

PROCLAMATION OF SALE

IN THE MATTER OF DEED OF ASSIGNMENT (BY WAY OF SECURITY) AND PROPERTY SALE AGREEMENT
BOTH DATED 13TH OCTOBER 2005

BETWEEN

BANK KERJASAMA RAKYAT MALAYSIA BERHAD

.....Assignee/Bank

AND

MUHD NAJIB BIN MOHD KHAIRUDDIN (NRIC NO.: 781001-10-5643)

ZULIANAH BINTI OSMAN (NRIC NO.: 800211-14-5302)

MOHD KHAIRUDDIN BIN ZAINUDDIN (NRIC NO.: 450615-08-5775)

.....Assignors/Customers

In the exercise of the rights and powers conferred upon the Assignee/Bank under the **Deed Of Assignment (By Way Of Security) And Property Sale Agreement Both Dated 13th October 2005** entered into between the Assignor/Customer and the said Assignee/Bank it is hereby proclaimed that the Assignee/Bank with the assistance of the undermentioned Auctioneer will sell the property described below by:-

PUBLIC AUCTION

ON WEDNESDAY , THE 28TH DAY OF MAY 2025,
AT 11.00A.M. IN THE MORNING
VIA DUAL BIDDING

NOTE:- All intending bidders are advised to adhere to the following, prior to the bidding at the auction sale:

- a) Read and fully understand all the terms and conditions of sale herein;
- b) Conduct an official search on the parent title of the subject property at the land office and/or other relevant authorities;
- c) Inspect the subject property;
- d) Verify pertinent particulars of the documents;
- e) Verify the postal address of the subject property with the developer;
- f) Check on the issuance of separate individual title for the subject property with developer;
- g) Seek legal advice on the terms and conditions of sale herein;
- h) Make necessary enquiries with the relevant authorities and the developer on the Restriction-In-Interest, Terms and conditions of consent to the sale herein; and
- i) The subject property is sold on "as is where is" basis.
- j) The Assignee Bank is not responsible in obtaining any consent from the Developer and/or state authorities or relevant bodies prior or after the auction sale.

PARTICULARS OF PROPERTY:-

Strata Title / Lot No.	: Pajakan Negeri 383140/M1/3/92, Lot No.20937 (Formerly held under Master Title Pajakan Negeri 109797, Lot No.6594)
Mukim / District / State	: Kamunting / Larut Matang / Perak
Developer's Parcel No.	: Parcel No.92, Storey No.3, Building No.M1
Tenure	: Leasehold for 99 years expiring on 26 th May 2102
Floor Area	: 323 square feet (30 square metres)
Beneficial Owner	: MUHD NAJIB BIN MOHD KHAIRUDDIN (NRIC NO.: 781001-10-5643), ZULIANAH BINTI OSMAN (NRIC NO.: 800211-14-5302) & MOHD KHAIRUDDIN BIN ZAINUDDIN (NRIC NO.: 450615-08-5775)
Vendor / Proprietor	: Dominant Star Sdn Bhd [Company No.: 409953-A]
Encumbrance	: Assigned to BANK KERJASAMA RAKYAT MALAYSIA BERHAD
Category of Land Use	: "Bangunan Perniagaan"
Express Condition	: "Perniagaan – Pusat Perdagangan"
Restriction-In-Interest	: "Tanah ini boleh dipindahmilik atau dipajak dengan kebenaran bertulis oleh Pihak Berkuasa Negeri"
Note	: BUMIPUTERA LOT

LOCATION AND DESCRIPTION:-

The subject property is a **studio type serviced apartment unit** and bearing postal address of **Bilik A-3-05 (No.225), Tingkat Dua, Jana View Condotel, 34600 Kamunting, Perak Darul Ridzuan.**

RESERVE PRICE:-

The property will be sold on an "as is where is" basis subject to a reserve price of **RM 40,500.00 (RINGGIT MALAYSIA: FORTY THOUSAND FIVE HUNDRED ONLY)** and the Conditions of Sale and subject to the consent being obtained by the Purchaser from the Developer and other relevant authorities, if any.

All intending bidders are required to deposit with the Auctioneer, prior to the auction sale **10%** of the reserve price in favour of **Bank Kerjasama Rakyat Malaysia Berhad under E-Sejahtera (Malayan Banking Berhad : 514404667832)**. Bidder registration and payment of auction deposit must be made by 3p.m. at least one (1) working day before auction date and prospective bidders are advised to log in the online bidding link (**E-SEJAHTERA**) and to be standby before auction time. Balance of the purchase money to be settled within **ninety (90) days** by the respective bidders.

