

PROCLAMATION OF SALE

IN THE MATTER OF THE FACILITIES AGREEMENT (CONSUMER BANKING), DEED OF ASSIGNMENT AND POWER OF ATTORNEY ALL DATED THE 22ND DAY OF AUGUST, 2014

BETWEEN

OCBC BANK (MALAYSIA) BERHAD [295400-W]

ASSIGNEE/BANK

AND

LAI KOK BAO [NRIC NO. 720516-14-5055/A2140395]

ASSIGNOR/BORROWER

In exercise of the rights and powers conferred upon the Assignee/Bank under the **Facilities Agreement (Consumer Banking), Deed Of Assignment And Power Of Attorney all dated the 22nd day of August, 2014** ("the Said Agreements") entered into between the Assignor/Borrower and the said Assignee/Bank in respect of the **Sale And Purchase Agreement between Sentul Raya Sdn. Bhd. (the Vendor) dan Lai Kok Bao (the Purchaser) dated the 12th day of December, 2013** it is hereby proclaimed that the said Assignee/Bank with the assistance of the undermentioned Auctioneer

WILL SELL THE PROPERTY DESCRIBED BELOW BY
PUBLIC AUCTION

ON THURSDAY, THE 15TH DAY OF AUGUST, 2019

AT 10.30 A.M. IN THE MORNING

AT THE AUCTION CENTRE

NO. 1-3, 1ST FLOOR, JALAN AMPANG, 50450 KUALA LUMPUR

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:-

MASTER TITLE NO AND LOT NO : Grant 77984, Lot 279 Section 84 (formerly Grant 65753)

BANDAR & DISTRICT / STATE : Kuala Lumpur / Federal Territory Kuala Lumpur

TENURE : Freehold

FLOOR AREA (UNIT) : Approximately 110.2 square metres (1,186 square feet)

DEVELOPER / VENDOR : Sentul Raya Sdn Bhd (247809-M)

ENCUMBRANCE : Assigned to **OCBC Bank (Malaysia) Berhad** pursuant to the Said Agreements and subject to all easements, leases, tenancies, occupiers, charges, caveats, previous sale and purchase, previous assignment, covenants, liabilities subsisting thereon or thereover.

LOCATION AND DESCRIPTION OF THE PROPERTY

The subject property is located about 6.5 kilometres (4.04 miles) to the north of Kuala Lumpur city centre.

The subject property comprises of a **condominium unit** identified as Developer's Parcel No: D094, Storey No. 9, Building No. Block D, The Fennel @ Sentul East together with an Accessory Parcel Car Park No. 268, Level: 4 and bearing postal address of **Unit No. D-9-3A, Block D, Residensi Fennel Sentul, No. 2, Jalan Amra, Sentul, 51000 Kuala Lumpur.**

RESERVE PRICE

The property will be sold on an "**as is where is basis**" and subject to a reserve price of **RM702,000.00 (RINGGIT MALAYSIA SEVEN HUNDRED AND TWO THOUSAND ONLY)** only and subject to the **Conditions of Sale** and by way of an Assignment from the above Assignee/Bank 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, assessment, service/maintenance charges, sinking fund including the late penalty interest (if any) which may be lawfully due to any relevant authority or the Developer up to the date of successful sale of the subject property shall be deducted from the purchase money. 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.

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 "A/C PAYEE ONLY"** made payable to **OCBC BANK (MALAYSIA) BERHAD** prior to the auction sale 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**.

To get a copy of the Conditions of Sale and any further particulars, please contact **Messrs Azhar & Wong**, Solicitors for the Assignee/Bank herein whose address is 16-08, Level 16, Menara Centara, 360 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur [Ref No: RL/OCBC-LIT/9745-8941, Tel No. 03-26023898] or the undermentioned Auctioneer at the address below.

