

PROCLAMATION OF SALE

IN THE MATTER OF TAWARRUQ FACILITY AGREEMENT PROPERTY FINANCING AND DEED OF ASSIGNMENT BOTH DATED 10TH DAY OF DECEMBER, 2018

BANK SIMPANAN NASIONAL

BETWEEN

ASSIGNEE/BANK

AND

NORSIAH BINTI RUMLI (NRIC NO.: 870710-02-5448)

ASSIGNOR/CUSTOMER

In the exercise of the rights and powers conferred upon the Assignee/Bank under the Tawarruq Facility Agreement Property Financing and Deed of Assignment both dated 10th day of December, 2018 entered into between the Assignee/Bank and Assignor/Customer, it is hereby proclaimed that the said Assignee/Bank with the assistance of the under mentioned Auctioneer will sell the property described below by: -

PUBLIC AUCTION

VIA ONLINE BIDDING

ON TUESDAY, THE 26TH DAY OF AUGUST, 2025,

AT 10.30 A.M. IN THE MORNING

AT WEBSITE www.ehsanauctioneers.com

Prospective bidders may submit bids for the property online via www.ehsanauctioneers.com

(For online bidding, please register at least one (1) working day before auction day for registration & verification purposes)

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 individual title/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 independent 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, imposed on the property, and/or the requirement of consent to the sale herein (if any).
- i) The subject property is sold on an "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 TITLES:-

Subdivided title is yet to be issued.

Master Land Title No.	:	GRN 217036, LOT 53465
District / State	:	Kubang Pasu / Kedah Darul Aman
Developer's Parcel No	:	01, Storey No. 2 with accessory parcel No. 201, Pangsapuri Kos Rendah Ikhlas, Taman Tunku Intan Safinaz, Plot 201
Tenure	:	Freehold
Floor Area	:	686 square metres (63.73 square feet)
Vendor / Developer	:	BDB Land Sdn. Bhd. (69284-P)
Purchaser/ Beneficial Owner(s)	:	Norsiah Binti Rumli
Encumbrances	:	The subject property is presently assigned to BANK SIMPANAN NASIONAL.
Category Of Land	:	Bangunan
Express Condition	:	Tanah yang terkandung dalam hakmilik ini hendaklah digunakan sebagai tapak untuk Apartment Kos Rendah
Restriction In Interest	:	Ditegah tuan tanah membuat sebarang perkiraan (dealings) di atas tanah yang hendak dimajukan sebagai tapak perumahan itu melainkan tuan tanah bina dan pelihara simpanan jalan itu dan taruh batu dan tar menurut taraf Jabatan Kerja Raya serta perbuat parit-parit dengan sepuas hati Penguasa Tempatan serta mendapat sokongan daripada Jabatan Kerja Raya atau jaminan daripada Penguasa Tempatan dan Jabatan Kerja Raya bahawa jalan-jalan dan parit-parit itu dapat disempurnakan.

LOCATION AND DESCRIPTION OF THE PROPERTY:-

The subject property is a low cost apartment bearing postal address of Unit No. 201, Pangsapuri Ikhlas, Taman Tunku Intan Safinaz, 06000 Jitra, Kedah Darul Aman.

ACCOMMODATION:- living, dining, kitchen, 2 bedrooms, bath/Wc, master bedroom an attached bath/wc balcony and yard.

RESERVE PRICE:-

The subject property will be sold on an "As Is Where Is" basis and subject to a reserve price of **RM140,000.00 (RINGGIT MALAYSIA ONE HUNDRED FORTY THOUSAND ONLY)** and subject to all conditions appearing in the Conditions of Sale and subject to the Consent being obtained from the Developer/Landowner and other relevant authorities, if any and all expenses incurred in obtaining the said Consent shall be borne by the Purchaser. Online bidders are further subject to the Online Terms & Conditions on www.ehsanauctioneers.com.

DEPOSIT:-

All intending bidders are required to deposit to the Auctioneer **10%** of the fixed reserve price by way of **BANK DRAFT** in favour of **BANK SIMPANAN NASIONAL** latest by **5 PM, at least ONE (1) WORKING DAY BEFORE THE AUCTION DAY**. The balance of the purchase price to be settled by the Purchaser within **ONE HUNDRED AND TWENTY (120) days** from the date of the sale to **BANK SIMPANAN NASIONAL**. Online bidders please refer to the Online Terms & Conditions on www.ehsanauctioneers.com on the manner of payment of the deposit.

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).

