



Kini **setiap orang** berpeluang memenuhi impian mereka dengan

Pembiayaan Pendidikan-i AFFIN

Pembiayaan Pendidikan-i AFFIN ialah kemudahan pembiayaan kepada pelajar yang melanjutkan pengajian tinggi di universiti/kolej tempatan atau luar negara. Ia dibuka bagi program asasi, pra-universiti (A-Level), sijil, diploma, ijazah, pasca-siswazah (Ijazah Sarjana & Doktor Falsafah) dan kursus profesional.

Program kerja kursus yang layak adalah tertakluk kepada kelulusan pihak Bank dan perlulah patuh Syariah.

Kelayakan



Pelajar

- Warganegara Malaysia berumur antara 18 hingga 45 tahun.
- Untuk pelajar sepenuh masa & separuh masa, pelajarambilan baru atau sedia ada.
- Pelajar separuh masa mestilah bekerja dan permohonan akan diterima samada terdapat pemohon bersama atau tidak.



Pemohon Bersama

- Warganegara Malaysia berumur 21 tahun ke atas.
- Minimum dua (2) orang pemohon bersama daripada ahli keluarga terdekat.
- Pendapatan minimum sebanyak RM24,000. Namun, sekurang-kurangnya seorang pemohon bersama mesti memperoleh pendapatan tahunan sebanyak RM36,000.

Butiran Pembiayaan



Sehingga 90% Yuran Pengajian atau baki jumlah tidak ditaja (yang mana lebih rendah), dan tambahan 5% untuk RTT (Takaful Bertempoh Berkurangan).



Jumlah pembiayaan yang tinggi sehingga RM400,000.00. (Jumlah pembiayaan sehingga RM600,000 layak untuk pelajar perubatan sahaja.)



Kadar keuntungan yang menarik



Tempoh pembiayaan: Sehingga 15 tahun

Dokumen Yang Diperlukan

Individu yang Bekerja atau Pekerja Bergaji

- ☐ Borang Permohonan
- ☐ Salinan MyKad Pemohon Utama & Pemohon Bersama
- ☐ Salinan slip gaji 3 bulan terkini (yang telah diperakui majikan)
- ☐ Salinan penyata bank (pengkreditan gaji) 3 bulan terkini
- ☐ Salinan slip komisen 6 bulan terkini (bagi pekerja berasaskan komisen)
- ☐ Penyata KWSP terkini

Bekerja Sendiri/Perniagaan Sendiri

- ☐ Salinan Penyata Bank 6 bulan terkini (Peribadi atau Syarikat)
- ☐ Salinan Penyata Untung Rugi atau Akaun Pengurusan terkini (jika berkaitan)
- ☐ Borang B terkini yang disokong dengan resit pembayaran cukai atau E-filing
- ☐ Dokumen sokongan lain yang berkaitan

Dokumen Tambahan yang Diperlukan

- ☐ Surat Tawaran daripada Universiti/Kolej
- ☐ Surat Pengesahan daripada Universiti/Kolej
- ☐ Struktur Yuran Pengajian daripada Universiti/Kolej

Bagaimana Saya Boleh Bantu Anda?

Tertakluk pada terma dan syarat.



sentiasa untuk anda

☎ 03-8230 2222 📱 AffinMy
🌐 www.affinonline.com / www.affinislamic.com.my

Affin Islamic Bank Berhad 280501027372 (709506-A)



EDUCATION FINANCING APPLICATION FORM

FINANCING APPLICATION DETAILS

Please fill in the form with CAPITAL LETTERS

Course Fees (Ujarah) : RM _____
 Amount sponsored : RM _____
 Amount applied : RM _____
 Financing tenure : _____ month

Financing amount to be approved will be based on credit assessment by Affin Islamic Bank Berhad (the "**Bank**").

Ujarah Rate: BR + _____ % p.a.

**Takaful Coverage : RM _____ *(Cash/Financed by the Bank)

*Note: * To remove whichever not applicable*

*** To be advised by the Bank*

Financing reason: Course Fee for Admission into University/College

FINANCING DETAILS

- (1) Total amount approved will be credited to the account of the University/College which offers the course ("**University/College**") after deducting other costs set by the Bank, if any.
- (2) Disbursement of the financing amount will be made after the Bank receives written confirmation from the University/College in which the deposit or the difference between the full fee amount and financing amount accepted by the University/College or any period set by the Bank.
- (3) The Bank has the right not to proceed with the financing disbursement if there are any changes/difference in the full fee amount of the course on the financing issuance date, unless the customer settles the difference in such amount.
- (4) Payment of monthly instalment begins a month after the first disbursement of the financing by the Bank.

