

## SKIM SARAAN BERKAGAR (SSB) APPLICATION FORM

JOINT APPLICANT (Y/N)  Conventional  Islamic

### PARTICULAR OF APPLICANT

Salutation : Mr / Mdm / Ms / Tan Sri / Dato' / Other \_\_\_\_\_

Name as per NRIC : \_\_\_\_\_

NRIC No. : \_\_\_\_\_

Residential Address : \_\_\_\_\_  
Postcode: \_\_\_\_\_

Email : \_\_\_\_\_

Telephone No. (Residence) : \_\_\_\_\_ Telephone No (H/P): \_\_\_\_\_

Date of Birth : \_\_\_\_/\_\_\_\_/\_\_\_\_ (DD/MM/YYYY)

Race : Malay / Chinese / Indian / Others \_\_\_\_\_

Nationality : Malaysian  Sex : Male / Female

Marital Status : Single / Married / Others \_\_\_\_\_

No. of Dependents and Age (s) :  Age(s)

Present House : Own / Rented / Mortgaged / Family

Occupation\* : \_\_\_\_\_

*\*Previous occupation, if retired/ employed*

Name of Employer : \_\_\_\_\_

Address of Employer : \_\_\_\_\_  
Postcode: \_\_\_\_\_

Purpose of application : \_\_\_\_\_

Payout Option (Choose one) and :  Monthly Payout only  Monthly Payout and Lump Sum\*

Usage of Lump Sum\* (please specify) :  Payment for medical expenses

Settle any outstanding mortgage loan/financing on the property to be charged under SSB

Refurbishment and maintenance expenses to upkeep the property

\* If Lump Sum option is chosen, supporting documents will be needed. Please refer to the list of documents to be enclosed at the end of this application form.

Payment of Initial Costs & Expenses (Choose one) :  To be paid by borrower/customer  To be advanced by Cagamas and added to the SSB loan/financing amount

**PARTICULAR OF APPLICANT'S JOINT NAME**

Salutation : Mr / Mdm / Ms / Tan Sri / Dato' / Other \_\_\_\_\_  
 Name as per NRIC : \_\_\_\_\_  
 NRIC No. : \_\_\_\_\_  
 Residential Address : \_\_\_\_\_  
 \_\_\_\_\_ Postcode: \_\_\_\_\_  
 Marital Status : Single / Married / Others \_\_\_\_\_  
 Email : \_\_\_\_\_  
 Telephone No. (Residence) : \_\_\_\_\_ Telephone No (H/P): \_\_\_\_\_  
 Date of Birth : \_\_\_\_/\_\_\_\_/\_\_\_\_ (DD/MM/YYYY)  
 Race : Malay / Chinese / Indian / Others \_\_\_\_\_  
 Nationality : Malaysian  Sex : Male / Female  
 Relationship with Applicant : Spouse / Children / Parent / Siblings  
 Occupation\* : \_\_\_\_\_  
*\*Previous occupation, if retired/ last employed*  
 Name of Employer : \_\_\_\_\_  
 Address of Employer : \_\_\_\_\_  
 \_\_\_\_\_ Postcode: \_\_\_\_\_

**APPLICANT'S BANKING ACCOUNT NUMBER**

Name of Bank : \_\_\_\_\_  
 Account Type : Savings / Current / Joint Account Saving / Joint Account Current  
 (\*Joint Account is compulsory required for joint application)  
 : Conventional / Islamic  
 Account Number : \_\_\_\_\_

**PROPERTY INFORMATION**

Property Type : Terrace / High-Rise / Semi-Detach / Detach (Bungalow) / Others  
 Property address : \_\_\_\_\_  
 \_\_\_\_\_ Postcode: \_\_\_\_\_  
 Indicative Market Value : RM \_\_\_\_\_ Valuation Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Applicant Expected Market Value : RM \_\_\_\_\_  
 Sale & Purchase Price : RM \_\_\_\_\_ S & P Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Tenure of Property Title : Freehold / Leasehold (Specify Expiry Date of Lease): \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Build up area (in sq) : \_\_\_\_\_ Land area (in sq) : \_\_\_\_\_  
 Property encumbered : Yes / No Name of Bank : \_\_\_\_\_  
 Estimated Outstanding Balance : \_\_\_\_\_  
 Fire & Home Insurance/Takaful policy (or its equivalent policy) :  In force Insurance Company/Takaful Operator: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Period Validity: \_\_\_\_\_  
 Not Available  
 Insurance/Takaful Policy to be purchased by Cagamas: Yes / No  
 and to be added to the SSB loan/financing amount \*  
 (\*Takaful Policy shall be purchased if to add in the SSB financing amount)  
 Renewal of Fire & Home Insurance /Takaful policy  Self-renewal  To be renewed by Cagamas where premium/contribution will be deducted from monthly payout

