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-014
Date: 7 October 2026

BY REGISTERED POST AND ORDINARY POST
Siti Mariam binti Hassan
No. 7, Jalan Bukit Jalil 2, Bukit Jalil, 57000 Kuala Lumpur
Hassan bin Omar
No. 7, Jalan Bukit Jalil 2, Bukit Jalil, 57000 Kuala Lumpur

Dear Sir/Madam,

LETTER OF DEMAND
Home Loan account no. 211039581142
We act for AmBank (M) Berhad ("the Bank") and refer to the Home Loan granted to you under the above account.

Our client's records show that the balance outstanding under the account was RM 187,600.00 as at 6 October 2026. Of that sum, RM 12,450.00 is in arrears, being the instalments, interest and charges that have fallen due and remain unpaid.

We are instructed to demand, and hereby demand, that you pay the arrears of RM 12,450.00 within 14 days from the date of this letter, together with interest continuing to accrue under the loan agreement until the date of full payment.

Take notice that if you fail to do so, the Bank will recall the whole loan, whereupon the full balance outstanding will become due and payable, and will take such legal action as it is advised to recover the sum due and to enforce its security, including proceedings for an order for sale of the charged property, without further reference to you. All costs incurred will be charged to your account.

If you have made payment before receiving this letter, please disregard it and send us proof of payment so that our client's records can be updated.

Yours faithfully,

NIK HISHAM FAKIHAH & CO

c.c. AmBank (M) Berhad, Loan Recovery Department (Attention: Puan Noraini binti Salleh)