CONSENT TO TRANSFER: The subject property will be sold subject to the consent to Transfer and/or Assignment being obtained by the successful purchaser from the relevant authorities if applicable.

Note: Particular of the property was based on Valuation report and facility agreement which to the best of our knowledge is true. However bidder should conduct an official search on the parent title of the subject property at the land office and/or other relevant authorities and not takes the particular as conclusive. The contract shall not become null and void if there are any discrepancies of the particular of the property.

For further particulars, please apply to **Messrs Yusfarizal Aziz & Zaid Solicitors** for the Assignee/Bank at **Unit No.01-26 & 01-27,Maxim Citylights Sentul,No.25,Jalan Sentul Perdana,51000 Kuala Lumpur.** [Reference: YAZ.2.4(4)753.23(M)] Tel No.: 03-40320949 Fax No.: 03-27243865 or the under mentioned Auctioneer:-

SEJAHTERA AUCTIONEERS

ADDRESS : Unit 15-21,Menara Mutiara Sentral,No.2,
Jalan Desa Aman 1,Cheras Business Centre,
56000 Kuala Lumpur

TEL NO. : 03-92816076 / 016-2375027

EMAIL : sejahtera4u@gmail.com

WEBSITE : www.auctioneers-sejahtera.com

REFERENCE : SEJA/BKRM/2602/2025/FF

ZAINULLABUDEEN

[Licensed Auctioneer]

016-2091055

PERISYTIHARAN JUALAN

DALAM PERKARA SURAT IKATAN SERAHHAK (SECARA SEKURITI) DAN PERJANJIAN JUALAN HARTANAH
KEDUA-DUANYA BERTARIKH 13HB OKTOBER 2005

ANTARA

BANK KERJASAMA RAKYAT MALAYSIA BERHAD

.....Pihak Pemegang Serahhak/Bank

DAN

MUHD NAJIB BIN MOHD KHAIRUDDIN (NO.K/P: 781001-10-5643)

ZULIANAH BINTI OSMAN (NO.K/P: 800211-14-5302)

MOHD KHAIRUDDIN BIN ZAINUDDIN (NO.K/P: 450615-08-5775)

.....Pihak Penyerahhak/Pihak Pelanggan

Menurut kuasa dan hak yang telah diberikan kepada Pihak Pemegang Serahhak/Bank di bawah **Surat Ikatan Serahhak (Secara Sekuriti) Dan Perjanjian Jualan Hartanah Kedua-duanya Bertarikh 13hb Oktober 2005** di antara Pihak Penyerahhak/Pihak Pelanggan dan Pihak Pemegang Serahhak/Bank adalah dengan ini diisytiharkan bahawa Pihak Pemegang Serahhak/Bank dengan dibantu oleh Pelelong yang tersebut di bawah akan menjual hartanah yang diterangkan di bawah secara:-

LELONGAN AWAM

PADA 29HB MEI 2025 BERSAMAAN HARI KHAMIS,
PADA JAM 11.00 PAGI,
SECARA DWI-BIDAAN

NOTA:- Semua pembeli dinasihatkan supaya mematuhi catitan berikut sebelum membuat tawaran dalam lelongan tersebut:

- Membaca dan memahami dengan teliti terma dan syarat-syarat jualan;
- Membuat carian rasmi atas hakmilik induk di pejabat tanah dan/atau pihak berkuasa berkenaan;
- Memeriksa hartanah tersebut;
- Memeriksa butir-butir mustahak dalam dokumen-dokumen;
- Memastikan alamat pos hartanah dengan pihak pemaju;
- Memeriksa dengan pemaju mengenai status pengeluaran hakmilik individu;
- Meminta nasihat undang-undang mengenai terma dan syarat-syarat jualan di dalam ini;
- Membuat pertanyaan dengan pihak berkuasa berkenaan dan pemaju mengenai Sekatan Kepentingan, Terma dan Syarat- syarat kebenaran untuk jualan ini; dan
- Hartanah Tersebut dijual dalam keadaan "seperti sedia ada".
- Pihak Bank tidak akan bertanggungjawab untuk mendapat kebenaran pindahmilik daripada pemaju dan/atau mana-mana pihak berkuasa tempatan atau mana-mana pihak berkenaan sebelum atau selepas jualan lelong.

BUTIR-BUTIR HARTANAH:-

Hakmilik Strata / No.Lot : Pajak Negeri 383140/M1/3/92 , Lot No. 20937 (Dahulunya dipegang dibawah Hakmilik Induk Pajak Negeri 109797 , Lot No. 6594)

Mukim / Daerah / Negeri : Kamunting / Larut Matang / Perak

No. Petak Pemaju : No.Petak 92, No.Tingkat 3, No.Bangunan M1

Pegangan : Pajak 99 tahun tamat pada 26hb Mei 2102

Keluasan Lantai : 323 kaki persegi (30 meter persegi)

Pemilik Benefisial : MUHD NAJIB BIN MOHD KHAIRUDDIN (NO.K/P: 781001-10-5643),
ZULIANAH BINTI OSMAN (NO.K/P: 800211-14-5302) &
MOHD KHAIRUDDIN BIN ZAINUDDIN (NO.K/P: 450615-08-5775)

Penjual : Dominant Star Sdn Bhd [No.Syarikat: 409953-A]

Bebanan : Diserahhak kepada **BANK KERJASAMA RAKYAT MALAYSIA BERHAD**

Kategori Kegunaan Tanah : Bangunan Perniagaan

Syarat Nyata : Perniagaan – Pusat Perdagangan

Sekatan Kepentingan : Tanah ini boleh dipindahmilik atau dipajak dengan kebenaran bertulis oleh Pihak Berkuasa Negeri

Nota : **LOT BUMIPUTERA**

LOKASI DAN KETERANGAN HARTANAH:-

Hartanah tersebut adalah **satu unit pangsapuri servis jenis studio** dan beralamat penyampaian **Bilik A-3-05 (No.225), Tingkat Dua, Jana View Condotel, 34600 Kamunting, Perak Darul Ridzuan.**

HARGA RIZAB:-

Hartanah tersebut akan dijual secara "**keadaan sedia ada**" tertakluk kepada satu harga rizab sebanyak **RM 40,500.00 (RINGGIT MALAYSIA: EMPAT PULUH RIBU LIMA RATUS SAHAJA)** dan Syarat-syarat Jualan dan tertakluk kepada kebenaran yang diperolehi oleh Pembeli dari Pemaju/Pemilik Tanah dan Pihak Berkuasa yang lain, jika ada.

Semua penawar yang ingin membuat tawaran dikehendaki mendeposit kepada Pelelong, sebelum lelongan **10%** daripada harga rizab secara atas nama **Bank Kerjasama Rakyat Malaysia Berhad ke atas E-Sejahtera (Malayan Banking Berhad : 514404667832)**. Pendaftaran pembida dan bayaran deposit bagi lelongan perlu dibuat sebelum **3 petang** sekurang-kurangnya satu (1) hari bekerja sebelum tarikh lelongan dan pembida dinasihatkan untuk log masuk melalui link (E-SEJAHTERA) dan bersedia sebelum masa lelongan. Baki wang belian hendaklah dijelaskan dalam tempoh **sembilan puluh (90) hari** oleh pembida yang berjaya.

KEBENARAN PINDAHMILIK: Harta tersebut akan tertakluk kepada kebenaran pindahmilik diperolehi oleh pembeli berjaya daripada Pemaju dan/atau mana-mana pihak berkuasa lain (jika berkenaan).

Nota: Butir-butir hartanah adalah berdasar Laporan Penilaian dan perjanjian-perjanjian pembiayaan yang mana berdasarkan pengetahuan kami adalah benar. Walaubagaimanapun pembida hendaklah **membuat carian rasmi atas hakmilik induk di pejabat tanah dan/atau pihak berkuasa berkenaan. Perjanjian ini tidak akan menjadi terbatal sekiranya terdapat perbezaan berkenaan butir-butir hartanah.**

Untuk butir-butir lanjut, sila berhubung dengan **Tetuan Yusfarizal Aziz & Zaid** Peguamcara bagi Pihak Pemegang Serah Hak/Bank di **Unit No.01-26 & 01-27,Maxim Citylights Sentul,No.25 Jalan Sentul Perdana,51000 Kuala Lumpur. (No.Rujukan: YAZ.2.4(4)753.23(M)) No.Tel:03-40320949 No.Faks: 03-27243865** atau Pelelong yang tersebut di bawah ini:-

SEJAHTERA AUCTIONEERS

ALAMAT : Unit 15-21,Menara Mutiara Sentral,No.2,
Jalan Desa Aman 1,Cheras Business Centre,
56000 Kuala Lumpur

