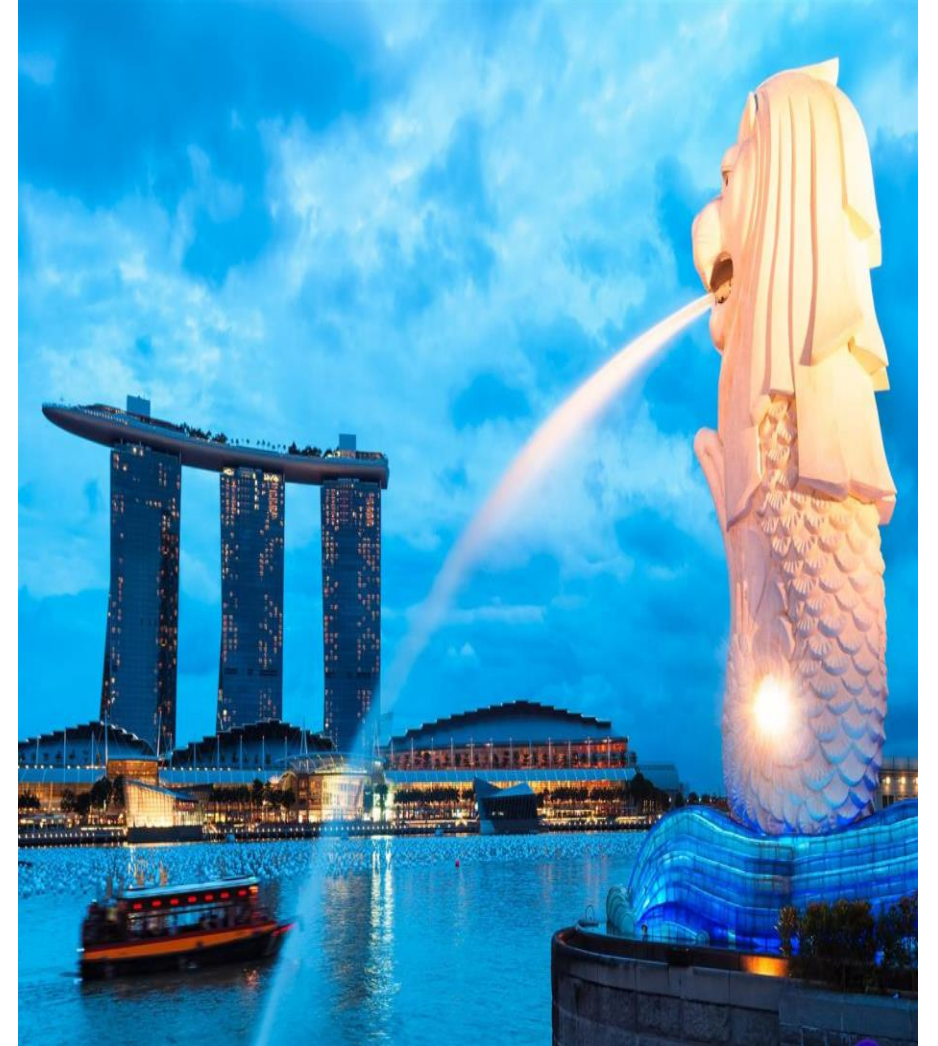
For example:
Date of credit card application:
1 February 2019
Statements to be submitted:
EPF Statements for 2019 and 2018

- Print out from bank Kiosk (example:RHB easy)
- Online print out from <http://www.kwsp.gov.my/portal/en/home> (need to active 1st)
- Print out from KWSP Office

Images shown are for reference only, please do not mask the documents.

Singapore Business Owner

- IC
- Work Permit/PR
- 6 Months Company Bank Statement
- Notice of Assessment 2 Year (Income Tax)
- Biz Files (Company Registration)
- CBS Report
- *Business minimum must over 2-3 years



Biz File Sample

ACCOUNTING AND CORPORATE REGULATORY AUTHORITY (ACRA) **bizFILE**

INFORMATION RESOURCES

WHILST EVERY ENDEAVOR IS MADE TO ENSURE THAT INFORMATION PROVIDED IS UPDATED & CORRECT. THE AUTHORITY DISCLAIMS ANY LIABILITY FOR ANY DAMAGE OR LOSS THAT MAY BE CAUSED AS A RESULT OF ANY ERROR OR OMISSION.

Corporate Compliance and Financial Profile of ABC PTE LTD (200001234A) Date: 28/08/2013
(This is a sample report only)

The Following Are The Brief Particulars of :

Registration No. : 200001234A
 Company Name : ABC PTE LTD
 Former Name if any :
 Incorporation Date : 24/04/2000
 Company Type : LIMITED PRIVATE COMPANY
 Status : Live Company
 Status Date : 24/04/2000

Principal Activities

Activities (I) : 46304
 Description : WHOLESALE AND RETAIL OF CONFECTIONERY AND BISCUITS
 Activities (II) : 10719
 Description : MANUFACTURE OF BAKERY PRODUCTS NEC

Capital

Issued Share Capital * (AMOUNT)	Number of shares	Currency	Share Type
2000000.00	2000000	SINGAPORE, DOLLARS	ORDINARY

* Number of Shares includes number of Treasury Shares

Paid-Up Capital (AMOUNT)	Number of shares	Currency	Share Type
2000000.00		SINGAPORE, DOLLARS	ORDINARY

COMPANY HAS THE FOLLOWING ORDINARY SHARES HELD AS TREASURY SHARES

Number Of Shares	Currency

Registered Office Address : 123 ABC STREET #01-01 SINGAPORE (534123)
 Date of Address : 01/07/2005

Page 1 of 6

ACCOUNTING AND CORPORATE REGULATORY AUTHORITY (ACRA) **bizFILE**

INFORMATION RESOURCES

WHILST EVERY ENDEAVOUR IS MADE TO ENSURE THAT INFORMATION PROVIDED IS UPDATED & CORRECT. THE AUTHORITY DISCLAIMS ANY LIABILITY FOR ANY DAMAGE OR LOSS THAT MAY BE CAUSED AS A RESULT OF ANY ERROR OR OMISSION.

