

SKIM SARAAN BERKAGAR (SSB) APPLICATION FORM

JOINT APPLICANT (Y/N) Conventional Islamic

PARTICULAR OF APPLICANT

Salutation : Mr / Mdm / Ms / Tan Sri / Dato' / Other _____

Name as per NRIC : _____

NRIC No. : _____

Residential Address : _____
Postcode: _____

Email : _____

Telephone No. (Residence) : _____ Telephone No (H/P): _____

Date of Birth : ____/____/____ (DD/MM/YYYY)

Race : Malay / Chinese / Indian / Others _____

Nationality : Malaysian Sex : Male / Female

Marital Status : Single / Married / Others _____

No. of Dependents and Age (s) : Age(s)

Present House : Own / Rented / Mortgaged / Family

Occupation* : _____

**Previous occupation, if retired/ employed*

Name of Employer : _____

Address of Employer : _____
Postcode: _____

Purpose of application : _____

Payout Option (Choose one) and : Monthly Payout only Monthly Payout and Lump Sum*

Usage of Lump Sum* (please specify) : Payment for medical expenses

Settle any outstanding mortgage loan/financing on the property to be charged under SSB

Refurbishment and maintenance expenses to upkeep the property

* If Lump Sum option is chosen, supporting documents will be needed. Please refer to the list of documents to be enclosed at the end of this application form.

Payment of Initial Costs & Expenses (Choose one) : To be paid by borrower/customer To be advanced by Cagamas and added to the SSB loan/financing amount

PARTICULAR OF APPLICANT'S JOINT NAME

Salutation : Mr / Mdm / Ms / Tan Sri / Dato' / Other _____
 Name as per NRIC : _____
 NRIC No. : _____
 Residential Address : _____
 _____ Postcode: _____
 Marital Status : Single / Married / Others _____
 Email : _____
 Telephone No. (Residence) : _____ Telephone No (H/P): _____
 Date of Birth : ____/____/____ (DD/MM/YYYY)
 Race : Malay / Chinese / Indian / Others _____
 Nationality : Malaysian Sex : Male / Female
 Relationship with Applicant : Spouse / Children / Parent / Siblings
 Occupation* : _____
**Previous occupation, if retired/ last employed*
 Name of Employer : _____
 Address of Employer : _____
 _____ Postcode: _____

APPLICANT'S BANKING ACCOUNT NUMBER

Name of Bank : _____
 Account Type : Savings / Current / Joint Account Saving / Joint Account Current
 (*Joint Account is compulsory required for joint application)
 : Conventional / Islamic
 Account Number : _____

PROPERTY INFORMATION

Property Type : Terrace / High-Rise / Semi-Detach / Detach (Bungalow) / Others
 Property address : _____
 _____ Postcode: _____
 Indicative Market Value : RM _____ Valuation Date: ____/____/____
 Applicant Expected Market Value : RM _____
 Sale & Purchase Price : RM _____ S & P Date: ____/____/____
 Tenure of Property Title : Freehold / Leasehold (Specify Expiry Date of Lease): ____/____/____
 Build up area (in sq) : _____ Land area (in sq) : _____
 Property encumbered : Yes / No Name of Bank : _____
 Estimated Outstanding Balance : _____
 Fire & Home Insurance/Takaful policy (or its equivalent policy) : In force Insurance Company/Takaful Operator: _____

 _____ Period Validity: _____
 Not Available
 Insurance/Takaful Policy to be purchased by Cagamas: Yes / No
 and to be added to the SSB loan/financing amount *
 (*Takaful Policy shall be purchased if to add in the SSB financing amount)
 Renewal of Fire & Home Insurance /Takaful policy Self-renewal To be renewed by Cagamas where premium/contribution will be deducted from monthly payout

PARTICULAR OF NOMINEE (1)

Salutation : Mr / Mdm / Ms / Tan Sri / Dato' / Other _____
Name as per NRIC : _____
NRIC No. : _____
Residential Address : _____
Postcode: _____
Email : _____
Telephone No. (Residence) : _____ Telephone No (H/P): _____
Date of Birth : ____/____/____(DD/MM/YYYY) Sex : Male / Female
Race : Malay / Chinese / Indian / Others _____
Nationality : Malaysian Marital Status: Single / Married / Others _____
Relationship : _____

PARTICULAR OF NOMINEE (2)

Salutation : Mr / Mdm / Ms / Tan Sri / Dato' / Other _____
Name as per NRIC : _____
NRIC No. : _____
Residential Address : _____
Postcode: _____
Email : _____
Telephone No. (Residence) : _____ Telephone No (H/P): _____
Date of Birth : ____/____/____(DD/MM/YYYY) Sex : Male / Female
Race : Malay / Chinese / Indian / Others _____
Nationality : Malaysian Marital Status: Single / Married / Others _____
Relationship : _____

By submitting this Form, I/we hereby agree that Cagamas Berhad (Cagamas) may collect, use, obtain, disclose, store and process Personal Data that are provided in this form and/or otherwise provided by me/us or possessed by Cagamas, for one or more of the purposes as stated in Cagamas' Privacy Statement, which in summary includes but not limited to the following (a) processing my/our application for and providing me/us with the services and products of Cagamas as well as services and products by external providers provided through Cagamas; (b) administering and/or managing my/our relationship with Cagamas and (c) receiving updates, news, promotional and marketing mails or materials from Cagamas, business partners and related companies may be offering and which Cagamas believes may be of interest or benefit to me/us ("Marketing Messages") by way of postal mail and/or electronic transmission to my/our email address(es), (collectively the "Purposes").