NO.TEL : 03-92816076 / 016-2375027

EMEL : sejahtera4u@gmail.com

LANAM WEB : www.auctioneers-sejahtera.com

RUJUKAN : SEJA/BKRM/2602/2025/FF

ZAINULLABUDEEN

[Licensed Auctioneer]
016-2091055

CONDITIONS OF SALE

1. This sale is made by **BANK KERJASAMA RAKYAT MALAYSIA BERHAD** (*the Assignee/Bank*) in the exercise of the rights and powers conferred upon the Assignee pursuant to **Deed Of Assignment (By Way Of Security) And Property Sale Agreement Both Dated 13th October 2005** executed by **MUHD NAJIB BIN MOHD KHAIRUDDIN (NRIC NO.:781001-10-5643)**, **ZULIANAH BINTI OSMAN (NRIC NO.:800211-14-5302)** & **MOHD KHAIRUDDIN BIN ZAINUDDIN (NRIC NO.:450615-08-5775)** (*the Assignor/Customer*) in favour of the Assignee and is made subject to all conditions and category of land use express or implied or imposed upon or relating to or affecting the property.
2. Subject to the reserve price, the highest bidder being allowed by the Auctioneer/Assignee shall be the Purchaser but the Assignee /Auctioneer shall have the right to refuse any bid. If any dispute shall arise as to any bidding the property shall at the option of the Assignee be put up again for sale or Assignee/Auctioneer may decide the dispute without a resale.
3. The Assignee be and is hereby at the liberty to bid (without having to pay any deposit whatsoever) and also to withdraw the property from sale at any time before it has been actually held for auction and either after or without declaring the reserve price. In the event of the Assignee becoming the Purchaser, the Assignee is at liberty to set off the purchase price against the amount due on the said **Deed Of Assignment (By Way Of Security)** as at the date of sale, plus the costs and expenses of the sale and all other costs and expenses whatsoever in connection with this matter.
4. No bid shall be less than the previous bid of the sum to be fixed by the Auctioneer at the time the property is held for auction and no bid shall be retracted. Should there be any retraction from the bidders (s) before the fall of the hammer, the deposit of 10% of the reserve price shall be forfeited to the Assignee and the property shall at the option of the Assignee/Auctioneer be put up for sale again or the Assignee/Auctioneer may decide to adjourn the auction sale to another date.
5. All intending bidders (except the Assignee/Lender) are required to deposit with the Auctioneer 10% of the fixed reserve price for the said property by bank draft only in favor of **BANK KERJASAMA RAKYAT MALAYSIA BERHAD** prior to the auction sale. Any intending bidder who intends to bid on behalf of another person, body corporate or firm is required to deposit with the Auctioneer an authority letter to state that he is acting on behalf of another person, body corporate or firm, prior to the auction. For Bumiputra lot, only Bumiputra are allowed to act for and on behalf of the bidder. All intending bidders shall be required to verify their identities by showing the Auctioneer their identity cards prior to the commencement of the auction, failing which they shall not be entitled to bid. A person who has not reached the age of majority as defined under the Age of Majority Act 1971 (Act 21) (which is 18 years of age) as at the date of auction sale or an undischarged bankrupt shall not be permitted to bid in his personal capacity or act as agent of the Principal at the auction sale. A Foreign Citizen or Foreign Company is only allowed to bid for the property with the prior consent of the Foreign Investment Committee.
6. Immediately after fall of the auctioneer's hammer, the Purchaser (other than the Assignee if they are the Purchasers), shall pay to **BANK KERJASAMA RAKYAT MALAYSIA BERHAD** the difference between the deposit pursuant to Clause 5 above and the sum equivalent to 10% of the successful bid in either CASH or BANK DRAFT as payment of deposit and towards part payment of the purchase price and shall sign the Memorandum at the foot of these conditions.
7. In the event that the Purchaser fails to pay the difference between deposit pursuant to Clause 5 and the sum equivalent to 10% of the successful bid or fails to sign the Memorandum, the deposit paid pursuant to Clause 5 herein shall be forfeited by the Assignee and the property may be put up for sale again at a time to be fixed by the Assignee and the deficiency in price (if any) which may result from the resale shall be recoverable from the defaulting Purchaser.
8. The balance of the purchase price shall be paid by the Purchaser to the Assignee or to the Assignee's Solicitors within ninety(90) days without any extension from the date of auction sale by bank draft or cashier's order only. However, the period of 90 days may be extended by the Assignee in its absolute discretion upon a written request by the Purchaser before the expiry date provided that if any extension is granted, the Assignee in its absolute discretion may impose compensation at the rate to be determined by the Assignee on the balance purchase price calculated on a daily basis for the duration of the extended period granted and such compensation sum shall be paid by the Purchaser in the manner and time stipulated by the Assignee.
9. In default of such payment of the balance of the purchase price within the time and in the manner as stipulated in Clause 8 above, the deposit paid pursuant to Clause 6 above shall be forfeited by the Assignee and the property may again be put up for sale at a time to be fixed by the Assignee. The cost of such resale together with either the a deficiency in price (if any) which may result from the resale or the balance of the purchase price if there is no resale, as the case may be, shall be recoverable from the defaulting Purchaser.
10. Upon full payment of the balance of the purchase price in accordance with Clause 8 above and subject to the approval of the Developer and any relevant authorities, the Assignee shall execute or cause to be executed as soon as possible at the Purchaser's cost and expenses (including legal fees, stamp duty and registration fees) an Assignment in favor of the Purchaser assigning all the rights and benefits under the Sale and Purchase Agreement entered between the Developer of the property and the Assignor upon the terms and conditions stipulated by the Assignee. Thereafter and upon the Purchaser's payment of all such cost and expenses of the Assignment including any administrative or transfer cost that may be due to the Developer, the Assignee shall deliver to the Purchaser or his Solicitor the duly executed Assignment, the original or certified true copy of the Sale and Purchase Agreement and the previous Assignment. For this purpose, the Purchaser hereby agrees that the Assignment to be executed shall be in the form duly approved by the Assignee and to be prepared by the solicitor appointed by the Purchaser.
11. As from the time of the auction sale, the property shall be at the sole risk of the Purchaser as regard any loss or damage of whatsoever nature or howsoever occurring. The Purchaser further shall not be entitled to any compensation whatsoever from any depreciation thereof arising from any cause whatsoever.
12. The Purchaser shall admit the identity of the property described herein as the same with that comprised in the muniments offered by the Auctioneer as the title of the property upon the evidence afforded by the comparison of the description in the particulars and muniments respectively.
13. The Purchaser shall be deemed to have inspected the Property and have notice of all notices and requirements of the State / Local Authorities / Developer or any other relevant authority and all such notices and requirements shall be complied with by the Purchaser. The Memorandum of Contract has been entered solely as a result of the Purchaser's inspection and on the basis of the terms and conditions of this Memorandum of Contract and not in reliance upon any representation or warranty either written oral or implied made by or on behalf of the Assignee.

