

**EDUCATION FINANCING-i
Application Form**

Please fill in the form with CAPITAL LETTERS

FINANCING APPLICATION DETAILS

Course Fees (Ujrah) : RM _____
Amount sponsored : RM _____
Amount applied : RM _____
Financing tenure : _____ months

Financing amount to be approved will be based on credit assessment by the Bank.

Ujrah Rate: BR + 4.00% p.a.

****Takaful Coverage** : RM _____ *(Cash / Financed by the Bank)

*Note: * To remove whichever not applicable
 ** To be advised by the Bank*

Financing reason: Course Fee for Admission into University / College

FINANCING DETAILS

- (1) Total amount approved will be credited to the account of University / College which offers the study course after deducting other costs set by the Bank, if any
- (2) Disbursement of financing amount will be made after the Bank receives written confirmation from the University / College in which the deposit or the difference between the full fee amount and financing amount accepted by the University / College or any period set by the Bank.
- (3) The Bank have the right not to proceed with the financing disbursement if there is any changes / difference in the full fee amount of the study course on the financing issuance date, unless the customer settle the difference in amount.
- (4) Payment of Ujrah begins a month after the first disbursement of the financing by the Bank.

APPLICANT PERSONAL DETAILS

STUDENT PERSONAL DETAILS

Title: *Mr / Mrs / Tan Sri / Dato' / Datin / Dr. Miss _____	
Full Name (as per IC): _____	
IC Number (New): _____	
IC Number (Old): _____	
Date of Birth (dd/mm/yy) : ____ / ____ / _____	
Age : _____ years	Sex : *Male / Female
Citizenship : _____	University / College Name : _____
Race : _____	Permanent Address : _____
Phone Number (Mobile) : 01 __- _____	_____

Course Name : _____ Overall Study Period : _____ years / _____ semester Remaining Study Period : _____ years / _____ semester	Mailing Address : (Fill in if address differs with residential address) _____ _____ _____ Postcode : _____ City : _____ State : _____
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JOINT APPLICANT PERSONAL DETAILS	
DETAILS OF MOTHER / FATHER / SPOUSE	
Title : *Mr / Mrs / Tan Sri / Dato' Datin / Dr. / Miss _____	
Full Name (as per IC) : _____	Permanent Address : _____ _____ _____
New IC Number : _____	Postcode : _____
Old IC Number : _____	City : _____
Date of Birth (dd/mm/yyyy) : ___ / ___ / _____	State : _____
Age : _____ years	Relationship with primary applicant : _____

Sex : _____ Marital status : _____ Number of dependencies : _____ Citizenship : _____ Race : _____	*Male / Female *Married / Single / Widow _____ _____ _____	Mailing Address (Fill in if address differs with residential address) _____ _____ _____ Postcode : _____ City : _____ State : _____
Email Address : _____		Phone Number (Home) : 60__ - _____ Phone Number (Mobile) : 01__ - _____

Working Sector : [] Private [] Government Name of Employer : _____ Employer's Address : _____ _____ _____ Postcode : _____ City : _____ State: _____ Phone Number (Office) : 60__- _____ Fax Number : 60__- _____	Designation : _____ Period of Service : _____ years Job type : _____ (permanent / contract / side) Monthly Salary : RM _____ Other salaries : RM _____ Previous Employer : _____ Designation : _____ Period of Service : _____
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**SECONDARY APPLICANT DETAILS / GUARANTOR
(if applicable)**

Title : *Mr. / Mrs. / Ms. / Tan Sri / Dato' / Datin / Dr _____	
Full Name (as per IC) : _____	Permanent Address : _____ _____ _____
New IC Number : _____	Postcode : _____
Old IC Number : _____	City : _____
Date of Birth (dd/mm/yyyy) : __/__/____	State : _____
Age : _____ years	Relationship with Primary Applicant : _____
Sex : _____ Marital status : _____ Number of dependencies : _____ Citizenship : _____ Race : _____	*Male / Female *Married / Single / Widow _____ _____ _____ Mailing Address : _____ _____ _____ Postcode : _____ City : _____ State : _____
Email Address : _____	Phone Number (Home) : 60__- _____ Phone Number (Mobile) : 01__- _____

Working Sector : [] Private [] Government Name of Employer : _____ _____ Employer's Address : _____ _____ _____ Postcode : _____ City : _____ State : _____ Phone Number (Office) : 60__-_____ Fax Number : 60__-_____	Designation : _____ Period of Service : _____ years Job type : _____ (permanent / contract / side) Monthly Salary : RM _____ Other salaries : RM _____ Previous Employer : _____ Designation : _____ Period of Service : _____
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PERSONAL REFERENCE (NAME OF FAMILY MEMBERS / FRIENDS WHO ARE NOT STAYING WITH APPLICANT)	
Full Name (as per IC): _____ _____	Phone Number (Home) : 60__-_____ Phone Number (Mobile) : 01__-_____ Phone Number (Office) : 60__-_____
Permanent Address : _____ _____ _____ Postcode : _____ City : _____ State : _____	Mailing Address : _____ (Fill in if address differs with residential address) _____ _____ _____ Postcode : _____ City : _____ State : _____

Financial Details
(Current Account / Savings / Fixed Deposit / Credit Facilities (Private, Housing etc.))

