

INDEX OF NEW STANDARD LOAN DOCUMENTS (Business Banking/Enterprise Mass Marketing)



The Bank has updated the loan and security documents for BB/EMM (Version 1-2010). The updated loan and security documents are contained in a CD ROM which may be purchased from the Bank with effect from 1 January 2010 (please refer to our website) at RM800 per CD Rom. The solicitors are to adopt the Version 1-2010 documents for all letter of instructions from the Bank dated 1 January 2010 onwards.

- Note:**
- (1) When preparing the loan documents for new cases, please do not mix and match the new Facilities Agreement and security documents [Coded "OCBC(M)....."] with the documents listed in the "Obsolete Edition" column.
 - (2) The formats/templates available are a guide. Solicitors are to ensure that the documents prepared are suitable for each case handled.

	Standard Facilities Agreement & Security Documents	Edition In Use [code] [wef : January 2010]	Obsolete Edition [code]
	Conventional Facilities	Diagram of Standard Documents 2010	
A	Facilities Agreement		
1	Facilities Agreement (For Consumer Facilities) (OD/TL)	OCBC(M)/LRC/FA(CFS)/1-2010	1. # Facilities Agreement [CFS1 FA (property financing)/Version 1.1] 2. # Facilities Agreement (Sabah) [CFS1 FA (property financing)/Version 1.1] 3. # Facilities Agreement (Sarawak) [CFS1 FA (property financing)/Version 1.1] 4. Facility Agreement (Individual Borrower) [CRD 86] 5. Housing Loan Agreement (Individual Borrower) [CRD 85]

			<ul style="list-style-type: none"> 6. Term Loan Agreement (Individual Borrower) (Monthly Rest) [CRD 83] 7. Facilities Agreement [OCBC(M)/LRC/FA(CFS)/1-2005] 8. Facilities Agreement [OCBC(M)/LRC/FA(CFS)/1-2008]
2	Facilities Agreement (for Business Banking & Enterprise Mass Market) (OD/TL/TRADE/RCF)	OCBC(M)/LRC/FA(BBD&EMM)/1-2010	<ul style="list-style-type: none"> 1. Facility Agreement (Corporate Borrower) (Monthly Rest) [CRD 87] 2. Term Loan Agreement (Corporate Borrower) (Monthly Rest) [CRD 84] 3. Facility Agreement for Business Banking / Community Banking [OCBC(M)/LRC/FA(BBD&CY)/1-2005] 4. Facility Agreement for Business Banking / Community Banking [OCBC(M)/LRC/FA(BBD&CY)/1-2006] 5. Facility Agreement for Business Banking / Community Banking OCBC(M)/LRC/FA(BBD&CY)/2-2006 6. Facility Agreement for Business Banking / Community Banking [OCBC(M)/LRC/FA(BBD&CY)/1-2008]
B	Common Security Documents		
1	Charge Annexure (West & East M'sia) (for Individual/Company and 1 st and 3 rd Party)	OCBC(M)/LRC/CHG/1-2010	<ul style="list-style-type: none"> 1. # Gadaian (First Party) [CFS1 GAD (FP)] 2. # Gadaian (First Party) (Sabah) [CFS1 GAD (FP)]