14. Notwithstanding any contrary terms and conditions which may be imposed by the Developer on the Assignee/Bank in granting the consent to the sale herein, it is hereby agreed that any arrears of quit rent, maintenance charges and assessment rate (hereinafter collectively referred to as "the Outstanding Charges") which may be lawfully due and remain unpaid for up to a maximum of 6 years preceding the successful auction date to any relevant authority or the Developer up to the date of successful sale of auction of the subject property shall be paid by the Assignee/Bank out of the balance purchase money. All outstanding charges incurred after the date of successful auction shall be borne by the Purchaser. Nothing herein shall impose any obligation on the part of the Assignee/Bank to pay or deduct from purchase money any administrative fees, outstanding water, electricity, telephone, sewerage or any late payment/penalty on the followings: quit rent, maintenance & management charges and assessment rate or other charges of personal nature due and payable by the Assignor to the relevant authority or the Developer. In this regard, it shall be the duty of the Purchaser to obtain copies of the Outstanding Charges from the relevant authorities and/or the Developer and to forward copies thereof together with the calculations as to the apportionment of the respective parties liability thereof to the Assignee's/Bank's Solicitors for approval within Seven (7) days from the date of payment of balance purchase money failing which the Assignee will give Seven (7) days notice to the Purchaser to forward the outstanding charges and after the completion of the notice, if the purchaser failed to comply with the notice, the Assignee will not be held liable to pay the outstanding charges of auction sale.
14. (a) In the event there is any balance of money by way of outstanding progressive payments payable and due to the Developer under the principal Sale and Purchase Agreement, the Purchaser shall be liable to pay to the Developer by its own and there shall be no deduction from the purchase price.
15. The property is sold on an "as is where is" basis subject to all existing leases, tenancies, caveats and occupiers thereunder and the Purchaser shall be deemed to have full knowledge of the state and condition of the property.
16. The Assignee has no notice or knowledge of any encroachment or that the Government or other authority has any immediate intention of acquiring the whole or any part of the property for roads or any improvement schemes and if such encroachment shall be found to exist or if the Government or any local authority has any such intention, the same shall not annul any sale nor shall any abatement or compensation be allowed in respect thereof.
17. The property is believed to be and shall be taken to be correctly described and is sold subject to all express conditions, restrictions-in-interest, caveats, tenancies, easements, liabilities (including but not limited to liabilities to local authorities incurred but not ascertained and any rates made but not demanded) encumbrances and rights, (if any), subsisting thereon or therefore without any obligation arising to define the same respectively and the Purchaser shall be deemed to have full knowledge of the state and condition of the property and no error, miss-statement, omission or miss-description shall annul the sale nor shall any compensation be allowed in respect thereof.
18. It is the sole and absolute responsibility of and the onus is on all intending bidders to at their own costs and expense, seek and obtain from the Developer and/or the relevant authorities or bodies, all confirmations and/or consents as may be required or as may be applicable in respect of the Property and the auction sale of the Property, and to satisfy themselves on the same and all matters in connection with the Property prior to the bidding (including and not limited to verifying the identity, particulars, state and conditions of the Property and the terms of the conditions and restrictions affecting the Property if any, whether or not the Property is reserved for Bumiputera or Malay only and/or is a low cost property, and matters relating to the ownership of the Property, the status of the separate document of title to the Property and its particulars, the liabilities including amounts owing and obligations pertaining to the Property, and the Purchaser's eligibility and qualification to purchase the Property). The Purchaser shall be deemed to have full knowledge of all of the matters aforesaid. The Assignee/Bank, the Assignee/Bank's solicitors and the Auctioneer and their respective agents or servants do not in any way make any representation or warranty in respect of any of the aforesaid and shall not in any way be responsible or liable to the Purchaser in respect of any of the aforesaid.
19. In the event that the separate document of title to the Property has been or is issued whether prior to, on or after the auction sale :-
- (a) The Assignee/Bank shall not be required to register its charge(s) nor to procure a memorandum of transfer in favour of the Purchaser from the Developer or the Proprietor (as the case may be);
- (b) If there are any restrictions in interests affecting the Property, the Purchaser shall comply with the restrictions in interests and ensure that the sale is completed within the time period as stipulated in Clause 8 above; and
- (c) Upon and subject to the payment in full of the Balance Purchase Price in accordance with Clause 8 above and all other moneys (if any) payable by the Purchaser in accordance with the terms and conditions contained herein these Conditions Of Sale and upon and subject to the Purchaser at the Purchaser's own absolute responsibility and costs and expenses obtaining the confirmation and or consent as applicable from the Developer and/or the Proprietor, the relevant authorities and/or bodies, as the case may be, for the sale and purchase and/or the transfer of the Property from the Assignee/Bank to the Purchaser as may be required :-
- (i) Where the Developer (and/or the Proprietor as the case may be) and/or the relevant authorities and/or bodies is/are agreeable to a direct transfer the title in the Property to the Purchaser, it shall be the Purchaser's own absolute responsibility and at the Purchaser's sole and absolute costs and expense (including and not limited to legal fees, stamp duty, registration fees and such moneys payable and/or owing to the Developer and/or such relevant authorities and/or bodies) to prepare and obtain from the Developer, the Proprietor or such relevant authority or body, the Developer's, the Proprietor's or such relevant authority's or body's execution of the Memorandum of Transfer in respect of the Property as a direct transfer in favour of the Purchaser as transferee and all relevant documents in support for the registration of the said Memorandum Of Transfer. The Assignee/Bank, the Assignee/Bank's solicitors, the Auctioneer and their respective servants or agents do not in any way, form or manner make any representation or warranty whatsoever in respect of any of the aforesaid and shall not in any way be responsible or liable to the Purchaser for any of the same (including and not limited to obtaining the said Memorandum of Transfer and/or documents in favour of the Purchaser and/or any delay in obtaining any of the same); and

