



**American International Assurance Bhd** (ROC No. 790895-D)

Mortgage Loan Division  
Level 24, Menara AIA, 99 Jalan Ampang  
50450 Kuala Lumpur  
Tel No. : 03 - 2056 3333  
Fax No. : 03 - 2056 3325  
Email : aia.homeloan@aig.com  
http://www.aia.com.my

Application No.

**AIA Home Loan**

**CHECKLIST FOR DOCUMENTS REQUIRED (Non-returnable) / SENARAI DOKUMEN YANG DIPERLUKAN (Tidak akan dikembalikan)**

Please tick ✓ enclosed documents / Sila Tandakan ✓ dokumen yang dilampirkan

- 1. 2 photocopies of applicant(s)' identity cards/ 2 salinan fotostat kad pengenalan pemohon
- 2. Photocopies of payslips (last 3 months)/ Salinan fotostat slip gaji (3 bulan terakhir)
- 3. Letter from Employer (if current employment is less than 6 months) / Surat daripada majikan (jika pekerjaan terkini kurang dari 6 bulan)
- 4. Photocopy of Income Tax (last 3 years - Borang J, Borang B with tax payment receipt). Original to be sighted upon request./ Salinan fotostat Cukai Pendapatan (3 tahun terakhir - Borang J, Borang B dengan resit bayaran tax). Borang asal disediakan atas permintaan
- 5. Photocopy of Current Account Bank Statement or Savings Account (last 3 months) / Salinan fotostat Penyata Bank Akaun Semasa atau Akaun Simpanan (3 bulan terakhir)
- 6. Photocopy of Credit Card Statement (last 3 months) / Salinan fotostat Penyata Kad Kredit (3 bulan terakhir)
- 7. Photocopy of EPF statement (last 6 months) / Salinan fotostat penyata EPF (6 bulan terakhir)
- 8. Photocopy of last 12 months loan statement from current financial institution for existing loan facilities / Salinan fotostat penyata pinjaman 12 bulan terakhir dari institusi kewangan sekarang untuk pinjaman sedia ada
- 9. 2 photocopies of Title Deed / 2 salinan fotostat Surat Hak Milik
- 10. 2 photocopies of Sale & Purchase Agreement/Booking Receipt (S&P Date \_\_\_\_\_) / 2 salinan fotostat Perjanjian Jual Beli/Resit Tempahan (Tarikh S&P \_\_\_\_\_)
- 11. Photocopy of fixed deposit receipts (if applicable) / Salinan fotostat resit simpanan tetap (jika berkenaan)
- 12. Valuation report from our panel of valuers for completed property (if any) / Laporan penilaian daripada panel penilai kami untuk rumah yang siap (jika ada)

**If Self-employed, please ALSO provide / Jika bekerja sendiri, sila sediakan JUGA**

- 13. Photocopy of Business Registration/Form 24 & 49 / Salinan fotostat Pendaftaran Perniagaan/Borang 24 & 49
- 14. Photocopy of Financial Statements (last 3 years) with the Latest Company Profile / Salinan fotostat Penyata Kewangan (3 tahun terakhir) dengan Profail Syarikat Terkini
- 15. Photocopy of Business Current Account Bank Statement (last 6 months) / Salinan fotostat Penyata Bank Akaun Semasa Perniagaan (6 bulan terakhir)
- 16. Photocopy of Income Tax (last 3 years - Borang J, Borang B with tax payment receipt). Original to be sighted upon request. / Salinan fotostat Cukai Pendapatan (3 tahun terakhir - Borang J, Borang B dengan resit bayaran tax). Borang asal disediakan atas permintaan

**IMPORTANT NOTE TO APPLICANT (S) : / PERINGATAN PENTING UNTUK PARA PEMOHON :**

Submission of incomplete documents as per above checklist may result in delay in loan processing / Penyerahan dokumen seperti senarai di atas yang tidak lengkap akan melewatkan proses pinjaman.

**Note / Nota :** Please complete Section 1-9 & sign this application form before loan submission / Sila isikan Seksyen 1-9 & tandatangan sebelum anda menyerahkan borang permohonan ini.

