

# LAMPIRAN

AL MURABAHAH SALE

Date :

Maturity Date :

Bank Ref No. :

THE BRANCH MANAGER,  
SECTION 14, P.JAYA BRANCH,  
NO 2&4, JALAN 14/22,  
46100 PETALING JAYA,  
SELANGOR DARUL EHSAN.

Sir,

Under the terms and conditions of your Al-Murabahah facilities, we have sold on your behalf the merchandise referred to in Form BB 40(A) to the buyers as per attached Invoices for a selling Price of \_\_\_\_\_ and on deferred payment term of \_\_\_\_\_ days.

As your Sale Agent, we undertake to :-

- (1) handle all the documentation pertaining to the above transaction.
- (2) deliver the said merchandise to the buyer.
- (3) collect the payment from the buyer.
- (4) guarantee the payment from the buyer.
- (5) authorise you to debit our Current Account No : \_\_\_\_\_ with you for the full amount of the selling Price at the end of the deffered payment period.

We hereby certify that this financing, as covered in transactions herein are for current trade transaction and has not been financed in any other way and we undertake that we shall not seek financing from any other financial institution for this transaction so long as the full amount of the sale price of the merchandise or any part thereof has been fully paid to you by us.

Yours faithfully,

Cawangan:

Tarikh:

Bersendirian  Bersama (nyatakan nama pemohon bersama)

- Rumah / BAITI
- Tanah
- Kedai & Rumah Kedai
- Kenderaan
- Pembiayaan Semula Hartanah
- Pembiayaan Semula Kenderaan

- Umrah & Ziarah
- Pakej Pelancongan
- Komputer Peribadi
- Pakej Pelajaran
- Keahlian Kelab Golf
- Barangan Konsumer

- Overdraft Naqad
- Nota Tunai
- Qardhul Hassan

dipohon RM

Tempoh Pembiayaan

tahun

(seperti di dalam kad pengenalan)

Kad Pengenalan/Pasport

Baru :

Lama:

Alamat Pos

Jantina  Lelaki  Perempuan

Poskod :

Negeri :

Warganegara  Malaysia  Lain-lain (sila nyatakan)

Rumah :

Pejabat :

Bimbit :

Agama  Islam

Melayu  Cina

India  Lain-lain (sila nyatakan) :

Lain-lain (sila nyatakan)

Tempoh

Bilangan tanggungan termasuk isteri /isteri-isteri

Status  Bumiputra  Bukan Bumiputra

Adakah anda mempunyai talian persaudaraan dengan kakitangan Bank Islam :

Tidak  Ya - Hubungan :

Alamat /Perniagaan sekarang :

No. Syarikat :

Tempoh

Poskod :

Negeri :

Tempoh

Jawatan

Tetap  Sementara

Tempoh

Tempoh bekerja/berniaga

tahun

Alamat /Perniagaan dahulu

Telefon :

(seperti di dalam kad pengenalan)

Kad Pengenalan/Pasport

Baru :

Lama:

Alamat Pos

Jantina  Lelaki  Perempuan

Poskod :

Negeri :

Warganegara  Malaysia  Lain-lain (sila nyatakan)

Rumah :

Pejabat :

Bimbit :

Agama  Islam

Melayu  Cina

India  Lain-lain (sila nyatakan) :

Lain-lain (sila nyatakan)

Tempoh

Bilangan tanggungan termasuk isteri /isteri-isteri

Status  Bumiputra  Bukan Bumiputra

Adakah anda mempunyai talian persaudaraan dengan kakitangan Bank Islam :

Tidak  Ya - Hubungan :

Alamat /Perniagaan sekarang :

No. Syarikat :

Tempoh

Poskod :

Negeri :

Tempoh

Jawatan

Tetap  Sementara

Tempoh

Tempoh bekerja/berniaga

tahun

**Butir-Butir Peribadi Saya**

**Lampiran B**

Nama (seperti di dalam kad pengenalan)

No. Kad Pengenalan/Pasport

Alamat Pos

Baru :