- ii) **Where the Developer (and/or the Proprietor as the case may be) and/or the relevant authorities and/or bodies is/are not agreeable to a direct transfer of the title in the Property to the Purchaser, it shall be the Purchaser's own absolute responsibility and at the Purchaser's sole and absolute costs and expense (including and not limited to legal fees, stamp duty, registration fees and such moneys payable and/or owing to the Developer and/or such relevant authorities and/or bodies) to prepare and submit to the Assignee/Bank's solicitors for the Assignee/Bank's execution, the Memorandum of Transfer in respect of the Property in favour of the Purchaser as transferee. In such situation, the Purchaser acknowledges and admits that the Purchaser shall not be entitled to and shall not present the Memorandum of Transfer in favour of the Purchaser as transferee for registration at the relevant land office / registry until and unless the memorandum of transfer in respect of the Property in favour of the Assignor as transferee shall have first been duly executed by the relevant persons and delivered to the Assignee/Bank's solicitors for the Assignee/Bank's or the Assignee/Bank's solicitors' further action. The Purchaser shall be absolutely responsible for and shall be solely and absolutely liable for all fees, costs and expenses in connection with the preparation, stamping and registration of the memorandum of transfer in favour of the Assignor as transferee (including and not limited to the payment of any moneys payable or owing to the Developer and/or the relevant authorities and/or bodies). The memorandum of transfer in favour of the Assignor as transferee shall only be delivered to the Purchaser or the Purchaser's solicitors upon full payment of the Balance Purchase Price in accordance with the provisions of Clause 8 above and all other moneys (if any) payable by the Purchaser in accordance with the terms and conditions contained herein these Conditions Of Sale. The Assignee/Bank, the Assignee/Bank's solicitors, the Auctioneer and their respective servants or agents do not in any way, form or manner make any representation or warranty whatsoever in respect of any of the aforesaid matters and shall not in any way be responsible or liable to the Purchaser for any of the same (including but not limited to any delay that may arise in the delivery to the Purchaser or the Purchaser's solicitors the memorandum of transfer in favour of the Assignor as transferee and/or the Memorandum Of Transfer in favour of the Purchaser as transferee).**
20. In the event of the sale being set aside for any reason whatsoever not due to the Purchaser's fault (including but not limited to the failure to obtain approval from relevant authorities with regards to the property under "Bumi Lot" and Low Cost status), this sale shall be of no further effect from the date thereof and Assignee shall refund the deposit and other monies (if any, paid herein by the Purchaser to the Assignee) to the Purchaser, less any expenses and/or fees incurred by the Assignee in pursuance of such sale free of interest and the Purchaser shall not be entitled to any claim and demand whatsoever against the Assignee or any other party an account thereof. A certificate by an officer of the Assignee verifying such expenses and/or fees shall be final and conclusive.
21. The Purchaser shall immediately upon the sale apply to the Developer or other relevant authorities for consent to transfer and to keep the Assignee or the Solicitors informed at all times of developments. All fees, charges and expenses in connection with or incidental to the application shall be borne by the Purchaser.
22. The Purchaser after the payment of the balances of the purchase price shall at his own and expenses take possession of the property without obligation on the part of the Assignee or his Agent to deliver vacantpossession.
23. All necessary investigations required by intending bidders for their purpose shall be made by the intending bidders themselves who shall bear all cost and expenses relating thereto.
24. For the purpose of these conditions, time shall be the essence of the contract.
25. **In the event of any error, misstatement, omission and/or misdescription of any kind relating to the property in the Proclamation of Sale or any other documents, such error, misstatement, omission and/or misdescription shall not in any manner annul the sale, nor shall there any adjustment of the purchase price nor shall compensation be allowed nor shall the bank be open to any liability of any form.**
26. In the event of any dispute whatsoever in respect of the sale, the Purchaser hereby expressly agrees to resolve the same with the Assignee and **MESSRS YUSFARIZAL AZIZ & ZAID**, shall under no circumstances bear any liability to the Purchaser.
27. In the event that the sale is terminated for any reason whatsoever, the Purchaser if vacant possession of the Property is delivered, shall redeliver vacant possession of the Property to the Assignee at the costs of the Purchaser immediately upon such termination.
28. The Assignee be and is hereby at liberty to postpone, call off or adjourn the auction sale at any time prior to the date of auction with or without notice.
29. Prohibited to Act / Bid
No bankrupts are allowed to bid or act as agent.