Business Profile (Company) of 198012345G Page 3 of 4
(This is a sample report only)

Name	ID	Nationality/Place of incorporation/Origin	Source of Address	Address Changed
KWOK FU SEN 10 XXXXXXXXXXX XXXXX XXXXXX XXXX XXXXX SINGAPORE (789456)	S2526272G	SINGAPOREAN	ACRA	11/11/1995
CHENG EE KING 11 XXXXX XXXXXXXXXX XXXX XXXXX XXXXXXX SINGAPORE (987654)	S2627282Z	SINGAPOREAN	ACRA	01/01/2000

Shareholder (s)

Name	ID	Nationality/Place of incorporation/Origin	Source of Address	Address Changed
1 XXX XXXXXXXXXX PTE LTD 12 XXX XXXXXX PROMENADE #45-01 XXX XXXXXX CITY SINGAPORE (123456)	198101234D	SINGAPORE, REP OF	ACRA	
2 XXXX XXXX XXXX INTERNATIONAL INVESTMENTS P.O. BOX 123, XXXXX XXXXX XXX, XXXX XXXXXX XXXXX XXXX XXXX XXXX, GRAND CAYMAN, CAYMAN ISLANDS	UF12345H	CAYMAN ISLANDS	ACRA	

Complaints Reported to ACRA

Malaysia Business Owner



Partnership/Sole Proprietor

SSM
SURUHANJAYA SYARIKAT MALAYSIA
COMPANIES COMMISSION OF MALAYSIA

**PERAKUAN PENDAFTARAN
AKTA PENDAFTARAN PERNIAGAAN 1956**

BORANG D (KAEDAH 13)
No. Pendaftaran

Dengan ini diperakui bahawa Perniagaan yang dijalankan dengan nama [REDACTED] telah didaftarkan dari hari ini sehingga [REDACTED] menurut peruntukan-peruntukan Akta Pendaftaran Perniagaan 1956, dengan nombor yang ditunjukkan di sini dan tempat utama perniagaannya di [REDACTED]

Jenis Perniagaan [REDACTED]

Bertarikh di [REDACTED] pada [REDACTED]

[Signature]
DATO' ZAHRAH AID WAHAB FENNER
Pendaftar Perniagaan
Semenanjung Malaysia

SSM
SURUHANJAYA SYARIKAT MALAYSIA
COMPANIES COMMISSION OF MALAYSIA

Name Of Limited Liability Partnership : [REDACTED] PLT
Registration No : LLP000-[REDACTED] LGN
Registration Date : 11/10/2013
Last Old Name(If Applicable) : -NA-
Date of Change : -NA-
Conversion(If Applicable) : -NA-
Status : EXISTING
Nature of Business : [REDACTED] FOR [REDACTED] MERCE
Address of registered Office : [REDACTED]
68100 BATU CAVES,
SELANGOR, MALAYSIA.
Address of place of business : [REDACTED]
68100 BATU CAVES,
SELANGOR, MALAYSIA

Partners

Name	Identification No/Passport	Nationality	Place of Residence	Date of Appointment	Date of Resignation
[REDACTED] NG	[REDACTED] B75	MALYSIAN	[REDACTED] TAMAN SRI GOMBAK, 68100 BATU CAVES, SELANGOR, MALAYSIA.	[REDACTED] 10/2013	-NA-
[REDACTED]	[REDACTED] 67	MALYSIAN	[REDACTED] TAMAN SRI GOMBAK, 68100 BATU CAVES, SELANGOR, MALAYSIA.	[REDACTED] 10/2013	-NA-

COMPANIES COMMISSION OF MALAYSIA
Certified True Information

13 NOV 2013
[Signature]
LATIPAH AB MAJID
Assistant Registrar Of Limited
Liability Partnership

MENARA SSM @ SENTRAL
NO. 7, JALAN STESEN SENTRAL 3, KUALA LUMPUR SENTRAL, 50623 KUALA LUMPUR
OPERATOR: 03-2299 4400 CONTACT CENTRE: 03-7721 4000 FAKS: 03-7721 4901 EMEL: enquiry@ssm.com.my

What is your Commitments?

- Regular cash outflow resulted from obligations with legal financial institutions.

Bonus Question :

Which are the below are considered as commitments in the eye of bank?

Type of cash outflow	Commitments?
1. Hire Purchase (Car)	YES
2. Personal Loan	YES
3. Income Tax	NO
4. Insurance payments	NO
5. Credit Card	YES
6. Sen heng / Courts Summon	NO



What is Commitment?

- What about the repayment of existing Housing Loan? Is this consider a commitment?
- Calculation of Housing Loan Repayment

Option 1 – Financial Calculator (“TVM Formula”)

Option 2 – Mortgage Calculator (“Amortization”)-”EZ Calculator”

Rule of Thumb:

RM 100,000 = RM 400/month

DEBT SERVICE RATIO (DSR) = NET INCOME / SUM OF ALL MONTHLY COMMITMENT

INCOME	COMMITMENT
1. NET INCOME	1. PERSONAL LOAN
2. PART TIME INCOME(Relevant)	2. HIRE PURCHASE / CAR LOAN
3. RENTAL INCOME (Bank to Bank)	3. CREDIT CARD(5%-Usage)
4. BONUS	4.EXISTING MORTGAGE LOAN
5. ALLOWANCE / COMMISSION	5. PTPTN LOAN



