



Loan Application Checklist

Borrower 1 : _____

Borrower 2 : _____

Borrower 3 : _____

Documents required (Please enclose photocopies of documents in A4 size paper)

Personal Documents / Info

2 copies IC (both sides in one page)

2 copies Passport & Work Permit (for foreigners)

Financial Documents / Info

A. For Employed

3 months pay slips or 6 months commission statement

3 months - Bank Statements (for pay credited into account)

Latest 1 year - EA form

Latest 1 year - BE form

1 year - KWSP / EPF Statements

EA Form from previous employer (for change of employment)

Letter of appointment (for newly employed)

B. For Self Employed

Latest 1 year - B form

Latest 2 years - Audited Accounts / Trading Accounts

Form 24 & 49 & Company Registration

Business Registration Form (A/D)

6 months - Bank Statements (personal account)

6 months - Bank Statements (company account)

Property Documents / Info

A copy of Sale & Purchase Agreement
(original to be submitted to the lawyers upon loan acceptance)

A copy of Land Title (compulsory for completed properties)

Certificate of Fitness for completed properties
purchased directly from the developer

For refinancing cases (if applicable)

Latest Loan Statements 12 months

Insurance

MRTA Form completed

Life Policy Proposal

Houseowner Policy Form

For Construction Loan of Detached House and Land Loan

- i. Approval from the local Government or Council for the construction of the property.
- ii. Construction Agreement between the borrowers and the contractor.
- iii. Architect's confirmation that the cost as stated in the construction agreement is reasonable.
- iv. The contractor's company registration, form 24 & 49.

"The borrower is advised to purchase life insurance/MRTA so that coverage is provided in the event a claimable event occurs that disables the borrower from servicing the loan."

FOR NON ZEC PACKAGE
ANUAR HONG & ONG (BBK)

Submitted by Customer	Confirmed by Agent that the information and submitted documents have been duly validated with the applicant(s) and original document(s) sighted.
_____ Customer's Signature	Name : TAN HONG LI Code : 66668-5/S88/L10 Agency : RLOW _____ Agent's Signature

send to: apply@inghomeloan.info

Fax:+603-3344 2277 Mobile: +6012 233 8369

www.inghomeloan.info



Loan Application Checklist

Borrower 1 : _____

Borrower 2 : _____

Borrower 3 : _____

Documents required (Please enclose photocopies of documents in A4 size Paper)

Remarks by Agent

Personal

Employment / Business

Financial

Property

Customer's Signature _____

Agent's Signature _____



ING Insurance Berhad (17007-P)

Mortgage Division

Menara ING

84 Jalan Raja Chulan

50200 Kuala Lumpur, Malaysia

Tel : 03-2058 4838 Fax : 03-2161 7324

Toll Free : 1-800-88-0303

http://www.ing.com.my

Please indicate GSM/AM code if you are a Life agent

Sila nyatakan kod GSM/AM sekiranya anda adalah Ejen Insuran Hayat

INV 04

send to: apply@inghomeloan.info

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Agent's Name / (as per NRIC) / Nama Ejen (seperti dalam KP)			
New NRIC No / No. KP Baru			
Agent's Code / Kod Ejen		Unit No / No Unit	
GSM Code / Kod GSM		Unit No / No Unit	
AM Code / Kod AM		Unit No / No Unit	
Agency / Agensi			
Agent's Tel No / No. Tel Ejen			
Agent's Fax No / No. Fax Ejen			
Agent's Email / E-Mail Ejen			
Agent Type / Jenis Ejen	<input type="checkbox"/> Life Agent / Ejen Insuran Hayat <input type="checkbox"/> Corporate Agent / Ejen Korporat <input type="checkbox"/> General Agent / Ejen Insuran Am <input type="checkbox"/> Others / Lain-lain		

FOR OFFICE USE ONLY. / UNTUK KEGUNAAN PEJABAT.

REF NO / NO RUJUKAN	: HL		/		/	BRANCH CODE / KOD CAWANGAN	
DATE RECEIVED / TARIKH DITERIMA		/		/		(DD/MM/YYYY)	

APPLICATION FORM FOR ING HOME LOAN BORANG PERMOHONAN BAGI ING HOME LOAN

Please complete the application form using CAPITAL LETTERS and mark [X] at appropriate boxes. Please leave blank if not applicable.
Sila isi borang permohonan dengan menggunakan HURUF BESAR dan tandakan [X] pada kotak-kotak di mana sesuai. Sila kosongkan sekiranya tidak berkenaan.