In the event a bankrupt bids or acts as agent in relation to the sale of the Property, the Bidding Deposit or Purchase Deposit, as the case may be, shall be forfeited to the Assignee and the Property maybe put up for sale again at a date and time to be fixed by the Assignee.
30. Assignment of Rights, Titles, Interest and Benefits
The Purchaser shall not without the written consent of the Assignee, Developer / Landowner and / or the relevant authorities be entitled to assign his rights, title, interest and benefits under the contract of sale made pursuant hereto of the principal Sale and Purchase Agreement entered between the Developer / Landowner and the original purchaser before the Property has been duly assigned or transferred to him by the Assignee. The Assignee decision to grant the consent or otherwise shall be in its absolute discretion and shall not be questioned.
31. Government Taxes and/or Statutory/Regulatory Imposed Charges,Fees Etc
- a) For the purpose of this Clause :
"Tax" means any present or future, direct or indirect, Malaysian or foreign tax, levy, impost, duty, charge, fee, deduction or withholding of any nature, that is imposed by any Appropriate Authority, including, without limitation, any consumption tax such as the sales and services tax ("SST") and other taxes by whatever name called, and any interest, fines or penalties in respect thereof.
"Appropriate Authority" means any government otr taxing authority
- b) The purchase price and all other monies to be paid by the Purchaser to the Assignee under this Agreement, including any amount representing reimbursements to be paid by the Purchaser to the Assignee,is exclusive of any Tax, and shall be paid without any setoff, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding.