Lama:

Jantina  Lelaki  
 Perempuan  
 Warganegara  Malaysia  
 Lain-lain (sila nyatakan)

Poskod :

Negeri :

Pejabat :

Bimbit :

No. Telefon

Rumah :

Bangsa

Melayu  
 Cina

India  
 Lain-lain (sila nyatakan) :

Agama

Islam  
 Lain-lain (sila nyatakan)

Tarikh Lahir

Bilangan tanggungan termasuk isteri /isteri-isteri

Saya mempunyai talian persaudaraan dengan kakitangan Bank Islam :

Tidak

Ya - Hubungan :

Status

Bumiputra  
 Bukan Bumiputra

Majikan/Perniagaan sekarang :

Nama

No. Syarikat :

Alamat

Poskod :

Negeri :

No. Telefon

Jawatan

Tetap  Sementara

No. Faks

Tempoh bekerja/berniaga

tahun

Nama Majikan/Perniagaan dahulu

Telefon :

Maklumat Isteri/Suami :

Nama (seperti di dalam kad pengenalan)

No. Kad Pengenalan/Pasport

Baru :

Lama:

No. Telefon

Rumah :

Pejabat :

Bimbit :

Nama Majikan

Telefon

Faks

Jawatan

Tetap  Sementara

**Pendapatan dan Perbelanjaan Semasa**

Pendapatan Bulanan :

PENJAMIN

SUAMI/ISTERI

Gaji & Elaun tetap	RM	RM
Pendapatan lain	RM	RM
	RM	RM
	RM	RM
Pendapatan Kasar :	RM	RM

Perbelanjaan Bulanan :

Cukai Pendapatan	RM	RM
KWSP (Pekerja)	RM	RM
PERKESO (Pekerja)	RM	RM
Lain-lain potongan :		
Rumah	RM	RM
Sewa	RM	RM
Peribadi	RM	RM
	RM	RM
	RM	RM
Pendapatan Bersih :	RM	RM

Untuk Kegunaan Bank

No. AA :

Amaan Dijamin :

RM

Tempoh : bulan

Ansuran : RM

% Ansuran ke atas  
 Pendapatan Kasar :

% Ansuran ke atas  
 Pendapatan Bersih :

Diproses oleh :

Layak menjamin  
 Tidak layak menjamin

Komen :

**Aset/Harta dan Liabiliti Saya**

Maklumat Harta :

Butir-butir Harta (Butiran lanjut seperti dinyatakan di mukasurat sebelah)

Nilai	Masih dibiayai ?	
RM	<input type="checkbox"/> Ya	<input type="checkbox"/> Tidak
RM	<input type="checkbox"/> Ya	<input type="checkbox"/> Tidak
RM	<input type="checkbox"/> Ya	<input type="checkbox"/> Tidak
RM	<input type="checkbox"/> Ya	<input type="checkbox"/> Tidak

Maklumat Liabiliti/Lain-lain Pembiayaan :

Pembiaya	Jumlah	Tempoh	No. Rujukan

Lain-lain Akaun di Bank Islam  
 No. Akaun



Lampiran C

Borang ini hendaklah diisikan dalam tiga salinan  
*This form is to be submitted in triplicate*

**BORANG UNTUK MEMBIAYAI PERNIAGAAN**  
**APPLICATION FOR BUSINESS FINANCING**

ada:  
 Bank Islam Malaysia Berhad

angan:  
 ch: .....

Saya/Kami ingin memohon Pembiayaan Perniagaan dan menyertakan butir-butir berikut:—  
*I/We wish to apply for a Business Financing and submit herewith the following particulars:—*

**BUTIR-BUTIR PEMOHON**  
**PARTICULARS OF APPLICANT**

NO. A/K SEMASA:  
 CURRENT A/C NO:

Nama:  
 Name: .....

Alamat Perniagaan:  
 Business Address: ..... No. Tel.:  
 Tel. No: .....

Jenis Perbadanan/Perniagaan:  Syarikat Sendirian Berhad  Milik Perseorangan  
*Type of Corporation/Concern: Private Limited Company Sole Proprietorship*

Syarikat Awam  Perkongsian  
*Public Company Partnership*

Badan Berkanun  Lain-lain (nyatakan)  
*Statutory Body Others (specify)*

Syarikat Kerjasama  .....  
*Co-Operative Society*

Tarikh ditubuhkan/  
 didaftarkan: Sijil Penubuhan/  
*Date Incorporated/ No. Pendaftaran Perniagaan:*  
*Registered/ Certificate of Incorporation/*  
*Business Registration No: .....*

Modal yang dibenar: RM Modal yang diguna/Modal yang dibayar: RM  
*Authorized Capital: RM Capital Employed/Paid-Up Capital: RM .....*

Jenis Perniagaan:  
 Nature of Business: .....

**BUTIR-BUTIR PEMBIAYAAN YANG DIPOHON**  
**PARTICULARS OF FACILITY/FACILITIES APPLIED FOR**

Jenis Pembiayaan Nature of Facility	Jumlah Amount	Had masakini, jika ada Existing Limit, if any
RM		

Tempoh Pembiayaan: bulan/tahun.  
 Duration of Facility: ..... months/years.

**BUTIR-BUTIR PEMILIK PERSEORANGAN/AHLI PERKONGSIAN FIRMA/PENGARAH SYARIKAT**  
**PARTICULARS OF PROPRIETOR/PARTNERS/DIRECTORS OF THE FIRM/COMPANY**

Nama & No. K. Pengenalan (warna) <i>Name &amp; I/C No. (colour)</i>	Umur <i>Age</i>	Alamat <i>Address</i>	Perniagaan/Pekerjaan <i>Business/Occupation</i>	Pegangan Saham <i>Shareholding %</i>

**PEMEGANG-PEMEGANG SAHAM UTAMA**  
**PRINCIPAL SHAREHOLDERS**

Nama & No. K. Pengenalan (warna) <i>Name &amp; I/C No. (colour)</i>	Alamat <i>Address</i>	Pegangan Saham <i>Shareholding %</i>

**BUTIR-BUTIR PENGURUSAN**  
**PARTICULARS OF MANAGEMENT**

Nama & No. K. Pengenalan (warna) <i>Name &amp; I/C No. (colour)</i>	Jawatan <i>Position</i>	Kelayakan/Pengalaman Perniagaan <i>Qualification/Business Experience</i>	Gaji Bulanan <i>Monthly Salary</i> RM

**SEJARAH RINGKAS TENTANG PERNIAGAAN**  
**BRIEF HISTORY OF BUSINESS**

**BUTIR-BUTIR AKAUN YANG DIBUKA DENGAN LAIN-LAIN CAWANGAN BIMB DAN/ATAU LAIN-LAIN BANK**  
**PARTICULARS OF ACCOUNT MAINTAINED WITH OTHER BIMB BRANCH AND/OR OTHER BANKS**

Nama Cawangan/Bank Name of Branch/Bank	Jenis Akaun Type of Account	No. Akaun Account No.	Sejak Since

**BUTIR-BUTIR KEMUDAHAN PEMBIAYAAN KREDIT MASAKINI DENGAN BIMB DAN/ATAU LAIN-LAIN INSTITUSI-INSTITUSI KEWANGAN/PEMBEKAL DAN SEBAGAINYA**  
**DETAILS OF EXISTING FINANCING CREDIT FACILITIES WITH BIMB AND/OR OTHER FINANCIAL INSTITUTIONS/SUPPLIERS ETC.**

Nama Bank/ Institusi/Pembekal Name of Banks/ Institutions/Suppliers	Jenis Kemudahan/Kredit Type of Facility/Credit	Jumlah Asal Original Amount RM	Baki Outstanding Balance RM	Cagaran Security	Catatan Remarks

**8. TAHAP PENCAPAIAN PERNIAGAAN**  
**BUSINESS PERFORMANCE**

Pencapaian Perniagaan Tahunan untuk 3 tahun yang terakhir.  
 Annual Business Performance for the last 3 years.