A. PARTICULARS OF LOAN / BUTIR-BUTIR PINJAMAN

Purpose of Purchase / Tujuan Pinjaman :	<input type="checkbox"/> Owner Occupied / Kediaman Sendiri	<input type="checkbox"/> Investment / Pelaburan	<input type="checkbox"/> Others / Lain-lain	
Loan Amount / Jumlah Pinjaman :	RM		Loan Term / Jangkamasa Pinjaman :	
Purchase Price / Harga Belian :	RM		Open Market Value / Nilai Pasaran :	RM
Type of Loan / Jenis Pinjaman	<input type="checkbox"/> Purchase from Developer / Belian daripada Pemandu <input type="checkbox"/> Construction Loan / Pinjaman Pembinaan <input type="checkbox"/> Completed / Siap Bina <input type="checkbox"/> Under Construction / Dalam Pembinaan <input type="checkbox"/> Landed Property / Hartanah yang bertanah <input type="checkbox"/> Fees paid by the company / Yuran dibayar oleh syarikat			
Stage of Construction / Tahap Pembinaan :	<input type="checkbox"/> Refinancing / Pembiayaan Semula <input type="checkbox"/> Purchase of Vacant Land / Pinjaman Tanah <input type="checkbox"/> Non-Landed property / Hartanah yang berstrata <input type="checkbox"/> Fees borne by the customer / Yuran dibayar oleh pemohon			
Type of Property / Jenis Hartanah :	<input type="checkbox"/> Subsale / Sub Jualan <input type="checkbox"/> Remortgage / Gadaian Semula			

B.1. PERSONAL PARTICULARS / BUTIR-BUTIR PERIBADI

Single Individu Joint Applicant Pemohon Bersama Relationship with applicant / Hubungan dengan pemohon

APPLICANT / PEMOHON	JOINT APPLICANT / PEMOHON BERSAMA
<input type="checkbox"/> MR / Encik <input type="checkbox"/> MS / Cik <input type="checkbox"/> MDM / Puan Others / Lain-lain :	<input type="checkbox"/> MR / Encik <input type="checkbox"/> MS / Cik <input type="checkbox"/> MDM / Puan Others / Lain-lain :
1. Full Name (as shown on IC/Passport) / Nama Penuh (seperti dalam KP / Paspot)	1. Full Name (as shown on IC/Passport) / Nama Penuh (seperti dalam KP / Paspot)
2. New NRIC / No. KP Baru :	2. New NRIC / No. KP Baru :
3. Old NRIC/Passport / No. KP Lama / Paspot :	3. Old NRIC/Passport / No. KP Lama / Paspot :
4. Sex / Jantina : <input type="checkbox"/> Male / Lelaki <input type="checkbox"/> Female / Perempuan	4. Sex / Jantina : <input type="checkbox"/> Male / Lelaki <input type="checkbox"/> Female / Perempuan
5. Date of Birth / Tarikh Lahir : (DD/MM/YYYY)	5. Date of Birth / Tarikh Lahir : (DD/MM/YYYY)
6. Age / Umur :	6. Age / Umur :
7. Nationality / Kewarganegaraan :	7. Nationality / Kewarganegaraan :
8. Race / Bangsa : <input type="checkbox"/> Malay / Melayu <input type="checkbox"/> Chinese / Cina <input type="checkbox"/> Indian / India <input type="checkbox"/> Others / Lain-lain	8. Race / Bangsa : <input type="checkbox"/> Malay / Melayu <input type="checkbox"/> Chinese / Cina <input type="checkbox"/> Indian / India <input type="checkbox"/> Others / Lain-lain
9. Marital Status / Taraf Perkahwinan <input type="checkbox"/> Single / Bujang <input type="checkbox"/> Married / Kahwin <input type="checkbox"/> Widowed / Janda <input type="checkbox"/> Divorced / Berceraai	9. Marital Status / Taraf Perkahwinan <input type="checkbox"/> Single / Bujang <input type="checkbox"/> Married / Kahwin <input type="checkbox"/> Widowed / Janda <input type="checkbox"/> Divorced / Berceraai