**“HOW DID YOU FIND OUT ABOUT AIA HOME LOAN?” / “BAGAIMANA ANDA MENGETAHUI TENTANG PINJAMAN PERUMAHAN AIA?”**

Advertisement / Iklan  Direct Mailer / Mel Langsung  Corporate (Tie-up) / Korporat : \_\_\_\_\_  Others / Lain-lain : \_\_\_\_\_

Name of Introducer / Nama pengenal: \_\_\_\_\_

Tel No. : (H/P) / No. Tel: (T/B) \_\_\_\_\_ (O)/(P) \_\_\_\_\_ Email : \_\_\_\_\_

Referral/Agent Code / Rujukan/Kod Agen: \_\_\_\_\_ Agency/Agensi : \_\_\_\_\_

**Petaling Jaya** ~ Mortgage Loan Division, Level 3, Menara Axis No. 2, Jalan 51A/223, 46100 Petaling Jaya. • Tel No. : 03 - 7680 8625 / 8626 • Fax No. : 03 - 7680 8655  
**Penang** ~ Mortgage Loan Division, Ground Floor, Wisma Leader, No. 8 Jalan Larut, 10050 Pulau Pinang. • Tel No. : 04 - 222 6301 • Fax No. : 04 - 222 6288

TICK ✓ SQUARES AS APPROPRIATE / TANDAKAN ✓ KOTAK YANG SESUAI

**1. PERSONAL DATA OF APPLICANTS / BUTIR-BUTIR PERIBADI PEMOHON**

**Single Application** / Permohonan Individu  **Joint Application** / Permohonan Bersama → **Relationship** / Perhubungan: \_\_\_\_\_

**Please complete separate form if co-applicant is not spouse / Sila lengkapkan borang berasingan jika pemohon bersama bukan suami atau isteri:**

**Full name of Applicant** / Nama Penuh Pemohon: \_\_\_\_\_

**IC No. (New & Old)/Passport No.** / No. KP (Baru & Lama)/Pasport: \_\_\_\_\_ **Date of Birth** / Tarikh Lahir: \_\_\_\_\_

**Marital Status** / Taraf Perkahwinan:  **Single** / Bujang  **Married** / Berkahwin  **Others** / Lain-lain \_\_\_\_\_

**Nationality** / Warganegara:  **Malaysian** / Malaysia  **Foreigner** / Rakyat Asing **Country of Origin** / Negara Asal : \_\_\_\_\_

**No. of Dependant(s)** / Bil. Tanggungan: \_\_\_\_\_ **Age of Dependant(s)** / Umur Tanggungan: \_\_\_\_\_

**Home Address** / Alamat Rumah:  **Owned** / Milik sendiri  **Rented** / Sewa  **Family** / Keluarga \_\_\_\_\_

\_\_\_\_\_ **Postcode** / Poskod: \_\_\_\_\_

**Correspondence Address (please tick)** / Alamat Surat-menyurat (sila tandakan):  **Home Address** / Alamat Rumah  **Business Address** / Alamat Perniagaan

**Tel No. (H)** / No. Tel (R): \_\_\_\_\_ **(H/P)** / (T/B): \_\_\_\_\_

**E-mail address** / Alamat e-mel: \_\_\_\_\_

**Name & address of present employer or own business (if self-employed)** / Nama & alamat majikan sekarang atau perniagaan sendiri (jika bekerja sendiri):

**Company Name** / Nama Syarikat: \_\_\_\_\_

**Nature of Business** / Jenis Perniagaan: \_\_\_\_\_

**Business Address** / Alamat Perniagaan: \_\_\_\_\_

\_\_\_\_\_ **Postcode** / Poskod: \_\_\_\_\_

**Tel No.(O)** / No. Tel(P) : \_\_\_\_\_ **Occupation** / Pekerjaan: \_\_\_\_\_

**Years with firm/in operation** / Bilangan tahun di syarikat/beroperasi: \_\_\_\_\_

**Qualification** / Kelayakan: \_\_\_\_\_ **Year Completed** / Tahun Tamat Pelajaran: \_\_\_\_\_

**Secondary & below** / Sek. Men. & ke bawah  **Diploma** / Diploma  **Degree** / Ijazah  **Master** / Sarjana  **Others** / Lain-lain : \_\_\_\_\_

**If current employment is less than 3 years, please state:** / Jika pekerjaan sekarang kurang dari 3 tahun, sila nyatakan:

**Previous occupation** / Pekerjaan sebelum ini: \_\_\_\_\_ **Previous employer** / Majikan sebelum ini: \_\_\_\_\_

**Years** / Tahun: \_\_\_\_\_ **Other income** / Pendapatan lain: \_\_\_\_\_ **Source** / Sumber: \_\_\_\_\_

**Basic monthly income (Average 36 monthly income if self-employed)** / Pendapatan asas bulanan (purata pendapatan 36 bulan jika bekerja sendiri)

