

INDEX OF NEW STANDARD LOAN DOCUMENTS & TEMPLATES/FORMATS (Consumer Financial Services)

Note: 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 : 1 January 2010] #	Obsolete Edition [code]
	Conventional Facilities	<u>Diagram of Standard Documents 2010</u>	
A	Facilities Agreement		
1	Facilities Agreement (For Consumer Facilities) (OD/TL)	OCBC(M)/LRC/FA(CFS)/1-2010	<ol style="list-style-type: none"> 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] 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]

The Bank has updated the loan and security documents for CFS (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). The solicitors are to adopt the loan and security documents for CFS (Version 1-2010) for all letter of instructions from the Bank dated 1 January 2010 onwards.

2	Facilities Agreement (for Business Banking & Enterprise Mass Market) (OD/TL/TRADE/RCF)	OCBC(M)/LRC/FA(BBD&EMM)/1- 2010	<ol 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	<ol style="list-style-type: none"> 1. Gadaian (First Party) [CFS1 GAD (FP)] 2. Gadaian (First Party) (Sabah) [CFS1 GAD (FP)] 3. Gadaian (First Party) (Sarawak) [CFS1 GAD (FP)] 4. Gadaian (Third Party) [CFS1 GAD (3P)] 5. Gadaian (Third Party) (Sabah) [CFS1 GAD (3P)]

			<ul style="list-style-type: none"> 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] 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-
--	--	--	---

			<p>2006]</p> <p>21. Charge Annexure [OCBC(M)/LRC/CHG/2-2006]</p> <p>22. Charge Annexure OCBC(M)/LRC/CHG/1-2008</p>
2	Deed of Assignment (Property) (for Individual/Company and 1 st and 3 rd Party)	OCBC(M)/LRC/DA/1-2010	<ol 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] 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]

			<p>12. Assignment (Sale Agreement) (Third Party) (Sarawak) [CRD 91]</p> <p>13. Deed of Assignment (Property) [OCBC(M)/LRC/DA/1-2005]</p> <p>14. Deed of Assignment [OCBC(M)/LRC/DA/1-2006]</p> <p>15. Deed of Assignment [OCBC(M)/LRC/DA/2-2006]</p> <p>16. Deed of Assignment (Property) [OCBC(M)/LRC/DA/1-2008]</p>
3	Supplemental Deed of Assignment (Property) (for Individual/Company and 1 st and 3 rd Party)	OCBC(M)/LRC/SDA/1-2010	<p>1. OCBC(M)/LRC/SDA /1-2004</p> <p>2. OCBC(M)/LRC/SDA /1-2005</p> <p>3. Supplemental Deed of Assignment [OCBC(M)/LRC/SDA/2-2005]</p> <p>4. Supplemental Deed of Assignment [OCBC(M)/LRC/SDA/1-2006]</p> <p>5. Supplemental Deed of Assignment [OCBC(M)/LRC/SDA/2-2006]</p> <p>6. Supplemental Deed of Assignment [OCBC(M)/LRC/SDA/1-2008]</p>
4	Power of Attorney (Property) (for Individual/Company and 1 st and 3 rd Party)	OCBC(M)/LRC/PA/1-2010	<p>1. Power of Attorney [CFS1 PA]</p> <p>2. Power of Attorney [CRD 94]</p> <p>3. Power of Attorney [OCBC(M)/LRC/PA/1-2005]</p>

			<ul style="list-style-type: none"> 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	<ul 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] 10. Cash Deposit Agreement [OCBC(M)/LRC/CDA/1-2006] 11. Cash Deposit Agreement [OCBC(M)/LRC/CDA/2-2006] 12. Cash Deposit Agreement [OCBC(M)/LRC/CDA/1-2008]

<p>6</p>	<p>Charge over Securities (for Individual/Company and 1st and 3rd Party)</p>	<p>OCBC(M)/LRC/COS/1-2010</p>	<ol style="list-style-type: none"> 1. Charge over Shares (First Party) [CRD 20] 2. Charge over Shares (Third Party) [CRD 21] 3. Supplemental Charge over Shares (Additional Facility) (First Party) [CRD 24] 4. Supplemental Charge over Shares (Additional Facility) (Third Party) [CRD 25] 5. Supplemental Agreement (First Party) [CRD22] 6. Supplemental Agreement (Third Party) [CRD 23] 7. Supplemental Agreement (Additional Facility) (First Party) [CRD 26] 8. Supplemental Agreement (Additional Facility) (Third Party) [CRD 27] 9. Charge Over Securities [OCBC(M)/LRC/COS/1-2005] 10. Charge Over Securities [OCBC(M)/LRC/COS/1-2006] 11. Charge Over Securities [OCBC(M)/LRC/COS/2-2006] 12. Charge Over Securities [OCBC(M)/LRC/COS/1-2008]
<p>7</p>	<p>Assignment of Proceeds (for Individual/Company and 1st)</p>	<p>OCBC(M)/LRC/DAP/1-2010</p>	<ol style="list-style-type: none"> 1. Assignment of Proceeds [OCBC(M)/LRC/DAP/1-2005]