<p>5. Office Address / <i>Alamat Pejabat :</i></p> <table border="1" style="width:100%; height: 40px; border-collapse: collapse;"> <tr><td style="width:25%;"></td><td style="width:25%;"></td><td style="width:25%;"></td><td style="width:25%;"></td></tr> <tr><td style="width:25%;"></td><td style="width:25%;"></td><td style="width:25%;"></td><td style="width:25%;"></td></tr> <tr><td style="width:25%;"></td><td style="width:25%;"></td><td style="width:25%;"></td><td style="width:25%;"></td></tr> </table> <p>Postcode / <i>Poskod :</i> <input style="width:40px;" type="text"/> <input style="width:40px;" type="text"/> Town / <i>Bandar :</i> <input style="width:100px;" type="text"/></p> <p>State / <i>Negeri :</i> <input style="width:100px;" type="text"/></p>													<p>5. Office Address / <i>Alamat Pejabat :</i></p> <table border="1" style="width:100%; height: 40px; border-collapse: collapse;"> <tr><td style="width:25%;"></td><td style="width:25%;"></td><td style="width:25%;"></td><td style="width:25%;"></td></tr> <tr><td style="width:25%;"></td><td style="width:25%;"></td><td style="width:25%;"></td><td style="width:25%;"></td></tr> <tr><td style="width:25%;"></td><td style="width:25%;"></td><td style="width:25%;"></td><td style="width:25%;"></td></tr> </table> <p>Postcode / <i>Poskod :</i> <input style="width:40px;" type="text"/> <input style="width:40px;" type="text"/> Town / <i>Bandar :</i> <input style="width:100px;" type="text"/></p> <p>State / <i>Negeri :</i> <input style="width:100px;" type="text"/></p>												
<p>6. Office Telephone No / <i>No. Telefon Pejabat :</i> <input style="width:40px;" type="text"/> - <input style="width:40px;" type="text"/></p>	<p>6. Office Telephone No / <i>No. Telefon Pejabat :</i> <input style="width:40px;" type="text"/> - <input style="width:40px;" type="text"/></p>																								
<p>7. Office Fax No / <i>No. Faks Pejabat :</i> <input style="width:40px;" type="text"/> - <input style="width:40px;" type="text"/></p>	<p>7. Office Fax No / <i>No. Faks Pejabat :</i> <input style="width:40px;" type="text"/> - <input style="width:40px;" type="text"/></p>																								
<p>8. Office Email / <i>E-mel Pejabat :</i> <input style="width:100px;" type="text"/></p>	<p>8. Office Email / <i>E-mel Pejabat :</i> <input style="width:100px;" type="text"/></p>																								

D. FINANCIAL DETAILS / BUTIR -BUTIR PENDAPATAN
 (For other income & contractual bonus kindly provide documents / Untuk pendapatan-pendapatan lain & bonus kontraktual sila kemukakan dokumen-dokumen berkenaan)

Please indicate the amount to the nearest RM / Sila nyatakan amaun kepada RM yang terdekat.

APPLICANT / PEMOHON	JOINT APPLICANT / PEMOHON BERSAMA
1. Monthly Basic Income / <i>Pendapatan Asas Bulanan :</i> RM <input style="width:60px;" type="text"/>	1. Monthly Basic Income / <i>Pendapatan Asas Bulanan :</i> RM <input style="width:60px;" type="text"/>
2. Monthly Fixed Allowance / <i>Elaun Tetap Bulanan :</i> RM <input style="width:60px;" type="text"/>	2. Monthly Fixed Allowance / <i>Elaun Tetap Bulanan :</i> RM <input style="width:60px;" type="text"/>
3. Monthly Non-Fixed Allowance / <i>Elaun Tidak Tetap Bulanan :</i> RM <input style="width:60px;" type="text"/>	3. Monthly Non-Fixed Allowance / <i>Elaun Tidak Tetap Bulanan :</i> RM <input style="width:60px;" type="text"/>
4. Contractual Bonus (Monthly) / <i>Bonus Kontraktual (Bulanan) :</i> RM <input style="width:60px;" type="text"/>	4. Contractual Bonus (Monthly) / <i>Bonus Kontraktual (Bulanan) :</i> RM <input style="width:60px;" type="text"/>
5. Other Income / <i>Pendapatan Lain :</i> RM <input style="width:60px;" type="text"/>	5. Other Income / <i>Pendapatan Lain :</i> RM <input style="width:60px;" type="text"/>
6. Total / <i>Jumlah :</i> RM <input style="width:60px;" type="text"/>	6. Total / <i>Jumlah :</i> RM <input style="width:60px;" type="text"/>

E. CURRENT CREDIT FACILITIES / BUTIR -BUTIR PERBANKAN
 Please state all existing commitments with other financial institution / Sila nyatakan komitmen lain dengan institut kewangan yang lain

Bank/Financial Institution / <i>Bank/Institusi Kewangan</i>	* Facility Type / <i>* Jenis Kemudahan</i>	Loan Amount / <i>Jumlah Pinjaman</i>	Monthly Repayment / <i>Bayaran Bulanan</i>	Applicant/Co-applicant / <i>Pemohon/Pemohon Bersama</i>
<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	RM <input style="width:60px;" type="text"/>	RM <input style="width:60px;" type="text"/>	<input style="width:60px;" type="text"/>
<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	RM <input style="width:60px;" type="text"/>	RM <input style="width:60px;" type="text"/>	<input style="width:60px;" type="text"/>
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<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	RM <input style="width:60px;" type="text"/>	RM <input style="width:60px;" type="text"/>	<input style="width:60px;" type="text"/>

* Facility Type / *Jenis Kemudahan :* Housing Loan / *Pinjaman Perumahan* = HL, Overdraft / *Overdraft* = OD, Car Loan / *Pinjaman Kereta* = CAR
 ** Please indicate A if the facility belongs to the applicant or CA if it is for the co-applicant. /
 Sila nyatakan A sekiranya komitmen tersebut kepunyaan pemohon atau CA sekiranya kepunyaan pemohon bersama.

F. PARTICULARS OF PROPERTY / BUTIR -BUTIR HARTANAH YANG HENDAK DIGADAJANJI

1. Type of Property / *Jenis Hartanah :*

<input type="checkbox"/> Single Storey Terrace / <i>Teres Setingkat</i>	<input type="checkbox"/> Double Storey Terrace / <i>Teres Dua Tingkat</i>	<input type="checkbox"/> Single Storey Semi-Detached / <i>Rumah Satu Tingkat Separuh Kembar</i>	<input type="checkbox"/> Double Storey Semi-Detached / <i>Rumah Dua Tingkat Separuh Kembar</i>
<input type="checkbox"/> Single Storey Bungalow / <i>Banglo Setingkat</i>	<input type="checkbox"/> Double Storey Bungalow / <i>Banglo Dua Tingkat</i>	<input type="checkbox"/> Vacant Residential Land / <i>Tanah</i>	
<input type="checkbox"/> Condominium / <i>Kondominium</i>	<input type="checkbox"/> Apartment / <i>Apartmen</i>	<input type="checkbox"/> Flat / <i>Pangsapuri</i>	<input type="checkbox"/> Others / <i>Lain-lain</i> <input style="width:100px;" type="text"/>

2. Land Area / *Keluasan Tanah :* sq m / *meter persegi* sq ft / *kaki persegi*

Build Up Area / *Kawasan Terbina :* sq m / *meter persegi* sq ft / *kaki persegi*

send to: apply@inghomeloan.info

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10. I/We expressly consent and authorize you to disclose, as you shall in your absolute discretion as you deem fit, to Bank Negara Malaysia, any other bodies, authorities (CAGAMAS, debt collection agencies) and companies within ING including but not limited to the respective agents, independent contractors and/or associates for purpose of providing integrated services, maintaining records (financial or otherwise), marketing, distribution and/or other programmes, at a time and without notice or liability, any information and particulars (financial or otherwise) relating to my/our affairs and accounts, facilities and conduct thereof.
Saya/Kami juga memberi kebenaran dan kuasa kepada ING Insurance Bhd untuk mendedahkan sebarang maklumat dan butir-butir (kewangan atau yang lain) berkaitan hal ehwal, akaun-akaun, pinjaman-pinjaman dan urusan saya/kami, seperti yang ia anggap sesuai, kepada Bank Negara Malaysia, lain-lain badan berkanun, pihak-pihak berkuasa (CAGAMAS, agensi pemungut hutang) dan syarikat-syarikat di dalam ING termasuk tetapi tidak terhad kepada ejen-ejen, kontraktor bebas dan/atau pihak-pihak bersekutu untuk tujuan meyedatikan perkhidmatan-perkhidmatan, menyeluruh, penyenggaraan rekod-rekod (kewangan atau yang lain), pemasaran, pengagihan dan/atau program-program lain pada bila-bila masa, tanpa sebarang notis atau liabiliti pada pihak ING Insurance Bhd.
11. I/We hereby authorize you to make credit checks against the Central Credit Reference Information System (CCRIS), Financial Information Services (FIS), Credit Tip-Off System (CTOS) and any other credit reference agencies without assigning any reason..
Saya/Kami memberi kuasa kepada ING Insurance Bhd untuk membuat semakan credit berdasarkan CCRIS, FIS, CYOS dan mana-mana agensi rujukan kredit yang lain tanpa perlu memberi sebarang sebab.
12. I/We unconditionally and irrevocably agree that I/We shall not dispute the contents of the fax copy of this application form received by ING which shall be deemed as the original application and I/We shall produce the original application form to ING upon request.
Saya/Kami bersetuju secara mutlak dan muktamad bahawa Saya/Kami tidak akan mempertikaikan kandungan salinan faks borang permohonan ini yang diterima oleh ING yang akan dianggap sebagai salinan asal dan Saya/Kami akan menyerahkan salinan asal borang permohonan kepada ING apabila diminta.
13. If the loan application is approved and the information given above is found to be untrue, ING reserve all rights to recall the facility.
Sekiranya permohonan pinjaman diluluskan dan maklumat yang diberi di atas didapati tidak benar, ING berhak menarik balik pinjaman yang diberi.
14. In the event of any inconsistencies between the rules and regulations herein and any other agreements, terms and conditions relating to the Customer's account(s) with ING and the translated Bahasa Malaysia version the same, the rules and regulation herein in the English language shall prevail.
Jika terdapat percanggahan di antara undang-undang dan peraturan-peraturan yang terkandung di sini dengan mana-mana perjanjian, terma-terma atau syarat-syarat lain berkaitan akaun (akaun-akaun) Pelanggan dengan ING dan versi terjemahannya kepada Bahasa Malaysia, undang-undang dan peraturan-peraturan dalam bahasa Inggeris yang terkandung disini akan digunapakai.

Signature of Applicant / Tandatangan Pemohon

Signature of Joint Applicant / Tandatangan Pemohon Bersama

Name of Applicant :
Date / Tarikh : / / (DD/MM/YYYY)

Name of Applicant :
Date / Tarikh : / / (DD/MM/YYYY)

ING Insurance Berhad has the right to change any or all of the above Terms and Conditions whenever deemed necessary.
ING Insurance Berhad berhak menukar sebahagian atau kesemua syarat dan peraturan jika diperlukan.

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ING HOME LOAN PRODUCT DISCLOSURE SHEET

(Please read this Product Disclosure Sheet before you decide to purchase ING Home Loan. Be sure to also read the general terms and conditions.)

The information provided in this disclosure sheet is valid as at _____

1. What is this product about?

This housing loan is offered to all customers that are eligible of which the interest rate shall be fixed for the entire loan period. All successful applicants will be offering their house as a security for the loan granted. Interest will be calculated on the daily rest upon first drawdown of the loan until full settlement.

2. What do I get from this product?

- Total amount borrowed : RM _____
- Margin of financing : _____ %
- Tenure : _____ years

Effective lending rate : _____% (Non-ZEC) []

Non-Zero Entry Cost (Non-ZEC)

- the legal fees, stamp duty, valuation fees and other incidental expenses relating to the loan will be absorbed by borrower

Effective lending rate : _____% (ZEC) []

Zero Entry Cost (ZEC)

- the legal fees, stamp duty, valuation fees and other incidental expenses relating to the loan will be absorbed by ING

3. What is my obligations?

- Monthly installment : RM _____
- The total amount you must pay back, including the amount borrowed is : RM _____
(Installment Amount X Loan Tenure In Months)

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

Stamp Duties

As per the Stamp Duty Act 1949 (Revised 1989)

Disbursement Fees

Please refer to item no. 2 for fees & charges

Processing Fees & Miscellaneous Charges

Processing Fees

There are no processing fees. Nevertheless, processing fees of RM 300.00 is applicable in the event of the borrower decides not to proceed with the loan facility granted after acceptance of the Letter of Offer but prior to disbursement.