			<ol style="list-style-type: none"> 3. # Gadaian (First Party) (Sarawak) [CFS1 GAD (FP)] 4. # Gadaian (Third Party) [CFS1 GAD (3P)] 5. # Gadaian (Third Party) (Sabah) [CFS1 GAD (3P)] 6. # Gadaian (Third Party) (Sarawak) [CFS1 GAD (3P)] 7. Gadaian (First Party) (Housing/Term Loan) [CRD 97] 8. Gadaian (First Party) (Housing/Term Loan) (Sabah) [CRD 97] 9. Gadaian (First Party) (Housing/Term Loan) (Sarawak) [CRD 97] 10. Gadaian (Third Party) (Housing/Term Loan) [CRD 98] 11. Gadaian (Third Party) (Housing/Term Loan) (Sabah) [CRD 98] 12. Gadaian (Third Party) (Housing/Term Loan) (Sarawak) [CRD 98] 13. Gadaian (Direct/First Party) [CRD 88] 14. Gadaian (Direct/First Party) (Sabah) [CRD 88] 15. Gadaian (Direct/First Party) (Sarawak) [CRD 88] 16. Gadaian (Third Party) [CRD 89]
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			<ul style="list-style-type: none"> 17. Gadaian (Third Party) (Sabah) [CRD 89] 18. Gadaian (Third Party) (Sarawak) [CRD 89] 19. Charge Annexure [OCBC(M)/LRC/CHG/1-2005] 20. Charge Annexure [OCBC(M)/LRC/CHG/1-2006] 21. Charge Annexure [OCBC(M)/LRC/CHG/2-2006] 22. Charge Annexure OCBC(M)/LRC/CHG/1-2008
2	Deed of Assignment (Property) (for Individual/Company and 1 st and 3 rd Party)	OCBC(M)/LRC/DA/1-2010	<ul style="list-style-type: none"> 1. # Assignment (First Party) [CFS1 ASS(FP)/Ver 2 (Apr 02)] 2. # Assignment (First Party) (Sabah) [CFS1 ASS(FP)] 3. # Assignment (First Party) (Sarawak) [CFS1 ASS(FP)/Ver2.1 (Jan 03)] 4. # Assignment (Third Party) [CFS1 ASS(3P)] 5. # Assignment (Third Party) (Sabah) [CFS1 ASS(3P)] 6. # Assignment (Third Party) (Sarawak) [CFS1 ASS(3P)/Ver 2.1(Jan 03)] 7. Assignment (Sale Agreement) (First Party) [CRD 90] 8. Assignment (Sale Agreement) (Sabah) (First Party) [CRD 90]

			<ul style="list-style-type: none"> 9. Assignment (Sale Agreement) (First Party) (Sarawak) [CRD 90] 10. Assignment (Sale Agreement) (Third Party) [CRD 91] 11. Assignment (Sale Agreement) (Third Party) (Sabah) [CRD 91] 12. Assignment (Sale Agreement) (Third Party) (Sarawak) [CRD 91] 13. Deed of Assignment (Property) [OCBC(M)/LRC/DA/1-2005] 14. Deed of Assignment [OCBC(M)/LRC/DA/1-2006] 15. Deed of Assignment [OCBC(M)/LRC/DA/2-2006] 16. Deed of Assignment (Property) [OCBC(M)/LRC/DA/1-2008]
3	Supplemental Deed of Assignment (Property) (for Individual/Company and 1 st and 3 rd Party)	OCBC(M)/LRC/SDA/1-2010	<ul style="list-style-type: none"> 1. OCBC(M)/LRC/SDA /1-2004 2. OCBC(M)/LRC/SDA /1-2005 3. Supplemental Deed of Assignment [OCBC(M)/LRC/SDA/2-2005] 4. Supplemental Deed of Assignment [OCBC(M)/LRC/SDA/3-2005] 5. Supplement Deed of Assignment [OCBC(M)/LRC/SDA/2-2006]

			6. Supplemental Deed of Assignment [OCBC(M)/LRC/SDA/1-2008]
4	Power of Attorney (Property) (for Individual/Company and 1 st and 3 rd Party)	OCBC(M)/LRC/PA/1-2010	<ol style="list-style-type: none"> 1. # Power of Attorney [CFS1 PA] 2. Power of Attorney [CRD 94] 3. Power of Attorney [OCBC(M)/LRC/PA/1-2005] 4. Power of Attorney [OCBC(M)/LRC/PA/1-2006] 5. Power of Attorney [OCBC(M)/LRC/PA/2-2006] 6. Power of Attorney [OCBC(M)/LRC/PA/1-2008]
5	Cash Deposit Agreement (for Individual/Company and 1 st and 3 rd Party)	OCBC(M)/LRC/CDA/1-2010	<ol style="list-style-type: none"> 1. Charge over Cash Deposit (First Party) [CRD 105] 2. Charge over Cash Deposit (Third Party) [CRD 106] 3. Letter of Set-off (First Party) [CFS1 L/Setoff.1P] 4. Letter of Set-off (Third Party) [CFS1 L/Setoff.3P] 5. Letter of Set-off (Individual) [CRD 75(a)] 6. Letter of Set-off (Joint & Several) [CRD 76(a)] 7. Letter of Set-off (Partnership) [CRD 74(a)] 8. Letter of Set-off (Corporate) [CRD 67(a)] 9. Cash Deposit Agreement [OCBC(M)/LRC/CDA/1-2005]

