



EXPLANATORY NOTES

REPORT 6

(CONSEQUENTIAL LOAN TO NON-RESIDENT ARISING FROM GUARANTEE TERMS & CONDITIONS)

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 registrant 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
 - a. Resident
 - i) Resident Controlled Company (RCC)
 - Residency status of applicant in Malaysia according to Financial Services Act 2013 (FSA)
 - ii) Non-resident Controlled Company (NRCC)
 - 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
 - b. Non-resident
 - A resident company which is controlled directly or indirectly by residents
 - A resident company which is controlled directly or indirectly by 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

CONSEQUENTIAL LOAN TO NON-RESIDENT ARISING FROM GUARANTEE - TERMS & CONDITIONS

Item	Description
1. Name of borrower	➤ Full name of the party who is obliged to make repayment under the consequential loan
2. Country & town	➤ Country and town where the above party (borrower) is located or residing
3. Guarantee/Loan ID No.	➤ Please state the guarantee ID no. if Loan ID no. has yet to be assigned by BNM for the consequential loan. Otherwise please state the Loan ID no.
4. Category of borrowing	➤ Please indicate whether the consequential loan is based on conventional financing or Islamic financing
5. Interest effective date	➤ The start date when the interest will be charged to the consequential loan
6. Interest type	➤ The type of interest to be charged. A list of types of interest is provided by system. Applicant should select either one of them i.e. fixed, floating, cost of funds or nil
7. Interest reference	➤ This item is only applicable if floating type of interest is selected for item 6 above. A list of interest reference is provided by system such as KLIBOR, LIBOR, SIBOR etc
8. Interest reference tenure	➤ This item is also only applicable if floating type of interest is selected for item 6 above. A list of interest reference tenure is provided by system such as 1 week, 1 month, 3 months, 1 year etc
9. Interest rate/spread	➤ Refers to the percentage of interest per annum for fixed interest rate e.g. <u>5</u> % or percentage spread for floating interest rate e.g. KLIBOR + <u>2</u> % or Cost of funds + <u>1.5</u> %
10. Interest range	➤ Refers to a range of percentage of interest per annum for fixed interest rate e.g. 5% - 6%

11. Tenure of borrowing

a) Fixed tenure

➤ Refers to the schedule of repayment which borrower is obliged to adhere to

➤ Refers to consequential loan with fixed schedule of repayment such as monthly, quarterly or bullet repayment. If the consequential loan has fixed repayment schedule, please complete the repayment schedule table

b) No fixed tenure

➤ Refers to consequential loan with no fixed repayment schedule e.g. may be paid anytime during the tenure

12. Repayment schedule

a) Fixed schedule

➤ Refers to the schedule of repayment which borrower is obliged to adhere to

➤ Refers to consequential loan with fixed schedule of repayment such as monthly, quarterly or bullet repayment. If the consequential loan has fixed repayment schedule, please complete the repayment schedule table

b) No fixed schedule

➤ Refers to consequential loan with no fixed repayment schedule e.g. may be paid anytime during the tenure