OUTSTANDING CREDIT										2019												2018											
No.	Appr Date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	P rin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Sts	Date Status Update									
1	25/07/2013	O	OWN	CB	CRDTCARD	143.00	30/04/2019	0.00	MT H	CLEAN	M	A	M	F	J	D	N	O	S	A	J	J											
	31/05/2008	O			CRDTCARD	18,459.00	30/04/2019	0.00	MT H		D	D	D	D	1	D	D	D	1	D	D	D											
		O			CRDTCARD	5,871.00	30/04/2019	0.00	MT H		D	D	D	D	2	1	D	D	D	D	D	1											
2	25/06/2004	O	OWN	CB	CRDTCARD	0.00	30/04/2019	5,000.00	MT H	CLEAN	D	D	D	D	D	D	D	D	D	D	D	D											
3	25/06/2010	O	OWN	CB	CRDTCARD	0.00	30/04/2019	3,000.00	MT H	CLEAN	D	D	D	D	D	D	D	D	D	D	1	D											
4	31/03/2013	O	JOINT	CB	HSLNFNCE	449,538.00	30/04/2019	2,594.00	MT H	PROPERTY ES	D	D	D	D	D	D	D	D	D	D	D	D											
5	04/05/2016	O	OWN	CB	PCPASCAR	55,501.00	30/04/2019	1,402.00	MT H	PROPERTY ES	D	D	D	D	D	D	D	D	D	D	D	D											
6	02/06/2016	O	JOINT	CB	PCPASCAR	100,100.00	30/04/2019	1,080.00	MT H	PROPERTY ES	D	D	D	D	D	D	D	D	D	D	D	D											
7	28/12/2018	O	OWN	CB	CRDTCARD	0.00	30/04/2019	8,000.00	MT H	CLEAN	D	D	D	D	D	D	D	D	D	D	D	D											
TOTAL OUTSTANDING BALANCE:						643,666.00	TOTAL LIMIT:	784,906.00																									

CREDIT APPLICATION													2019												2018											
No.	Appr Date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	P rin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Sts	Date Status Update												
1	30/07/2018	T	OWN	CB	N/A	0		100,000.00	N/A	N/A																										
2	28/12/2018	A	OWN	CB	N/A	0		8,000.00	N/A	N/A																										
3	02/06/2018	P	OWN	CB	N/A	0		378,300.00	N/A	N/A																										
4	07/06/2018	A	OWN	CB	N/A	0		19,500.00	N/A	N/A																										
TOTAL LIMIT:								506,983.00																												

SPECIAL ATTENTION ACCOUNT													2019												2018											
No.	Appr Date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	P rin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Sts	Date Status Update												

SECTION 3: LITIGATION INFORMATION

LEGAL ACTION
 Note: The following information on legal / winding up / bankruptcy proceedings may not be current. This Suits (s) may have been dismissed, withdrawn or struck off (eg: it may have been held that the subject is not liable as alleged in the claim, if at all or the case against a Defendant may have been struck off or the alleged debt may have been settled after the entry of the information in our database). The person or company listed as the claimant in the suit may have a similar name as the subject whom/which you seek information on. Whilst the Subject's IC number (if available) or Company Number (if available) or other identifier may indicate that the person named in the action is the Subject, we cannot determine or confirm that the litigant is in fact the subject on whom/which information is sought. Please check with subject(s) concerned for confirmation.

LEGAL SUITS - SUBJECT AS DEFENDANT	Total: 0
NO INFORMATION AVAILABLE	

RAM Credit Information Sdn Bhd (533271-D) is certified to ISO/IEC 27001:2013, Cert. No: ISM 00290
 NOTICE: The information provided by RAM Credit Information Sdn Bhd (RAMCI) in this report is based on information which has been compiled from public sources and third parties. We do not guarantee the accuracy of the information provided by RAMCI. While we have used our best endeavours to ensure that the data is complete and accurate, we do not accept any liability for errors, omissions, incomplete information or non-current data and a purchaser or user of the information in this Report shall verify the accuracy of the information on its own. The information furnished is strictly confidential and should not be disclosed to any party including the subject concerned. The information in this report is not for evaluation or a comment on the credit-worthiness of the subject nor is it any advice, data feed, observation, representation or comment on the credit risk of the subject person or company/business or any other entity on whom/which the information is provided. RAMCI shall not be liable for any conclusions drawn by you/the user of any of the information found in this report. Please seek to contact RAMCI promptly if any questions regarding the accuracy of the information contained in this report to the Customer Service at: No 17-9 & 10-9, 9th Floor, The Boulevard, Mid Valley City, Langkawi Sped Putra, 59200 Kuala Lumpur, Malaysia or call: +60326151128.



How To Pre-qualify a Borrower?

70% RULE

Debt Service Ratio (DSR)

=

***(Existing Commitments
+ New Loan Installment***

Total Supportable Income

< 60%

60 - 70%

> 70%



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DEBT SERVICE RATIO

Maybank

INCOME BELOW 3.5K, DSR CAN'T MORE THAN 40%

INCOME ABOVE 3.5K, DSR CAN'T MORE THAN 70%

Affluent Cust : DSR CAN'T MORE THAN 80%

Definition of Affluent

- Deposit,FD,Investment >RM250K ,or
- Existing Maybank 's loan Application >RM1 Million

Example :

Mr. prospect (age 40) looking at a RM 1 million property and plan to take up maximum loan margin.













90% x 1 mil = 900K

900k for 30 yrs repayment = ???