Miscellaneous Charges

1. A fee of RM 50.00 will be charged for every request for EPF withdrawal.
2. A fee of RM 100.00 will be charged for the second (2nd) and subsequent Redemption Statement requested.
3. A termination fee of RM 200.00 shall be imposed where the loan facility is terminated within the first five (5) years from the date of first drawdown of the facility.
4. An administrative fee of RM 100.00 per set will be charged for request if photocopies of loan documents.
5. Periodic statement of loan account will be mailed to the borrower(s) and no charges are applicable. A fee of RM 10.00 will however be charged in the event there is ad-hoc request for subsequent statement of loan account.

The above mentioned charges are subject to changes from time to time.

5. What if I fail to fulfill my obligations?

Penalty interest

- An additional interest of 1.00% per annum over and above the prevailing interest rate will be charged on all overdue payments, calculated on a daily basis, from the due date to the date of actual payment.

ING may take legal actions against borrower to recover the loan outstanding balance, including foreclosure of the property.

6. What if I fully settle the loan before its maturity?

- A prepayment fee of 3.5% shall be imposed on the prepaid amount if the facility is refinanced within 5 years from the date of first drawdown. The prepayment fee will be waived upon the expiry of the 5 years from the 1st drawdown of the facility.
- A termination fee of RM 200 shall be imposed by ING at its discretion where the facility is terminated within the first 5 years from the date of first drawdown of the facility. Thereafter, no termination fee is charged.
- In addition, if the loan is granted under the zero entry cost package, the legal fees, stamp duty and other incidental expenses incurred by ING in preparation of the loan documentation together with the valuation charges shall be claimable against you upon termination of the facility within the first 5 years from the date of first drawdown. These charges will be waived upon completion of the five (5) years of first drawdown

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7. Do I need any insurance / takaful coverage?

- Upon acceptance of letter of offer, either a ING life policy or Group Mortgage Decreasing Term Assurance Policy which covers death and total permanent disability with the sum assured exceeding or equal to the loan amount and for the existing policies to be assigned the unexpired tenure must match the loan term.
- Fire / Houseowner's insurance policy.
- Should the property be insured under a Master insurance policy, borrower is to extend a copy of the insurance cover note to Mortgage division of ING every year.
- Borrower will have to pay premiums when due for renewal in respect of ING life policies on or before the expiry dates to ensure the policies are kept in force throughout the period of the loan failing which we have the right to increase the fixed interest rate and recall the loan or deduct the premium expenses from the borrower account.
- The original life policies shall be kept by ING until the loan is fully settled. Only after completion of the assignment and stamping of the policy would the policy be deemed to be perfected and proper for the loan to be released.

8. What are the major risks?

ING reserves the right to recall or terminate the loan anytime if :

- a) Borrower commit any breach of any term or condition; or
- b) In ING absolute opinion, the conduct of the borrower's account has not been satisfactory.

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

It is important that you write in to inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

10. Where can I get further information?

Should you require additional information about taking a housing loan, please refer to our website at www@ing.com.my/homeloan

If you have any enquiries, please contact us at:

ING Insurance Berhad
Mortgage Division 16th Floor
84 Menara ING, Jalan Raja Chulan
50200 Kuala Lumpur
Tel: 03-2058 4838 or 1-800-88-0303
Fax: 03-2161 7324

11. Other housing loan package available

Land and construction loan for individuals to build a house for residential use. Interest rate is 0.25% above prescribed rate.

IMPORTANT NOTE: YOUR HOUSE MAY BE FORECLOSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR HOUSING LOAN

Terms and conditions apply. This is NOT a Letter of Offer for a loan

ING shall appoint a firm of solicitors from its panel of solicitors to attend to the loan documentation. You may indicate a firm of solicitors that is not ING's panel of solicitors. However, we would prefer that you indicate one from the panel solicitors as they have been reviewed by ING to have meet the standards and requirements of ING. Notwithstanding the aforesaid, the appointment of solicitors to attend to the loan documentation shall be the sole discretion of ING.