For further particulars, please contact **Mess. Shahriful Azhar & Partners**, Solicitors for the Assignee/Bank herein whose address is at **No. 177, 1st & 2nd Floor, Jalan Lagenda Satu, Lagenda Heights, 08000 Sungai Petani, Kedah.** (Ref No.: TBP/PJ/BSN(HL)/L/230362-23), Tel No.: 04-444 6978, Fax No.: 04-444 6985) or the undermentioned Auctioneer:-

EHSAU AUCTIONEERS SDN BHD (Co. No. 617309-U)

Suite C-20-3A, Level 20, Block C, Megan Avenue II,
12, Jalan Yap Kwan Seng, 50450 Kuala Lumpur
Tel No.: 03-2161 6649 Fax No.: 03-2161 6648

Ref No: WAWA/BSN1176/TBP

Website: www.ehsanauctioneers.com

E-mail: Coordinator1@ehsanauctioneers.com

HP NO. : 016-2161 047 (CALL, WHATSAPP & SMS)

DATO' HAJI ABDUL HAMID BIN P.V. ABDU (D.I.M.P)
/ ABDUL RAHIM BIN HUSSIN
(Licensed Auctioneers)

PERISYTIHARAN JUALAN

DALAM PERKARA PERJANJIAN FASILITI TAWARRUQ PEMBIAYAAN HARTANAH DAN SURAT IKATAN PENYERAHAN HAK KEDUA-DUANYA BERTARIKH 10HB DISEMBER, 2018

BANK SIMPANAN NASIONAL

DI ANTARA

PIHAK PEMEGANG SERAH HAK/BANK

DAN

NORSIAH BINTI RUMLI (NO. K/P: 870710-02-5448)

PIHAK PENYERAH HAK/PELANGGAN

Dalam menjalankan kuasa dan hak yang telah diberikan kepada Pihak Pemegang Serah Hak/Bank dan di bawah **Perjanjian Fasilitas Tawarruq Pembiayaan Hartanah dan Surat Ikatan Penyerahan Hak kedua-duanya bertariikh 10hb Disember, 2018** di antara Pihak Pemegang Serah Hak/Bank dan Pihak Penyerah Hak/Pelanggan adalah dengan ini diisytiharkan bahawa Pihak Pemegang Serah Hak/Bank dengan dibantu oleh Pelelong yang tersebut di bawah ini akan menjual hartanah yang diterangkan di bawah secara :-

LELONGAN AWAM SECARA ATAS TALIAN PADA HARI SELASA, 26HB OGOS, 2025, JAM 10.30 PAGI,

DI LAMAN WEB www.ehsanauctioneers.com

Bakal pembida boleh mengemukakan bida untuk hartanah dalam talian melalui www.ehsanauctioneers.com

NOTA:- (Untuk pembidaan dalam talian, sila daftar sekurang-kurangnya satu (1) hari bekerja sebelum hari lelong untuk tujuan pendaftaran & pengesahan) Semua bakal 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 individu/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 ke atas Hartanah, dan/atau Terma dan Syarat-Syarat kebenaran untuk jualan ini(jika ada).
- Hartanah tersebut dijual dalam keadaan "seperti sedia ada".
- Pihak Bank tidak akan bertanggungjawab untuk mendapatkan kebenaran pindahmilik daripada pemaju dan/atau mana-mana pihak berkuasa tempatan atau mana-mana pihak berkenaan sebelum atau selepas jualan lelong.

BUTIR-BUTIR HAKMILIK:-

Hakmilik Subdividi belum dikeluarkan lagi.

No. Hakmilik Tanah Induk	:	GRN 217036, LOT 53465
Daerah / Negeri	:	Kubang Pasu / Kedah Darul Aman
No. Petak Pemaju	:	01, Tingkat No. 2, bersama Petak Aksesori Parcel No. 201, Pangsapuri Kos Rendah Ikhlas, Taman Tunku Intan Safinaz, Plot 201
Pegangan	:	Selama-lamanya
Keluasan Lantai Kasar	:	686 meter persegi (63.73 kaki persegi)
Penjual / Pemaju	:	BDB Land Sdn. Bhd. (69284-P)
Pembeli Benefisial	:	Norsiah Binti Rumli
Bebanan	:	Hartanah tersebut telah diserahkan kepada BANK SIMPANAN NASIONAL
Kategori Kegunaan Tanah	:	Bangunan
Syarat Nyata	:	Bangunan Perniagaan
Sekatan Kepentingan	:	Ditegah tuan tanah membuat sebarang perkiraan (dealings) di atas tanah yang hendak dimajukan sebagai tapak perumahan itu melainkan tuan tanah bina dan pelihara simpanan jalan itu dan taruh batu dan tar menurut taraf Jabatan Kerja Raya serta perbuat parit-parit dengan sepuas hati Penguasa Tempatan serta mendapat sokongan daripada Jabatan Kerja Raya atau jaminan daripada Penguasa Tempatan dan Jabatan Kerja Raya bahawa jalan-jalan dan parit-parit itu dapat disempurnakan.

LOKASI DAN PERIHAL HARTANAH:-

Hartanah tersebut merupakan sebuah unit pangsapuri kos rendah yang beralamat di Lot No. 201, Pangsapuri Ikhlas, Taman Tunku Intan Safinaz, 06000 Jitra, Kedah Darul Aman.

AKOMODASI:- ruang tamu, ruang makan, dapur, 2 bilik tidur, tab mandi/Wc, bilik tidur utama, balkoni mandi/WC bersambung dan halaman.

