

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take the Maybank Islamic HouzKEY. Be sure to also read the general terms and conditions in the Lease Agreement. Seek clarification from your institution if you do not understand any part of this document or the general terms.

Product : HouzKEY

Date : October 2018



1. What is HouzKEY?

HouzKEY is a rent-to-own solution which allows customers to rent & own the property of their choosing.

Features:

- a. **Zero down payment**
You only need to pay 3 months (refundable) rental deposit
- b. **Monthly rental pays off your obligation**
Your monthly rental will reduce your obligation overtime
- c. **Apply with guarantors**
May include up to 3 guarantors to improve your eligibility
- d. **100% profit is yours**
Sell the property and keep 100% profit (net gain from the sale proceed).
- e. **Your choice of home**
Up to RM 1 million, anywhere within Klang Valley

The minimum tenure is 5 years, and maximum of 30 years or applicant reaching age of 70, whichever is earlier.

2. What is the applicable Shariah Contract?

This product is based on the Shariah contract of *Ijarah Muntahiyah Bi Tamlik*, which is a lease contract that ends with ownership.

As the lessee, applicant has the option to purchase the property from Maybank Islamic Berhad ("Bank"), who is the owner of a property ("Property"), at a pre-agreed purchase price after 12 months of rental period onwards.

3. What is the eligibility criteria to apply for HouzKEY?

- a) Malaysian citizen.
- b) The guarantor(s) can be up to 3 individuals and must be from the applicant's immediate family members (i.e. spouse, parents, siblings, and children).
- c) The applicant's and guarantor(s)' age must be between 18 to 65 years old at the point of application.
- d) The minimum combined household gross income (applicant and guarantors) **MUST BE** RM5,000 and above.
- e) The applicant **MUST NOT** have more than one (1) home financing at the point of application.

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4. How do I apply?

➤ Choose a property from the portal

- a. Visit www.maybank2own.com ("m2own portal") and browse through the available properties;
- b. Select a property, click [Apply Now] button and fill up the application form in the portal;
- c. Upload the following documents, required for applicant and guarantor(s) (if any);

- I. Identity Card (NRIC); and
- II. Employed (salary earner):
 - Latest 3 months consecutive salary slip
 - Latest EPF statement
 - Latest 3 months bank statements (if non Maybank crediting salary)

*Note: If working overseas, to provide Employment pass/working permit and Employment Letter and overseas EPF / Credit Report (EPF/CCRIS equivalent), if any.

OR

- III. Self-employed (sole-prop & partnership):
 - Latest 6 months bank statements
 - Latest consecutive 2 years B/BE Form (with tax receipt)
 - Latest 2 years financial Financial Account Statement/Management Account
 - Latest SSM search

AND

- IV. Any other supporting documents:-
 - Latest BE form with tax receipt
 - 2 years EA form for non-contractual bonus
 - Employment confirmation letter on fixed bonus
 - 6-months bank statement or commission/variable allowance/overtime/service points vouchers
 - 3-months pension statement
 - Copy of ASB book or Tabung Haji reflecting customer's name and latest balance
 - Copy of Fixed Deposit certificate
 - Valid tenancy agreement not less than 6 months from expiry date, together with previous SPA or title to depict the ownership.
- d. Both applicant & guarantor(s) to tick the [Agree] button to declare the acceptance of Terms and Conditions specified in the maybank2own portal.

➤ Find out your eligibility.

- a. Visit www.maybank2own.com and click [Am I Eligible] button. Fill in the information required.
- b. If required, the applicant will be contacted by the Bank for additional information or documentation to assess the applicant.
- c. Once approved, applicant may find a property in maybank2own to complete the online application or applicant may find other properties not listed in maybank2own for the bank's assessment.
- d. After assessment, applicant must apply back online via maybank2own portal.

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5. What are the fees and charges I have to pay?