**2. PARTICULARS OF SPOUSE (IF MARRIED) / BUTIR-BUTIR SUAMI/ISTERI (JIKA BERKAHWIN)**

**Full name of Applicant** / Nama Penuh Pemohon: \_\_\_\_\_

**IC No. (New & Old)/Passport No.** / No. KP (Baru & Lama)/Pasport: \_\_\_\_\_ **Date of Birth** / Tarikh Lahir: \_\_\_\_\_

**Nationality** / Warganegara:  **Malaysian** / Malaysia  **Foreigner** / Rakyat Asing **Country of Origin** / Negara Asal : \_\_\_\_\_

**Name & address of present employer/own business (if self-employed)** / Nama & alamat majikan sekarang/perniagaan sendiri (jika bekerja sendiri)

**Company Name** / Nama Syarikat: \_\_\_\_\_ **Nature of Business** / Jenis Perniagaan: \_\_\_\_\_

**Business Address** / Alamat Perniagaan: \_\_\_\_\_

\_\_\_\_\_ **Postcode** / Poskod: \_\_\_\_\_

**Tel No.(O)** / No. Tel(P) : \_\_\_\_\_ **(H/P)** / (T/B): \_\_\_\_\_

**E-mail address** / Alamat E-mail: \_\_\_\_\_ **Occupation** / Pekerjaan: \_\_\_\_\_

**Years with firm/in operation** / Bilangan tahun di syarikat/beroperasi: \_\_\_\_\_

**Qualification** / Kelayakan: \_\_\_\_\_ **Year Completed** / Tahun Tamat Pelajaran: \_\_\_\_\_

**Secondary & below** / Sek. Men. & ke bawah  **Diploma** / Diploma  **Degree** / Ijazah  **Master** / Sarjana  **Others** / Lain-lain : \_\_\_\_\_

**If current employment is less than 3 years, please state:** / Jika pekerjaan sekarang kurang dari 3 tahun, sila nyatakan:

**Previous occupation** / Pekerjaan sebelum ini: \_\_\_\_\_ **Previous employer** / Majikan sebelum ini: \_\_\_\_\_

**Years** / Tahun: \_\_\_\_\_ **Other income** / Pendapatan lain: \_\_\_\_\_ **Source** / Sumber: \_\_\_\_\_

**Basic monthly income (Average 36 monthly income if self-employed)** / Pendapatan asas bulanan (purata pendapatan 36 bulan jika bekerja sendiri) \_\_\_\_\_

**3. NEXT OF KIN (Not residing the same address)/SAUDARA TERDEKAT (Tidak menetap di alamat yang sama)**

Name>Nama	(1)	(2)
Relationship/Perhubungan:		
Address/Alamat:		
Tel No. (H/P)/No. Tel (T/B):	(H/P) (O) (H)	(H/P) (O) (H)

**4. ASSETS/ASET**

Fixed Deposit (RM) Simpanan Tetap (RM)	Savings A/C (RM) Akaun Simpanan (RM)	EPF (A/C No. 2) (RM) KWSP (No A/k 2) (RM)	Quoted Shares (RM) Syer Disebuttharga (RM)	Unit Trust (RM) Amanah Saham (RM)		
Real Estate/Hartanah						
Type of Property Jenis Hartanah	Location Lokasi	Purchase Price (RM) Harga Belian (RM)	Year of Purchase Tahun Dibeli	Rental (RM) Sewa (RM)	Open Market Value Nilai Pasaran Terbuka	Charged (Y/N) Dicaj (Y/T)

**5. LIABILITIES/LIABILITI**

Type of Facility Jenis Kemudahan	Financial Institution & Branch Institusi Kewangan & Cawangan	Monthly Instalment (RM) Bayaran Ansuran Bulanan (RM)	Balance Outstanding (RM) Baki Hutang (RM)
Housing/Mortgage/Overdraft/ Pinjaman Perumahan	1.		
	2.		
Car & Registration No./Kereta & No. Pendaftaran	1.		
	2.		
Personal/Peribadi			
Credit Card/Kad Kredit			
Others/Lain-lain			

Please declare whether applicant and/or spouse is acting as a guarantor. If yes, please state amount & etc. / Sila nyatakan sama ada pemohon dan/atau suami/isteri merupakan penjamin. Jika ya, sila nyatakan jumlah dll. Yes/Ya  No/Tidak

Particulars of Guarantee/Butir-butir Jaminan : \_\_\_\_\_

Have you ever had bankruptcy or legal proceedings taken against you relating to any financial matters? / Pernahkah tindakan bankrap atau undang-undang berkaitan hal-hal kewangan diambil ke atas anda?  No/Tidak  Yes- Please give details / Ya - Sila beri penjelasan \_\_\_\_\_