HARGA RIZAB:-

Hartanah tersebut akan dijual secara "Dalam Keadaan Sedia Ada" dan tertakluk kepada satu harga rizab sebanyak **RM140,000.00 (RINGGIT MALAYSIA SATU RATUS EMPAT PULUH RIBU SAHAJA)** dan tertakluk kepada Syarat-Syarat Jualan yang dinyatakan di Perisytiharan Jualan dan tertakluk kepada kebenaran yang diperolehi daripada pihak Pemaju/Pemilik Tanah dan Pihak Berkuasa yang berkenaan jika ada dan semua perbelanjaan untuk memperolehi kebenaran tersebut akan ditanggung oleh pembeli/penawar yang berjaya. **Pembeli dalam talian juga tertakluk kepada Terma-terma dan Syarat-syarat Dalam Talian yang terkandung dalam www.ehsanauctioneers.com.**

DEPOSIT:-

Bagi penawar-penawar yang berminat ingin membuat tawaran adalah dikehendaki menandatangani kepada Pelelong sebanyak **10%** daripada harga rizab bentuk **BANK DERAJAT** di atas nama **BANK SIMPANAN NASIONAL** sekurang-kurangnya **SATU (1) HARI BEKERJA SEBELUM TARIKH LELONGAN, selewat-lambatnya pada pukul 5 petang** dan baki wang belian hendaklah dibayar oleh pembeli dalam tempoh **SATU RATUS DUA PULUH (120) hari** dari tarikh jualan kepada **BANK SIMPANAN NASIONAL**. Pembida dalam talian, sila rujuk Terma & Syarat di www.ehsanauctioneers.com untuk cara-cara pembayaran deposit.

KEBENARAN PINDAHMILIK:-

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

Untuk butiran selanjutnya sila hubungi **Tetuan Shahriful Azhar & Partners**, Peguamcara bagi Pihak Pemegang Serah Hak/Bank yang beralamat di **No. 177, 1st & 2nd Floor, Jalan Legenda Satu, Legenda Heights, 08000 Sungai Petani, Kedah. (Ref No.: TBP/PJ/BSN(HL)/L/230362-23), Tel No.: 04-444 6978, Fax No.: 04-444 6985)** atau Pelelong yang tersebut di bawah ini:-

EHSAN AUCTIONEERS SDN BHD (No. Syarikat 617309-U)

Suite C-20-3A, Level 20, Block C, Megan Avenue II,
12, Jalan Yap Kwan Seng, 50450 Kuala Lumpur
No. Tel : 03-2161 6649 No. Faks: 03-2161 6648

No. Ruj: WAWA/BSN1176/TBP

Laman Web: www.ehsanauctioneers.com

E-mail: Coordinator1@ehsanauctioneers.com

HP NO. : 016-2161 047 (CALL, WHATSAPP & SMS)

DATO' HAJI ABDUL HAMID BIN P.V. ABDU (D.I.M.P)

/ ABDUL RAHIM BIN HUSSIN
(Pelelong Berlesen)