Bank	Account Type	Amount (RM)	Monthly Installment (RM)	Latest Balance (RM)	Date Financing Ends

ACKNOWLEDGEMENT / ACCEPTANCE AGREEMENT

- I certify that the information provided in this form is true and correct in accordance with the Islamic Financial Services Act 2013 (IFSA) and the Central Bank of Malaysia Act 2009 (CBA). I will be fully responsible for all information that is false, inaccurate or incomplete information in this form. I hereby authorize the Bank to disclose such information to BNM in accordance with the IFSA and CBA. I will also abide by the Foreign Exchange Administration 2013 (FEA) that can be downloaded in BNM's website.
- I confirm that my family and I do not have a direct line to any director or employee of Affin Islamic Bank Bhd / Affin Bank Berhad.
- I also confirm that the funds to be used for payment of the financing are neither obtained from any unlawful source nor related to any unlawful activities as defined under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001(AMLATFPUAA).

4. I agree to give consent and permission on a continuous basis to Affin Islamic Bank Berhad to carry out the relevant credit references with external parties, including but not limited to CCRIS, CTOS, FIS, DCHEQS or credit reference agencies and during credit reference initiative, the Bank is entitled to disclose relevant information to assist external parties in giving Bank the desired reference / result.
5. I hereby authorize Affin Islamic Bank Berhad to disclose information relating to the financing or my account to Bank Negara Malaysia as prescribed by law or otherwise. Affin Islamic Bank Berhad shall not be liable, directly or indirectly, caused by exposure, either to me or any other party.
6. I declare that:
 - a) I am not an undischarged bankrupt / insolvent.
 - b) I have never committed any act of bankruptcy as defined under Section 3 of the Bankruptcy Act 1967.
7. I also understand that: -
 - a) Acceptance of this application by the Bank is not an approval to the facility applied for.
 - b) The Bank reserves the right to reject this application in its sole discretion and without assigning any reason.
 - c) The Bank at its sole discretion reserves the right to make any modification, reduction or cancellation of this financing application at any time if approved by the Bank.
 - d) This application is an absolute right of the Bank regardless of whether the financing is approved or rejected by the Bank.
 - e) All other terms and conditions that are not contained in the application form above will be disclosed in the documents introduced for this financing.
8. I agree that the amount credited to my account is the total amount of financing applied for and approved after deducting other costs. The amount will not affect the validity of the terms and conditions (Terms and Conditions) enclosed with the application form.
9. I agree to make monthly payments in cash as determined by the Bank if my employer does not / has failed to make the deduction in salary as scheduled for my financing.
10. In a situation where the Bank in its absolute discretion to approve the financing amount lower than the amount specified in this application, I hereby declare that the reduced amount approved and credited to my account is the total amount of financing applied for and given and I received the amount as approved by the Bank and shall not affect the validity of the terms of the Letter of Offer and terms and in such financing would mean a reduced amount of financing approved.

PERMISSION FOR DIRECT MARKETING AND OTHERS

I authorize Affin Bank Group (ABG) (as defined in the Privacy Notice set) and any other party authorized by ABG to collect, use, disclose and / or processing of my personal data, and share information / data to the private partners in ABG (where relevant, depending on the product or service that has been applied for or has the potential to benefit from), as well as advertising, events, promotions, inquire about the user or the market and identify the product or services that may be appropriate for me (For campaign purpose). I understand and agree to the terms and conditions above and fully understand that the Privacy Notice set can be found by visiting any office or branch of ABG or through the website at www.affinislamic.com.my or www.affinbank.com.my and otherwise, I have the right to withdraw such consent.

SUPPORTING DOCUMENTS

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Application Form |
| <input type="checkbox"/> | Copy of Identity Card (Front & Back) |
| <input type="checkbox"/> | Letter of Offer from University / College indicating total amount of study fees for the whole course |
| <input type="checkbox"/> | Letter of Acknowledgement from University / College indicating approved financing/loan from third party (PTPTN/MARA/JPA) |
| <input type="checkbox"/> | Letter of Acknowledgement from student acknowledged by University / College indicating student opted for full financing from the Bank (if student do not apply for financing/loan from third party) |
| <input type="checkbox"/> | Current bill of study semester |
| <input type="checkbox"/> | Reducing Term Takaful (RTT) Schedule |
| <input type="checkbox"/> | Product Disclosure Sheet (PDS) |
| <input type="checkbox"/> | Additional documents (if necessary) |

Working Individual or Salaried employee

- Copy of 3 months latest salary slip (certified)
- Copy of 3 months latest bank statement where salary is credited
- Copy of 6 months latest commission slip (for commission based worker)
- Latest EA Form or latest B Form supported by Tax payment receipt or E-filing
- Latest EPF statement

Self-working / Own business

- Copy of Personal Bank Account or 6 months latest
- Copy of latest profit & loss account or management
- Latest B Form supported by tax payment receipt or E-filing
- Other applicable supporting documents

I / WE ACKNOWLEDGE AND ACCEPT ALL THE TERMS AND CONDITIONS IN THIS APPLICATION FORM

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STUDENT'S NAME:
NRIC :
DATE :

.....
JOINT APPLICANT NAME:
NRIC :
DATE :

.....
JOINT APPLICANT NAME:
NRIC :
DATE :

Signature acknowledged by:

.....
STAFF NAME :
PS NO :

FOR OFFICE'S USE (HEADQUARTER)

Savings Account Number :

Branch:

Date received :

Recipient's signature:

Staff's Name:

PS Number: