

PROCLAMATION OF SALE

IN THE MATTER OF FACILITIES AGREEMENT (CONSUMER BANKING) DATED 25TH DAY OF MARCH, 2009
AND DEED OF ASSIGNMENT (PROPERTY) DATED 04TH DAY OF AUGUST, 2009

OCBC BANK (MALAYSIA) BERHAD (295400-W)

BETWEEN

ASSIGNEE / BANK

AND

SAGAYAMARI A/P JOSEPH BERNARD (NRIC NO.: 830925-07-5366)

ASSIGNOR / BORROWER

In exercising the rights and powers conferred upon the Assignee/Bank under the Facilities Agreement (Consumer Banking) dated 25th day of March, 2009 and Deed of Assignment (Property) dated 04th day of August, 2009 entered into between the Assignee/Bank and the Assignor/Borrower in respect of the Sale and Purchase Agreement entered into between Annie Girl A/P Joseph Bernard ("The Original Purchaser") and Sagayamari A/P Joseph Bernard ("The Purchaser") dated 12th day of January, 2009 it is hereby proclaimed that the Assignee with the assistance of the undermentioned Auctioneer :-

WILL SELL THE PROPERTY DESCRIBED BELOW BY:-

PUBLIC AUCTION

VIA ONLINE BIDDING

ON TUESDAY, THE 07TH DAY OF MAY, 2024

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 : Prospective bidders are advised to : (i) inspect the subject property and check on the issuance of separate title (ii) seek legal advice on the Conditions of Sale herein (iii) conduct official search on the parent Title at the relevant Land Office and/or other relevant authorities and (iv) make the necessary enquiries with the Developer and/or other relevant authorities on the terms of consent to the sale herein prior to the auction sale. The successful bidder ("the Purchaser") shall immediately upon the sale undertake to apply for and obtain the consent to transfer (if any) from the Developer and/or the Proprietor and/or State Authorities or relevant bodies.

PARTICULARS OF PROPERTY:-

Strata Title No. / Lot No. : PN 6555/M1C/13/684, Lot 33, Seksyen 9E
Bandar / District / State : Georgetown / Timor Laut / Pulau Pinang
Developer's Parcel No : Parcel No. 10, Storey No. 12, Type: Block C, together with Accessory Parcel/Car Park No. P-3-103, Serina Bay
Tenure : Leasehold interest for a term of 99 years expiring on 4th October 2105
Floor Area : 65 square metres (700 square feet)
The Original Purchaser : Annie Girl A/P Joseph Bernard (NRIC No.: 680224-07-5514)
Developer : Pembinaan Kasporat Sdn. Bhd. (414808-U)
Proprietor : The State Secretary Penang
Beneficial Owner (s) : **Sagayamari A/P Joseph Bernard**
Encumbrance : Assigned to **OCBC BANK (MALAYSIA) BERHAD** pursuant to the Sale Agreement and subject to all easements, leases, tenancies, occupiers, charges, caveats, previous sale and purchase, previous assignment, covenants, liabilities subsisting thereon or there over.
Express Condition : Petak ini hendaklah digunakan untuk tujuan pangsapuri sahaja.
Restriction in Interest : Tanah yang diberi milik ini tidak boleh dipindah milik, cagar, pajak, pajakan kecil atau apa-apa urusaniagapun melainkan setelah mendapat kelulusan Pihak Berkuasa Negeri.

LOCATION AND DESCRIPTION OF THE PROPERTY

The subject property is located on the 12th floor of a 25 storey building with lifts.

The subject property is an apartment unit and bearing postal address of **Unit No. 18-12-10, 12th Floor, Block 18, Pangsapuri Serina Bay, Hilir Sungai Pinang, 11600 Georgetown, Pulau Pinang.** Accommodation:- Foyer, lounge/dining area, master bedroom attached bath/wc, 2 bedrooms, bath/wc, kitchen and balcony.

RESERVE PRICE

The property will be sold on an "as is where is basis" and subject to a reserve price of **RM340,000.00 (RINGGIT MALAYSIA THREE HUNDRED FORTY THOUSAND ONLY)** only and subject to the **Conditions of Sale** and by way of an Assignment from the above Assignee subject to consent being obtained by the successful bidder ("the Purchaser") from the Developer and other relevant authorities, if any, is required, including all terms, conditions, stipulations and covenants which were and may be imposed by the Developer and the relevant authority. All expenses incurred in obtaining the said consent shall be borne by the Purchaser. Any arrears of quit rent, taxes, rates, assessment, fees, bills, charges and outgoings which may be lawfully due to any relevant authority or the Developer or Proprietor or relevant third parties entitled thereto up to the date of the successful sale of the subject property shall be borne out of the purchase price. The Purchaser shall bear and pay all fees and expenses including but not limited to all legal fees, stamp duty and registration fees in connection with, incidental to, or pursuant to the Assignment and all other documents necessary for effecting the transfer or assigning the beneficial ownership in the property to the Purchaser and shall also bear all risks in relation to the purchase of the property.