Security Deposit	Three (3) months refundable rental to be maintained at all times with the Bank and shall be refunded to customer at termination of Lease Agreement, minus any outstanding obligations.
Stamp Duty for Lease/Tenancy Agreement*	As per First Schedule of item 22(1)(b) of Stamp Act and nominal stamp of RM 10.00 for lease agreement copy and tenancy agreement (renewal).
Perfection of Title and Lease* (applicable only for Property with Master Title-upon issuance of Individual Title)	Legal fee as per Solicitor's Remuneration (Amendment) Order (SRAO) 2017 & Disbursement Fees including stamp duty and searches & registration payable to respective authorities as well as to solicitors
Formal Valuation Report*	The fees for the formal valuation report shall follow the Scale of Professional Fees (In accordance with the Seventh Schedule of Valuers, Appraisers and Estate Agents (Amendment) Rules 2009).
Letter of Option to Purchase	RM 50.00
Late Payment Charges	1% per annum before the end of tenure or the prevailing daily overnight Interbank Islamic Money Market (IIMM) rate upon termination, on the rental amount in arrears or any other amount as approved by Bank Negara Malaysia (BNM). The amount of late payment charges shall not be further compounded.
Property maintenance costs & expenses	Utilities bills, fire takaful, payment of taxes and outgoings such as quit rent, assessment fee, maintenance fee and other payments associated to the Property during tenancy (where applicable).

*Legal fees and disbursement (inclusive of stamp duty) for purchase of the property and Lease together with the formal valuation report will be categorised as incidental costs that is to be paid on deferred terms and shall be included in monthly rental calculation.

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6. What is the comparison between HouzKEY and Mortgage?

Table 1: Comparison on the Potential Costs To Be Borne by Customer

	HouzKEY	Mortgage
Property Amount		
SPA Purchase Price	RM500,000	RM500,000
Financing Amount / Lease Value ¹	RM517,500	RM450,000
Transactional Costs		
At Year 0:		
Deposit (10%)	N/A	RM50,000
Transactional Costs (Legal, Stamp Duty, etc) ²	N/A	RM17,500
Security Deposit (3 months rental)	RM8,192	N/A
Total Initial Cost per Customer	RM8,192	RM67,500
Initial Cost as a % of SPA Purchase Price	2%	14%
Total Payment for the first 5 years		
Monthly Rent/Installment	RM2,731	RM2,280
5 Years Accumulated Payments	RM163,848	RM136,805
Total Payments in 5 Years	<u>RM172,041</u>	<u>RM204,305</u>
Initial Savings Under HouzKEY	RM32,264	

Note: The above costs does not include any other expenses related to the individual properties such as quit rent, assessment fee, maintenance fee that would vary from one property to another.

¹Lease Value for HouzKEY includes transaction costs on the property value

²Transactional costs of 3.5% above is based on the average cost for individual title property

³Mortgage Profit Rate @ 4.50%.

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7. On-boarding process with HouzKEY

Applicant Acceptance

Bank will inform the applicant on their successful application and provide instructions for applicant to proceed in securing their HouzKEY product and property chosen. Applicant and guarantor(s) (where applicable) is required to:

- a) Execute the Lease Agreement, Guarantee Agreement (if applicable) and pay security deposit and all other miscellaneous charges (if any).
- b) The applicant is required to open a Maybank current/savings account if he/she doesn't have an existing Maybank current/savings account for debiting payment;
- c) The Bank shall have the sole right to determine whether the conditions precedent (CP)* are met failing which the Bank is entitled to terminate the Lease Agreement within 3 months from the Lease Agreement date. The security deposit will be refunded to the applicant.
- d) The applicant to furnish any necessary documents requested by the Bank within 14 days from the date of receiving a written request from the Bank.

