

## Your Mortgage Document Checklist: Ready to Finance?

Whether you are getting a new home or refinancing your existing mortgage, certain documents are required to complete the transaction. By taking a moment to ensure you have all the documents on this checklist, you will help us to finalize your mortgage faster. Here is a checklist of what you need to have beforehand.

### Verification of Identity

<u>Malaysian</u> <ul style="list-style-type: none"><li><input type="checkbox"/> Identity Card (both sides on the same page)</li><li><input type="checkbox"/> Temporary Identity Card (JPN KP09) &amp; supported by Driving License or Passport</li></ul>	<u>Foreigner/ Non- Resident Malaysian</u> <ul style="list-style-type: none"><li><input type="checkbox"/> Valid Passport and</li><li><input type="checkbox"/> Work permit/ Residence Pass-Talent with validity of at least 3 months from application date/ MM2H Visa</li></ul>
--	---

### Verification of Income by Employment Category

#### Salaried staff in MNC/ non-MNC

<p><u>MNC (Multinational / Public Listed / Government / Semi-Government)</u></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Latest 1 month payslip AND any of the below</li><li><input type="checkbox"/> 1 month bank statement clearly showing salary credit to account</li><li><input type="checkbox"/> Latest EA Form</li><li><input type="checkbox"/> Form BE with tax payment receipt/ e-Lejar/ tax refund</li><li><input type="checkbox"/> Latest EPF statement not &gt; 12 months old</li></ul> <p><u>Non-MNC (SMIs)</u></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Latest 3 month payslips AND any of the below</li><li><input type="checkbox"/> 3 months bank statements showing consistent salary credit to account</li><li><input type="checkbox"/> Form BE with tax payment receipt/ e-Lejar/ tax refund</li><li><input type="checkbox"/> Latest EPF statement not &gt; 12 months old</li></ul> <p>If you are a new job entrant in either MNC/non-MNC (at least 3 months in service), you need 1 additional document:</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Letter of Appointment or</li><li><input type="checkbox"/> Confirmation letter from employer stating salary/allowance</li></ul> <p><i>Note: For tax payment via cheque, attach the bank statement showing cheque clearance.</i></p>
---

#### Company Director

<ul style="list-style-type: none"><li><input type="checkbox"/> Latest 1 month payslip (fixed salary earner) or</li><li><input type="checkbox"/> Latest 3 month payslips (variable salary earner) AND any of the below</li><li><input type="checkbox"/> 3 months bank statements showing consistent salary credit to account</li><li><input type="checkbox"/> Latest Form BE with tax payment receipt/ e-Lejar/ tax refund</li><li><input type="checkbox"/> Latest EPF statement not &gt; 12 months old</li></ul> <p><i>Note: Any 2 of the above. For tax payment via cheque, attach the bank statement showing cheque clearance. If income derivation based on business, you need 3 additional documents:</i></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Form 24 &amp; 49 or the corresponding form pursuant to the Companies Act 2016</li><li><input type="checkbox"/> Latest 6 OR 9 months business bank statements</li></ul>
---

### Variable Income Earner

- ☐ Latest 3/6 months payslips OR 3/6months commission slips AND any 2 of the below
- ☐ 3 months bank statements showing consistent salary/payment credit to account
- ☐ Latest Form BE with tax payment receipt/ e-Lejar/ tax refund
- ☐ Latest EPF statement not > 12 months old
- ☐ Yearly Commission Statements from MNC

*Note: For tax payment via cheque, attach the bank statement showing cheque clearance. If income derivation based on business, you need 2 additional documents:*

- ☐ Latest 6 OR 9 months business bank statements AND any of the below
- ☐ Business registration form or
- ☐ Form 24 & 49 or the corresponding form pursuant to the Companies Act 2016

### Self-Employed (Sole Proprietorship, Partnerships/ Professional Practitioners)

- ☐ Business registration Form (Borang B&D) and must evidence in business for at least 2 years (Sabah/Sarawak: 2 years Trading License)/ 1 year for Professional Practitioners AND any of the below
- ☐ Latest Form BE with tax payment receipt/ e-Lejar/ tax refund
- ☐ Latest EPF statement not >12 months old

*Note: For tax payment via cheque, attach the bank statement showing cheque clearance. If income derivation based on business, you need 1 additional document:*

- ☐ Latest 6 OR 9 months business bank statements/proprietor's bank statements or
- ☐ Latest 6 OR 9 months personal bank statements

### Other References- (Rental, Dividend, Director Fee, Fixed Allowance, Pension)

- ☐ 3 months credits to personal account AND any of the below
- ☐ Duly Stamped Tenancy Agreement
- ☐ Dividend warrant (recurring for last 2 years) and bank statement showing dividend credit
- ☐ Payment voucher
- ☐ Pension warrant
- ☐ Others- \_\_\_\_\_

### Title/ Property References- Applicable to Subsale Completed Property

- ☐ Title Deed OR any of the below
- ☐ Sale and Purchase Agreement (SPA)
- ☐ Latest Assessment
- ☐ Latest Quit Rent
- ☐ Booking Form
- ☐ Others- \_\_\_\_\_

**Customer's Name and Signature**

**Expected Submission Date**

--	--