19  
RM000'

19  
RM000'

19  
RM000)

(a) Pusingan Jualan  
Sales Turnover

(b) Untung Kasar  
Gross Profit

\_\_\_\_\_

**BUTIR-BUTIR CAGARAN YANG DITAWAR**  
**PARTICULARS OF SECURITY OFFERED**

**A. \*HARTA TANAH**  
**\*LANDED PROPERTY**

Kedudukan/Alamat:

Location/Address: .....

No. Geran/Hakmilik: ..... No. Lot: ..... Luas: .....  
 Grant/Title No: ..... Lot No: ..... Area: .....

Mukim: ..... Daerah: .....  
 Section: ..... District: .....

Hakmilik adalah  Bebas  Pajakan  
 This title is Freehold Leasehold

Tarikh Tamat: .....  
 Expiry Date: .....

Didaftarkan atas nama: .....  
 Registered in the name of: .....

Nilai: RM ..... Dinilaiikan oleh: ..... pada: .....  
 Value: RM ..... Valued by: ..... on: .....

\*Bersama-sama ini disertakan dokumen-dokumen sokongan seperti berikut:—

\*Attached herewith are the relevant supporting documents:—

- Salinan photostat hakmilik tanah  Laporan Penilaian  
 Photostat copy of land title Valuation Report

**B. LAIN-LAIN CAGARAN**  
**OTHER SECURITIES**

Jenis Type	Keterangan Description	Pemilik Berdaftar/Di atas nama Registered Owner/In the name of	Nilai pada Value as at

**C. JIKA DIJAMIN (Borang Bank BO-1-LG yang telah diisi oleh penjamin hendaklah disertakan)**  
**IF TO BE GUARANTEED (Bank's Form BO-1-LG duly completed by guarantor is attached)**

Nama Penjamin & No. K/P Name of Guarantor/s & I/C Nos.	Alamat Address	Pendapatan Rulanan Monthly Income
		RM

**D. MAKLUMAT/DOKUMEN TAMBAHAN UNTUK MENYOKONG PERMOHONAN**  
**ADDITIONAL INFORMATION/DOCUMENTS TO SUPPORT APPLICATION**

Saya/Kami dengan ini mengakui bahawa semua maklumat yang diberikan kepada Bank oleh saya/kami adalah benar dan betul dan ada lagi tanggungan-tanggungan yang tidak diisytiharkan sama ada langsung atau tidak langsung. Saya/Kami dengan ini bersetuju dan membenarkan pihak tuan atau kepada sesiapa yang dilantik oleh pihak tuan untuk mendapatkan dan/atau mengesahkan sebarang maklumat yang diperlukan oleh tuan berhubung dengan permohonan ini.



CARA BAYARAN

- 1 Potongan Gaji
- 2 Arahan tetap

DEPOSIT CAGARAN

Tiga (3) kali bayaran ansuran bulanan

DOKUMEN YANG DIPERLUKAN

1. Satu Salinan Asal dan 3 salinan Surat Perjanjian Jual beli.
2. Slip gaji Tiga (3) Bulan Terakhir(3 salinan setiap satu).
- 3 Salinan Kad Pengenalan (3 salinan)
- 4 penyata Cukai Pendapatan @ Borang J @ Borang EA (3 salinan)
- 5 Surat Pengesahan Majikan.
- 6 Resit Bayaran kepada pemaju (Sekiranya ada)
- 7 Profail Majikan (Sekiranya ada).

DOKUMEN YANG DIPERLUKAN JIKA BERNIAGA SENDIRI

1. Salinan pendaftaran Perniagaan.
2. Borang 24 & 49
3. Memorandum of Articles & association.
4. Enam (6) bulan penyata Bank.
5. Kertas Kerja Perniagaan.
6. Penyata Cukai Pendapatan atas Syarikat dan pengarah syarikat.
7. Laporan Kewangan Syarikat (3 tahun berturutan).

