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الجامعة الإسلامية العالمية ماليزيا  
 INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA  
 بُونَيَبْرَسِيْتِيْ اِسْلَامَرْ اَنْبَارَا اِيْجَسَا مَلَيْسِيَا

## APPLICATION FOR STAFF HOUSING FINANCING SCHEME SUBSIDY WITH FINANCIAL INSTITUTION

### 1. THE APPLICANT

Name \_\_\_\_\_

Staff no. \_\_\_\_\_

Kulliyah / Department \_\_\_\_\_

Position \_\_\_\_\_

Years of service \_\_\_\_\_

H/p No. \_\_\_\_\_

Email \_\_\_\_\_

### 2. DETAILS OF FINANCING ( NEW / REFINANCING )

Financial Institution / Bank \_\_\_\_\_

Property Address \_\_\_\_\_

RM \_\_\_\_\_

Financing Amount \_\_\_\_\_

Years \_\_\_\_\_

Period of Financing \_\_\_\_\_

Type of Property \_\_\_\_\_

*\*If the financing has already approved, please fill the above information*

Repayment Account No. \_\_\_\_\_

Original Repayment Start Date \_\_\_\_\_

Financial Institution / Bank Original Branch \_\_\_\_\_

### 3. SCHEME'S TERMS AND CONDITIONS

- The University will only subsidize the financing up to the staff eligible amount only. If the financing approved more than the eligibility, the University will calculate the extra amount according to the bank's rate.
- The University will only subsidize the financing for maximum period of 35 years or remaining service available for the staff, whichever is lower. Staff needs to continue the repayment at bank's rate if period of repayment is more than the eligible period.
- The cut off date to submit the deduction instruction is on every 10<sup>th</sup> of every month or as advice by the Finance Division. If the deduction instruction by the bank receive after the cut off date, staff is recommend to pay the installment and claim the subsidize portion (if any) from the Finance Division to avoid outstanding in the account.
- The University is not responsible for the yearly Fire Insurance premium charge by the bank. Staffs need to make the payment on their own.
- The staff need to submit all the require documents needed for the approval process. Insufficient documents will not be entertained and staff needs to make the payment on their own.
- The University has a right to reject, withdraw, amend and change the terms and conditions by notify the staff.

Applicant's signature \_\_\_\_\_

Date \_\_\_\_\_

#### 4. FOR FINANCE DIVISION

Recommended by: \_\_\_\_\_

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#### 5. DOCUMENTS REQUIRED

Please attach:

(1) For new application:-

- (1) Application form
- (2) Photocopy of one-month pay slip
- (3) Photocopy of I/C or Passport
- (4) Photocopy of Sale & Purchase Agreement
- (5) Confirmation letter in service from MSD

(2) For financing that has already approved:-

- (1) All the above documents
- (2) Bank's repayment instruction to the staff
- (3) Repayment account no.
- (4) Photocopy of Bank's Letter of Offer

PANEL BANK FOR HOUSING AND VEHICLE FINANCING ~ **STAFF SUBSIDY SCHEME**

- 1) **BANK ISLAM MALAYSIA BERHAD**
- 2) **BANK MUAMALAT MALAYSIA BERHAD**
- 3) **AMBANK ISLAMIC BERHAD**
- 4) **BANK KERJASAMA RAKYAT MALAYSIA**

\* *The financing product must be an Islamic product.*

\*\* *Please consult Financing Unit, Finance Division for an advice at 03-6196 4000 ext. 3870, 3873, 3187*

**BANK ISLAM**



**AmIslamic Bank**



**BANKRAKYAT**

بېشكے دعيه



بنك معاملات

**Bank Muamalat**