CONDITIONS OF SALE

1. This sale is made by **BANK SIMPANAN NASIONAL** (*the Assignee/Bank*) in the exercise of the rights and powers conferred upon the Assignee/Bank pursuant to the Assignment, **Tawarruq Facility Agreement Property Financing and Deed of Assignment both dated 10th day of December, 2018** executed by **NORSIAH BINTI RUMLI** (*the Assignor/Customer*) in favour of the Assignee/Bank 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 so allowed by the Auctioneer shall be the Purchaser but the Auctioneer reserves the right to regulate the bidding and shall have the sole right to refuse any bid or bids without giving any reason for such refusal. In the case of any dispute as to any bid, the Auctioneer may at his own option forthwith determine the dispute or put the property up for sale again or put the property at the last undisputed bid or withdraw the property.
3. The Assignee/Bank be and is hereby at liberty to bid for the property (without having to pay any deposit whatsoever) and in the event of it becoming the Purchaser, to set-off the purchase price against the amount due and owing under the Assignment, **Tawarruq Facility Agreement Property Financing and Deed of Assignment both dated 10th day of December, 2018** on 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 in advance of the last previous bid than a sum to be fixed by the Auctioneer at the time the property is put up for sale and no bidding shall be retracted.
5. All intending bidders (with the exception of the Assignee/Bank) are required to deposit with the Auctioneer **ten percent (10%)** of the fixed reserve price for the said property by Bank Draft only in favour of **BANK SIMPANAN NASIONAL, latest by 5 PM, at least ONE (1) WORKING DAY BEFORE THE AUCTION DAY**.
6. Any intending bidders who intends to bid on behalf of another person, body corporate or firm is required to deposit with the Auctioneer prior to the commencement of the Auction Sale an Authority Letter to state that he/she is acting on behalf of another person, body corporate or firm and that he/she is authorized to sign all the necessary documents. The Auctioneer shall have the absolute discretion to determine whether the Authority Letter is acceptable to the Auctioneer to permit the Agent to bid at the Auction Sale and the decision of the Auctioneer in this matter is final. All intending bidders shall be required to produce their Identity Card or to verify their identities prior to the commencement of the Auction Sale, failing which they shall not be eligible to participate in the bidding. If the successful bidder is below 18 years old at the date of Auction Sale or is an undischarged bankrupt or is not legally competent to purchase the property or if the property is imposed with Bumiputra restriction is sold to a non Bumiputra, then such sale be cancelled and the deposit paid shall be refunded to the successful bidder and thereafter the Assignee/Bank shall be at liberty to put the property for sale.
7. Immediately after fall of the hammer, the Purchaser other than the Assignee/Bank if he is the purchasers shall pay to **BANK SIMPANAN NASIONAL** the difference between the deposit pursuant to clause 5 above and the sum equivalent to **ten percent (10%)** of the successful bid either in cash or by **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.
8. In default of such deposit or if the Purchaser fails to sign the Memorandum the property shall forthwith be again put up for sale and the deposit of **ten percent (10%)** of the reserve price shall be forfeited to the said Assignee/Bank.
9. The balance of the purchase price shall be paid in full by the Purchaser to the Assignee/Bank within ONE HUNDRED AND TWENTY (120) DAYS from the date of the Auction sale by Bank Draft only drawn in favour of BANK SIMPANAN NASIONAL. The Assignee/Bank is under no obligation to extend the period of 120 days. However, the period of One Hundred and Twenty (120) days may be extended by the Assignee/Bank in its absolute discretion upon written request by the Purchaser or his Solicitors before the expiry date provided that if any extension is granted, the Purchaser shall pay in the form of advance payment to the Assignee/Bank an interest at a rate to be determined by the Assignee/Bank at its absolute on the balance of the purchase price calculated on daily basis until full payment of such amount (on or before the extended expiry date).
10. In default of such payment of the balance of the purchase price within the time and manner as stipulated in Clause 9 above, the property shall be again put for sale. The deposit paid pursuant to Clause 5 and 7 above shall be forfeited by the Assignee/Bank and the Purchaser shall bear its own costs, expenses and/or losses arising from such default.
11. Upon full payment of the balance of the purchase price in accordance with Clause 9 above and subject to the approval and the consent to transfer from the Developer/Vendor and/or any relevant authorities, the Assignee/Bank shall execute or cause to be executed as soon as possible at the Purchaser's cost and expenses (including legal fees, stamp duty, registration fees and charges), an Assignment in favour of the Purchaser of all the rights, time, interest and benefits under the Principal Sale and Purchase Agreement entered into between the Developer/Vendor of the property and the Assignor upon such terms and conditions stipulated by the Assignee/Bank in its absolute discretion. Thereafter and upon the Purchaser's payment of all such cost and expenses of the Assignment including the Solicitor's fees and disbursements in preparing and/or approving the Assignment and any administrative or transfer costs or any other maintenance/service charge and outgoings that may be due to or imposed by the Developer/Vendor and/or any relevant authorities the Assignee/Bank shall deliver to the Purchaser or his solicitor the duly executed Assignment, the original Sale and Purchase Agreement and certified true copy(s) of 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/Bank.
12. In the event of the individual title/strata title has been or is issued, the Purchaser of the property shall bear the costs and expenses for the perfection of Assignment and the transfer of the title over the property to the Purchaser.
13. Any arrears of quit rent, maintenance & management charges and assessment rate which may be lawfully due to any relevant authority or the Developer up to the date of the successful sale of the subject property shall be paid out of the purchase money upon receipt of the full sale proceeds, PROVIDED ALWAYS the foregoing shall not include payment(s) due to Tenaga Nasional Berhad, Telekom Malaysia Berhad, Indah Water Konsortium Sdn. Bhd., Sarawak Electricity Supply Corporate (SESCO), Sabah Electricity Sdn. Bhd., Sabah Water Department, Kuching Water Board and/or Perbadanan Urus Air Selangor Berhad (PUAS) / Sarawak Information Systems Sdn Bhd (SAINS) for utilities and/or sewerage supplied to the property and any late payment/penalty on the followings; quit rent, maintenance & management charges and assessment rate. Thereafter the same shall be borne by the Purchaser. The Purchaser shall be solely responsible for obtaining and complying with the conditions of approval of any relevant authority and/or Developer/ Proprietor and all charges, fees, costs and expenses thereof shall be borne and paid by the Purchaser.

