



BORNEO DEVELOPMENT CORPORATION (SABAH) SDN BHD
Reg. No 199201008829 (240332-X)

MORTGAGE LOAN APPLICATION FORM (JOINT APPLICANT)

SECTION A		PERSONAL INFORMATION	
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Others _____		
Name (as per NRIC / Passport)			
NRIC No.	<input type="checkbox"/> MyKad <input type="checkbox"/> MyPR <input type="checkbox"/> MyKAS <input type="checkbox"/> Police <input type="checkbox"/> Armed Forces No: _____		
Old NRIC		Passport No.	
Date of Birth		Citizenship	
Relationship to Main Applicant	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Parent <input type="checkbox"/> Sibling <input type="checkbox"/> Others _____		
Race	<input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Others _____	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Others _____	Contact No.	Mobile: Residence:
E-Mail (mandatory)		No. of Dependent	
Residence Address	_____ _____ _____ City: _____ Postcode: _____		
No. of Years staying		Years	Months
Correspondence Address <input type="checkbox"/> same as residence address	_____ _____ _____ City: _____ Postcode: _____		
Are you a Politically Exposed Person (PEP)?	<input type="checkbox"/> Yes (please specify) <input type="checkbox"/> No		
Are you related to any Politically Exposed Person (PEP)?	<input type="checkbox"/> Yes (please specify) <input type="checkbox"/> No		

SECTION B		EMPLOYMENT DETAILS	
Employment Type	<input type="checkbox"/> Salaried <input type="checkbox"/> Professional <input type="checkbox"/> Self-employed <input type="checkbox"/> Others _____		
Employer Name			
Nature of Business			
Occupation			
Office Tel. No		Fax No.	
Length In service	Years Months	Monthly Income (including overtime & commission)	RM
For Self-Employed, Company Establishment Date	DD/MM/YY		
Employer Address	_____		

	City: _____ Postcode: _____		
For Self-Employed, Company Establishment Date	DD/MM/YY		
SECTION C		PREVIOUS EMPLOYMENT DETAILS (IF CURRENT EMPLOYMENT IS LESS THAN ONE YEAR)	
Previous Employer Name			
Nature of Business			
Occupation			
Length in Service	Years	Months	
SECTION D		OTHER FINANCING FACILITES	
Banking / Financing Institutions /			
Type of Facility			
Facility Amount (RM)			
Outstanding Amount (RM)			
Payment / Repayment (RM)			
Value of Security			

DECLARATION

- a) I/We understand that the loan processing fee and bankruptcy search fee is not refundable.
- b) I/We agree that this application is accepted on the understanding that approval is not guaranteed and your Company may reject the application without assigning any reasons.
- c) I/We agree that your Company may at its absolute discretion vary all or any terms of the loan requested in this application.
- d) I/We agree that any misrepresentation of facts herein contained shall entitle your Company to recall the loan.
- e) I/We agree that any building inspections conducted by your authorised officer/agent are for the sole benefit of your Company and under no circumstances will they be construed as supervision on my/our behalf.
- f) I/We confirm that I/we am/are not declared bankrupt, and I/we have no outstanding or impending judgements against me/us.
- g) I/We have no relationship to any director(s), officer(s) or employee(s) of Borneo Development Corporation (Sabah) Sdn. Bhd pursuant to Section 62 of the Banking and Financial Institution Act, 1989.
- h) I/We declare and confirm that neither I/We, my/our spouse(s), parent(s) or child(ren) are in the employment of Borneo Development Corporation (Sabah) Sdn. Bhd.
- i) I/We confirm that all information given above is true and correct and I/We authorise and consent to you obtaining any other information from any other sources including the Inland Revenue Authorities and whatever means as Borneo Development Corporation (Sabah) Sdn. Bhd. considers appropriate.
- j) Expressly consent to and authorise you to disclose, as you shall in your absolute discretion deem fit, to Bank Negara Malaysia, any other bodies, authorities (CAGAMAS, debt collection agents) and companies within Borneo Development Corporation (Sabah) Group including but not limited to the respective agents, independent contractors, and/or associates for purpose of providing integrated services, maintaining records (financial or otherwise), marketing, distribution, and/or other programmers, at a time and without notice or liability, any information, and particulars (financial or otherwise) relating to my/our affairs and accounts, facilities and conduct thereof.
- k) I hereby authorise you to make credit checks against the Central Credit Reference Information System (CCRIS), Financial Information Services (FIS), Credit Tip-Off System (CTOS) and any other credit reference agencies without assigning any reason.
- l) PDPA Declaration – Kindly refer to Clause 6(g) of the PDPA Form for the relevant declaration.