**6. PARTICULARS OF LOAN REQUESTED**

Loan Amount /Jumlah Pinjaman: RM \_\_\_\_\_ Repayment Period/Tempoh Pembayaran: \_\_\_\_\_

Fixed Rate Loan/Skim Kadar Tetap \_\_\_\_\_  Flexi-Rate Loan/Skim Kadar Fleksibel \_\_\_\_\_

GMRTA Premium Financed/GMRTA Premium dibiayai : Yes/Ya  No/Tidak

Purpose/Tujuan :  Purchase/Pembelian  Refinancing/Pembiayaan Semula

If refinancing from other financial institutions/Jika membiayai semula dari institusi kewangan lain:

Original Loan Amount/Jumlah Pinjaman Asal: RM \_\_\_\_\_ Monthly Repayment/Bayaran Bulanan : RM \_\_\_\_\_

Present Outstanding/Jumlah Baki: RM \_\_\_\_\_ Financial Institution/Institusi kewangan: \_\_\_\_\_

Have your loan application been declined by AIA or any financial institution during the past 6 months? / Pernahkah permohonan pinjaman anda ditolak oleh AIA atau mana-mana Institusi Kewangan dalam masa 6 bulan yang lepas ? Yes/Ya  No/Tidak

**7. FOR PURCHASE/REFINANCING OF PROPERTY/UNTUK MEMBELI/MEMBIAYAI SEMULA HARTANAH**

Purchase Price/Harga Belian RM \_\_\_\_\_ Year/Tahun: \_\_\_\_\_ Registered Owner(s)/Pemilik: \_\_\_\_\_

Is the applicant(s) related to the vendor(s)?/Adakah pemohon mempunyai tali perhubungan dengan penjual?

Yes/Ya  No/Tidak If yes, state the relationship/Jika ya, nyatakan perhubungan: \_\_\_\_\_

How is the downpayment for purchase funded?/Bayaran pendahuluan untuk pembelian diperolehi dari mana?

Savings/Simpanan  EPF withdrawal/Pengeluaran KWSP  Others/Lain-lain \_\_\_\_\_

**8. PARTICULAR OF PROPERTY / BUTIR-BUTIR HARTANAH**

Location/Address/Lokasi/Alamat : \_\_\_\_\_

Type of Property/Jenis Hartanah : \_\_\_\_\_

Has the Individual Title been issued?/Sudahkah Hak Milik Individu dikeluarkan?  Yes/Sudah  No/BelumIs there restriction in interest on the Master Title (ie. consent to sell, transfer, charge from State Authority is required)/Adakah sebarang halangan terhadap Hak Milik Induk (ie kebenaran untuk menjual, memindah, caj daripada Pihak Berkuasa Tempatan diperlukan)  Yes/Ya  No/Tidak

Land Area/Keluasan Tanah: \_\_\_\_\_ Built-up Area/Keluasan Bina Siap: \_\_\_\_\_

 Freehold/Milik Bebas  Leasehold, Date of expiry/Pegangan Berjangka \_\_\_\_\_ Age of Property/Usia Hartanah: \_\_\_\_\_Completed with Permanent Certificate of Fitness/Siap dengan sijil layak duduk:  Yes/Ya  No/TidakRenovated/Ubahsuai :  Yes/Ya  No/Tidak Estimated Costs/Anggaran : RM \_\_\_\_\_

Details of Renovation/Butir-butir Ubahsuai : \_\_\_\_\_

Is it located at T-junction, near oxidation pond, near telecommunication towers, highway, hillslope or any negative factors you would like to disclose?/ Adakah ia terletak di persimpangan-T, berhampiran kolam pengoksidaan, berhampiran Menara telekomunikasi, lebuhraya, cerun bukit atau sebarang faktor negatif yang harus dinyatakan?  Yes/Ya  No/Tidak If yes, please state/Jika ya, sila nyatakan: \_\_\_\_\_**9. DISCLOSURE TO/FROM AIA/PENGAKUAN KEPADA/DARIPADA AIA**