If goods and services tax is chargeable on the purchase price of the property, then the goods and services tax shall be paid by the Purchaser in addition to the purchase price payable by the Purchaser.

All intending bidders are required to deposit **10%** of the fixed reserve price ("the initial deposit") by way of **bank draft** or **cashier's order** crossed "A/C PAYEE ONLY" made payable to **OCBC BANK (MALAYSIA) BERHAD** prior to the auction sale or remit the same through online banking transfer, **one (1) working day before auction date** and pay the difference between the initial deposit and the sum equivalent to 10% of the successful bid price either in **cash** or **bank draft** or **cashier's order** crossed "A/C PAYEE ONLY" made payable to **OCBC BANK (MALAYSIA) BERHAD** immediately after the fall of the hammer with the undermentioned Auctioneer. The balance of the purchase price is to be settled within **one hundred and twenty (120) days** from the date of auction sale to **OCBC BANK (MALAYSIA) BERHAD**. For online bidders please refer to the **Terms & Conditions** on www.ehsanauctioneers.com on the manner of payment of the deposit.

For further particulars, please contact **Messrs Zaid Ibrahim & Co.,** Solicitors for the Assignee herein whose address is **51-22-B & C, Menara BHL, Jalan Sultan Ahmad Shah, 10050 Penang, Malaysia.** (Ref.: 20212308/OCBC/CLK/ROZ, Tel.: 04-2270888, Fax: 04-2286755) or the undermentioned Auctioneer.

EHSAN 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

Our Ref: **ALIN/OCBC1063/ZIC(2)**

Website: www.ehsanauctioneers.com

E-mail: hema@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 KEMUDAHAN (PERBANKAN PENGGUNA) BERTARIKH 25^{HB} MAC, 2009
DAN SURATIKATAN PENYERAHAN HAK (HARTANAH) BERTARIKH 04^{HB} OGOS, 2009

DI ANTARA

OCBC BANK (MALAYSIA) BERHAD (295400-W)

PIHAK PEMEGANG SERAHHAK / BANK

DAN

SAGAYAMARI A/P JOSEPH BERNARD (NO.KP: 830925-07-5366)

PIHAK PENYERAH HAK / PEMINJAM

Menurut kuasa dan hak yang telah Diberikan Kepada Pihak Pemegang Serahhak/Bank di bawah perkara Perjanjian Kemudahan (Perbankan Pengguna) bertarikh 25^{hb} Mac, 2009 dan Suratikatan Penyerahan Hak (Hartanah) bertarikh 04^{hb} Ogos, 2009 di antara Pihak Penyerahhak/Peminjam dan Pihak Pemegang Serahhak/Bank, dan berkenaan dengan Perjanjian Jualbeli Utama di antara Annie Girl A/P Joseph Bernard ("Pembeli Asal") dan Sagayamari A/P Joseph Bernard ("Pembeli") bertarikh pada 12^{hb} Januari, 2009 adalah dengan ini diisytiharkan bahawa Pihak Pemegang Serahhak dengan dibantu oleh Pelelong yang tersebut di bawah:-

AKAN MENJUAL HARTANAH YANG DITERANGKAN DI BAWAH SECARA:-

LELONGAN AWAM

SECARA ATAS TALIAN

PADA HARI SELASA, 07^{HB} MEI, 2024,

JAM 10.30 PAGI,

DI LAMAN WEB www.ehsanauctioneers.com

Bakal pembeda boleh mengemukakan bidaan untuk hartanah dalam talian melalui www.ehsanauctioneers.com
(Untuk bidaan dalam talian, sila daftar sekurang-kurangnya satu (1) hari bekerja sebelum hari lelongan untuk tujuan pendaftaran & pengesahan)

NOTA: Bakal-bakal pembeli adalah dinasihatkan: (i) agar memeriksa harta tersebut (ii) meminta nasihat daripada Pihak Guaman mengenai Syarat-Syarat Jualan (iii) membuat carian hakmilik induk secara rasmi di Pejabat Tanah dan (iv) serta membuat pertanyaan dengan Pihak Pemaju dan/atau pihak-pihak lain yang berkenaan mengenai persetujuan untuk jualan ini sebelum jualan lelong. Pembeli yang berjaya akan bertanggungjawab untuk mendapatkan kebenaran untuk pindahmilik (jika ada) selepas jualan daripada Pihak Pemaju dan/atau pihak-pihak lain yang berkenaan.

BUTIR-BUTIR HARTANAH:-

No. Hakmilik Strata / No. Lot	:	PN 6555/M1C/13/684, Lot 33, Seksyen 9E
Bandar / Daerah / Negeri	:	Georgetown / Timor Laut / Pulau Pinang
No. Petak Pemaju	:	No. Petak 10, No. Tingkat 12, Jenis: Blok C, berserta dengan Petaak Aksesori/Tempat Letak Kereta No. P-3-103, Serina Bay
Pegangan	:	Pajakan untuk tempoh selama 99 tahun tamat pada 4 ^{hb} Oktober 2105
Keluasan Lantai	:	65 meter persegi (700 kaki persegi)
Pembeli Asal	:	Annie Girl A/P Joseph Bernard (No.KP: 680224-07-5514)
Pemaju	:	Pembinaan Kasporat Sdn. Bhd. (414808-U)
Pemilik Berdaftar	:	Setiausaha Kerajaan Negeri Penang
Pemilik Benefisial	:	Sagayamari A/P Joseph Bernard
Bebanan	:	Diserahhak kepada OCBC BANK (MALAYSIA) BERHAD berdasarkan Perjanjian-perjanjian Jualan dan tertakluk kepada semua ismen, pajakan, tenansi, penghuni, caj, kaveat, jualbeli terdahulu, penyerahhakan terdahulu, waad, liabiliti yang wujud di atasnya atau terhadapnya.
Syarat Nyata	:	Petak ini hendaklah digunakan untuk tujuan pangsapuri sahaja.
Sekatan Kepentingan	:	Tanah yang diberi milik ini tidak boleh dipindah milik, cagar, pajak, pajakan kecil atau apa-apa urusniagapun melainkan setelah mendapat kelulusan Pihak Berkuasa Negeri.

LOKASI DAN PERIHAL HARTANAH

Hartanah tersebut terletak di tingkat 12 bangunan 25 tingkat dengan lif.

Hartanah tersebut merupakan satu unit pangsapuri yang beralamat pos di No. Unit 18-12-10, 12th Floor, Block 18, Pangsapuri Serina Bay, Hilir Sungai Pinang, 11600 Georgetown, Pulau Pinang. Akomodasi:- Ruang legar, ruang tamu/ruang makan, bilik tidur utama berserta tandas/bilik mandi, 2 bilik tidur, tandas/bilik mandi, dapur dan balkoni.

HARGA RIZAB:

Hartanah tersebut akan dijual dalam "keadaan sepertimana sedиа" dan tertakluk kepada satu harga rizab sebanyak RM340,000.00 (RINGGIT MALAYSIA TIGA RATUS EMPAT PULUH RIBU SAHAJA) dan tertakluk kepada Syarat-Syarat Jualan dan dengan cara Penyerahhakan dari Pemegang Serahhak yang tersebut di atas dan tertakluk kepada Pembeli memperoleh kebenaran daripada Pihak Pemaju dan lain-lain Pihak Berkuasa yang berkenaan, sekiranya diperlukan, termasuk segala terma, syarat-syarat, stipulasi dan waad yang mungkin akan dikenakan oleh Pihak Pemaju dan lain-lain Pihak Berkuasa yang berkenaan. Segala kos dan perbelanjaan untuk memperoleh kebenaran tersebut adalah ditanggung oleh Pembeli. Segala tunggakan cukai tanah, cukai taksiran, caj penyenggaraan dan dana terikat termasuk kadar penalti kelewatan (jika ada) yang mungkin terutang kepada mana-mana Pihak Berkuasa yang berkenaan atau Pihak Pemaju sehingga ke tarikh penjualan hartanah tersebut akan dibayar daripada harga pembelian. Pembeli perlu menanggung dan membayar segala kos dan perbelanjaan termasuk kos guaman, duti stamp dan kos pendaftaran yang berkaitan dengan Penyerahhakan dan segala dokumen yang perlu untuk memindah milik atau menyerah hak benefisial hartanah tersebut kepada Pembeli dan segala risiko yang berhubung dengan pembelian hartanah tersebut adalah ditanggung oleh Pembeli.