NO	NAME	SIGNATURE	DATE
1			
2			
3			

For Internal Use	
Submitted by: (Loan Officer) Reference No: Name: Date:	Received by: (Head of Department) Name: Date: Time:



PERSONAL DATA PROTECTION AND PRIVACY NOTICE

Borneo Development Corporation (Sabah) Sdn Bhd 199201008829 (240332-X) and its subsidiaries ("hereinafter collectively referred to as BDC Sabah Group") are required to comply with the Personal Data Protection Act 2010 and amendment 2024 (the "Act"), which regulates the processing of personal data in commercial transactions. For this Personal Data Protection and Privacy Notice, the words "we", "us" or "our" shall refer to the companies within the BDC Sabah Group, and the terms "personal data" and "processing" shall have the meaning as prescribed in the Act.

The Personal Data Protection and Privacy Notice applies to any person whose personal data is processed by us or on our behalf.

1. This Personal Data Protection and Privacy Notice is intended to inform you about how we process your personal data.
2. The personal data processed by us may include the following and any other personal data required for the purposes set out in paragraph 3 below.
 - a) Identification details – name, NRIC/Passport no., age and date of birth, nationality, race, gender, marital status, education qualifications, occupation, photographs, or other images
 - b) Contact details – addresses (residential, office or billing), telephone/facsimile/mobile numbers and email address(es)
 - c) Spouse(s) or dependent(s) details – name, NRIC/Passport No., address, occupation, photographs, or other images
 - d) Employment details – employer's name, address, your designation, job description & income range
 - e) Personal data of other individuals – details of directors, shareholders, or employees
 - f) Financial and legal status, including winding-up and bankruptcy
 - g) Such other personal data and information as may be required in the ordinary course of business and dealings.
3. We may use your personal data for the following purposes (collectively referred to as the "Purposes"):
 - a) For establishment of a contractual, business and/or commercial relationship with you.
 - b) For provision of products and services that you have requested or to process any application, enquiry or other any communication from you.
 - c) For preparation and/or entering into agreements/contracts/documentations in relation to sale and purchase, mortgage loans, credit facilities, and/or any other commercial transactions with you.
 - d) To fulfill, facilitate, undertake, and/or perform our roles, responsibilities and comply with such terms and conditions under the relevant agreements/contracts/documentations with you.
 - e) For the daily operation of the services and facilities provided to you such as managing your accounts or facilities with us and any other such processes.
 - f) For verification of your financial standing through credit reference/reporting checks or for any audit, legal, compliance and risk assessment purposes.
 - g) For prevention, investigation or reporting of any fraud, crime and other obligations imposed by law.
 - h) For compliance of any disclosure requirements imposed on us, our affiliates, or any directors, shareholders, management, or professional consultants.
 - i) For purpose of communication and correspondence with you.
 - j) To gather information to help improve and market our products and services.
 - k) For our promotional purposes, administrative and office use, and records.
 - l) To comply with any requirement of law, order of any court or tribunal or any direction from the Government or any statutory authority.
 - m) For protection or enforcement of our legal rights, including to recover any debt owing to us or to assign our rights, interests, and obligations under any agreement with you.
 - n) For such other purposes forming part of our ordinary course of business and dealings.
4. Your personal data is collected from various sources, including information you have provided to us, information from third parties and information in the public domain.
5. You may access and request for correction of your personal data. If you have any enquiries or complaints in respect of your personal data, please contact us as follows: -

Contact:	Data Protection Officer (DPO)
Mailing address:	Lot A1201, 12 th Floor (Penthouse), Wisma Merdeka Phase 1 Jalan Tun Razak, 88000 Kota Kinabalu, Sabah P. O. Box No. 10721, 88807 Kota Kinabalu, Sabah
Telephone No:	088-238816
Fax No.:	088-230450
E-mail address:	dpo@bdcsabah.com.my

In accordance with the Act:

- a) We may charge a fee for processing your request for access to your personal data; and
 - b) Under certain circumstances, we may refuse to comply with your request for access to or correction of your personal data.
6. Your personal data may be disclosed: -
- a) To our officers, employees, directors, assignee, novate or transferee, guarantor, or collateral provider.