APPLICANT PERSONAL DETAILS

STUDENT PERSONAL DETAILS

Title: *Mr/Mrs/Tan Sri/Dato'/Datin/Dr./Miss _____

Full Name (as per IC): _____

IC Number (New): _____

IC Number (Old): _____

Passport No.: _____

Date of Birth (dd/mm/yy): ____ / ____ / ____

Bumiputera: Yes/No

Age: _____ years

Sex: *Male/Female

Nationality:

University/College Name:

APPLICANT PERSONAL DETAILS	
STUDENT PERSONAL DETAILS	
<p>Race: _____</p> <p>Phone Number (Mobile): 01- _____</p>	<p>Permanent Address: _____ _____ _____</p>
<p>Course Name: _____</p> <p>Overall Study Period: _____ years / _____ semester</p> <p>Remaining Study Period: _____ years/ _____ semester</p>	<p>Mailing Address: (Fill in if address differs with residential address) _____ _____ _____</p> <p>Postcode : _____ City : _____ State : _____</p>
<p>To be filled by Part-Time student only</p> <p>Employed (minimum 1 Staff) [<input type="checkbox"/>] Private Employee [<input type="checkbox"/>] Unpaid Family worker [<input type="checkbox"/>] Government Employee [<input type="checkbox"/>]</p> <p>Reporting entity employee [<input type="checkbox"/>] Unemployed [<input type="checkbox"/>] Self-employed [<input type="checkbox"/>]</p> <p>Outside Labour [<input type="checkbox"/>] Force/retiree/housewife/househusband/unemployed/disabled person/minor age below 7 years old</p>	
<p>Name of Employer: _____</p> <p>Employer's Address: _____ _____ _____</p> <p>Postcode: _____ City: _____</p> <p>State: _____</p> <p>Phone Number (office): 60- _ - _____</p> <p>Fax Number : 60 _ - _____</p>	<p>Designation: _____</p> <p>Period of Service: _____ years</p> <p>Job Type: _____ (permanent/contract/side)</p> <p>Monthly income: RM _____</p> <p>Monthly other income: RM _____</p> <p>Previous Employer: _____</p> <p>Designation: _____</p> <p>Period of Service: _____ years</p>

Title: *Mr/Mrs/Tan Sri/Dato'/Datin/Dr./Miss

Full Name (as per IC):Permanent Address:

New IC Number: _____

Postcode: _____

Old IC Number:

City: _____Passport No.:

Date of Birth (dd/mm/yyyy): ____ / ____ / ____

Relationship with primary applicant: _____

Age: _____ years

Mailing Address
(Fill in if address differs with residential address)

Sex:

*Male/Female

Martial Status:

*Married/Single/Widow

Nationality:

Race:

Postcode: _____City: _____

State: _____

Email Address:Phone Number (Home): 60 -

Phone Number (Mobile): 01 -

To be filled by Part-Time student only

Employed (minimum 1 Staff) [] Private Employee [] Unpaid Family worker [] Government Employee []

Reporting entity employee [] Unemployed [] Self-employed []

Outside Labour []

Force/retiree/housewife/househusband/unemployed/disabled person/minor age below 7 years old

Name of Employer:

Designation: _____

Employer's Address:Period of Service: _____ years

Job Type: _____ (permanent/contract/side)

Monthly income: RM _____

Monthly other income: RM _____

Previous Employer: _____

Postcode: _____ City: _____

Designation: _____

State: _____Period of Service: _____

Phone Number (office): 60- _ - _____

Fax Number: 60 _ - _

EMERGENCY CONTACT (NAME OF FAMILY MEMBERS/FRIENDS WHO ARE NOT STAYING WITH APPLICANT)											
Full Name (as per IC): _____ Relationship: _____	<table style="width: 100%;"> <tr> <td style="width: 60%;">Phone Number (Home)</td> <td style="width: 40%;">: 60__-_____</td> </tr> <tr> <td>Phone Number (Mobile)</td> <td>: 01__-_____</td> </tr> <tr> <td>Phone Number (Office)</td> <td>: 60__-_____</td> </tr> </table>					Phone Number (Home)	: 60__-_____	Phone Number (Mobile)	: 01__-_____	Phone Number (Office)	: 60__-_____
Phone Number (Home)	: 60__-_____										
Phone Number (Mobile)	: 01__-_____										
Phone Number (Office)	: 60__-_____										
OTHER MONTHLY FINANCIAL COMMITMENT											
Your other monthly financial commitments (e.g. non-financial institution such as cooperatives, building societies, credit companies and merchants that provide credit sales).											
Financing Institution	Credit Type	Financing Amount/ Credit Limit (RM)	Tenure	Monthly Installment (RM)	Current Outstanding Balance (RM)						