3600 + 2k other HL + 1k car loan = RM6,600

Net income + rental income = 10k + 2.8k = RM12,800

RM6600 / RM12800 = <51% Good credit profile!*

FARISH	MAMAT	AHMAD
KOMITMENT		
 KERETA RM1850.11	 KERETA RM483.38	
 KAD KREDIT RM1508.60	 KAD KREDIT RM0.00	
 PINJAMAN PERIBADI RM1300.40	 PINJAMAN PERIBADI RM381.65	
 LOAN LAIN-LAIN RM1089.59	 LOAN LAIN-LAIN RM451.28	 KERETA RM203.02
 PINJAMAN PERUMAHAN RM2,681.56	 PINJAMAN PERUMAHAN RM1,715.94	 PINJAMAN PERUMAHAN RM650.00
JUMLAH RM8,430.26	JUMLAH RM3,032.25	JUMLAH RM853.02

FARISH	MAMAT	AHMAD
DSR (DEBT SERVICE RATIO)		
GAJI BERSIH RM10,387.75	GAJI BERSIH RM4,625.15	GAJI BERSIH RM2,438.87
KOMITMENT RM8,430.26	KOMITMENT RM3,032.25	KOMITMENT RM853.02
$\frac{\text{RM } 8,430.26}{\text{RM } 10,387.75} \times 100$	$\frac{\text{RM } 3,032.25}{\text{RM } 4,625.15} \times 100$	$\frac{\text{RM } 853.02}{\text{RM } 2,438.87} \times 100$
=81.16%	=65.56%	=34.98%

CONDITIONS

A loan that secured by Residential & Commercial properties

A Good condition to stay or use



CASH FLOW FORMULA 10321



Budgeting

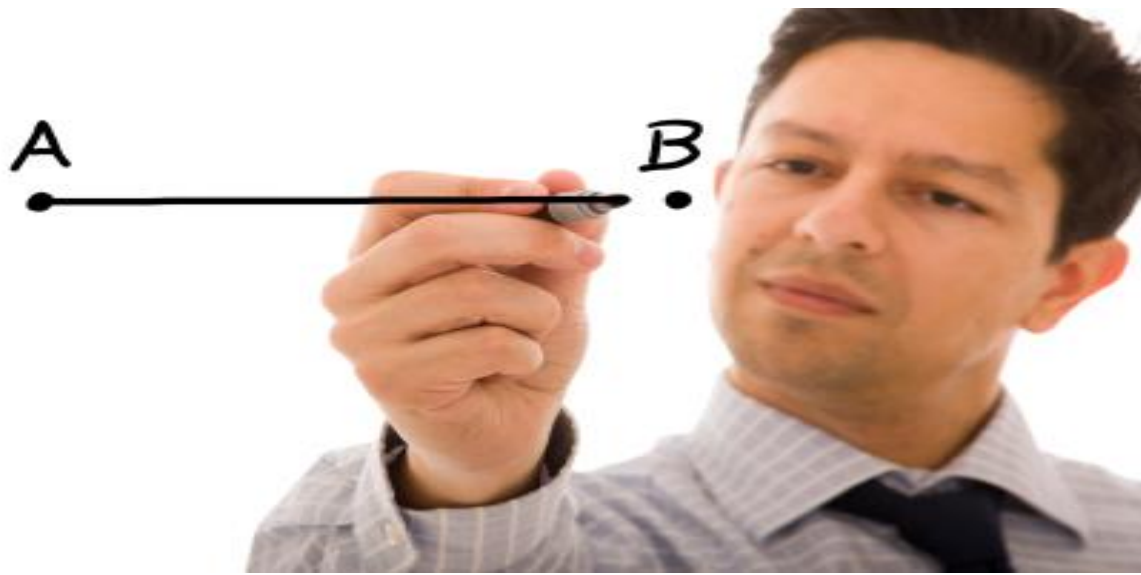
Pre Prepared the cash flow for acquiring a property

Rule Of Thumb 's Formula :10-3-2-1

- Down Payment **10%**
- Sales & Purchase Agreement (SPA) Costs - **3%** of Purchased price
- Bank Loan Agreement Cost - **2%** on Loan amount
- Valuation Cost – Subject to valuation price. RM500-2,000
- Asset Protection Allocation – subject to customization of planning-**1%**

ASSET PROTECTION ACCOUNT





...Everyone's

END IN MIND

is to OWN this property
as an ASSET

and NOT passing it to
family as a

LIABILITY(mortgage).



