

IMPORTANT NOTICE: THE TERMS OF THIS GENERAL FACILITY AGREEMENT (“AGREEMENT”) FORM A LEGALLY BINDING AGREEMENT BETWEEN THE CUSTOMER AND THE BANK. PLEASE READ AND UNDERSTAND THE TERMS OF THIS AGREEMENT CAREFULLY BEFORE SIGNING IT. IF YOU DO NOT UNDERSTAND ANY OF THE TERMS AND CONDITIONS OF THIS AGREEMENT, YOU MAY SEEK THE BANK’S CLARIFICATION ON SUCH TERMS AND CONDITIONS.

THIS GENERAL FACILITY AGREEMENT (“Agreement”) is made on the date as stated in **Item 1 of Schedule 1**

between

(1) The person(s) named and having his (their) address as stated in **Item 2 of Schedule 1** (hereinafter referred to as the “Customer” which shall include the Customer’s personal representatives, successors-in-title, permitted assigns and/or persons deriving title thereunder, as the case may be).

and

(2) **CIMB ISLAMIC BANK BERHAD** (Company No. 200401032872 (671380-H)), a licensed bank incorporated in Malaysia and having its registered office at Level 13, Menara CIMB, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur (hereinafter referred to as the “**Bank**”) and through such branch as identified in the Letter of Offer (as set out in **Item 3 of Schedule 1**).

NOW IT IS HEREBY AGREED as follows:

1. DEFINITIONS AND INTERPRETATION

In this Agreement, except where there is a specific provision to the contrary or where the context otherwise requires, each of the expressions used in this Agreement shall bear the meaning as used in the Letter of Offer, General Terms and Conditions, Shariah Terms and the Security Documents.

2. THE FACILITY

Subject to the terms and/or conditions of this Agreement, the Letter of Offer and the Security Documents, at the request of Customer, the Bank agrees to make available to the Customer and the Customer agrees to accept the Facility set out in the Letter of Offer.

3. INCORPORATION OF LETTER OF OFFER, GENERAL TERMS AND CONDITIONS AND SHARIAH TERMS

All provisions of the Letter of Offer, General Terms and Conditions and Shariah Terms are, whether repeated herein or not, mutatis mutandis, incorporated into and form part of this Agreement. Subject to such alterations or variations where necessary to make the provisions of the Letter of Offer, General Terms and Conditions and Shariah Terms consistent with the provisions of this Agreement, in the event of any conflict or discrepancy between the provisions of the Letter of Offer, the General Terms and Conditions, the Shariah Terms and any provisions of this Agreement, the provisions of the Letter of Offer shall prevail.

4. GOVERNING LAW AND JURISDICTION

This Agreement is governed by and shall be construed in accordance with the laws of Malaysia and the parties agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

5. PRINCIPAL AND SUBSIDIARY INSTRUMENTS

IT IS HEREBY AGREED AND DECLARED that this Agreement, shall be deemed to be the principal instrument and the Letter of Offer, the General Terms and Conditions, the Shariah Terms and the Security Documents are deemed to be subsidiary instruments in one transaction to secure the sum stated in the Letter of Offer for principal only and all profit, commission, fees and other charges thereon for the purposes of Section 4(3) of the Stamp Act, 1949.

IN WITNESS WHEREOF the parties hereto have set their hands hereunto.

The Common Seal of)
)
[insert Customer's Name])
)
was hereunto affixed)
)
in the presence of)

DIRECTOR

Name :
NRIC No. :

DIRECTOR/SECRETARY

Name :
NRIC No. :

** for companies not signing by way of common seal*

SIGNED by [director])
for and on behalf of)
)
in the presence of:)

OR

SIGNED by [director])
for and on behalf of)
)
in the presence of:)

Signed by [insert name])
)
as Attorney of the Bank)
)
in the presence of :-)
)

CIMB ISLAMIC BANK BERHAD
by its Attorney

SCHEDULE 1

1.	Date of this Agreement	<i>[insert date]</i>
2.	Name of Customer Company/ Business Registration Number of Customer Registered Address of Customer	<i>[insert Customer's name]</i> <i>[insert registration number]</i> <i>[insert registered address]</i>
3.	Letter of Offer	<i>[insert date of Letter of Offer]</i>