- b) To our lawyers, auditors, accountants, consultants, bankers, financial institutions, merchants, or electronic fund transfer facilitators, insurers/takaful operators.
- c) To our appointed agents, contractors, advocates and solicitors, auctioneers, valuers.
- d) To our shareholders, subsidiary and/or related/affiliated companies and/or contractors, business partners or service providers and/or any other parties in which we have dealings with which are necessary to fulfill the Purposes.
- e) To relevant governing authorities/bodies/agencies and/or credit reporting agencies and/or other bodies/agencies which are legally allowed to collect, use, and/or process your personal data.
- f) Where such disclosure is required or authorized by law or by the order of a Court.
- g) Credit Information Disclosure: -

In connection with any application for financing, credit facility or related financial services, you hereby acknowledge and consent that your credit information may be disclosed and processed as follows:

- i. **To allow BDC Sabah to disclose your credit information to participating financial institutions including Bank Negara Malaysia;**
- ii. **To allow BDC Sabah to disclose your credit information in relation to the facility to other financial institutions, credit reporting agencies and other persons as stipulated under Section 47(2) of the Central Bank of Malaysia Act 2009; and**
- iii. **To allow BDC Sabah, participating financial institutions, other financial institutions, credit reporting agencies, and such other persons as may be permitted by law to access, obtain and use your credit information in relation to the facility for the purposes stipulated under Section 47(2) of the Central Bank of Malaysia Act 2009, and for such other purposes as BDC Sabah may deem appropriate, including but not limited to assessing the creditworthiness of existing and potential customers, providing credit reporting or credit assessment services, providing electronic Know-Your-Customer (e-KYC) solutions, and financial advisory services.**

Where applicable, such consent shall be properly documented and retained by BDC Sabah and/or relevant participating financial institutions for a minimum period of six (6) years in accordance with the applicable participation agreement governing the credit reporting system.

Your personal data will not be knowingly transferred to any place outside Malaysia or be knowingly disclosed to any third party/parties other than those stated above. If such a situation occurs, we will request for your consent prior to transferring it.

- 7. Your personal data will be treated as confidential and we will implement the appropriate steps or procedures in accordance with the laws, rules, and regulations to secure and protect your personal data and prevent unauthorized and unlawful use, loss, and accidents. However, any questions, suggestions, comments, or information other than personal data submitted to us in whatsoever manner will be deemed voluntarily provided to us on a non-confidential and non-proprietary basis.
- 8. We shall retain and may process your personal data from the date of collection for as long as it is necessary for the fulfillment of the Purposes or to satisfy the legal, regulatory, or accounting requirements or to protect our interests.
- 9. Unless otherwise specified by us at the time the personal data is collected, it is obligatory that you supply us with the personal data requested by us. Failure to supply us with your personal data may render us unable to carry out the Purposes.
- 10. You undertake and warrant to us that your personal data is accurate, complete, not misleading, and up-to-date. The onus is on you to update us if your personal data has changed.
- 11. We reserve the right to update and amend this Personal Data Protection and Privacy Notice from time to time. We will notify you of any changes via announcement on our website or through other reasonable means of providing notice as we may deem appropriate. Any changes to this Personal Data Protection and Privacy Notice will be effective immediately upon notice to you.
- 12. If there is any conflict and/or inconsistencies between the English and Malay version, the English version shall prevail.

Your continued usage of our services and/or facilities is deemed consent for BDC Sabah Group to collect, process and store the data in accordance with the above.

Declaration Statement

I hereby consent to the processing of my personal data for the Purposes described in the Notice above.

<p>_____</p> <p>Signature:</p> <p>Name:</p> <p>Date:</p>	<p>_____</p> <p>Signature:</p> <p>Name:</p> <p>Date:</p>	<p>_____</p> <p>Signature:</p> <p>Name:</p> <p>Date:</p>
--	--	--

DOCUMENTS CHECKLIST

ALL APPLICANTS

- Copy of applicant's NRIC / Passport
- Latest 3 months' bank statements
- Latest 6 months' bank statements (if current employment is less than one year)
- Latest EA Form / Form B with proof of tax payment / EPF Statement
- Sale and purchase agreement OR booking receipt OR copy of title deed
- Valuation Report (if available)
- Latest loan / financing statement (refinancing purpose)
- Copy of ASB passbook / ASNB Unit Trust System (UTS) balance inquiry statement
- CCRIS and CTOS search report

SALARIED APPLICANTS

- Latest 3 months' salary slip
- Latest 6 months' salary slip (if current employment is less than one year)
- Employment Letter of Offer

BUSINESS / SELF EMPLOYED APPLICANTS

- Profit and Loss Statement
- Business registration A & D OR Forms 24 & 49
- Business / Trading License
- Audited Financial Statement