14. The Purchaser shall admit the identity of the property purchased by the Purchaser 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 in the muniments respectively.
15. All necessary investigation required by the intending bidders for their purpose shall be made by the intending bidders themselves and all expenses relating thereto shall be for their own account only.
16. The property is sold on "as is where is" basis and subject to all existing leases, easements, tenancies, occupiers, charges, caveats, previous sale and purchase, previous assignment, covenants, liabilities subsisting thereon or thereover and the purchaser shall be deemed to have full knowledge of the state and condition of the property.
17. **Notwithstanding any contrary terms and conditions imposed by the Developer on the Assignee/Bank in granting consent to the sale, it is agreed that any arrears of quit rent, maintenance and management charges, assessment rate, taxes, insurance, and sinking fund contributions, which may be lawfully due to any relevant authority or the Developer up to the date of the successful auction sale of the property, shall be paid by the Assignee/Bank from the purchase money upon receipt of the full sale proceeds from the Purchaser. This obligation of the Assignee/Bank does not extend to payments due for utilities and/or sewerage supplied by Tenaga Nasional Berhad, Telekom Malaysia Berhad, Indah Water Konsortium Sdn. Bhd., Sarawak Electricity Supply Corporate (SESCO), Sabah Electricity Sdn. Bhd., Sabah Water Department, Kuching Water Board, and/or Perbadanan Urus Air Selangor Berhad (PUAS) / Sarawak Information Systems Sdn Bhd (SAINS), nor does it include any late payment charges or penalties related to quit rent, maintenance and management charges, and assessment rate, which shall be borne solely by the Purchaser. After the date of the successful auction sale of the property, all outstanding charges or arrears incurred after the auction sale date shall be borne solely by the Purchaser, who shall also be responsible for obtaining and complying with any required approvals from relevant authorities and/or the Developer/Proprietor, including covering all associated charges, fees, costs, and expenses. As from the time of the auction sale, the property shall be at the sole risk of the Purchaser as regards any losses or damages of whatsoever nature or howsoever occurring.**
18. The property is believed and shall be taken to be correctly described and is sold subject to all easements, there over without any obligation arising to define the same respectively and no error, misstatements or miss-description shall annul the sale nor shall any compensation be allowed respect thereof.
19. All cost, charges or incidentals of the title of the property shall be borne by the Purchaser.
20. The Purchaser shall within **one hundred and twenty (120) days** from the date of the auction sale apply to and obtain from the Developer and/or other relevant authorities (if any) for consent to transfer or for assignment of the property and the Purchaser has to comply with all the terms and conditions as imposed by the Developer or other relevant authorities as the case may be in granting the said consent to transfer or assigning to the Purchaser within the said period of **one hundred and twenty (120) days** or within such period as may be specified by the Developer and/or the relevant authority, whichever is the earlier and to keep the Assignee/Bank 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.
21. The Assignee/Bank does not undertake to deliver vacant possession of the property to the Purchaser. The Purchaser after the payment of the balance purchase price in full shall at their/his own expenses take possession of the property without obligation on the part of the Assignee/Bank or his Agent to give vacant possession.
22. The Assignee/Bank has no notice or knowledge of any encroachment or that the Government or other authority has any immediate intension of acquiring the whole or any part of the property or any improvement schemes and if such encroachments shall be found to exist or if the Government or any local authority has any such intention of the same shall not annul any sale nor shall any abatement or compensation be allowed in respect thereof.
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. Loans will be provided to the successful bidder subject to the terms, rules and regulations imposed by the Assignee.
25. For the purpose of these conditions time shall be of the essence of the contract.
26. In the event there is any balance of monies due to the Developer/Registered Proprietor by the Assignor under their original Sale and Purchase Agreement, the Purchaser shall be liable to pay the Developer/Registered Proprietor such balance if any.
27. In the event of the sale being set aside or cancelled or terminated for any reason whatsoever or the property is unable to be transferred to the Purchaser for any reason whatsoever or consent not being obtained from the Developer and/or any other relevant authorities, this sale shall be null and void and be of no further effect and the Assignee/Bank shall refund the deposit free of interest to the Purchaser and upon such refund the Purchaser shall not have any further claim or demand whatsoever against the Assignee/Bank or any other party in respect of this sale, and the Purchaser, if vacant possession of the property is delivered, shall redeliver vacant possession of the property to the Assignee/Bank at the costs of the Purchaser immediately upon such termination
28. In the event of any discrepancy, miss-statement, omission or error appearing in the various transitions on the particulars and conditions herein, the English version shall prevail.
29. In the event of any dispute whatsoever in respect of the sale, the Purchaser hereby expressly agrees to resolve the same with the Assignee/Bank.
30. The Assignee/Bank 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.

CONTRACT

MEMORANDUM:- At the sale by Public Auction held this **Tuesday, 26th day of August, 2025** of the property comprised in the foregoing particulars that is to say the rights title interest and benefits to the benefits to the said property pursuant to the **Sale and Purchase Agreement dated 08th day of August, 2017** entered into between **BDB LAND SDN. BHD.** (The Vendor) and **NORSIAH BINTI RUMLI** (The Purchaser) absolutely Assigned to the Assignee/Bank pursuant to and under the Assignment, **Tawarruq Facility Agreement Property Financing and Deed of Assignment both dated 10th day of December, 2018** entered into between **NORSIAH BINTI RUMLI** of the one part and **BANK SIMPANAN NASIONAL** of the other part in relation to the subject property identified as **Developer's Parcel Lot No. 01, Storey No. 2 with accessory parcel No. 201, Pangsapuri Kos Rendah Ikhlas, Taman Tunku Intan Safinaz, Plot 201.** The highest bidder stated below has been declared as the Purchaser of the said property for the sum of RM_____ and a sum of RM_____ has been paid to the Assignee/Bank by way of deposit and agrees to pay the balance of the purchase price 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.

Purchase Money	: RM
Deposit Paid	: RM
Additional Deposit	: RM
Balance Due	: RM

Purchaser's Particulars :-

Purchaser's Name

NRIC No

Address

Tel No.