Notice of Vacant Possession ("VP Notice") & Billing

The Bank will notify the Applicant via a VP Notice upon receiving confirmation from the Developer/Seller that the Property is in order for handover (i.e. CCC is obtained). Applicant is required to:

- a) take possession of the Property within *fourteen (14) days* of VP Notice issued from the Bank;
- b) make payment for VP charges such as quit rent, assessment fee, maintenance fee, utilities registration and fire takaful where applicable;

Applicant will be provided the move-in checklist for their final inspection to confirm the Property is fit for occupation. Should the applicant fail to accept the VP and keys to the Property within the given period, the Bank shall be entitled to deem that the applicant has accepted the VP of the Property on the *fifteenth (15) day* from the date of the VP Notice ("Deemed VP Date").

The lease commencement date ("Lease Commencement Date") shall be the day on which the VP is actually delivered to the applicant or the Deemed VP Date, whichever is earlier. The due date of the first billing is dependent on the Lease Commencement Date as tabled below: -

Lease Commencement Date	Due Date of First Billing	Eg. Lease Commencement Date	Eg. Due date of First Billing
1 st - 14 th of the Month	22 nd of the same month	7 th October 2017	22 nd October 2017
15 th - end of Month	7 th of the following month	24 th October 2017	7 th November 2017

Applicants will be liable to Late Payment Charges ("LPC") which include:

- a) **Overdue Rental or any other payment:** 1% p.a. on the rental amount in arrears or any other amount as approved by BNM, accrued from the late payment period, effective from date of moving in.

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- b) **Upon Termination of Lease:** prevailing daily overnight Interbank Islamic Money Market (IIMM) rate on outstanding rental due and payable or any other method approved by BNM from time to time.

In the event of judgement is made, the LPC is calculated based on judgement sum and shall be payable from the judgement date to actual payment date.

Note: LPC charged shall be accumulated, but not be further compounded.

During the rental tenure, the applicant is required to:

- a) promptly pay the monthly rental payment due on 22nd day of each calendar month via standing instruction;
- b) promptly pay all expenses and charges with respect to Property such as taxes, takaful, quit rent, maintenance fees, utilities, etc.;
- c) liaise directly with developer in case of any defects to the Property;
- d) For cases of direct purchase from seller, applicant will receive the Property in as is condition;
- e) Ensure the Property is maintained in a clean, good and tenantable condition, at a standard acceptable to the Bank at all times and inform the Bank on any rectification and remedial works done to the property to address defects or damages.

Options available during the rental period:

- a) Customers are able to opt to own after 12 months at the corresponding price in the purchase price schedule as indicated in the lease agreement.
- b) Customer options after 12 months of renting:
 - a. Own the home
 - b. Sell the home and keep 100% profit (net gain from sale proceed).
 - c. Continue renting until end of tenure and get the property at RM1.
- c) Exit without further obligation after 5 years rental period
- d) Security deposit will be refunded net of all remaining outstanding due to the Bank upon exercising any of the options.

Note: For any specific programme, the option structure may differ according to the requirement of each specific programme.

In the event the applicant terminates within the 5 years lock-in period, the applicant will be liable to repay the remainder rental period. Should the Bank is able to find a new customer to undertake a lease for the said property, the rentals due by the existing customer for the remaining period will be waived (should they have paid up, it will be refunded to them).

Maturity of Rental Tenure

Applicant will enjoy the ownership of Property from the Bank upon maturity of rental tenure at RM1 subject to the following:

- a) There is no amount outstanding or due from the applicant to the Bank;
- b) The applicant has made the final rental payment for final month of the last rental tenure period as stated in the Lease Agreement;
- c) There being no event of default having occurred and subsisting;
- d) The applicant has delivered all the necessary documents for completion of obtaining State Authority's consent to transfer (if applicable).
- e) Security deposit will be refunded net of all remaining outstanding due to the Bank.

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8. What are the major risks?