			<p>10. Cash Deposit Agreement [OCBC(M)/LRC/CDA/1-2006]</p> <p>11. Cash Deposit Agreement [OCBC(M)/LRC/CDA/2-2006]</p> <p>12. Cash Deposit Agreement [OCBC(M)/LRC/CDA/1-2008]</p>
6	Charge over Securities (for Individual/Company and 1 st and 3 rd Party)	OCBC(M)/LRC/COS/1-2010	<p>1. Charge over Shares (First Party) [CRD 20]</p> <p>2. Charge over Shares (Third Party) [CRD 21]</p> <p>3. Supplemental Charge over Shares (Additional Facility) (First Party) [CRD 24]</p> <p>4. Supplemental Charge over Shares (Additional Facility) (Third Party) [CRD 25]</p> <p>5. Supplemental Agreement (First Party) [CRD22]</p> <p>6. Supplemental Agreement (Third Party) [CRD 23]</p> <p>7. Supplemental Agreement (Additional Facility) (First Party) [CRD 26]</p> <p>8. Supplemental Agreement (Additional Facility) (Third Party) [CRD 27]</p> <p>9. Charge Over Securities [OCBC(M)/LRC/COS/1-2005]</p> <p>10. Charge Over Securities [OCBC(M)/LRC/COS/1-2006]</p> <p>11. Charge Over Securities</p>

			<p>[OCBC(M)/LRC/COS/2-2006]</p> <p>12. Charge Over Securities [OCBC(M)/LRC/COS/1-2008]</p>
7	Assignment of Proceeds (for Individual/Company and 1 st and 3 rd Party)	OCBC(M)/LRC/DAP/1-2010	<p>1. Assignment of Proceeds [OCBC(M)/LRC/DAP/1-2005]</p> <p>2. Assignment of Proceeds [OCBC(M)/LRC/DAP/1-2006]</p> <p>3. Assignment of Proceeds [OCBC(M)/LRC/DAP/2-2006]</p> <p>4. Assignment of Proceeds [OCBC(M)/LRC/DAP/1-2008]</p>
8	Letter of Guarantee (for Individual/Company, Resident & Non-Resident)	OCBC(M)/LRC/LG/1-2010	<p>1. Letter of Guarantee (Individual) [CFS1 G'TEE (I)]</p> <p>2. Letter of Guarantee (Individual) [CRD 92]</p> <p>3. Letter of Guarantee (Corporate) [CRD 93]</p> <p>4. Letter of Guarantee [OCBC(M)/LRC/LG/1-2005]</p> <p>5. Letter of Guarantee [OCBC(M)/LRC/LG/2-2006]</p> <p>6. Letter of Guarantee [OCBC(M)/LRC/LG/1-2007]</p> <p>7. Letter of Guarantee [OCBC(M)/LRC/LG/1-2008]</p>