.....
(Signature of Purchaser/s
Authorised Agent)

NAME :

NRIC NO :

.....
SIGNATURE
MESSRS SHAHRIFUL AZHAR &
PARTNERS
SOLICITORS FOR THE
ASSIGNEE/BANK
NAME:

.....
SIGNATURE
For Ehsan Auctioneers Sdn. Bhd.
Dato' Haji Abdul Hamid Bin P.V. Abdu (D.I.M.P)
/ Abdul Rahim Bin Hussin
LICENSED AUCTIONEER

ONLINE TERMS AND CONDITIONS

The Terms and Conditions specified herein shall govern all members of **www.ehsanauctioneers.com** (“**EHSAN AUCTIONEERS SDN. BHD. website**”).

1. ELIGIBILITY OF E-BIDDERS

- 1.1. Parties who are interested to participate in public auction (“E-Bidders”) may do so by logging on to **EHSAN AUCTIONEERS SDN. BHD. Website** and register as a member.
- 1.2. E-bidders who register as a member to participate in the public auction via **EHSAN AUCTIONEERS SDN. BHD. website** shall: a. Be of 18 years and above, sound mind and not an undischarged bankrupt; b. For a company, be incorporated under the laws of Malaysia and must not be in liquidation; c. Be able to take, fulfil and perform all necessary actions, conditions and matters (including obtaining any necessary consents) in terms of law to enable E-bidders to participate in the public auction and complete the purchase in the event of successful bid.
- 1.3. E-bidders’ eligibility requirements are also subject to the existing Federal and State legal provisions. Non-Malaysian E-bidders or companies are also advised to take note of restrictions applicable on foreign purchase imposed by relevant authorities.

2. REGISTRATION OF E-BIDDERS

- 2.1. E-Bidders shall provide true, current and accurate information to register as a member.
- 2.2. Individual E-Bidders are required to upload copies of identification documents.
- 2.3. For E-bidders who are companies, certified copies of the Form 24; Form 44; Form 49 (or its equivalent forms under the Companies Act 2016); Memorandum and Articles of Association/Constitution of the company in compliance with Companies Act 2016 and a duly signed Board of Director’s Resolution shall be uploaded.
- 2.4. E-Bidders only need to register as member once and the registered E-Bidder’s member name and password can be used for the subsequent auctions on the **EHSAN AUCTIONEERS SDN. BHD. Website**.
- 2.5. E-bidders are responsible to identify the property properly and to ensure that the details and description of the Property are correct and accurate before bidding.
- 2.6. It is the sole and absolute responsibility of all intending E-Bidders 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 purchase of the Property and to satisfy themselves on the physical condition of the Property and all matters in connection with the Property prior to the bidding (including and not limited to verifying the identity, particulars, state and condition of the Property and the terms of the conditions and restrictions affecting the Property if any, whether or not the Property is reserved for Bumiputra or Malay only and/or is a low cost property, and matters relating to the ownership and transfer of the Property, the status of the separate document of title to the Property and its particulars, the liabilities including amounts of outstanding service or maintenance charges owing and other obligations pertaining to the Property and the E-Bidders’ eligibility and qualification to purchase the Property). E-Bidders shall be deemed to have full knowledge of all of the matters aforesaid. The Auctioneer, the Assignee/Bank, the Assignee/Bank’s solicitors and **EHSAN AUCTIONEERS SDN. BHD. website** 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 E-Bidders in respect of any of the aforesaid.
- 2.7. The registration of an individual or company as a member on the **EHSAN AUCTIONEERS SDN. BHD. website** shall not be construed as approval of eligibility of the intended E-bidder to conclude the auction sale. Please refer to Part 1 above for requirements on the eligibility of E-bidders.

3. HOW TO BID

- 3.1. E-Bidders may browse through the **EHSAN AUCTIONEERS SDN. BHD. website** and select the properties they wish to bid & click VIEW DETAIL to see more.
- 3.2. Bidders need to click **REGISTRATION FOR ONLINE BIDDER** button.
- 3.3. E-Bidders are required to agree and accept the **EHSAN AUCTIONEERS SDN. BHD. website Terms & Conditions** before proceeding with the bid.
- 3.4. The Terms & Conditions shall be read together with all the Conditions of Sale attached to the Proclamation of Sale which is uploaded on the **EHSAN AUCTIONEERS SDN. BHD. website** and shall be deemed to have been read and agreed upon by the E-Bidders prior to bidding. In the event of any inconsistency between the Terms & Conditions stated herein and the Conditions of Sale attached to the Proclamation of Sale.
- 3.5. E-Bidders must make deposit payment as required under the Conditions of Sale attached to Proclamation of Sale, i.e. **10%** of the reserve price. Payment of the deposit must be made via local bank transfer to **BANK SIMPANAN NASIONAL** in favour of **EHSAN AUCTIONEERS SDN. BHD. (BIDDER DEPOSIT)** Account No: **1410041000209407**. Evidence of the transfer must be uploaded and submitted at the time of registration.
- 3.6. E-Bidders are required to complete the registration process by inserting the relevant details and uploading the relevant documents including evidence of payment of the deposit onto the **EHSAN AUCTIONEERS SDN. BHD. website** latest by **5.00 P.M.**, at least one (1) working day before the auction date.
- 3.7. Registration shall be subject to verification and approval of **EHSAN AUCTIONEERS SDN. BHD. website** and subject further to deposit payment being cleared by the bank. Please take note that approval from **EHSAN AUCTIONEERS** administrator may take at least 1 working day and any improper, incomplete registration or late registration may be rejected at the sole discretion of the **EHSAN AUCTIONEERS SDN. BHD. website**. Neither **EHSAN AUCTIONEERS SDN. BHD. website** nor its agents and/or representatives bears any responsibility or assumes any liability in the event that the registration of a prospective E-Bidder is rejected and/or delayed for any reason whatsoever. In the event of the registration is rejected, the deposit paid (if cleared by the bank) shall be refunded to the same bank account from which the deposit transfer was made within two (3) working days.
- 3.8. After Online Registration done, bidder can view the status of approval at **EHSAN AUCTIONEERS SDN. BHD. website** under **PROFILE** after LOGIN using the same registered email (**Rejected/Pending/Approved**)
- 3.9. E-Bidders intending to authorize any person to execute the Memorandum/Contract of Sale upon successful bidding of the property shall do so by furnishing the following documents to the Auctioneer:
 - a. The person’s NRIC copy (front and back); and
 - b. A copy of the relevant Letter of Authorization.
- 3.10. Upon approval and verification by **EHSAN AUCTIONEERS** administrator and subject to the deposit payment being cleared by the bank, registered E-Bidders can view the status of approval at **EHSAN AUCTIONEERS SDN. BHD. website** under **PROFILE** after LOGIN using the same registered email (**Rejected/Pending/Approved**)
- 3.11. Bidding may be done via a computer, smart phone or any comfortable device with strong internet connection.