Applicant may be exposed to risks during their rental tenure which is outlined in the table below with recommended mitigation steps:

Risk	Mitigation
1. Legal action on non-payment	Applicant to make prompt payment and immediately contact Bank should they find any difficulties on payment. Legal action will be taken if the applicant fails to respond to reminder notices and letter of demand.
2. In the event of decease of the applicant, Property is still legally under the Bank's name and not under the applicant's lawful asset	Applicant can secure the property asset from this agreement by appointing a nominee at inception or any point within the rental tenure. Applicant can opt to take term takaful to cover the Property's purchase price and the Property will be given to the applicant's estate or nominee (if applicable).
3. Any unforeseen events occurs to the Property e.g. earthquakes, flood, etc.	Advisable to take additional takaful to cover any costs related to damages to the Property within the rental tenure
4. Price of Property in the Purchase Price Schedule may be higher than market value at any point of rental tenure	Applicant may exercise their option to purchase or cash out when the Property market value is higher than property price in schedule.

Applicant should be aware that the Bank has the discretion to terminate the Lease Agreement if any of the following risk occurs:

- a) Any changes in law or policy which impacts this agreement;
- b) Agreement between Bank and developer/seller is terminated;
- c) Transfer of property from developer/seller to the Bank cannot be completed; or
- d) Relevant consent to lease is not obtained from the relevant authorities.

In this case, the Bank is to refund all monies (except processing fee and tax) paid by the applicant where applicable, all documents furnished for purpose of this agreement to be returned to one another and applicant is to re-deliver the vacant possession of the Property to the Bank.

Action item:

Applicant is required to assess the risks that he/she will undertake for a HouzKEY facility and is advised to protect his/her interest via the recommended mitigations above or any other alternative options available to the applicant.

9. Do I need any insurance/takaful coverage?

The applicant must take fire takaful to cover the Property on annual basis which is paid by the Bank and borne by the applicant. It is also advisable for the applicant to take the term takaful at own expenses to ensure the property can be purchased by the applicant in the event of death or total permanent disability.

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10. What do I need to do if there are changes to my contact details?

It is important that you inform us of the change in your contact details by updating your profile information in [My Account] at m2own portal (www.maybank2own.com) to ensure all correspondences will reach you in a timely manner.

11. Where can I get further information?

For further information on HouzKEY, please visit www.maybank2own.com

12. Where can I get assistance and redress?

Maybank Customer Care

Hotline : 1-300 88 6688 or 603-78443696 (overseas)

Counter 45 & 46, Maybank Kuala Lumpur Main Branch

1st Floor Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.

Email: m2own@maybank.com

Webchat via www.maybank2own.com

Tel: 03 - 2070 8833 ext 11608/11612

Monday to Thursday from 8.45 am to 5.45 pm

Friday from 8.45 am to 4.45 pm

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt/financing restructuring for individuals. You can contact AKPK at:

Tingkat 8, Maju Junction Mail, 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur

Tel: 1-800-22-2575

Email: enquiry@akpk.org.my

If you wish to complaint on the products or services provided by us, you may contact us at:

Customer Feedback Management

Level 28, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur

Hunting Line: 03-20748075

Email: cfm@maybank.com.my

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia, Jalan Dato'Onn, 50480 Kuala Lumpur

Tel: 1-300-88-5465

Fax: 03-21741515

Email: bnmteletelink@bnm.gov.my

13. Other Information & Disclaimer

The terms and conditions indicated in this Product Disclosure Sheet are tentative/indicative and not binding on the Bank. The final terms and conditions are as stipulated in the binding legal agreement between the applicant and the Bank for the HouzKEY.