Get the protection your family needs at a competitive rate

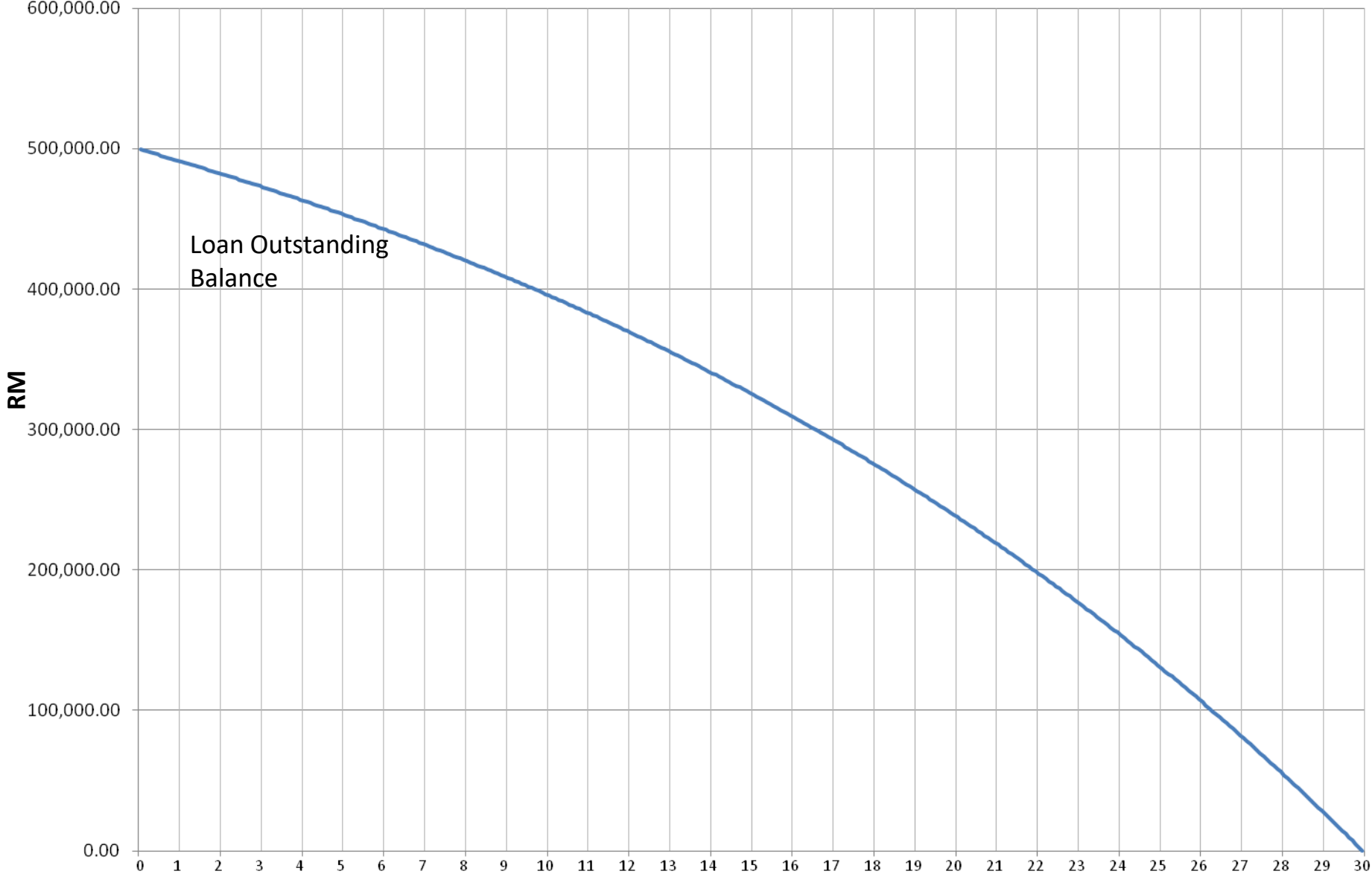
ASSET PROTECTION ACCOUNT

is there to **Pay Off 100%**

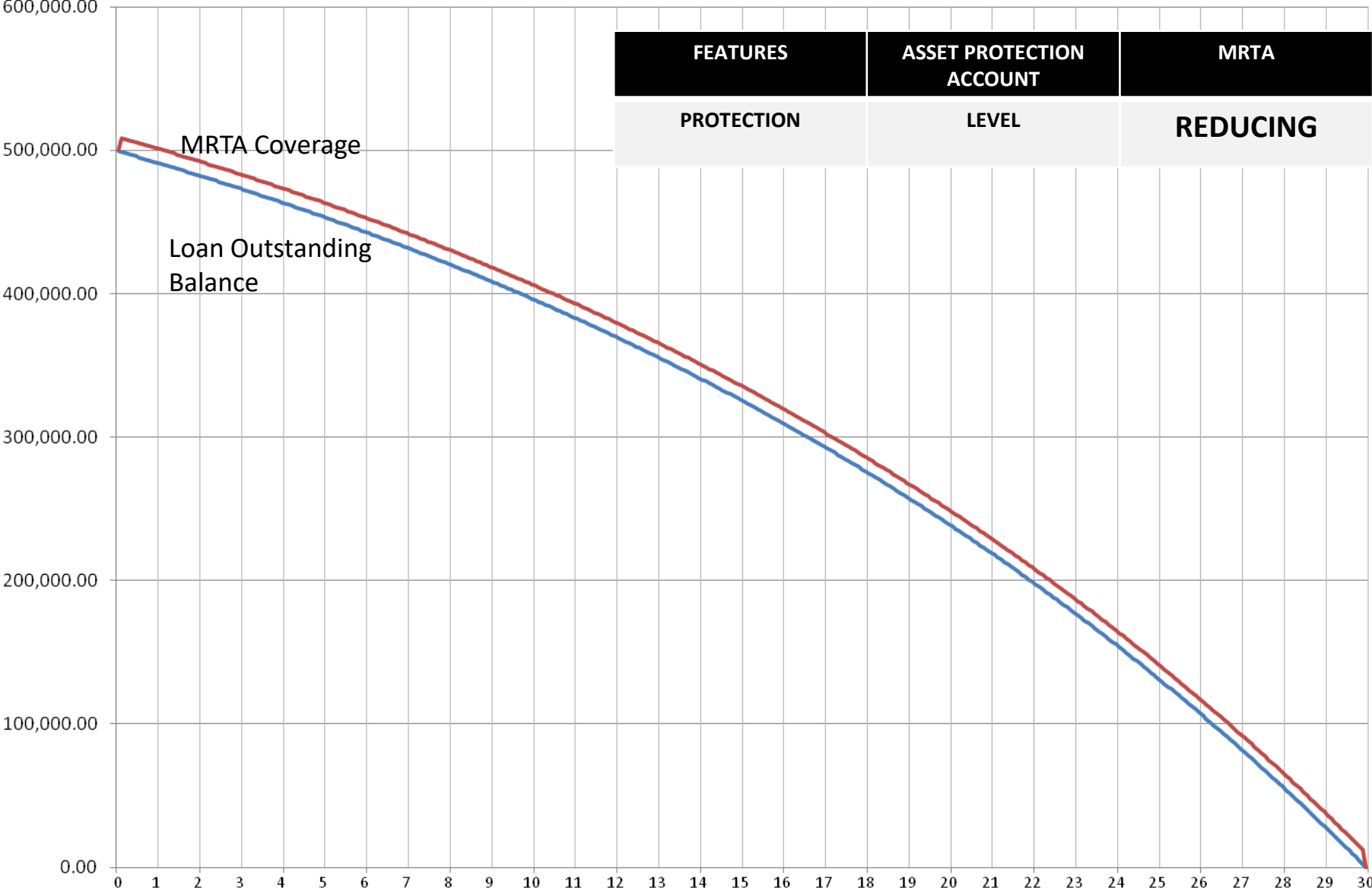
your mortgage, allow you or your family to **keep** your home/large investment
in **the event of Death, TPDB, Critical Illness.**

It is a way to protect one of your largest Financial Obligation...