- 1) I/We confirm that the information given is true and correct and authorize you or your representative/agent to obtain information from any source regarding this application. Saya/Kami mengesahkan bahawa maklumat yang diberi adalah tepat dan benar dan membenarkan anda atau wakil/agen anda untuk mendapatkan maklumat dari sebarang sumber berkenaan dengan permohonan ini.
- 2) I/We understand American International Assurance Bhd (AIA) reserves the right to reject the application at its sole discretion without stating any reason. This application and supporting documents will remain the property of AIA regardless of whether the application is approved. Saya/Kami memahami bahawa American International Assurance Bhd (AIA) berhak menolak permohonan ini mengikut budi bicaranya tanpa memberi sebarang alasan. Permohonan ini dan segala dokumen yang dilampirkan akan menjadi hak milik AIA tidak kira sama ada pinjaman diluluskan atau tidak.
- 3) I/We authorize you to contact the next of kin/agent in the event of default/late payment. Saya/Kami membenarkan anda menghubungi saudara terdekat/agen jika berlaku kegagalan/kelewatan pembayaran.
- 4) I/We are aware that there is a need to protect the loan with AIA Life Policy/GMRTA on the total loan amount including the houseowner insurance from AIA. / Saya/ Kami sedar akan keperluan untuk melindungi pinjaman dengan polisi nyawa/GMRTA AIA atas jumlah pinjaman serta polisi insuran pemilik rumah daripada AIA.

I/WE UNDERTAKE TO SUBMIT ALL DOCUMENTATION AS REQUIRED BY AIA FAILING WHICH THE LOAN WILL BE REPRICED AT THE PRESCRIBED RATE AS APPLICABLE AT THE TIME OF RECEIPT OF FULL DOCUMENTATION BY AIA. / SAYA/KAMI AKAN MENYERAHKAN SEMUA DOKUMEN YANG DIPERLUKAN OLEH AIA KEGAGALAN BERBUAT DEMIKIAN AKAN MENYEBABKAN PINJAMAN DIBERIKAN PADA KADAR YANG DINYATAKAN PADA WAKTU PENERIMAAN DOKUMEN LENGKAP OLEH AIA.

I/We agree that any personal information collected/held by the Company (whether contained in this application or otherwise obtained) is provided and may be held, used and disclosed by the Company to individuals/organisation associated with the Company including AIA's authorized representatives or any selected third party (within or outside of Malaysia) for the purpose of processing this application and providing subsequent service for this and other financial products and service, cross marketing and data matching and to communicate with me/us for such purposes. I/We have the right to obtain access to and to request correction of any personal information held by the Company concerning me/us. I/We have the right to inform the Company to cease using personal information concerning me/us for purposes of future cross marketing exercises involving the Company. Such request can be made to any of the Company's Customer Service Centre. Saya/Kami dengan ini bersetuju bahawa mana-mana maklumat peribadi yang dikumpul atau dipegang oleh Syarikat (samada yang terkandung dalam permohonan ini atau yang diperolehi dengan cara lain) adalah diberi dan boleh disimpan, diguna dan didedah oleh Syarikat kepada individu/organisasi yang bersekutu dengan Syarikat termasuk pihak-pihak yang diberi kuasa oleh AIA atau mana-mana pihak ketiga yang dipilih (di dalam atau di luar Malaysia) bagi tujuan memproses permohonan ini dan memberi khidmat selanjutnya untuk produk ini dan produk serta khidmat kewangan yang lain, pemasaran bersilang dan pepadanan data, dan untuk berkomunikasi dengan saya/kami untuk tujuan sebegini. Saya/Kami berhak untuk memperoleh akses kepada dan memohon pembetulan terhadap apa-apa maklumat peribadi saya/kami yang di pegang oleh Syarikat berkaitan dengan saya/kami. Saya/Kami berhak untuk memberitahu Syarikat untuk berhenti daripada menggunakan maklumat peribadi berkaitan diri saya/kami bagi tujuan pelaksanaan pemasaran bersilang di masa hadapan yang membabitkan Syarikat. Permohonan sedemikian boleh dikemukakan kepada mana-mana Pusat Khidmat Pelanggan Syarikat.

.....  
First & Second Applicant(s)' Signature/Tandatangan Pemohon yang Pertama & Kedua.....  
Date/Tarikh**Agent's Comments / Komen Ejen**

I hereby confirm and certify that to the best of my information, knowledge and belief, all the particulars and/or information furnished by the applicant(s) to AIA are true and correct and I have not withheld and/or misstated any particulars and/or information of the applicant(s) which might jeopardize the interest of AIA or prejudice the loan application by the applicant(s). I hereby further declare and certify that I have sighted and verified the original copy of the enclosed documents submitted herein for the purposes of the loan application by the applicant(s).

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

Agent's Name : \_\_\_\_\_

I.C. No. : \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**For Agent Use Only / Untuk Ejen sahaja**

PTI : \_\_\_\_\_

LTV : \_\_\_\_\_