

**The Secretary  
Koperasi Pekerja Peklerja Bank Malaysia Berhad  
Lot 1108, 11<sup>th</sup> Floor  
Wisma MPL  
50200 Jalan Raja Chulan  
Kuala Lumpur**

Dear Sir,

**Re: Letter of Declaration**

---

I, \_\_\_\_\_  
bearing NRIC No \_\_\_\_\_ hereby  
declare that I am a citizen of Malaysia and I am of sound mental health.

I declare that I am neither an undischarged bankrupt nor a person against whom a conviction stands for a registrable offence.

I further declare that I have not taken or applied for any loans or advances from my employer or any other Institution of lending, six (6) months preceding my application for financing thru Koperasi Pekerja Bank Malaysia Berhad hereinafter referred to as KoperasiBank.

I declare here that I waive my right to withdraw or amend the Consent for Salary Deduction instruction made between me and my employer. KoperasiBank shall have the absolute right to withdraw or amend the Consent for Salary Deduction henceforth.

I declare that I fully understand that in the event my monthly dues to KoperasiBank cannot be deducted from my monthly salary or my employment with my present employer is terminated for what so ever reason, KoperasiBank shall exercise the right to recall the loan in full and I undertake to make good on demand.

I agree to be liable for all cost incurred in the cause of recovering the loan facility.

Yours sincerely

.....  
**Name** :  
**Bank** :  
**Staff No** :  
**Date** :