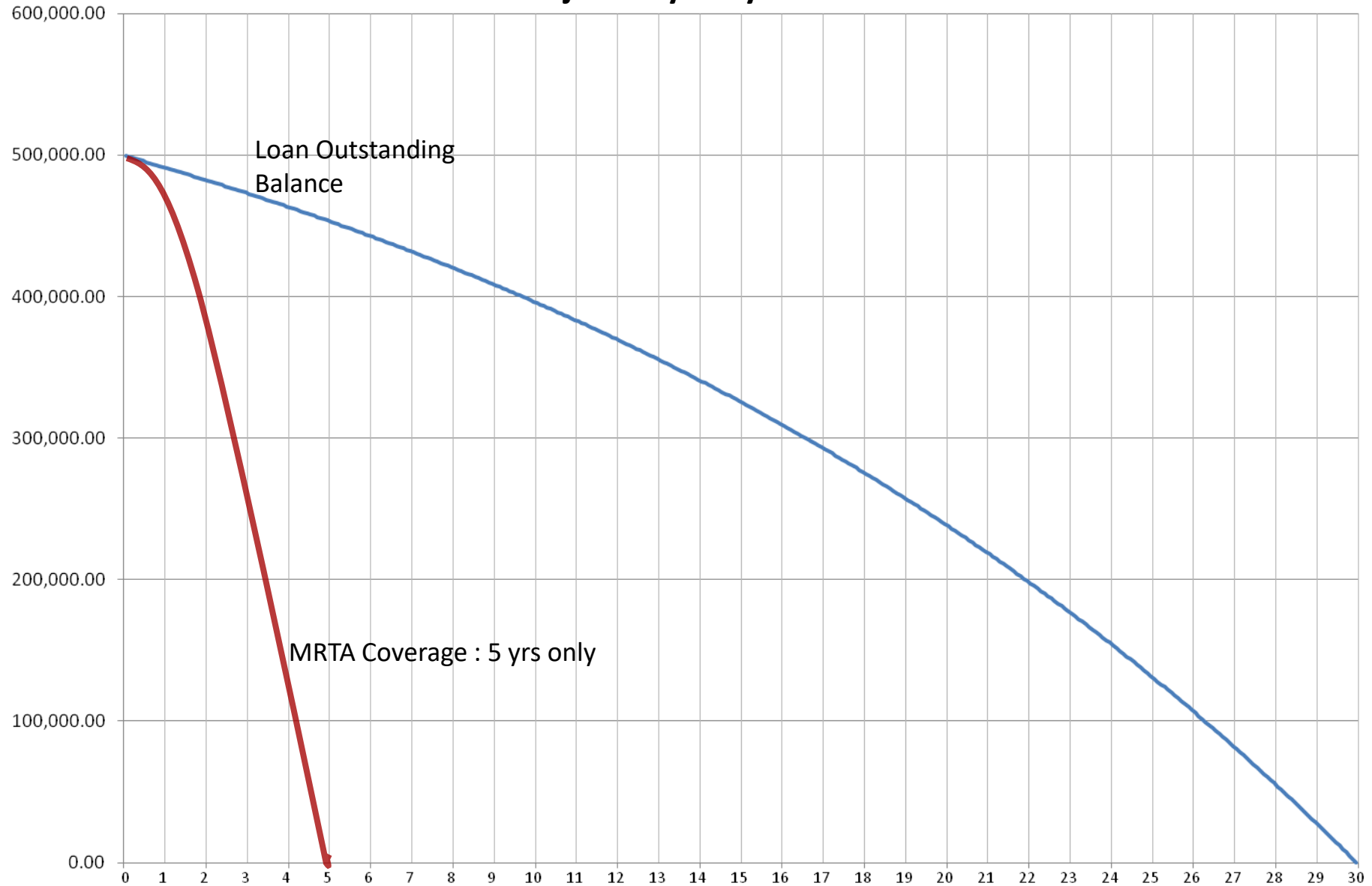
Loan Amortization



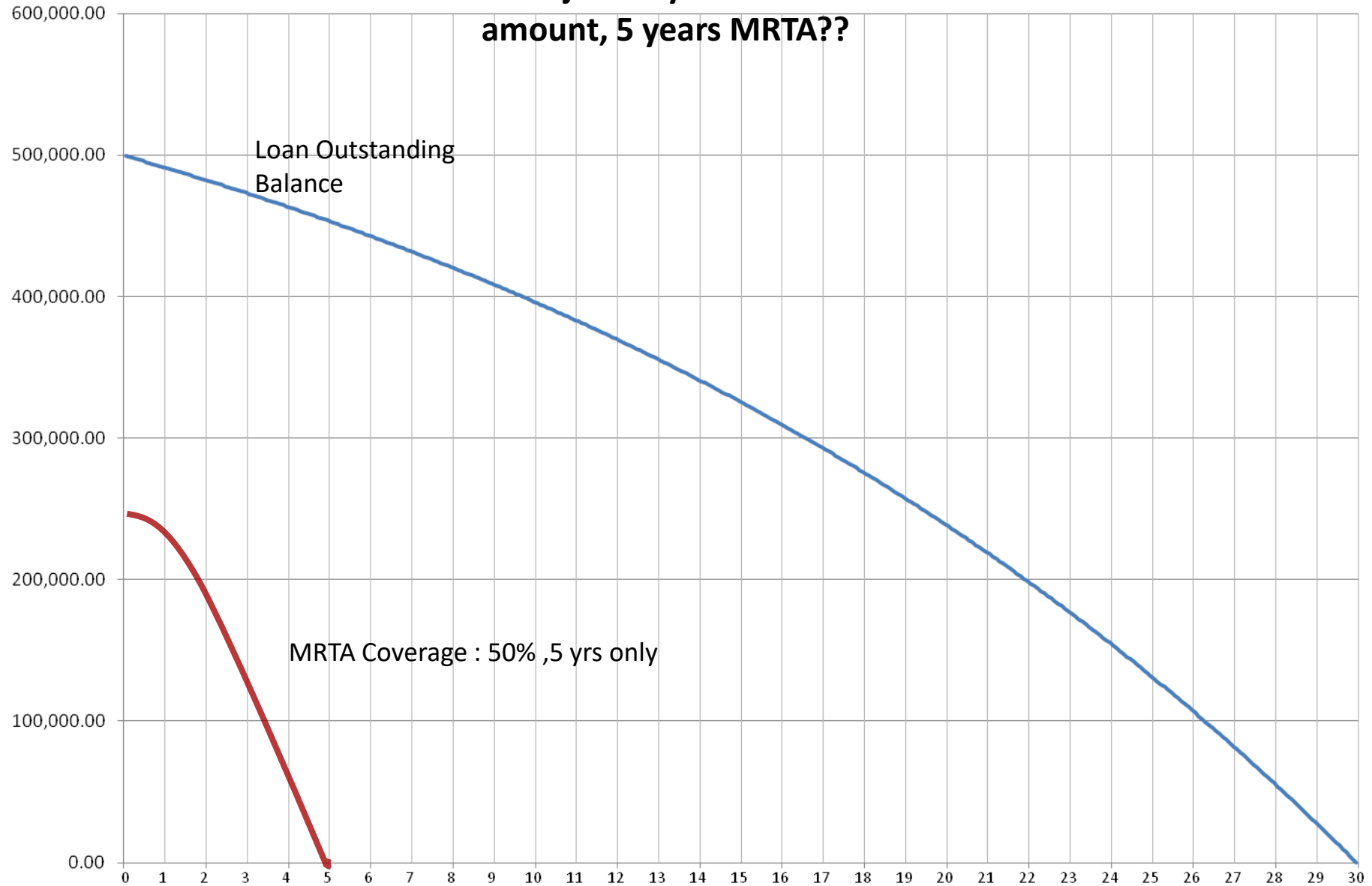
MRTA Coverage Reducing with Loan Balance