FOR FINANCING THAT EXTEND BEYOND RETIREMENT AGE (IF APPLICABLE)

I/ We propose to settle/reduce the financing via the following:

- | | |
|--|--|
| <input type="checkbox"/> Withdrawal from EPF
<input type="checkbox"/> Pension provision or contracted annuity payments
<input type="checkbox"/> Other manner | <input type="checkbox"/> Proceeds from Insurance/Takaful policy cash value
<input type="checkbox"/> Proceeds from Investment i.e. Unit Trust/Shares |
|--|--|

CREDIT CHECKS

I/We hereby confirm that I/we consent to Affin Bank Berhad (AFFINBANK) and Affin Islamic Bank Berhad (AFFIN ISLAMIC) conducting credit checks on me/us.

The following will be applicable:

- I/We, hereby authorise AFFINBANK/AFFIN ISLAMIC to disclose my/our personal data(s) (as defined under the Personal Data Protection Act 2010) to any credit reporting agencies registered under the Credit Reporting Agencies Act 2010 in Malaysia to conduct credit checks on me/us from time to time in connection with the application, distribution, provision of products and services, regardless of whether the relationship between AFFINBANK/AFFIN ISLAMIC and me/us have been terminated and/or an event of default had occurred.
- I/We, agree that the purpose indicated by AFFINBANK/AFFIN ISLAMIC of a legitimate interest to request for my/our report shall be sufficient and adequate proof of a valid purpose within the meaning of the Credit Reporting Agencies Act 2010.
- I/We, consent to CTOS Data Systems Sdn. Bhd., FIS Data Reference Sdn. Bhd., Credit Bureau Malaysia Sdn. Bhd., and all other credit reference agencies not mentioned in this application which are registered under the Credit Reporting Agencies Act 2010, to release my/our credit report to AFFINBANK/AFFIN ISLAMIC and/or their legal representatives for the purpose of enabling the processing of a facility or transaction and any related processes arising from the same including but not limited to credit evaluation, monitoring, credit reviews and debt recovery purposes (referred to as "legitimate interest") offered by AFFINBANK/AFFIN ISLAMIC to me/us or to a party to whom I/We have agreed to guarantee.
- Where AFFINBANK/AFFIN ISLAMIC requires any such processing to be further processed by its Head Office or any processing centre located outside Malaysia, I/We hereby give my/our consent to the agencies as mentioned under Clause 3 above to make such disclosure of my/our credit report to such locations outside Malaysia.

5. This consent shall be:

- On continuing basis and shall be effective at any time;
- Used as a reference not only in credit processing of any loan/financing application whether by me/us or any third party/parties but also in any litigation/contemplated litigation proceeding or in the opening of any accounts with you;
- Applicable whether or not such credit reference information is confidential information or in the public domain;
- Irrevocable and unconditional;
- Cover all loan/financing or facilities already granted or to be granted by AFFINBANK/AFFIN ISLAMIC to me/us or any third party/parties in respect of which we are giving security.

CONSENT FOR DIRECT MARKETING AND OTHERS

I consent for AFFIN Bank Group (ABG) (as defined in the Group Privacy Notice) and their authorised service providers collecting, using, disclosing and/or processing my personal data, and sharing such personal data with partners within the ABG (as may be applicable, depending on the products or services which I may have applied for or potentially benefit for), as well as advertisements, promotions and events, conduct consumer or market research and identify products and services which may be relevant to me (Promotional Purposes).

I agree to the above terms and conditions and am fully aware that the complete Group Privacy Notice is available by walk-in at any ABG offices or branches or on the website at www.affinonline.com or www.affinislamic.com.my and I have the full rights to decide otherwise.

If you are supplying personal information/data of any third-party individuals to the Bank, please do ensure that you have obtained their consent for their personal data to be provided and processed in accordance with the Bank's privacy notice in the Bank's websites www.affinbank.com.my and/or www.affinislamic.com.my and bring the said privacy notice to their attention.