**PARTICULAR OF NOMINEE (1)**

Salutation : Mr / Mdm / Ms / Tan Sri / Dato' / Other \_\_\_\_\_  
Name as per NRIC : \_\_\_\_\_  
NRIC No. : \_\_\_\_\_  
Residential Address : \_\_\_\_\_  
Postcode: \_\_\_\_\_  
Email : \_\_\_\_\_  
Telephone No. (Residence) : \_\_\_\_\_ Telephone No (H/P): \_\_\_\_\_  
Date of Birth : \_\_\_\_/\_\_\_\_/\_\_\_\_(DD/MM/YYYY) Sex : Male / Female  
Race : Malay / Chinese / Indian / Others \_\_\_\_\_  
Nationality : Malaysian  Marital Status: Single / Married / Others \_\_\_\_\_  
Relationship : \_\_\_\_\_

**PARTICULAR OF NOMINEE (2)**

Salutation : Mr / Mdm / Ms / Tan Sri / Dato' / Other \_\_\_\_\_  
Name as per NRIC : \_\_\_\_\_  
NRIC No. : \_\_\_\_\_  
Residential Address : \_\_\_\_\_  
Postcode: \_\_\_\_\_  
Email : \_\_\_\_\_  
Telephone No. (Residence) : \_\_\_\_\_ Telephone No (H/P): \_\_\_\_\_  
Date of Birth : \_\_\_\_/\_\_\_\_/\_\_\_\_(DD/MM/YYYY) Sex : Male / Female  
Race : Malay / Chinese / Indian / Others \_\_\_\_\_  
Nationality : Malaysian  Marital Status: Single / Married / Others \_\_\_\_\_  
Relationship : \_\_\_\_\_

By submitting this Form, I/we hereby agree that Cagamas Berhad (Cagamas) may collect, use, obtain, disclose, store and process Personal Data that are provided in this form and/or otherwise provided by me/us or possessed by Cagamas, for one or more of the purposes as stated in Cagamas' Privacy Statement, which in summary includes but not limited to the following (a) processing my/our application for and providing me/us with the services and products of Cagamas as well as services and products by external providers provided through Cagamas; (b) administering and/or managing my/our relationship with Cagamas and (c) receiving updates, news, promotional and marketing mails or materials from Cagamas, business partners and related companies may be offering and which Cagamas believes may be of interest or benefit to me/us ("Marketing Messages") by way of postal mail and/or electronic transmission to my/our email address(es), (collectively the "Purposes").

**Opt Out for subclause (c)**

*Please be informed that you have the right to opt out of receiving Marketing Messages. Kindly visit <https://www.cagamas.com.my/privacy-statement> for further details on how you may exercise your right to opt out of receiving Marketing Messages. Kindly note that if you do not exercise your right to opt out of receiving such Marketing Messages, you will be deemed to have consented to the receiving of such Marketing Messages by Cagamas, business partners and related companies and Cagamas, business partners and related companies will continue to provide such Marketing Messages to you.*

I/We hereby give my/our consent(s) to Cagamas Berhad (Cagamas) to: -

- Collect, use, obtain, store and process Personal Data provided by me/us
- Disclose the Personal Data to Cagamas' third party service providers or agents (including its lawyers/law firms), which may be sited outside of Malaysia, for one or more of the Purposes, as such third party service providers or agents, if engaged by Cagamas, would be processing the Personal Data for Cagamas for one or more of the Purposes, or to the relevant governmental authorities or third parties where required by law or for legal purposes.
- In addition, the Personal Data may be transferred to any company within the Cagamas group of companies which may involve data processing.
- For the purpose of updating or correcting the Personal Data, I/we may at any time apply to the Cagamas to have access to the Personal Data which are stored by Cagamas.