- c) In the event the Purchaser is required by law to make any deduction or withholding from the purchase price and/or all other monies payable to the Assignee under this Agreement in respect of any Tax or otherwise, the sum payable by the Purchaser in respect of which the deduction or withholding is required shall be increased so that the net purchase price and/or the net amount of monies received by the Assignee is equal to that which the Assignee would otherwise have received had no deduction or withholding been required or made.
- d) The Purchaser shall in addition to the purchase price and all other monies payable, pay to the Assignee all applicable Tax at the relevant prevailing rate and/or such amount as is determined by the Assignee to cover any Tax payments/liabilities/obligations in connection therewith, without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding, apart from any Taxes which may be required under any laws to be paid by the Purchaser directly to any Appropriate Authority, which the Purchaser shall remit directly to the Appropriate Authority.
- e) If at any time an adjustment is made or required to be made between the Assignee and the relevant taxing authority on account of any amount paid as Tax as a consequence of any supply made or deemed to be made or other matter in connection with this agreement by the Assignee, a corresponding adjustment may at the Assignee's discretion be made as between the Assignee and the Purchaser and in such event, any payment necessary to give effect to the adjustment shall be made.
- f) All Tax as shall be payable by the Purchaser to the Assignee as herein provided shall be paid at such times and in such manner as shall be requested by the Assignee.
- g) The Purchaser hereby agrees to do all things reasonably requested by the Assignee to assist the Assignee in complying with its obligations under any applicable legislation under which any Tax is imposed. In the event a new Tax is introduced and such Tax is required to be charged on the transaction contemplated in this Agreement, the Purchaser agrees to provide its fullest cooperation to the Assignee in assisting the Assignee in complying with its obligations under the relevant laws.
- h) For the avoidance of doubt, the parties agree that any sum payable or amount to be used in the calculation of a sum payable expressed elsewhere in this agreement has been determined without regard to and does not include amounts to be added on under this clause on account of Tax.

CONTRACT

MEMORANDUM:- At the sale by Public Auction held on Wednesday, **28th day of May, 2025** of the property comprised in the foregoing particulars that is to say the right title interest and benefits under the **Deed Of Assignment (By Way Of Security) And Property Sale Agreement Both Dated 13th October 2005** entered into between **BANK KERJASAMA RAKYAT MALAYSIA BERHAD** of the one part and **MUHD NAJIB BIN MOHD KHAIRUDDIN (NRIC NO.: 781001-10-5643), ZULIANAH BINTI OSMAN (NRIC NO.: 800211-14-5302) & MOHD KHAIRUDDIN BIN ZAINUDDIN (NRIC NO.: 450615-08-5775)** of the other part in respect of the Property identified **Parcel No.92,Storey No.3,Building No.M1** and bearing postal address **Bilik A-3-05 (No.225),Tingkat Dua,Jana View Condotel,34600 Kamunting,Perak Darul Ridzuan** the highest bidder stated below has been declared as the Purchaser of the said property for the sum of **RM** who has paid to the Solicitors abovenamed the sum of **RM** by way of deposit and agrees to pay the balance of the purchase money and complete the purchase according to the conditions aforesaid. The said Auctioneer hereby confirms the said purchase and the Solicitors acknowledge receipt of the said deposit.

Purchaser's Name :

I/C No :

Address :

Tel No :

Purchase Money RM

Deposit Money RM

Balance Due RM

(Signature Of Purchaser / Authorized Agent)

Name:

NRIC:

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Solicitors For The Assignee

For Messrs Yusfarizal Aziz & Zaid

Name:

.....

SIGNATURE

For Messrs. Sejahtera Auctioneers

Zainullabudeen Bin V Y Abd Salam

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