Jika cukai barang dan perkhidmatan dikenakan ke atas harga pembelian harta tanah, maka cukai barang dan perkhidmatan hendaklah dibayar oleh Pembeli sebagai tambahan kepada harga pembelian yang perlu dibayar oleh Pembeli.

Semua penawar yang ingin membuat tawaran adalah dikehendaki membayar deposit sebanyak 10% daripada harga rizab ("deposit pendahuluan") secara bank draf atau cashier order dipalang "AKAUN PENERIMA SAHAJA" atas nama OCBC BANK (MALAYSIA) BERHAD sebelum jualan lelong dimulakan atau melalui pemindahan perbankan atas talian kepada Pelelong, sekurang-kurangnya satu(1) hari bekerja sebelum tarikh lelongan dan membayar perbezaan di antara deposit pendahuluan dan jumlah bersamaan 10% daripada harga berjaya tawaran sama ada dengan bentuk tunai, atau bank draf atau cashier order dipalang "AKAUN PENERIMA SAHAJA" atas nama OCBC BANK (MALAYSIA) BERHAD sebaik sahaja ketukan tukul oleh Pelelong di bawah. Baki harga belian sepenuhnya hendaklah dibayar dalam tempoh satu ratus dua puluh hari (120) dari tarikh jualan lelongan kepada OCBC BANK (MALAYSIA) BERHAD. Untuk penawar dalam talian sila rujuk Terma & Syarat pada www.ehsanauctioneers.com dengan cara pembayaran deposit.

Untuk butir-butir lanjut, sila berhubung dengan Tetuan Zaid Ibrahim & Co., Peguamcara bagi Pihak Pemegang Serahhak di 51-22-B & C, Menara BHL, Jalan Sultan Ahmad Shah, 10050 Penang, Malaysia. (Ruj.: 20212308/OCBC/CLK/ROZ, Tel.: 04-2270888, Fax: 04-2286755) atau Pelelong yang tersebut di bawah ini:-

EHSA 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

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

/ ABDUL RAHIM BIN HUSSIN

(Pelelong Berlesen)

CONDITIONS OF SALE

1) Assignee's Power of Sale

This sale is made by **OCBC BANK (MALAYSIA) BERHAD** ("the Assignee") in exercise of the rights, powers and remedies conferred upon them by **Facilities Agreement (Consumer Banking) dated 25th day of March, 2009 and Deed of Assignment (Property) dated 04th day of August, 2009** executed by **SAGAYAMARI A/P JOSEPH BERNARD** ("the Assignor/Borrower") subject to all liabilities and obligations pertaining to the property.

Tracing of ownership or the chose in action to the property shall be made by reference to the principal sale and purchase agreement, deeds, instruments, contracts, or related documents listed in the Schedule hereto ("Related Documents") in the possession of the Assignee notwithstanding (if such be the case) that separate document of title or strata title for the property may have been issued by the relevant authorities.

2. Bidding

Subject to these Conditions, the highest bidder (being so determined by the Auctioneer) shall be the Purchaser. The Auctioneer may refuse any bid or bids without giving any reasons. No bid shall be withdrawn or be less than the last previous bid. Subject to the reserve price, the Auctioneer shall fix the sum to commence bidding and regulate the advance of each subsequent bid. The Auctioneer shall have the absolute right to withdraw the property at any time before the fall of the hammer, and either after or without declaring the reserve price. If any dispute shall arise as to a bidding the Auctioneer's decision shall be final and conclusive.

3. Purchase by Assignee

The Assignee reserves the right to bid for the property whether by itself or its agent or the Auctioneer (without payment of any deposit whatsoever). In the event the Assignee is declared the Purchaser, then the purchase price or so much as is applicable shall be set off against the indebtedness owing to the Assignee under the loan and security documentation on the date of sale, plus costs and expenses for the sale or incidental thereto.

4. Withdrawal of Bid

Any bidder who makes a bid but withdraws same before the fall of the hammer, shall have their deposit equal to 10% of reserve price forfeited as agreed liquidated damages for payment to the Assignee. The Auctioneer reserves the right to put the property again for sale at the last undisputed bid, or otherwise to adjourn the auction to another date.

5. Prior to the auction:

- a. the Assignee and/or the Auctioneer reserves the absolute right at any time to vary, alter or add to the Particulars and/or the Conditions of Sale;
- b. all intending bidders (with exception of the Assignee) shall deposit with the Auctioneer a sum equal to 10% of the reserve price by way of bank draft or cashier's order crossed "A/C PAYEE ONLY" made payable to OCBC BANK (MALAYSIA) BERHAD failing which they shall not be entitled to bid;
- c. any person intending to bid on behalf of a company, society, firm or another individual shall deliver to and obtain acknowledgement by the Auctioneer, an authority letter signed by the principal on whose behalf the bidder is bidding and containing the principal's full name, identity and address, failing which the bidder shall be deemed to contract in his own name and not as agent for another;
- d. all intending bidders shall be required to show their identity cards to the Auctioneer for identification, failing which they shall not be entitled to bid;
- e. for Bumiputra lot and Malay Reserve Land, only Bumiputra are allowed to bid or act for and on behalf of the bidder.

6. Sale

The successful bidder (except where the Assignee is bidding) shall as soon as practicable after the fall of the hammer and in any event before leaving the auction venue, sign a form of contract or Memorandum ("the Memorandum"), and before 3.00 p.m. on the same day deposit with the Auctioneer further sums by way of bank draft, or cashier's order crossed "A/C PAYEE ONLY" made payable to OCBC BANK (MALAYSIA) BERHAD which sums plus the monies deposited pursuant to Condition 5 above shall make up 10% of the successful bid to be treated as actual deposit PROVIDED that if the Purchaser fails to sign the Memorandum or fails to pay the actual deposit, or if any cheque is dishonored on presentation then Condition 8 shall take effect. The Auctioneer reserves the right to hold the Memorandum and not deliver the same to the Purchaser until all the cheques for the actual deposit have been cleared.

7. Completion

- a. Within 120 days from the date of the auction sale ("Payment Due Date"), the Purchaser shall deposit with the solicitors appointed by the Assignee simultaneously:
 - i. a sum equivalent to 90% of the successful bid ("Balance Sum") by way of bank draft or cashier's order crossed "A/C PAYEE ONLY" made payable to OCBC BANK (MALAYSIA) BERHAD. The amount of the cheque shall include outstation clearing charges which shall be borne by the Purchaser, failing which the deficiency shall be recoverable from the Purchaser;
 - ii. if goods and services tax is chargeable on the purchase price of the property, an additional sum equivalent to the goods and services tax, currently at 6% of the Purchase Price, shall be deposited by way of bank draft or cashier's order crossed "A/C PAYEE ONLY" made payable to OCBC BANK (MALAYSIA) BERHAD; and
 - iii. a copy of the requisite consents of the Developer, Proprietor and/or State Authorities or relevant bodies approving the sale in favour of the Purchaser, if necessary, subject firstly to the Assignee being satisfied with the conditions if any imposed (otherwise the Assignee may terminate the sale under Clause 9)

then the Assignee will execute an assignment (in form and substance acceptable to the Assignee) and deliver up the Related Documents to the Purchaser, but such sale and assignment of the chose in action shall be prepared by and at the expense of the Purchaser. Where applicable, the Assignee shall be entitled to have a sufficient covenant of indemnity inserted in the assignment in order for the Purchaser to assume all liabilities and obligations pertaining to the property. The Assignee shall not be required to assign the property to any person other than the Purchaser.

- b. If the separate document of title or strata title for the property has been issued whether before, on or after the date of the auction sale, the Assignee shall not be required to register its charge(s) nor to procure a transfer in Form 14A as prescribed by the National Land Code (Revised 2020) in favour of the Purchaser from the Developer or the Proprietor (as the case may be). The transfer of the Property from the Developer or Proprietor (as the case may be) shall be procured and prepared by the Purchaser at the Purchaser's expense who undertakes to pay such sums and comply with the conditions (if any) imposed by the Developer and/or Proprietor and/or their solicitors and/or the relevant authorities pertaining to the registration of such transfer of the property.
- c. Any arrears of quit rent, taxes, rates, assessment, fees, bills, charges and outgoings which may be lawfully due to any relevant authority or the Developer or Proprietor or relevant third parties entitled thereto up to the date of successful sale of the subject property shall be deducted from the purchase price upon receipt of the Balance Sum. The Purchaser shall pay such arrears (if any) in advance to any relevant authority or the Developer or Proprietor or relevant third parties. For avoidance of doubt, the Purchaser is not entitled to deduct the payment(s) towards the arrears (if any) from the Balance Sum. Due apportionment and reimbursement for the payments (if any) made by the Purchaser towards the arrears shall only be made after the Assignee has received the Balance Sum and for this purpose, the Purchaser shall produce receipts evidencing payment. The Purchaser shall bear and pay all fees and expenses including but not limited to all legal fees, stamp duty and registration fees in connection with, incidental to or pursuant to the Assignment and all other documents necessary for effecting the transfer or assigning the beneficial ownership in the property to the Purchaser.
- d. The Purchaser is responsible to make his own enquiries on all liabilities and encumbrances affecting the property and shall be deemed to purchase in all respects subject thereto whether or not he makes any enquiry and neither the Assignee nor the Auctioneer shall be required or bound to inform the Purchaser of any such matters whether known to them or not and the Purchaser shall raise no enquiry, requisition or objection thereon or thereto.
- e. The stamp duty and registration fee for the Memorandum, the Assignment and subsequent transfer (as the case may be) shall be borne and paid by the Purchaser.

