**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-168

Date: 7 October 2026

**BY A.R. REGISTERED POST**

**Kavitha a/p Raman**
(NRIC No. 741210-80-9573)
No. 62, Jalan Melati 3, 53100 Kuala Lumpur

Dear Sir/Madam,

**LETTER OF DEMAND: HOME LOAN ACCOUNT NO. 211047679573**

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 16,079.13.

The total amount outstanding under the facility is RM 246,350.00.

TAKE NOTICE that you are required to pay RM 16,079.13 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**