4. BIDDING PROCEDURES

- 4.1. Bidders have to login at **EHSAN AUCTIONEERS SDN. BHD.** Website using the same registered email 30 minute before Auction Time.
- 4.2. Bidders have to click **VIEW BID SCREEN BUTTON** beside the status to show the bidding screen. Once enter the bidding screen bidders will be on **STANDBY MODE** 30 minute before the auction started.
- 4.3. Bidding shall generally commence based on the sequence of the lot being shown on the **EHSAN AUCTIONEERS SDN. BHD.** website. However, the Auctioneer has the right to vary this sequence without notice.
- 4.4. It shall be the responsibility of registered E-Bidders to log in through **the EHSAN AUCTIONEERS SDN. BHD.** website to wait for their turn to bid for the property lot in which they intend to bid.
- 4.5. The Auctioneer has the right to set a new reserve price in the event there is more than 1 bidder. The reference to a "bidder" here includes E-Bidders as well as on-site bidders.
- 4.6. Auctioneer will announce the amount of incremental bid and the same will appear on the website prior to the commencement of the auction.
- 4.7. "Standby mode" is displayed, followed by a message stating **"AUCTION STARTED"**. Enter your BID by clicking **"NEXT BID"** button.
- 4.8. Each bid will be called for 3 times, **"FIRST CALLING", "SECOND CALLING", "FINAL CALL"**. Registered E-Bidders may submit their bid at any of these stages of biddings by click the bid amount.
- 4.9. Any bid by the registered E-bidders shall not be withdrawn once entered.
- 4.10. In the event of any clarification, disruption or special situation, the Auctioneer may at his discretion decide to pause, postpone and/or call off the public auction. The E-bidders will be notified of this on the **BIDDING SCREEN**.
- 4.11. When system displays **"NO MORE BIDS"**, no further bids will be accepted by the Auctioneer, whether on-site or through the **EHSAN AUCTIONEERS SDN. BHD.** website.
- 4.12. The bidder with the highest bid shall be declared as successful bidder upon the fall of hammer.
- 4.13. The decision of the Auctioneer shall be final and binding on all on-site and/or E-bidders.
- 4.14. A successful bidder will be directed to a page where further directions are given in order to conclude the sale of the auction property. Please also refer to Part 5 below.
- 4.15. Unsuccessful E-Bidders will have the deposit paid processed to be refunded to the same bank account from which the deposit transfer was made within three (3) working days.
- 4.16. The information shown and/or prompted on the screen handled by the **EHSAN AUCTIONEERS SDN. BHD.** website regarding the public auction, particularly to the calling of bidding price during the bidding process and the declaration of successful bidder shall be final and conclusive.