8. Default

If the Purchaser defaults in complying with any of the conditions herein or in payment of any sums payable, then the Assignee may (without prejudice to their rights for specific performance) treat such default as a repudiation of the contract and terminate the sale by giving the Purchaser written notice thereof, in which event 10% of the successful bid deposited with the Assignee shall be forfeited absolutely to the Assignee as agreed liquidated damages and the Purchaser shall have no claims whatsoever against the Assignee, their solicitors or the Auctioneer in relation to the sale being terminated as aforesaid. The Assignee shall be entitled to put up the property for re-sale again.

9. Consents

a The Property is sold subject to the Purchaser at own costs undertaking to apply for and obtain the consents (if any) required from the Developer and/or the Proprietor and/or State Authorities or other relevant bodies. All sums or dues whatsoever owing to the Developer and/or Proprietor and/or the State Authorities or relevant bodies shall be borne and paid by the Purchaser absolutely. The Purchaser undertakes to keep the Assignee and/or their solicitors informed of the progress of such applications. No warranty is given by the Assignee that any of the consents can be obtained, but in the event of:

- (i) any of the consents not being obtained from the Developer and/or Proprietor and/or State Authorities or other relevant bodies (for reasons not attributable to any act of default or omission by the Purchaser) on expiry of the time period prescribed for completion herein; or
- (ii) any of the consents from the Developer and/or Proprietor and/or State Authorities or other relevant bodies shall be subject to conditions which are **not acceptable** to the Assignee in its absolute discretion; or
- (iii) the sale herein being set aside for any reason whatsoever by an Order of Court;

then the Assignee is absolutely entitled to terminate the sale by giving the Purchaser written notice thereof, in which case:

- (1) if in the meanwhile the Purchaser has entered into possession of the property, then the Purchaser is liable at his own costs to reinstate the property to the original condition as at the date of the auction sale, and thereafter peaceably to yield up vacant possession of the property to the Assignee within [14] days upon service of the notice terminating the sale; and
- (2) the costs/expenses reasonably incurred by the Assignee in connection with the sale, as well as the costs to reinstate damage (if any) to the property caused by the Purchaser in possession thereof shall be deducted and set-off against the deposit and other monies (if any, paid herein towards account of the purchase price by the Purchaser to the Assignee) and thereafter the residue (if any) shall be refunded to the Purchaser free of interest. For this purpose a certificate signed by any officer of the Assignee certifying the amount of such expenses or costs shall be deemed final/conclusive and binding upon the Purchaser.

Subject as aforesaid, the Purchaser shall have no further claim against the Assignee, their solicitors or the Auctioneer for damages, compensation or any cause whatsoever in relation to the sale being terminated as aforesaid.

- b. In the event of any of the consents not being obtained from the Developer and/or Proprietor and/or State Authorities or other relevant bodies, on expiry of the time period prescribed for completion herein, due to reasons attributable to any act of default or omission by the Purchaser or non-fulfillment by the Purchaser of any requirements imposed on the purchase of low or low-medium cost property, the Assignee shall be entitled, at its absolute discretion, to treat such default as a repudiation of the contract and terminate the sale by giving the Purchaser written notice thereof, in which event 10% of the successful bid deposited with the Assignee shall be forfeited absolutely to the Assignee as agreed liquidated damages and the Purchaser shall have no claims whatsoever against the Assignee, their solicitors or the Auctioneer in relation to the sale being terminated as aforesaid. The Assignee shall be entitled to put up the property for re-sale again.

