



Date: 26 August 2019

Name  
Address

Dear Valued Customer

**RE : REVISION OF HOUSING LOAN/FINANCING DOCUMENTS OR CONTRACTS  
LOAN ACCOUNT NUMBER :**

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We refer to the above subject matter.

We have reviewed the provisions of the housing loan/financing documents or contracts executed by you with our Bank earlier and we have decided to amend some of the provisions/terms and conditions stated in the existing housing loan/financing documents or contracts.

The reason for such amendments is to ensure the terms stated in the existing housing loan/financing documents are not detrimental to the customer's interest and not to enforce any unfair terms against the customer. The revised or amended provisions/terms and conditions made to the relevant housing loan/financing documents or contracts (whichever is applicable) is available at the Bank's main office or in our Bank's website at [www.scotiabank.com.my/customer\\_care](http://www.scotiabank.com.my/customer_care)

Kindly be informed that all other terms and conditions in the existing housing loan/financing documents or contracts shall remain unchanged and nothing herein contained shall affect the obligations on your part to be performed under the existing housing loan/financing documents or contracts.

We will appreciate if you could visit our website or walk-in to our Bank's main office to review the revised or amended provisions/terms and conditions made to the relevant housing loan/financing documents or contracts and indicate whether you are agreeable to the amendments by returning the enclosed acknowledgement to the Bank within 90 days from date of this letter by mail or via email to [bns.kualalumpur@scotiabank.com](mailto:bns.kualalumpur@scotiabank.com)

If you do not reply by signing and returning to us the enclosed acknowledgement signifying your acceptance to the said amendments within 90 days from the date of this letter, all the terms and conditions stated in the existing housing loan/financing documents or contracts shall remain unchanged as if no amendments being made thereto.

If you require any further information or clarification, kindly contact our Retail Banking Officers at Tel Nos: 603-20523676, 603-20523633, 603-20523647, 603-20523645 or 603-20523644

Thank you.

Yours faithfully,

**THE BANK OF NOVA SCOTIA BERHAD**

This computer generated notice does not require any personal signature.

**ACKNOWLEDGEMENT – AGREED TO CHANGES**

Purchaser(s)/Borrower(s)/Customer(s)

NAME : \_\_\_\_\_

NRIC NO. : \_\_\_\_\_

ADDRESS : \_\_\_\_\_

\_\_\_\_\_

Date :

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To,  
**THE BANK OF NOVA SCOTIA BERHAD**  
Level 10, Menara Hap Seng 2,  
Plaza Hap Seng, No. 1, Jalan P Ramlee,  
50250 Kuala Lumpur

Dear Sirs,

**RE : REVISED HOUSING LOAN/FINANCING DOCUMENTS OR CONTRACTS**

**Account Number** :

I/We, the abovenamed Borrower(s)/Customer(s)/Purchaser(s) refer to the above matter.

I/We hereby acknowledge receipt of the Bank's letter dated August 26 2019.

I/We hereby agree and confirm the following:-

- (a) I/We agree to the revised or amended provisions/terms and conditions (as shown to me/us by your Bank or available at the Bank's website) made to the relevant housing loan/financing documents or contracts; and
- (b) I/We agree that such amendments shall be effective and I/we or the Bank do not need to enter into any formal instrument or supplemental agreement/document/contract; and
- (c) I/We agree that such revised or amended provisions shall be read and construed as if the amendments have been incorporated to the existing housing loan/financing documents or contracts signed by me/us with the Bank.

Thank you.

Yours faithfully,

.....  
**NAME :**  
**NRIC NO. :**

.....  
**NAME :**  
**NRIC NO. :**

**ACKNOWLEDGEMENT – NOT AGREEABLE TO CHANGES**

Purchaser(s)/Borrower(s)/Customer(s)

NAME : \_\_\_\_\_

NRIC NO. : \_\_\_\_\_

ADDRESS : \_\_\_\_\_

\_\_\_\_\_

Date :

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To,  
**THE BANK OF NOVA SCOTIA BERHAD**  
Level 10, Menara Hap Seng 2,  
Plaza Hap Seng, No. 1, Jalan P Ramlee,  
50250 Kuala Lumpur

Dear Sirs,

**RE : REVISED HOUSING LOAN/FINANCING DOCUMENTS OR CONTRACTS**  
**Account Number : \_\_\_\_\_**

I/We, the abovenamed Borrower(s)/Customer(s)/Purchaser(s) refer to the above matter.

I/We hereby acknowledge receipt of the Bank's letter dated August 26 2019.

I/We do not agree to the revised or amended provisions/terms and conditions (as shown to me/us by your Bank or available at the Bank's website) made to the relevant housing loan/financing documents or contracts. I/We hereby confirm that all the terms and conditions in the existing housing loan/financing documents or contracts shall remain unchanged.

Thank you.

Yours faithfully,

.....  
**NAME :**  
**NRIC NO. :**

.....  
**NAME :**  
**NRIC NO. :**