For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data Applicant(s) had disclosed to Cagamas in this Form and/or otherwise provided by Applicant(s) or possessed by Cagamas.

I/We hereby acknowledged that the information provided above is true and valid and that I/we have read and understood all of the above provisions, including Cagamas' Privacy Statement.

In the event that I/we do not proceed with my/our application herein, I/we agree to reimburse Cagamas for any costs, expenses and charges incurred on my/our behalf pursuant to my/our application herein.

Signed by Applicant	Signed by Joint Applicant
Applicant's Name:	Joint Applicant's Name:
Date:	Date:

List of documents to be enclosed together with SSB Application Form

1. Photocopy(ies) of MyKad of the Applicant(s)
2. For joint application, a copy of marriage certification or birth certification, whichever is relevant
3. Acknowledgement Form to be signed by Nominee(s)
4. A copy of the land title/strata title/ Sale & Purchase Agreement/ Deed of Assignment (where applicable)
5. A copy of AKPK's confirmation of attendance sheet
6. A copy of the latest receipts for quit rent, assessment, and maintenance fee (if applicable)
7. A copy of land premium receipt (for renewal of land lease up to minimum 90 years)
8. A copy of recent valuation report (if applicable)
9. A copy of Fire and Home Insurance/Takaful Policy or its equivalent policy (if applicable)
10. A copy of Central Credit Reference Information System (CCRIS) report
11. Any of following documents when lumpsum payment is requested:
  - a) A confirmation letter from doctor/ hospital on the required medical treatment (for payment of medical expenses)
  - b) A copy of the full redemption statement (for settlement of outstanding mortgage on the property)
  - c) A copy of renovation quotation / invoices from contractor (for refurbishment and maintenance expenses to upkeep the property)

Please submit the SSB Application Form together with the complete list of documents (as stated above) to Cagamas via the following:

1. By Registered Mail to:

**Cagamas Berhad**  
Level 32, The Gardens North Tower  
Mid Valley City, Lingkaran Syed Putra  
59200 Kuala Lumpur  
Malaysia

**OR**

2. SSB Application Form Drop Box located at Level 32, Cagamas Berhad, The Gardens North Tower.

**OR**

3. SSB Application Form Drop Box located at the following EPF branch:

**EPF Kuala Lumpur**  
Ground Floor KWSP Building  
Jalan Raja Laut  
50350 Kuala Lumpur

**EPF Petaling Jaya Services Counter**  
PJX-HM Shah Tower  
Lot A, Ground Level, PJX-HM Shah Tower  
No. 16A, Persiaran Barat  
46050 Petaling Jaya  
Selangor

**ACKNOWLEDGEMENT FORM**

To: Cagamas Berhad (“**Cagamas**”)  
Level 32, The Gardens North Tower, Mid Valley City,  
Lingkaran Syed Putra,  
59200 Kuala Lumpur

I, (Name of Nominee) \_\_\_\_\_ (NRIC No.)  
\_\_\_\_\_ of (Address) \_\_\_\_\_  
\_\_\_\_\_

hereby confirm that I am a duly appointed nominee of (Name of Borrower)  
\_\_\_\_\_ (NRIC No.) \_\_\_\_\_;  
and (Name of Borrower) \_\_\_\_\_ (NRIC No.)  
\_\_\_\_\_ of (Address) \_\_\_\_\_  
\_\_\_\_\_ (“**Borrower(s)**”),

in relation to the Reverse Mortgage Loan applied for by the Borrower on  
(Date of Application) \_\_\_\_\_, (“**Reverse Mortgage**”), and in the event the  
Reverse Mortgage is entered into between the Borrower(s) and Cagamas, I undertake to carry  
out and perform all obligations as a Nominee under the Reverse Mortgage, as follows:

- (i) Undertake to promptly notify Cagamas in writing of the death of the Borrower(s); and
- (ii) Agree to receive and/or acknowledge receipt of all documents and notices served upon me by Cagamas (including any documents relating to any proceedings or actions commenced by Cagamas under the Reverse Mortgage).

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Signed by,

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Name of Nominee :  
NRIC No. :