10. **General**

- a. The Purchaser is treated as buying with full knowledge of the Related Documents whether or not such inspection occurs and shall raise no objection or requisition regarding the contents thereof. The Purchaser shall admit the identity of the property purchased by him with that described in the Related Documents without requiring any further proof. The Assignee shall not be required to explain or remedy any discrepancy or omission discovered in the Related Documents. No representation warranty or undertaking whatsoever is made or should be implied as to the authenticity of the Related Documents, and no objection or requisition shall be raised as to loss of the original(s), or the failure to stamp documents or insufficient duty paid thereon, or the failure to register any instruments.
- b. The property is sold without vacant possession, thereby no warranty is given that the property can be used for occupation and in the event of circumstances existing which prevent entry or occupation by the Purchaser, such circumstances shall not annul the sale or entitle the Purchaser to rescind the contract or claim a reduction in the price or for damages. The Assignee does not undertake to deliver vacant possession of the property to the Purchaser. The Purchaser after the payment of the purchase price in full together with any accrued interest thereon, if any, shall at his own cost and expense take possession of the property.
- c. The property is believed and shall be taken to be correctly described and is sold subject to all express and implied conditions, restrictions in interests, easements, common rights, leases, tenancies, occupiers, encroachment, trespass, nuisance, charges, liens, caveats, covenants, liabilities, encumbrances, all public and private rights of way, support, drainage, light and all other rights or other incidents (if any) subsisting thereon without any obligation arising for the Assignee to define the same respectively and the Assignee shall not be liable for any error, misstatement, omission or misdescription discovered in the contract and these shall not annul the sale nor shall any compensation be allowed by or to either party in respect thereof. The Purchaser shall be deemed to have full knowledge of the state and condition of the property regardless whether he had inspected the property.
- d. The property is sold subject to any notice of acquisition proceedings, Government road, back lane or other improvement scheme whatever affecting the same, and the Purchaser shall be deemed to have full knowledge of the nature and effect thereof, and shall make no objection or requisition in respect thereof.
- e. The Purchaser shall be deemed to have inspected and investigated the condition of the property as is where is and shall raise no requisition or objection thereon or thereto. No representation warranty or undertaking whatsoever is made or should be implied as to whether or not the property complies with any relevant building by-laws or legislation. The Purchaser shall take the property as is where is and shall not require the connection of water, electricity or other utilities thereto nor removal of any rubbish thereat. The fact (if such be the case) that the property or renovations thereat may contravene building by-laws or legislation shall not annul the sale or entitle the Purchaser to rescind the sale or claim damages or diminution in price.
- f. Upon the fall of the hammer. all risks of the property shall pass to the Purchaser who shall at his own costs insure same against damage by fire and usual perils. All quit rent, taxes, rates, assessment, fees, bills, charges and outgoings shall be apportioned as at the date of successful sale of the property to the Purchaser. The Purchaser shall bear all such charges with effect from the date immediately following the date of successful sale of the property to the Purchaser.
- g. The Assignee makes no representation as to the ownership of furniture fittings and fixtures situated at the property which items may be on hire purchase, lease or deferred sale from third parties. In such cases the Assignee accepts no liability for any payments which may be outstanding in respect thereof and the property is sold subject thereto.
- h. All statements contained herein are made without responsibility on the part of the Auctioneers or the Assignee and are statements of opinions and are not to be taken as or implying a statement or representation of fact and any intending Purchaser must satisfy himself by inspection or otherwise as to the correctness of each statement contained herein.
- i. The Assignee does not make or give and neither the Auctioneer nor any person in the employment of the Auctioneer has any authority to make or give any representation or warranty in relation to the property.
- j. The Purchaser shall appoint his own legal counsel and advisors for purposes of all searches and enquiries normally made by prudent purchaser and to have knowledge of all matters which would have been disclosed thereby.
- k. Time wherever mentioned in these Conditions, shall be of the essence of contract.
- l. Where two or more persons, firms or corporations are parties to the Agreement their obligations shall be joint and several. The singular includes the plural and vice versa and words importing one gender only include all other genders.
- m. In the event of any discrepancy appearing in the various translations of these Conditions, the English version shall prevail. The headings are for ease of reference only and shall not be construed as forming part of these Conditions.
- n. The Assignee shall 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.

SCHEDULE OF RELATED DOCUMENTS

NO.	DATE	DESCRIPTION
1.	25.11.2005	Principal Sale and Purchase Agreement between PEMBINAAN KASPORAT SDN. BHD. (The Vendor") and ANNIE GIRL A/P JOSEPH BERNARD ("The Purchaser") THE STATE SECRETARY PENANG (The Proprietor")
2.	12.01.2009	Sale and Purchase Agreement between VIENNA VIEW DEVELOPMENT SDN. BHD. (The Vendor") and SAGAYAMARI A/P JOSEPH BERNARD ("The Purchaser")
3.	25.03.2009	Facilities Assignment (Consumer Banking) between OCBC BANK (MALAYSIA) BERHAD ("The Bank") and SAGAYAMARI A/P JOSEPH BERNARD ("The Borrower")
4.	04.08.2009	Deed of Assignment (Property) between OCBC BANK (MALAYSIA) BERHAD ("The Bank") and SAGAYAMARI A/P JOSEPH BERNARD ("The Assignor")