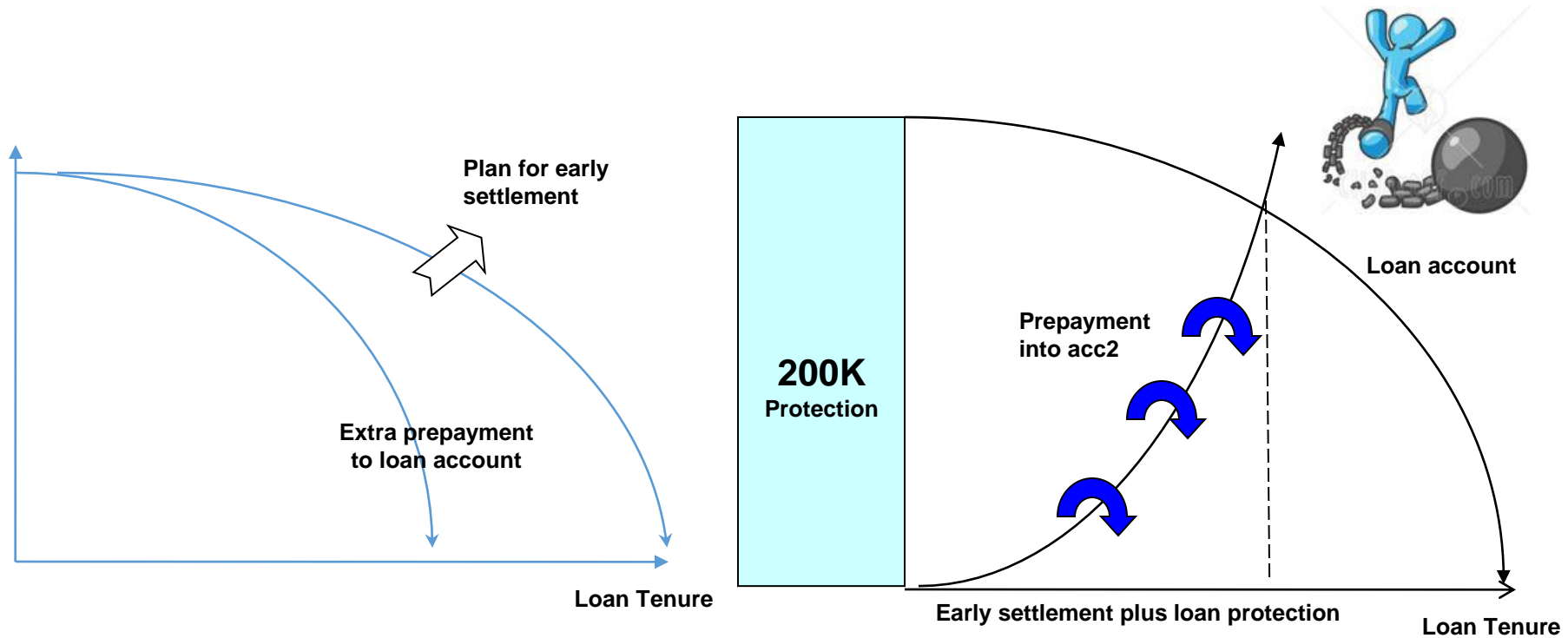
Can I just buy a 5 years MRTA??



Can I just buy 50% of loan amount, 5 years MRTA??

