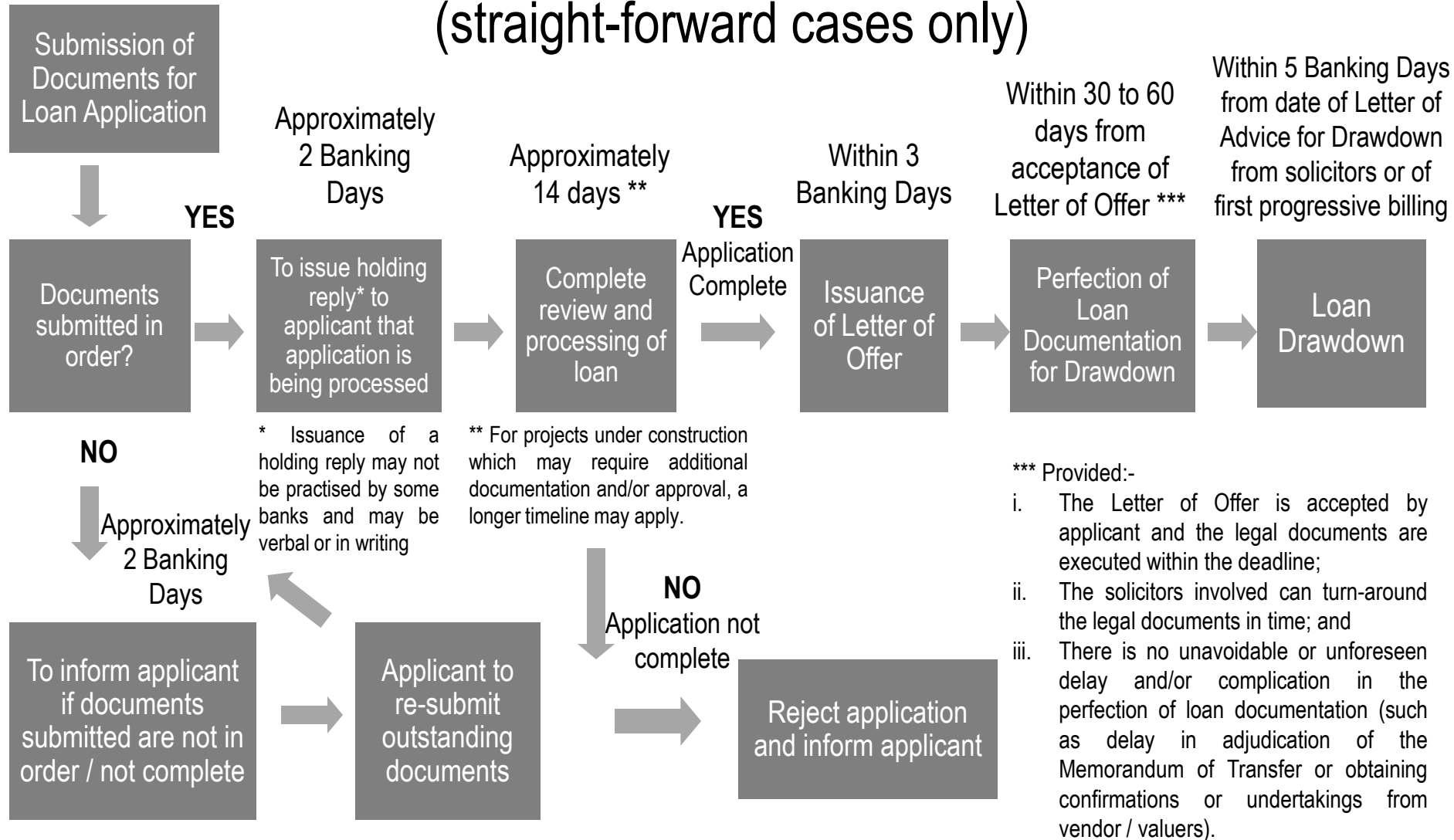


General Timeline for Housing Loan Application (straight-forward cases only)



Note: The term "straight-forward cases" is with reference to applications in respect of housing loans or home financing involving a principal sum of RM500,000 and below, and which are: (a) extended to individuals; (b) for the purpose of financing the purchase of residential property by the borrower(s); and (c) not combined with another different type of facility or facilities, and which are not subject to:- redemption by vendor / consent from state or land authority or any other 3rd party or; any other particular condition precedent for which specific approval requiring time has to be obtained.