



MEDINAH CAPITAL SDN.BHD.

Address: B-08-03, BLOK B ,SUNWAY GIZA , JALAN PJU 5/14.
KOTA DAMANSARA

(No Lesen: WL8143/10/01-1/280427)

Loan Agreement

- *This Loan Agreement entered as of the day, month, and year between the first party whose name and description stated in Section 2 of Schedule A (hereinafter called “Lender”) and the second party whose name and description stated in Section 3 of schedule A (hereinafter called “Borrower”).*

Prepared for:

Borrower Name:

Borrower NRIC:



Created by:

MEDINAH CAPITAL SDN. BHD.

(WL8143/10/01-1/280427)

The first party whose name and description stated in Section 2 of Schedule A (hereinafter called “Lender”) and the second party whose name and description stated in Section 3 of schedule A (hereinafter called “Borrower”).

In consideration for the mutual promises, covenants and agreement made below, both the “Lender” and “Borrower,” intend to be legally bound, agree as follows:

1. Terms and Repayment.

- The “Lender” loan the funds to the “Borrower,” commencing on the date stated in Section 1 of Schedule A. The “Borrower” will pay the amount stated in Section 5 of Schedule A as monthly repayment loan instalment for the funds to the “Lender”, without demand, deduction or right of off set.

2. Overdue Payment.

- The “Borrower” hereby acknowledges that delinquent payment by the “Borrower” to the “Lender” of loan under this Agreement will cause the “Lender” to incur costs not contemplated by this Agreement, the exact amount of which will be extremely difficult to ascertain. Accordingly, if any instalment of loan from the “Borrower” will not receive by the “Lender” by 12:00 noon on the (20th) of each month of the term, then the “Borrower” agrees to pay the “Lender” a delinquent payment equal to five percent of such overdue amount. Acceptance of the “Lender” on such late charges will in no event constitute a waiver of the “Borrower” default with respect to such overdue amount, nor prevent the “Lender” from exercising any of the other rights and remedies granted in this Agreement.

- 2.1 The “Lender” reserves the right to take legal action if the “Borrower” fails to repay payment within (6) months. If no repayment made in the sixth month, the “Lender” will issue letter of attorney to sue “Borrower.”

3. Uses of Said Premises.

3.1 Uses Prohibited.

- ‘Lender’ can’t accept that the “Borrower” has a financial relationship with the employee, the company will take legal action against the “Borrower” and the employee.

4. Cancellation.

- If “Borrower” requests cancellation after loan approval, the “Borrower” must bear cancellation loan and bear the cancellation fee. (The cancellation casts incurred include lawyers, contracts, and processing costs.)

- 4.1 No failure of the “Lender” to enforce any terms of this Agreement will be deemed to be a waiver.

5. Loan Repayment.

- If “Borrower” pays off the loan in advance, the Lender retains interest for at least one year and the remaining interest will be returned to the “Borrower.”

- 5.1 The beneficiary account must have a ten percent balance of the loan amount to ensure that the company’s payment rejected. If use a money lender account transfer processed in this account, and the balance will loan back to the owner.

- 5.2 If Borrower register a money lender account with Lender, Borrower need to pay the instant transfer and service charge in one receipt , this charges can claim back after Borrower get loan.

6. Notice.

- Any notice given under this Agreement shall be in written format.

7. Rules and Regulations.

- The “Borrower” will faithfully observe and comply with the rules and regulations, but not limited to local laws and regulations.

7.1 Under no circumstances will **MEDINAH CAPITAL SDN. BHD.** remove, alter or modify and safety devices contained on the equipment for any reason whatsoever.

8. Severability.

- If any provision of this Agreement found invalid or unenforceable under judicial decree or decision, the remainder will remain valid and enforceable according to its terms.

9. Governing Law.

- The Laws of Malaysia will govern this Agreement.

10. Miscellaneous.

- The “Lender” and the “Borrower” hereby expressly agree as follows:
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(a) Schedule A hereto shall be read and construed as an essential part pf this Agreement and shall have the same force and effects as if expressly set out in the body of this Agreement.

(The remaining and empty sections below intended to be blank)

We have reviewed this Agreement carefully and agree and accept all the terms and conditions. We have signed this agreement on the day and year first above written.

No.	Section	Description of Terms Conditions
1.	Date of Agreement	05 JULY 2026
2.	Name of Company	MEDINAH CAPITAL SDN. BHD. (WL8143/10/01-1/280427)
3.	Address of Company	B-08-03,BLOK B, SUNWAY GIZA JALAN PJU 5/14, KOTA DAMANSARA
4.	Name of Borrower	[REDACTED]
5.	I/C Number of Borrower	[REDACTED]
6	Term	24 months from the date of commencement
7.	Monthly Payment	RM 138.00
8.	Loan Amount	RM 3,000.00
9.	Rate of Loan Interest	5% fixed per year
10.	Time of make payment.	20 th days of every month
11.	Make Payment Way	Bank In / Monthly
12.	Activation Account	To be borne by Borrower (Refundable)
13.	Fees of Solicitor	To be borne by Lender
14.	Bank details of Borrower	Name: [REDACTED] Bank: [REDACTED]

****SIGNATURE PAGE****

(In respect of the Agreement dated 05 JULY 2026)

We have reviewed this Agreement carefully and hereby agree and accept all the terms and conditions stated herein. This Agreement is signed on the day and year first above written.

FOR AND ON BEHALF OF**LENDER:**

Tanchenghoe

MEDINAH CAPITAL SDN. BHD.
(WL8143/10/01-1/280427)

BORROWER:

NAME:

NRIC :