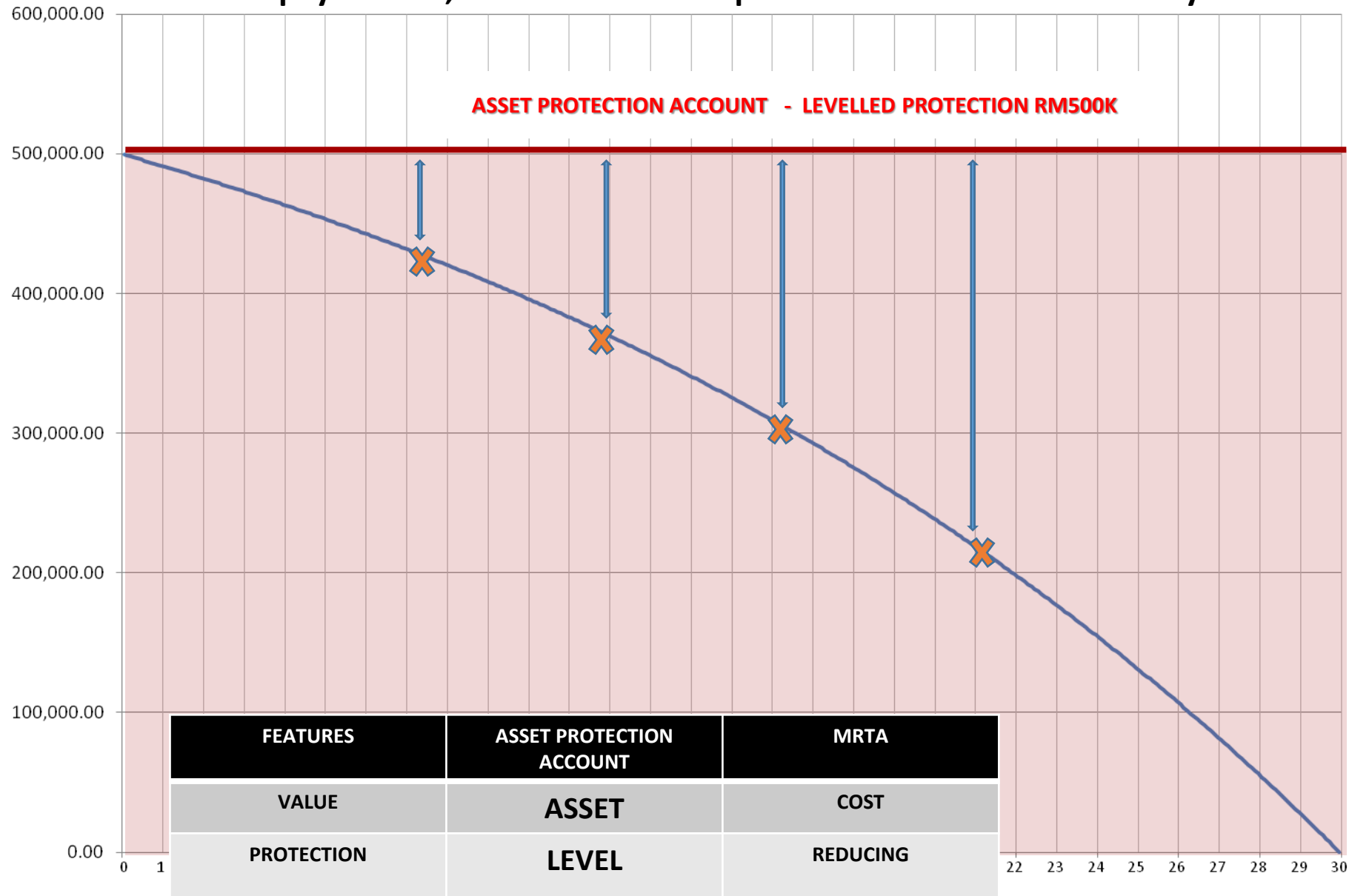


Assest Protection Account (APA)



Create and Save strategy.

After payoff loan, balance insurance proceed as extra cash for family



MRTA VS APA

	MRTA	APA
Nature of cost	TOTAL COST	TOTAL ASSET
Practically	As per single loan	Transferable
Coverage	Risk of under insured	Increase Life value for family in 3D
Critical Illness Coverage	nil	Optional
Shorten loan tenure	-	Shorten loan tenure
Discipline prepayment system	Prolong loan tenure	Encourage prepayment of loan

APA's Advantages Over MRTA

- Covers loan in event of Death or TPDB-FULLY SETTLED
- Helps shorten loan tenure to SAVE INTEREST
- Level coverage throughout the tenure-Double Family Protection
- Transferable to other properties-Save Costs & Worry Free





- **1.FRAUDULENT**

- CAN BE DURING THE TIME OF FILLING IN THE APPLICATION OR WHEN RECEIVING THE LOAN. IN MANY CASES, THE BANKS SUFFER A LOSS FOR PROVIDING LOAN
- TO SOMEONE WHO ARE NOT ENTITLED.AN EXAMPLE OF FRAUD ARE DOCUMENT BY PHOTOSHOP,INFLATED EARNING ,PHYSICAL BUSINESS ENTITY,PERSONAL INFORMATION ,ETC

- **2.MISREPRESENTATION ON MRTA/APA**

- AN AGENT MAY MAKE IT SOUND COMPULSORY AND FORCE TO MISLEAD BORROWER TO BUY,IN ORDER FOR BANK TO APPROVE A LOAN .PROTECTION DEFINITELY ARE IMPORTANT ,BUT IT SHOULD BE PRESENTED IN A PROFESSIONAL MANNER AND HIGHLIGHT THE CONSEQUENCES OF LAPSATION .

- **3.SIGNING LETTER OF OFFER ON BORROWER'S BEHALF**

- THE LO NEED TO BE SIGNED BY THE RIGHTFUL APPLICANT AND CAN'T COMPROMISE FOR CONVENIENCES





- **4. ORIGINAL SIGHTED DOCUMENTS**
- **ASSEMBLING A LIST OF "SIGNATURE REQUIRED" DOCUMENTS CAN BE A LOT MORE WORK ,IT MUST SIGHTED THE ORIGINAL AND COPIES AT THE SAME TIMES ,BEFORE DROPPING YOUR SIGNATURE ON EACH DOCUMENTS**
- **5. CONFLICT OF INTEREST**
- **NO INSIDER COLLABORATION ON CASES BETWEEN AGENT AND BANKERS DUE TO CONFLICT OF INTEREST**