5. POST PUBLIC AUCTION

- 5.1. Any E-Bidders who successfully bids for the Property shall and undertake to sign the Memorandum of Sale and pay the difference between **10%** of the purchase price and the deposit paid under clause 3.5 above ("differential sum") at the office of the Auctioneer within **same day** from the date of auction, failing which the deposit paid will be forfeited to the Assignee Bank and sale will be deemed cancelled/terminated and the property may be put up for subsequent auction without further notice to the said E-Bidders. The Auctioneer shall send the Memorandum of Sale for stamping and thereafter forward the same together with the deposit paid under clause 3.5 above and the differential sum paid under this clause (If any) to the Assignee Bank.
- 5.2. Any successful E-Bidders who is unable to attend to sign the Memorandum of Sale at the office of the Auctioneer may do so by authorising another person to sign the same on his behalf by inserting the particulars of the authorised person at **EHSAN AUCTIONEERS SDN. BHD.** website. The authorised person shall provide the Letter of Authorisation signed by the successful E-bidder together with a copy of his/her identity card to the Auctioneer.
- 5.3. In the event if there is inconsistency between the personal details and documents uploaded in the **EHSAN AUCTIONEERS SDN. BHD.** website and the actual documents produced by the successful bidder, the Auctioneer shall have the right to refuse the successful bidder from signing the Memorandum of Sale and may at his discretion cancel the sale and proceed to put the property up for a new auction and the deposit paid shall be used to defray the cost of the auction.
- 5.4. The Memorandum/Contract of Sale, upon being signed by the Auctioneer, Solicitor for the Assignee Bank and successful bidder, shall be a conclusive evidence for the sale of the Property to the successful bidder.
- 5.5. The Memorandum of Sale may be signed in any number of counterparts, all of which taken together shall constitute one and the same instrument. Any party may enter into this Memorandum of Sale by signing any such counterpart and each counterpart may be signed and executed by the parties and shall be as valid and effectual as if executed as an original.

6. OTHER APPLICABLE TERMS & CONDITIONS

- 6.1. All registered E-bidders at **EHSAN AUCTIONEERS SDN. BHD.** website undertake to fully comply with this terms and conditions herein. Further, all successful E-Bidders shall also be bound by the terms and conditions of the Conditions of Sale attached to the Proclamation of Sale.
- 6.2. The Auctioneer may from time to time add, modify, or delete any terms and conditions herein.
- 6.3. E-Bidders are responsible to ensure that their internet access is in good condition during the whole process of public auction until conclusion thereof. Unsatisfactory internet access may disrupt any bids made by the E-Bidders.
- 6.4. The Auctioneer or the **EHSAN AUCTIONEERS SDN. BHD.** website shall not be liable for any disruptions, delays, failures, errors, omissions, or loss of transmitted information due to the unsatisfactory internet access or any online disruptions that may howsoever occur during the process of public auction at **EHSAN AUCTIONEERS SDN. BHD.** website.
- 6.5. **EHSAN AUCTIONEERS** website is owned and operated by **EHSAN AUCTIONEERS SDN. BHD.** The E-Bidders agree and accept that **EHSAN AUCTIONEERS SDN. BHD.** or the Assignee Bank in which **EHSAN AUCTIONEERS SDN. BHD.** acts for or their Solicitors or any of their respective servants or agents shall not be in any way liable for any claims or loss arising out of the use of the **EHSAN AUCTIONEERS SDN. BHD.** website.

7. APPLICABLE LAWS AND JURISDICTION

- 7.1. The usage of **EHSAN AUCTIONEERS SDN. BHD.** website together with the terms and conditions hereof shall be governed by and construed in accordance with the laws of Malaysia.
- 7.2. The laws of Malaysia shall regulate and apply to all electronic transactions of immoveable property by public auction. Any legal actions or proceedings arising out of or in connection with the electronic transaction of immoveable property by public auction shall subject to the exclusive jurisdiction of the Courts of Malaysia.

8. CONFIDENTIALITY OF INFORMATION

- 8.1. By accessing this **EHSAN AUCTIONEERS SDN. BHD.** website, the E-Bidders acknowledge and agree that **EHSAN AUCTIONEERS SDN. BHD.** website may collect, retain, or disclose the E-Bidder's information or any information by the e-bidders for the effectiveness of services, and the collected, retained or disclosed information shall comply with Personal Data Protection Act 2010 and any regulations, laws or rules applicable from time to time.
- 8.2. E-Bidders agree to accept all associated risks when using the service in the **EHSAN AUCTIONEERS SDN. BHD.** website shall not make any claim for any unauthorized access or any consequential loss or damages suffered.
- 8.3. E-Bidders shall be responsible for the confidentiality and use of password and not to reveal the password to anyone at any time and under any circumstances, whether intentionally or unintentionally.
- 8.4. E-Bidders agree to comply with all the security measures related to safety of the password or generally in respect of the use of the service.
- 8.5. E-Bidders accept the responsibility that in any event that the password is in the possession of any other person whether intentionally or unintentionally, the E-Bidders shall take precautionary steps for the disclosure, discovery, or the Bidders shall immediately notify **EHSAN AUCTIONEERS SDN. BHD.**

9. INTELLECTUAL PROPERTY

- 9.1. Any information, contents, materials, documents, details, graphics, files, data, text, images, digital pictures, or any visual being displayed in the **EHSAN AUCTIONEERS SDN. BHD.** website shall not be used or published either by electronic, mechanical, photocopying, recording or otherwise without the permission from **EHSAN AUCTIONEERS SDN. BHD.** website.
- 9.2. In the event of any infringement of intellectual property rights under the Terms and Conditions herein, **EHSAN AUCTIONEERS SDN. BHD.** website may use any available legal remedies which may include the demand for actual or statutory damages, solicitors' fees and injunctive relief.

10. MISCELLANEOUS

- 10.1 In the event there is any discrepancy, misstatement or error appearing in translations of the particulars and the Terms and Conditions to any other language (if any), the Terms and Conditions in the English Language version shall prevail.

