



EXPLANATORY NOTES
FORM 6A
(RINGGIT BORROWING BY NON-RESIDENT)

COVER PAGE

Item	Description
1. Submission by applicant seeking registration	➤ Please tick this item if the applicant submits his/her/its application himself/herself/itself
2. Submission on behalf of the applicant (third party)	➤ Please tick this item if a third party submits the application on behalf of the applicant e.g. consultant company, bank, etc

PARTICULARS OF REGISTRATION

Item	Description
1. Name of applicant	➤ Name of applicant as registered with Companies Commission of Malaysia (CCM), National Registration Department (NRD) and Registrar of Societies (ROS). For non-resident, the name as registered with any official registration centre overseas
2. Basic Group	➤ The category of applicant e.g. individual, company, association etc

3. Resident status
 - Residency status of applicant in Malaysia according to Financial Services Act 2013 (FSA)
 - a. Resident
 - A citizen of Malaysia or a person who has obtained a permanent resident status in Malaysia and residing in Malaysia, or body corporate or incorporate which is registered or approved by any authority in Malaysia. Please refer to the definition of resident in FSA for details
 - i) Resident Controlled Company (RCC)
 - A resident company which is controlled directly or indirectly by residents
 - ii) Non-resident Controlled Company (NRCC)
 - A resident company which is controlled directly or indirectly by non-resident
 - b. Non-resident
 - A person who is not a resident, including Embassies, Consulates, High Commissions, supranational or international organisation. Please refer to the definition of non-resident in FSA for details
4. Business Registration /NRIC no.
 - Identification number as given by the CCM, NRD and ROS. For partnership, professional bodies, government agencies, associations, statutory bodies, co-operatives, societies, international organisation, foundation and businesses in Sabah and Sarawak, please use the number assigned by Bank Negara Malaysia (BNM) earlier, if any. Otherwise, please use the identification number assigned by the relevant approving authority
5. Passport no.
 - The number as shown in your passport for individuals or the number assigned by overseas registration centre for other than individuals
6. Nationality
 - The nationality as shown in your passport or the country where the non-resident applicant is located
7. Registered Address
 - The address as shown in the Memorandum of Association of the company
8. Correspondence address
 - Address where the applicant can be contacted by post
9. Contact person
 - The name of person for BNM officer to contact for any enquiry
10. Designation
 - Designation of the above contact person

11. Telephone no. ➤ Telephone number (fixed line or mobile phone) where the contact person can be reached
12. Fax no. ➤ Current facsimile number to facilitate contact
13. E-mail address ➤ Valid and active e-mail address for any enquiries or notification
14. Principal business activity ➤ State main business activity of the applicant. A list of business activities is provided for applicant to choose. If the applicant is an individual, system will automatically chosen the principal business activity as “household” and applicant is required to complete his/her occupation
15. Occupation/Business activity details ➤ For individual applicant, please state your occupation. For other than individual applicant, this space could be completed to further describe its principal business activity
- Details of third party** ➤ Particulars of party, who is submitting application on behalf of applicant
16. Name of company/
Individual ➤ Name of the third party which applies on behalf of applicant. For resident, the name should be the same as that registered with CCM, NRD or ROS
17. Address ➤ Address where the third party can be contacted by post
18. Contact person ➤ The name of person for BNM officer to contact for any enquiry
19. Designation ➤ Designation of the above contact person of third party
20. Telephone no. ➤ Telephone number (fixed line or mobile phone) where the contact person of third party can be reached
21. Fax no. ➤ Current facsimile number of the third party to facilitate contact
22. E-mail address ➤ Valid and active e-mail address of the third party for any enquiries or notification

DETAILS OF APPLICATION

Item	Description
1. Amount applied	➤ The amount of ringgit borrowing or loan to be extended to the non-resident. In the case of application submitted by non-resident borrower, the amount of ringgit borrowing to be obtained from onshore banking institutions
2. Type of borrowing	➤ The type of borrowing to be extended by the banking institution or obtained by non-resident borrower as follows:-
a) Property loan	➤ Refers to borrowing to finance the purchase or construction of a house, shop house, office space etc. or purchase of land to build house in Malaysia
i) Type of property	➤ Explain briefly on the type of property to be financed e.g. a bungalow, office space, land etc
ii) Cost/Price of property	➤ The purchase price or construction cost of the above property
b) Vehicle loan	➤ Refers to borrowing to finance the purchase of vehicle
c) Personal loan	➤ Refers to borrowing extended to an individual for his/her personal purposes
d) Others	➤ Refers to borrowing to finance other than the above mentioned types of borrowing. Applicant is required to specify what is the publicly known for such type of borrowing
3. Purpose	
a) Use of property/ vehicle	➤ The use of the property or vehicle which is to be financed by the proposed loan
i) own use	➤ Refers to the property which is for borrower's own accommodation or vehicle which is for borrower's own use only
ii) others	➤ Refers to the property or vehicle that is not for borrower's own use. Applicant is required to specify the actual use of the property or vehicle to be acquired e.g. for rental

- b) Use of personal loan & others
 - The intended use of the loan draw down e.g. pay study fees, buy shares, etc. This field is applicable for “personal loan” or “others”

4. PARTICULARS OF BORROWER

(To be completed by an applicant who is a resident lender)

- c) Name
 - Name of borrower in full. Applicant is required to indicate on the right hand side whether the borrower is an individual or others
- d) Address
 - Correspondence address of the above borrower
- e) Town
 - The nearest town where borrower is located
- f) Principal activity
 - The main business activity of the borrower. Only applicable for non-individual borrower
- g) Occupation
 - The occupation of the borrower. Only applicable for individual borrower

5. PARTICULARS OF LENDER

(To be completed by an applicant who is a non-resident borrower)

- a) Name
 - Name of lender in full. Applicant is required to indicate on the right hand side whether the lender is a banking institution, non-bank entity or an individual
- b) Address
 - Correspondence address of the above lender
- c) Town
 - The nearest town where lender is located
- d) Principal activity
 - The main business activity of the lender. Only applicable for non-individual lender
- e) Occupation
 - The occupation of the lender. Only applicable for individual lender

6. LENDER'S RELATIONSHIP WITH THE BORROWER

It refers to the relationship between the resident lender and the non-resident borrower e.g. subsidiary, financial institution, individual etc. Please select one of the relationship provided by the system. If others is selected, applicant is required to specify what is the relationship.

7. EXISTING RINGGIT BORROWING OF BORROWER

Please confirm whether the borrower has any existing credit facilities. If yes, applicant is required to provide the following information:

- a) Lender * Name of lender in full
- b) Purpose of borrowing * The use of the loan draw down e.g. pay study fees, buy shares, purchase a car, etc
- c) Amount (RM) * Amount borrowed from the lender

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- 8. Additional information to support the application
 - Please provide any other information relating to your borrowing/lending requirements in order to further support your application