DECLARATION AND DISCLOSURE

1. I/We confirm:

- (a) that all personal data I have provided are all true, up-to-date and accurate. Should there be any changes to any of my personal data, I shall notify the Bank immediately. I authorize the Bank to verify the information with the Inland Revenue Board and/or other sources by any means that the Bank considers appropriate;
- (b) that the transactions to be affected using the financing account and monies of funds to be used for payment of the financing account are neither obtained from any unlawful source nor related to any unlawful activities as defined under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA);
- (c) that it is requirement by Bank Negara Malaysia (BNM) that all information relating to this application, whether successful or otherwise, must be updated and/or transmitted to the Central Credit Reference Information System (CCRIS) database maintained by BNM;
- (d) that the information given in this form is true and correct in full compliance with Islamic Financial Services Act 2013 (IFSA). I also authorize the Bank to make this information available to BNM in compliance with IFSA. I shall also undertake to comply with the prevailing Foreign Exchange Notices which can be downloaded from the BNM website;
- (e) that all references to IFSA in the subsequent contractual agreements entered between me and the Bank shall refer to the IFSA and all guidance, standards or prescriptions issued or to be issued by BNM from time to time;
- (f) that I have not withheld any information which may prejudice my financing application or have a bearing on the Bank's decision including but not limited to contravention of the "Guidelines on Credit Transactions and Exposures with Connected Parties for Islamic Banks" issued by BNM and/or any other applicable guidance, standards or prescriptions issued or to be issued by BNM with respect to the same;
- (g) that I have not committed or involved in any act of bankruptcy or adjudged as bankrupt, or in any unlawful activities which relates directly or indirectly to any serious offence in Malaysia including AMLATFPUAA, IFSA and Foreign Exchange Notices (including all amendments of the same) or any other related acts or regulations, or any foreign serious offence;

2. I/We further agree that:

- (a) The Bank's acceptance of my/our application herein does not constitute an approval.
- (b) The Bank reserves the right to decline an application and will explain the reason for the rejection.
- (c) All other terms and conditions not specifically mentioned above are to be incorporated in the Letter of offer/loan/financing agreement/other security documents.
- (d) this application and supporting documents remain the Bank's property. However, I/We may request the supporting documents to be returned to me/us should the application be rejected by the Bank.
- (e) I/We agree to the above terms and condition for this application. I/We undertake and agree to be bound by the Bank's terms and conditions as mentioned in this application form and the said terms and conditions shall form part and parcel of the security documents executed in the Bank's favour.
- (f) I/We have received the Product Disclosure Sheet for the relevant product(s).

3. In the event the Bank in its discretion approves a lower amount of the financing than the amount stated in this application, I/we acknowledge that the reduced amount approved is the total amount of the financing applied for and granted to me by the Bank and shall not affect the validity of the terms in this application, and also the Standard Terms and Conditions attached to the letter of offer and in such an event "financing" shall mean the reduced amount of the approved financing.

CLOSE RELATIONS

I/We further declare that (no declaration from the application denotes that this declaration is not applicable)

☐ I am a staff of AFFIN Bank Group

☐ To the best of my knowledge, I have close relative(s)* employed under AFFIN Bank Group

The particulars are as below:

NAME	NRIC.No.	Relationship

**Close relative(s) include spouse of staff and dependents of spouse, child (including step child and adopted child), parent(s) brother or sister and their spouses and other dependents and persons who may influence/be influenced by the staff.*

SUPPORTING DOCUMENTS

- ☐ Application Form
- ☐ Copy of Identity Card (Front & Back)
- ☐ Letter of Offer from University / College indicating total amount of study fees for the whole course
- ☐ Letter of Acknowledgement from University / College indicating approved financing/loan from third party (PTPTN/MARA/JPA)
- ☐ Letter of Acknowledgement from student acknowledged by University / College indicating student opted for full financing from the Bank (if student do not apply for financing/loan from third party)
- ☐ Current bill of study semester
- ☐ Reducing Term Takaful (RTT) Schedule
- ☐ Product Disclosure Sheet (PDS)
- ☐ Additional documents (if necessary)

Working Individual or Salaried employee

- ☐ Copy of 3 months latest salary slip (certified)
- ☐ Copy of 3 months latest bank statement where salary is credited
- ☐ Copy of 6 months latest commission slip (for commission-based worker)
- ☐ Latest EA Form or latest B Form supported by Tax payment receipt or E-filing
- ☐ Latest EPF statement

Self-working/Own business

- ☐ Copy of Personal Bank Account or 6 months latest
- ☐ Copy of latest profit & loss account or management
- ☐ Latest B Form supported by tax payment receipt or E-filing
- ☐ Other applicable supporting documents

REMINDER: You are hereby reminded to read and understand the terms and conditions of this Application Form before signing below. In the event there are any terms and conditions in this Application Form that you do not understand, you are hereby advised to discuss further with the Bank's staff, representative or agent before signing below.

I / WE ACKNOWLEDGE AND ACCEPT ALL THE TERMS AND CONDITIONS IN THIS APPLICATION FORM.

.....
STUDENT'S NAME:
NRIC :
DATE :

.....
JOINT APPLICANT NAME:
NRIC :
DATE :

.....
JOINT APPLICANT NAME:
NRIC :
DATE :

Signature acknowledged by:

.....
STAFF NAME:
PS NO :

FOR OFFICE'S USE (HEADQUARTER)

Savings Account Number :

Branch:

Date received:

Recipient's signature:

Staff's Name:

PS number :