STATUTORY DECLARATION

I/We (I/C No) do solemnly and sincerely declare that:-

- 1) I/We have not committed any act of bankruptcy as defined under Section 3 of the Bankruptcy Act 1967.
- 2) I/We am/are not in default under any agreement to which I/We am/are a party or by which I/We may be bound and there is no pending litigation, arbitration or administrative proceedings, as the case may be, that might materially affect my/our solvency.
- 4) The said Property is my/our self occupation.
- 5) I/We am/are taking a facility for the purchase of the said Property only and not for any other purpose.
- 6) Should during the term of the Facility, CIMB Islamic Bank Berhad ("the Bank") finds this declaration to be false or incorrect, the Bank is at its liberty to demand payment of the full indebtedness under the Facility and entitled to impose compensation (ta'widh) against me/ us on the outstanding amount and I/ we hereby acknowledge that I/ we shall pay the said amount without delay or dispute.
- 7) I/We am/are taking a facility under guarantee criteria of Cagamas under My First Home Scheme and the said Property is my/our first residential property. My/Our total financing/loan obligations and my/our Bank's instalment amount are not more than my/our income. (N.B. This declaration is only applicable for financing under My First Home Scheme).
- 8) I/We do not have more than two (2) outstanding housing loan/ financing accounts (which shall include the housing loan/ financing account under the facility for the purchase of the said Property) with any lender, financial and/or banking institution(s) for the purchase or refinancing of residential property, whether as sole account holder or joint account holder.**
- 9) I/We declare that the purchase price of the Property as stated in the Sale and Purchase Agreement is net of any form of price discounts, adjustments, rebates or any other form of benefits from the developer which has the effect of distorting the true property value (including but not limited to gifts and any arrangement by the developer to bear the cost related to the purchase of the Property). (N.B. This declaration is only applicable for under-construction property).

^{**} Please delete if not applicable

And I/We make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act 1960.

Subscribed and Solemnly)	
Declared by the above-named)
at)
in the State of)
this day of 2	20)
Before me,	
 (Commissioner for Oaths)	