9	Letter of Guarantee (Proportionate Guarantee)	OCBC(M)/LRC/LG-PROPORTIONATE/1-2010	Letter of Guarantee (Proportionate Guarantee) [OCBC(M)/LRC/LG PROPORTIONATE/1-2008]
10	Deed of Receipt & Reassignment (for Individual/Company and 1 st and 3 rd Party)	OCBC(M)/LRC/R&R/1-2010	<ol style="list-style-type: none"> 1. Deed of Receipt & Reassignment [OCBC(M)/LRC/R&R/1-2006] 2. Deed of Receipt & Reassignment [OCBC(M)/LRC/R&R/2-2006] 3. Deed of Receipt & Reassignment [OCBC(M)/LRC/R&R/1-2008]
11	Debenture (1st Party) (Fixed & Floating charge over all assets)	OCBC(M)/LRC/DEB/1P/1-2010	<ol style="list-style-type: none"> 1. Debenture (1st Party) [OCBC(M)/LRC/DEB/IP/1-2006] 2. Debenture (1st Party) [OCBC(M)/LRC/DEB/IP/2-2006] 3. Debenture (1st Party) [OCBC(M)/LRC/DEB/IP/1-2008]
12	Debenture (1st Party) (Specific Equipment)	OCBC(M)/LRC/DEB(1P/SP/EQUIP)/1-2010	<ol style="list-style-type: none"> 1. Debenture (1st Party) (Specific Equipment) [OCBC(M)/LRC/DEB(1P/SP/EQUIP)/1-2006] 2. Debenture (1st Party) (Specific Equipment) [OCBC(M)/LRC/DEB(1P/SP/EQUIP)/2-2006] 3. Debenture (1st Party) (Specific Equipment) [OCBC(M)/LRC/DEB(1P/SP/EQUIP)/1-2008]
13	Debenture (1st Party) (Specific Project)	OCBC(M)/LRC/DEB(1P/SP/PROJECT)/1-2010	<ol style="list-style-type: none"> 1. Debenture (1st Party) (Specific Project) [OCBC(M)/LRC/DEB(1P/SP/PROJECT)/1-2006] 2. Debenture (1st Party) (Specific Project) [OCBC(M)/LRC/DEB(1P/SP/PROJECT)/2-2006] 3. Debenture (1st Party) (Specific Project)

			[OCBC(M)/LRC/DEB(1P/SP/PROJECT)/1-2008]
14	Debenture (3rd Party) (Fixed & Floating charge over all assets)	OCBC(M)/LRC/DEB/3P/1-2010	<ol style="list-style-type: none"> 1. Debenture (3rd Party) [OCBC(M)/LRC/DEB/3P/1-2006] 2. Debenture (3rd Party) [OCBC(M)/LRC/DEB/3P/2-2006] 3. Debenture (3rd Party) [OCBC(M)/LRC/DEB/3P/1-2008]
15	Debenture (3rd Party) (Specific Project)	OCBC(M)/LRC/DEB(3/SP/EQUIP)/1-2010	<ol style="list-style-type: none"> 1. Debenture (3rd Party) (Specific Project) [OCBC(M)/LRC/DEB(3/SP/EQUIP)/1-2006] 2. Debenture (3rd Party) (Specific Project) [OCBC(M)/LRC/DEB(3/SP/EQUIP)/2-2006] 3. Debenture (3rd Party) (Specific Project) [OCBC(M)/LRC/DEB(3/SP/EQUIP)/1-2008]
16	Letter of Subordination of Debt	OCBC(M)/LRC/SUBD/1-2010	<ol style="list-style-type: none"> 1. Letter of Subordination of Debt [OCBC(M)/LRC/SUBD/1-2006] 2. Letter of Subordination of Debt [OCBC(M)/LRC/SUBD/2-2006] 3. Letter of Subordination of Debt [OCBC(M)/LRC/SUBD/1-2008]
17	Negative Pledge	OCBC(M)/LRC/NPledge/1-2010	<ol style="list-style-type: none"> 1. Negative Pledge [OCBC(M)/LRC/NPledge/1-2006] 2. Negative Pledge [OCBC(M)/LRC/NPledge/2-2006] 3. Negative Pledge [OCBC(M)/LRC/NPledge/1-2008]

18	Master Security Agreement (1st Party)	OCBC(M)/LRC/MSA(1P)/1-2010	<ol style="list-style-type: none"> 1. Master Security Agreement (1st Party) [OCBC(M)/LRC/MSA(1P)/1-2006] 2. Master Security Agreement (1st Party) [OCBC(M)/LRC/MSA(1P)/2-2006] 3. Master Security Agreement (1st Party) [OCBC(M)/LRC/MSA(1P)/1-2008]
19	Master Security Agreement (3rd Party)	OCBC(M)/LRC/MSA(3P)/1-2010	<ol style="list-style-type: none"> 1. Master Security Agreement (3rd Party) [OCBC(M)/LRC/MSA(3P)/1-2006] 2. Master Security Agreement (3rd Party) [OCBC(M)/LRC/MSA(3P)/2-2006] 3. Master Security Agreement (3rd Party) [OCBC(M)/LRC/MSA(3P)/1-2008]