



This form needs to be filled-up and returned to the Bank
APPLICATION FOR BUSINESS FINANCING

To : Bank Kerjasama Rakyat Malaysia Berhad
("Bank Rakyat")

FOR BANK'S USE	
Date Received	
Ref. No.	

I/We request to apply business financing for the below mentioned business entity. In pursuance of this request I/We provide information for your consideration:-

1. APPLICANT INFORMATION

1.1 Name of Applicant : _____

1.2 Country of Origin : _____

1.3 Business Registration No. : _____

1.4 Business Address : _____

1.5 Registered Address : _____

1.6 Type of Business :
 Private Limited Company Sole Proprietorship
 Public Listed Company Partnership
 Cooperative Others

1.7 Principle Activities : _____

1.8 Date of Incorporation : _____ 1.9 Date of Business Commenced : _____

1.10 Authorised Capital : _____ 1.11 Paid-up Capital : _____

1.12 Group Name : _____

1.13 Residential Status : Bumi/Non-Bumi/Non Resident Controlled Company (NRCC)

1.13 Ownership/Partnership :

No.	Name & IC No./Business Registration No. of Shareholders	Age	Years with Company	Address	% of Shareholdings

Shareholders' Fund for Cooperative:

Item	Management Account _____ (RM)	Audited FYE _____ (RM)
Member's Share Capital		
Members Fee Capital		
Retained Earnings		
Total		

Total members of Cooperative for current and previous 3 years:

- 1) _____
- 2) _____
- 3) _____
- 4) _____

1.14 Directorship :

No.	Name & IC No. of Directors	Age	Years with Company/ Cooperative/ Others	Address	% of Shareholdings

1.15 Key Management :

No.	Name, Age & Years with Company/ Cooperative/Others	Function	Qualification/ Experience	Contact No.

2. INFORMATION OF FINANCING APPLICATION

2.1

No	Type of Financing	Total (RM)	Current Limit (RM), if Applicable	Tenure
1	Term Financing-i			
2	Bridging Financing-i			
3	Property Financing-i			
4	Contract Financing-i			
5	Working Capital Financing-i			
6	Vehicle Financing-i			
7	Bank Guarantee-i Convertible to Term Financing-i			
8	Floor Stocking Financing-i			
9	Revolving Financing-i			

2.2 Purpose of Financing Request (Indicate the purpose of financing according to the facility requested)

- 1) _____

- 2) _____

- 3) _____

3. SECURITY ARRANGEMENT

a) Guarantors (Personal / Corporate) (if Applicable)

Type of Guarantee	Name	IC/Passport/Business Registration No.	Individual's Monthly Income/ Guarantor's Tangible Net Worth

b) Particulars of Building/Land (if Applicable)

- i. Location/Address : _____

- ii. Particulars of Title : _____
- iii. Tenure : _____
- iv. Category of Land Use : _____
- v. Size/ Area of Land : _____
- vi. Registered Owner : _____
- vii. Open Market Value : _____ Forced Sale Value : _____
- viii. Valued By : _____

c) Particulars of Machinery/Equipment (if Applicable)

- i. Type/Model : _____
- ii. Designed by : _____ year _____
- iii. Machinery Serial No. : _____
- iv. Registered Owner : _____

d) Deposit (if Applicable)

i- Islamic Term Deposit/ Marginal Deposit/ Security Deposit

Pledgor	Required Amount (RM)	Amount as at to date (RM)	Profit Rate	Remarks (if any)

ii- Sinking Fund

Pledgor	Required Amount (RM)	Amount as at to date (RM)	Profit Rate	Remarks (if any)

iii- Finance Service Revenue Account ("FSRA")

Pledgor	Required Amount (RM)	Amount as at to date (RM)	Profit Rate	Remarks (if any)

4. DETAIL OF FINANCING FROM OTHER FINANCIAL INSTITUTIONS

No.	Name of Bank	Financing Facility	Limit Approved RM'000	Pricing	Security Arrangement	Status of Account

5. FINANCIAL HIGHLIGHT

Name of Auditor			
Type of Accounts	Audited / Mgt	Audited / Mgt	Audited / Mgt
Closing Date			
Unqualified (UQ) / Qualified (Q)	UQ / Q	UQ / Q	UQ / Q
INCOME STATEMENT			
Turnover			
EBITDA			
Net Profit / (Loss) After Tax			
EBITDA margin			
BALANCE SHEET			
Current Assets			
Cash Balance			
Net Fixed Assets			
Total Assets			
Current Liabilities			
Total Borrowing			
Total Liabilities			
Days Inventory (CGC basis)			
Days Receivables (Sales)			
Days Payables (CGC basis)			
Tangible Net worth			
CASH FLOW			
Net Cash From Operations			
Free Cash flows			
KEY RATIOS			
Current Ratio			
Total Debt/EBITDA			
Total Debt/Tangible Net Worth			
Return on Equity (ROE)			
Return on Assets (ROA)			

6. APPLICATION CHECKLIST

Kindly refer to the attachment for the application or document checklist

7. DECLARATION

I/We affirm that the given information is true, valid and complete. I/We hereby authorize Bank Kerjasama Rakyat Malaysia Berhad (“Bank Rakyat”) to obtain and verify information from me/us, CTOS, CCRIS, Credit Bureau Malaysia, AMLA Name Screening "On Line Look Up Tool" Bankersaccuity, any Financial Institutions and other sources that Bank Rakyat deems appropriate, on any information which Bank Rakyat may require. I/We acknowledge that Bank Rakyat reserves the sole and absolute right to approve, decline or reject my/our application(s) without assigning any reasons whatsoever. I/We hereby agree to Bank Rakyat disclosing information to Bank Negara Malaysia, third parties or any agents appointed by Bank Rakyat regarding my/our credit facilities and my/our account with Bank Rakyat as may be required, whether pursuant to law or otherwise. Bank Rakyat shall not be liable either or indirectly to me/us or any other persons for such disclosure.

I/We hereby declare that I/We have not breached or contravened the provisions of Section 28 of the Development Financial Institutions Act 2002 together with any standards/ guidelines/ specifications/ circulars issued by Bank Negara Malaysia from time to time in connection herewith. I/We further declare and confirm to the Bank that my/our spouse, parents, child/children are not in the employment of or directly related to any of the directors, officers or employees of the Bank.

In the event of any inconsistencies between the policies and procedures and any other agreements, mandates, terms or conditions relating to the Customer’s financing(s) with the Bank, the Bank’s policy and procedures shall prevail.

The Bank reserves the right to review / modify/ add the requirements and terms and conditions and when the Bank deems fit

Dated this _____ day of _____ 20_____

Authorized Signatory

Company Rubber Stamp