IMPORTANT NOTE:

THE BANK HAS THE RIGHT TO PROCEED WITH LEGAL ACTION AGAINST YOU SHOULD YOU FAIL YOUR MONTHLY RENTAL PAYMENTS & OTHER OBLIGATIONS

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Appendix: Paths to Home Ownership

The table below compares the various options available to Customer for home ownership:

- 1) Rent - Rental is based on market rent rate (simulated rent rate based on 4.00% average yield); Purchase price is based on market value (simulated market value is assumed at 5.00% p.a. (National Property Information Centre [NAPIC] data on residential property prices in Kuala Lumpur from 1999 to 2015, CAGR is 7.13% p.a.);
- 2) HouzKEY - Financing includes the property price as well as 3.50% incidental costs (legal fees, stamp duty and Memorandum of Transfee fee). Rental is benchmarked to market rent rate and home financing instalment (simulated based on profit rate of 4.85% p.a. and 2.00% annual step-up from 6th year onwards); Purchase price is pre-determined based on contract and is based on a discounted cash flow of outstanding rent;
- 3) HouzKEY with migration to Home Financing at the end of Year 3 - Rental rate and purchase price for the first 3 years under HouzKEY is as per (2); migration to home financing is based on better pricing at 4.30% p.a. (due to good repayment behaviour with HouzKEY) with the exception of a shorter duration of 27 years. The migration to home financing amount is reduced by the 3 months security deposit as well as the 13.50% initial savings on upfront costs (assumed with fixed deposit return of 4.00% p.a. for 3 years); and
- 4) Home Financing - Home financing instalment is based on current home financing rate (simulated based on profit rate of 4.50% p.a.); Purchase price is based on outstanding home financing principal.