CONTRACT

MEMORANDUM:- At the sale by Public Auction dated this **07th day of May, 2024** of the subject property comprised in the foregoing particulars that is to say the rights, title, interest and benefits under the **Principal Sale and Purchase Agreement dated the 25th day of November, 2005** entered into between **PEMBINAAN KASPORAT SDN. BHD.** ("The Vendor"), **ANNIE GIRL A/P JOSEPH BERNARD** ("The Original Purchaser") and **THE STATE SECRETARY PENANG** ("The Proprietor") and **Subsequent Sale and Purchase Agreement dated the 12th day of January, 2009** entered into between **ANNIE GIRL A/P JOSEPH BERNARD** ("The Original Purchaser") and **SAGAYAMARI A/P JOSEPH BERNARD** ("The Purchaser") in relation to the subject property identified as **Developer's Parcel No. 10, Storey No. 12, Type: Block C, together with Accessory Parcel/Car Park No. P-3-103, Serina Bay** and bearing postal address at address **Unit No. 18-12-10, 12th Floor, Block 18, Pangsapuri Serina Bay, Hilir Sungai Pinang, 11600 Georgetown, Pulau Pinang**, developed by **PEMBINAAN KASPORAT SDN. BHD.**, the highest bidder(s) as 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 price and goods and services tax currently at 6% of the purchase price, if goods and services tax is chargeable on the purchase price of the property 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 PARTICULARS:-

PURCHASE PRICE RM _____

DEPOSIT MONEY RM _____

BALANCE DUE RM _____

ADDRESS:-

SIGNATURE OF PURCHASER (S)
/ AUTHORISED AGENT

FOR MESSRS. EHSAN AUCTIONEERS SDN BHD
DATO' HAJI ABDUL HAMID BIN P.V. ABDU (D.I.M.P)
/ ABDUL RAHIM BIN HUSSIN
LICENSED AUCTIONEERS

FOR MESSRS. ZAID IBRAHIM & CO.
SOLICITORS FOR THE ASSIGNEE
NAME: _____

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 a 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 purchases 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 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 the Companies Act 2016 and a duly signed Board of Director's Resolution shall be uploaded.
- 2.4. E-bidders only need to register as members 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 for identifying the property properly and ensuring 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 of the **EHSAN AUCTIONEERS SDN. BHD.** the 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 on & click VIEW DETAIL to see more.
- 3.2. Bidders need to click the **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 the Proclamation of Sale, i.e. **10%** of the reserve price. Payment of the deposit must be made via local bank transfer to **OCBC BANK MALAYSIA BERHAD** in favor of **EHSAN AUCTIONEERS SDN. BHD.** (BIDDER DEPOSIT) Account No: **7011 608 584**. 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 **3.00 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 the **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 bear any responsibility or assume 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 that 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 is done, the 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 the **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, smartphone, or any comfortable device with a strong internet connection.

4. BIDDING PROCEDURES

- 4.1. Bidders have to log in at **EHSAN AUCTIONEERS SDN. BHD.** Website using the same registered email 30 minutes before Auction Time.
- 4.2. Bidders have to click the **VIEW BID SCREEN BUTTON** beside the status to show the bidding screen. Once enter the bidding screen bidders will be on **STANDBY MODE** 30 minutes before the auction starts.
- 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 the **"NEXT BID"** button.
- 4.8. Each bid will be called for 3 times, **"FIRST CALLING", "SECOND CALLING", and "FINAL CALL"**. Registered E-Bidders may submit their bid at any of these stages of bidding by clicking 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 the 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 a successful bidder upon the fall of the 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 is 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 bid 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 the auction, failing which the deposit paid will be forfeited to the Assignee Bank and sale will be deemed canceled/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 authorizing another person to sign the same on his behalf by inserting the particulars of the authorized person at **EHSAN AUCTIONEERS SDN. BHD.** website. The authorized 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 an 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 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 undertakes to fully comply with the 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 for ensuring that their internet access is in good condition during the whole process of public auction until the 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 unsatisfactory internet access or any online disruptions that may however occur during the process of public auction at **EHSAN AUCTIONEERS SDN. BHD.** website.
- 6.5. The **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 immovable property by public auction. Any legal actions or proceedings arising out of or in connection with the electronic transaction of immovable property by public auction shall be 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.** the 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 the 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 passwords 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 the safety of the password or generally with 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.** the 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.