\*NOTA: SILA SERTAKAN TIGA (3) SALINAN BAGI SETIAP DOKUMEN YANG TELAH DISAHKAN SALINANNYA.

AL-MURABAHAH FINANCING

Lampiran E

Date :

The Branch Manager  
Section 14, Petaling Jaya Branch,  
No 2 & 4, Jalan 14/22,  
46100 Petaling Jaya,  
Selangor Darul Ehsan.

Sir,

In consideration of our having purchased on your behalf the merchandise, as per the attached invoice/s, please pay the sum of \_\_\_\_\_ to \_\_\_\_\_ being the cost of the merchandise LESS all your charges including stamp duty, value today/upon maturity.

We hereby authorise you to claim the merchandise at our premises/warehouse.

Yours faithfully,

.....  
( Authorised Signature )

Company Stamp :

AL-MURABAHAH CONTRACT NOTE

Lampiran F

Maturity :

Date :

Branch Manager  
Section 14, Petaling Jaya Branch,  
2 & 4, Jalan 14/22,  
00 Petaling Jaya,  
Klangor Darul Ehsan.

Under the terms and conditions of your Al-Murabahah facility, we buy from you the merchandise referred to in Form A/M-3 at your selling price and on a deferred payment term of \_\_\_\_\_ days.

We undertake to pay you for the full amount of the selling price at the end of the deferred payment term by :

- i) hereby authorizing you to debit our current account with you.
- ii) transferring the amount due through interbank from our account number \_\_\_\_\_ with \_\_\_\_\_ to your account with Bank Negara Malaysia.
- iii) paying you by cheque.

We hereby certify that this financing, as covered in transactions described in Forms A/M-3 and A/M-4 is for current trade transaction and has not been financed in any other way and we undertake that we shall not seek financing from any other financial institution for this transaction so long as the full amount of the purchase price of the merchandise or any part thereof has not been fully paid to you by us.

Yours faithfully,

.....  
( Authorised Signature )

Our Ref :

Company Stamp :

Our Ref :

Current Account No :

AL MURABAHAH WORKING CAPITAL FINANCING  
(SALES)

Date :

The Branch Manager,  
Section 14, P.Jaya Branch,  
No 2 & 4, Jalan 14/22,  
Selangor Darul Ehsan.

Sir,

In consideration of your purchases from us of the merchandise as described in the attached invoice/s, please pay the sum of \_\_\_\_\_ to Our Current Account No : \_\_\_\_\_ with you, being the cost of the merchandise.

We hereby authorise you to claim the merchandise at our premises addressed at:-

Yours faithfully,

.....  
(Authorised Signature)

FORM BB 40(B)

AL MURABAHAH SALE

Date :

Maturity Date :

Bank Ref No. :

THE BRANCH MANAGER,  
SECTION 14, P. JAYA BRANCH,  
NO 2&4, JALAN 14/22,  
46100 PETALING JAYA,  
SELANGOR DARUL EHSAN.

Sir,

Under the terms and conditions of your Al-Murabahah facilities, we have sold on your behalf the merchandise referred to in Form BB 40(A) to the buyers as per attached Invoices for a selling Price of \_\_\_\_\_ and on deferred payment term of \_\_\_\_\_ days.

As your Sale Agent, we undertake to :-

- (1) handle all the documentation pertaining to the above transaction.
- (2) deliver the said merchandise to the buyer.
- (3) collect the payment from the buyer.
- (4) guarantee the payment from the buyer.
- (5) authorise you to debit our Current Account No : \_\_\_\_\_ with you for the full amount of the selling Price at the end of the deffered payment period.

We hereby certify that this financing, as covered in transactions herein are for current trade transaction and has not been financed in any other way and we undertake that we shall not seek financing from any other financial institution for this transaction so long as the full amount of the sale price of the merchandise or any part thereof has been fully paid to you by us.

Yours faithfully,