	and 3 rd Party)		<ul style="list-style-type: none"> 2. Assignment of Proceeds [OCBC(M)/LRC/DAP/1-2006] 3. Assignment of Proceeds [OCBC(M)/LRC/DAP/2-2006] 4. Assignment of Proceeds [OCBC(M)/LRC/DAP/1-2008]
8	Letter of Guarantee (for Individual/Company, Resident & Non-Resident)	OCBC(M)/LRC/LG/1-2010	<ul style="list-style-type: none"> 1. Letter of Guarantee (Individual) [CFS1 G'TEE (I)] 2. Letter of Guarantee (Individual) [CRD 92] 3. Letter of Guarantee (Corporate) [CRD 93] 4. Letter of Guarantee [OCBC(M)/LRC/LG/1-2005] 5. Letter of Guarantee [OCBC(M)/LRC/LG/2-2006] 6. Letter of Guarantee [OCBC(M)/LRC/LG/1-2007] 7. Letter of Guarantee [OCBC(M)/LRC/LG/1-2008]
9	Deed of Receipt & Reassignment (for Individual/Company and 1 st and 3 rd Party)	OCBC(M)/LRC/R&R/1-2010	<ul 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]

C	Service Level & Templates/Formats (For Consumer Facilities)		
1	Solicitors' Service Level	OCBC(M)/LRC/SSL(CFS)/1-2010	OCBC(M)/LRC/SSL(CFS)/3-2007 OCBC(M)/LRC/SSL(CFS)/1-2008
2	Solicitors' Confirmation for Execution of Documents	OCBC(M)/LRC/CED(CFS)/1-2006	Checklist / Solicitors Advice OCBC(M)/LRC/CED(CFS)/1-2005 OCBC(M)/LRC/CED(CFS)/2-2005
3	Solicitors' Letters Advising Loan Release		
	<u>For Encumbered Property</u> <ul style="list-style-type: none"> • Format 1 - Letter Advising Release of Redemption Sum or the Facilities 	OCBC(M)/LRC/CFS/LAR-1/3-2007	OCBC(M)/LRC/CFS/LAR1/2-2007 OCBC(M)LRC/CFS/LAR1/1-2007 OCBC(M)/LRC/CFS/LAR1A(CFS)/2-2005 OCBC(M)/LRC/CFS/LAR1A(CFS)/1-2005
	<ul style="list-style-type: none"> • Format 2 - Letter Advising Release of Balance of Facilities 	OCBC(M)/LRC/CFS/LAR-2/3-2007	OCBC(M)/LRC/CFS/LAR2/2-2007 OCBC(M)LRC/CFS/LAR2/1-2007 OCBC(M)/LRC/CFS/LAR2(CFS)/2-2005 OCBC(M)/LRC/CFS/LAR2(CFS)/1-2005

D	Statutory Formats – Samples		
1	Guarantor(s) – where Guarantor(s) are Individuals and the Facilities are RM250,000 and below		
	(a) Appendix A - Borrower(s)' Disclosure Letter to Guarantor(s)	OCBC(M)/GORBNM-APP A/1-2005	No code
	(b) Appendix B - Borrower(s)' Consent Letter For Disclosure to Bank	OCBC(M)/GORBNM-APP B/1-2005	No code
	(c) Appendix C – The Guarantor's Rights & Liabilities to the Lender For Credit Facilities Granted to an Individual (Guarantees for credit facilities not exceeding RM250,000-00)	OCBC(M)/GORBNM-APP C/1-2005	No code
	(d) Appendix D – Guarantor(s)' Confirmation Letter to Bank on Receipt of Letter of Rights & Liabilities of Guarantor dated	OCBC(M)/GORBNM-APP D/1-2005	No code
	(e) Appendix E – Consent to grant further credit facilities exceeding RM5,000-00.	OCBC(M)/GORBNM-APP E/1-2005	No code

2	Statutory Declarations		
	Borrower(s) (Individuals)	OCBC(M)/LRC/SD-INDIV/1-2008	OCBC(M)/LRC/SD-INDIV/1-2005
	Borrower(s) (Companies/Partnership)	OCBC(M)/LRC/SD-COMPANY/1-2008	OCBC(M)/LRC/SD-COMPANY/1-2005
E	Non-Statutory Formats – Samples		
1	Board Resolution Formats (For borrowing/provision of security)		
	<u>Format 1</u> : Acceptance of Facilities – where the resolution is passed before the acceptance of facilities	OCBC(M)/LRC/BRDRESO-FORMAT 1/1-2009	OCBC(M)/LRC/BRDRESO-FORMAT 1/1-2004 OCBC(M)/LRC/BRDRESO-FORMAT 1/Ver 1-2008
	<u>Format 2</u> : Acceptance of Renewed or Restructured Credit Facilities – where the resolution is passed before the acceptance of facilities	OCBC(M)/LRC/BRDRESO-FORMAT 2/1-2009	OCBC(M)/LRC/BRDRESO-FORMAT 2/1-2004 OCBC(M)/LRC/BRDRESO-FORMAT 2/Ver 1-2008
	<u>Format 3</u> : For Provision of Corporate Guarantee or Third Party Securities	OCBC(M)/LRC/BRDRESO-FORMAT 3/Ver 1-2008	OCBC(M)/LRC/BRDRESO-FORMAT 3/1-2004