Year	Expected Property Market Price	Rent				HouzKEY				HouzKEY with migration to Home Financing				Home Financing				
		Rental Rate	Accumulated Payment (a)	Property Purchase Price (b)	Total Payment (c) = (a) + (b)	Rental Rate	Accumulated Payment (d)	Property Purchase Price (e)	Total Payment (f) = (d) + (e)	Rental Rate (g)	Mortgage Payment (h)	Accumulated Payment (i) = (g) + (h)	Property Purchase Price (j)	Total Payment (k) = (i) + (j)	Instalment (incl initial 10% down payment)	Accumulated Payment (l)	Property Purchase Price (m)	Total Payment (n) = (l) + (m)
1	500,000	20,000	20,000	500,000	520,000	31,662	31,662	499,150	562,473	31,662		31,662			77,626	77,626	442,624	520,250
2	525,000	21,000	41,000	525,000	566,000	31,662	63,323	499,150	562,473	31,662		63,323	499,150		27,626	105,252	434,916	540,168
3	551,250	22,050	63,050	551,250	614,300	31,662	94,985	498,247	593,232	31,662		94,985	498,247		27,626	132,879	426,861	559,739
4	578,813	23,153	86,203	578,813	665,015	31,662	126,646	497,286	623,932		27,142	122,127	424,440	546,567	27,626	160,505	418,443	578,948
5	607,753	24,310	110,513	607,753	718,266	31,662	158,308	496,264	654,572		27,142	149,269	415,371	564,640	27,626	188,131	409,647	597,778
6	638,141	25,526	136,038	638,141	774,179	32,295	190,602	495,178	685,780		27,142	176,412	405,904	582,316	27,626	215,757	400,455	616,212
7	670,048	26,802	162,840	670,048	832,888	32,941	223,543	493,371	716,914		27,142	203,554	396,023	599,577	27,626	243,383	390,849	634,233
8	703,550	28,142	190,982	703,550	894,532	33,599	257,142	490,785	747,927		27,142	230,697	385,707	616,404	27,626	271,010	380,811	651,821
9	738,728	29,549	220,531	738,728	959,259	34,271	291,414	487,357	778,771		27,142	257,839	374,940	632,779	27,626	298,636	370,322	668,957
10	775,664	31,027	251,558	775,664	1,027,222	34,957	326,371	483,021	809,391		27,142	284,982	363,700	648,682	27,626	326,262	359,360	685,622
11	814,447	32,578	284,136	814,447	1,098,583	35,656	362,027	477,704	839,730		27,142	312,124	351,967	664,091	27,626	353,888	347,905	701,793
12	855,170	34,207	318,343	855,170	1,173,512	36,369	398,396	471,330	869,726		27,142	339,267	339,720	678,987	27,626	381,514	335,934	717,449
13	897,928	35,917	354,260	897,928	1,252,188	37,097	435,492	463,819	899,311		27,142	366,409	326,936	693,345	27,626	409,141	323,425	732,566
14	942,825	37,713	391,973	942,825	1,334,797	37,838	473,331	455,082	928,413		27,142	393,551	313,590	707,142	27,626	436,767	310,353	747,120
15	989,966	39,599	431,571	989,966	1,421,537	38,595	511,926	445,029	956,954		27,142	420,694	299,660	720,354	27,626	464,393	296,693	761,086
16	1,039,464	41,579	473,150	1,039,464	1,512,614	39,367	551,293	433,558	984,851		27,142	447,836	285,119	732,955	27,626	492,019	282,418	774,437
17	1,091,437	43,657	516,807	1,091,437	1,608,245	40,154	591,447	420,566	1,012,014		27,142	474,979	269,939	744,918	27,626	519,645	267,500	787,146
18	1,146,009	45,840	562,648	1,146,009	1,708,657	40,958	632,405	405,940	1,038,345		27,142	502,121	254,095	756,216	27,626	547,271	251,912	799,183
19	1,203,310	48,132	610,780	1,203,310	1,814,090	41,777	674,182	389,559	1,063,741		27,142	529,264	237,555	766,818	27,626	574,898	235,622	810,519
20	1,263,475	50,539	661,319	1,263,475	1,924,794	42,612	716,794	371,297	1,088,091		27,142	556,406	220,290	776,696	27,626	602,524	218,598	821,122
21	1,326,649	53,066	714,385	1,326,649	2,041,034	43,464	760,258	351,016	1,111,274		27,142	583,548	202,267	785,816	27,626	630,150	200,809	830,959
22	1,392,981	55,719	770,104	1,392,981	2,163,086	44,334	804,592	328,572	1,133,164		27,142	610,691	183,454	794,145	27,626	657,776	182,219	839,996
23	1,462,630	58,505	828,610	1,462,630	2,291,240	45,220	849,813	303,810	1,153,622		27,142	637,833	163,816	801,650	27,626	685,402	162,793	848,195
24	1,535,762	61,430	890,040	1,535,762	2,425,802	46,125	895,937	276,564	1,172,501		27,142	664,976	143,317	808,293	27,626	713,029	142,492	855,521
25	1,612,550	64,502	954,542	1,612,550	2,567,092	47,047	942,985	246,659	1,189,644		27,142	692,118	121,919	814,037	27,626	740,655	121,278	861,933
26	1,693,177	67,727	1,022,269	1,693,177	2,715,447	47,988	990,973	213,908	1,204,881		27,142	719,261	99,582	818,843	27,626	768,281	99,110	867,391
27	1,777,836	71,113	1,093,383	1,777,836	2,871,219	48,948	1,039,921	178,111	1,218,032		27,142	746,403	76,266	822,669	27,626	795,907	75,943	871,851
28	1,866,728	74,669	1,168,052	1,866,728	3,034,780	49,927	1,089,848	139,056	1,228,904		27,142	773,546	51,927	825,473	27,626	823,533	51,735	875,268
29	1,960,065	78,403	1,246,454	1,960,065	3,206,519	50,926	1,140,774	96,516	1,237,289		27,142	800,688	26,521	827,209	27,626	851,160	26,437	877,596
30	2,058,068	82,323	1,328,777	2,058,068	3,386,845	51,944	1,192,718	50,249	1,242,967		27,142	827,830	-	827,830	27,626	878,786	-	878,786
Total Payment (RM)		1,328,777				1,192,718					827,830				878,786			

Note:

- 1) The above illustration excludes transaction cost for acquisition of property (e.g. legal fee, stamp duty, etc)