NIK HISHAM FAKIHAH & CO

Advocates & Solicitors
Level 9, Wisma Seri Cahaya, No. 21 Jalan Tun Razak, 50400 Kuala Lumpur
Tel 03-2000 1234 Fax 03-2000 1235

Our Ref: FL-167

Date: 7 October 2026

BY A.R. REGISTERED POST

Teo Hui Min
(NRIC No. 670727-67-1654)
No. 45, Jalan Tun Abdul Razak, 30100 Ipoh, Perak

Dear Sir/Madam,

LETTER OF DEMAND: HOME LOAN ACCOUNT NO. 211047661654

We act for AmBank (M) Berhad ("the Bank"), on whose instructions we write to you.

You have defaulted in the monthly instalments due under the above facility. As at the date of this letter, the arrears, late payment interest and late charges amount to RM 8,314.31.

The total amount outstanding under the facility is RM 218,880.00.

TAKE NOTICE that you are required to pay RM 8,314.31 to the Bank within fourteen (14) days of the date of this letter, failing which the Bank shall take such legal action as it deems fit without further reference to you.

Yours faithfully,

NIK HISHAM FAKIHAH & CO