Opt Out for subclause (c)

Please be informed that you have the right to opt out of receiving Marketing Messages. Kindly visit <https://www.cagamas.com.my/privacy-statement> for further details on how you may exercise your right to opt out of receiving Marketing Messages. Kindly note that if you do not exercise your right to opt out of receiving such Marketing Messages, you will be deemed to have consented to the receiving of such Marketing Messages by Cagamas, business partners and related companies and Cagamas, business partners and related companies will continue to provide such Marketing Messages to you.

I/We hereby give my/our consent(s) to Cagamas Berhad (Cagamas) to: -

- Collect, use, obtain, store and process Personal Data provided by me/us
- Disclose the Personal Data to Cagamas' third party service providers or agents (including its lawyers/law firms), which may be sited outside of Malaysia, for one or more of the Purposes, as such third party service providers or agents, if engaged by Cagamas, would be processing the Personal Data for Cagamas for one or more of the Purposes, or to the relevant governmental authorities or third parties where required by law or for legal purposes.
- In addition, the Personal Data may be transferred to any company within the Cagamas group of companies which may involve data processing.
- For the purpose of updating or correcting the Personal Data, I/we may at any time apply to the Cagamas to have access to the Personal Data which are stored by Cagamas.

For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data Applicant(s) had disclosed to Cagamas in this Form and/or otherwise provided by Applicant(s) or possessed by Cagamas.

I/We hereby acknowledged that the information provided above is true and valid and that I/we have read and understood all of the above provisions, including Cagamas' Privacy Statement.

In the event that I/we do not proceed with my/our application herein, I/we agree to reimburse Cagamas for any costs, expenses and charges incurred on my/our behalf pursuant to my/our application herein.

Signed by Applicant	Signed by Joint Applicant
Applicant's Name: Date:	Joint Applicant's Name: Date:

List of documents to be enclosed together with SSB Application Form

1. Photocopy(ies) of MyKad of the Applicant(s)
2. For joint application, a copy of marriage certification or birth certification, whichever is relevant
3. Acknowledgement Form to be signed by Nominee(s)
4. A copy of the land title/strata title/ Sale & Purchase Agreement/ Deed of Assignment (where applicable)
5. A copy of AKPK's confirmation of attendance sheet
6. A copy of the latest receipts for quit rent, assessment, and maintenance fee (if applicable)
7. A copy of land premium receipt (for renewal of land lease up to minimum 90 years)
8. A copy of recent valuation report (if applicable)
9. A copy of Fire and Home Insurance/Takaful Policy or its equivalent policy (if applicable)
10. A copy of Central Credit Reference Information System (CCRIS) report
11. Any of following documents when lumpsum payment is requested:
 - a) A confirmation letter from doctor/ hospital on the required medical treatment (for payment of medical expenses)
 - b) A copy of the full redemption statement (for settlement of outstanding mortgage on the property)
 - c) A copy of renovation quotation / invoices from contractor (for refurbishment and maintenance expenses to upkeep the property)

Please submit the SSB Application Form together with the complete list of documents (as stated above) to Cagamas via the following:

1. By Registered Mail to:

Cagamas Berhad
Level 32, The Gardens North Tower
Mid Valley City, Lingkaran Syed Putra
59200 Kuala Lumpur
Malaysia

OR

2. SSB Application Form Drop Box located at Level 32, Cagamas Berhad, The Gardens North Tower.

OR

3. SSB Application Form Drop Box located at the following EPF branch:

EPF Kuala Lumpur
Ground Floor KWSP Building
Jalan Raja Laut
50350 Kuala Lumpur

EPF Petaling Jaya Services Counter
PJX-HM Shah Tower
Lot A, Ground Level, PJX-HM Shah Tower
No. 16A, Persiaran Barat
46050 Petaling Jaya
Selangor

ACKNOWLEDGEMENT FORM

To: Cagamas Berhad (“**Cagamas**”)
Level 32, The Gardens North Tower, Mid Valley City,
Lingkar Syed Putra,
59200 Kuala Lumpur

I, (Name of Nominee) _____ (NRIC No.)
_____ of (Address) _____

hereby confirm that I am a duly appointed nominee of (Name of Applicant)
_____ (NRIC No.) _____;

and (Name of Applicant) _____ (NRIC No.)
_____ of (Address) _____

_____ (“**Applicant(s)**”),

in relation to the Reverse Mortgage Loan / Islamic Reverse Mortgage Financing Facility applied for by the Applicant on (Date of Application) _____, (“**Reverse Mortgage Loan / Islamic Reverse Mortgage Financing Facility**”), and in the event the Reverse Mortgage Loan/Islamic Reverse Mortgage Financing Facility is entered into between the Applicant(s) and Cagamas, I undertake to carry out and perform all obligations as a Nominee under the Reverse Mortgage Loan / Islamic Reverse Mortgage Financing Facility, as follows:

- (i) Undertake to promptly notify Cagamas in writing of the death of the Applicant(s); and
- (ii) Agree to receive and/or acknowledge receipt of all documents and notices served upon me by Cagamas (including any documents relating to any proceedings or actions commenced by Cagamas under the Reverse Mortgage Loan / Islamic Reverse Mortgage Financing).

Date: _____ / _____ / _____

Signed by,

Name of Nominee :
NRIC No. :