PROPERTY AUCTION HOUSE SDN BHD (187793X)

Ground Floor, No. 1, Jalan Ampang

50450 Kuala Lumpur

Tel: 03- 20702226 & 20788590

Our ref: PAH/30066/7/2019(LA)

Email: main@auctions.com.my

Website: www.auctions.com.my

PATRICK WONG KOON MENG

DANNY T.F.LOH

JEFFREY C.K. CHOONG

Licensed Auctioneers

PERISYTIHARAN JUALAN

DALAM PERKARA MENGENAI PERJANJIAN KEMUDAHAN (PERBANKAN PENGGUNA),
SURATIKATAN PENYERAHHAKAN DAN SURAT KUASA WAKIL
KESEMUAANYA YANG BERTARIKH 22 HARIBULAN OGOS, 2014

ANTARA

OCBC BANK (MALAYSIA) BERHAD [295400-W]

PIHAK PEMEGANG SERAHHAK /BANK

DAN

LAI KOK BAO [NO. K/P: 720516-14-5055/A2140395]

PIHAK PENYERAHHAK/PEMINJAM

Dalam menjalankan hak dan kuasa yang telah diberikan kepada Pihak Pemegang Serahhak/Bank dibawah **Perjanjian Kemudahan (Perbankan Pengguna), Suratikatan Penyerahhakan Dan Surat Kuasa Wakil kesemuanya yang bertarikh 22 haribulan Ogos, 2014** selepas ini dirujuk sebagai 'Perjanjian Tersebut') diantara Pihak Pemegang Serahhak/Bank dan Pihak Penyerahhak/Peminjam dan berkenaan dengan **Perjanjian Jual Beli antara Sentul Raya Sdn. Bhd. (Pihak Penjual) dan Lai Kok Bao (Pihak Pembeli) yang bertarikh 12 haribulan Disember, 2013** adalah dengan ini diisytiharkan bahawa Pemegang Serah Hak dengan dibantu oleh Pelelong yang tersebut di bawah

AKAN MENJUAL HARTANAH YANG DIHURAIKAN DI BAWAH SECARA LELONGAN AWAM

PADA HARI KHAMIS, 15 HARIBULAN OGOS, 2019

PADA PUKUL 10.30 PAGI

DI PUSAT LELONG

NO. 1-3, TINGKAT 1, JALAN AMPANG, 50450 KUALA LUMPUR

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 HAKMILIK:-

NO. HAKMILIK INDUK DAN NO. LOT : Grant 77984, Lot 279 Seksyen 84 (dahulunya Geran 65753)

BANDAR & DAERAH / NEGERI : Kuala Lumpur / Wilayah Persekutuan Kuala Lumpur

PEGANGAN : Kekal

KELUASAN LANTAI (UNIT) : Lebih kurang 110.2 meter persegi (1,186 kaki persegi)

PEMAJU / PENJUAL : Sentul Raya Sdn Bhd (247809-M)

BEBANAN : Serahhak kepada **OCBC Bank (Malaysia) Berhad** mengikut Perjanjian Tersebut dan tertakluk kepada semua easemen, pajakan, sewaan, penghuni, gadaian, kaveat, perjanjian jual-beli yang lama, serahhak yang lama, perjanjian rasmi dan juga semua liabiliti.

LOKASI DAN PERIHAL HARTANAH

Hartanah tersebut terletak kira-kira 6.5 kilometer (4.04 batu) disebelah utara pusat bandaraya Kuala Lumpur.

Hartanah tersebut adalah **seunit kondominium** yang dikenali sebagai No. Parsel Pemaju: D094, No. Tingkat: 9, No. Bangunan: Blok D, The Fennel @ Sentul East bersama dengan No. Petak Aksesori Tempat Letak Kereta: 268, Paras: 4 dan beralamat di **Unit No. D-9-3A, Blok D, Residensi Fennel Sentul, No. 2, Jalan Amra, Sentul, 51000 Kuala Lumpur.**

HARGA RIZAB:

Hartanah tersebut akan dijual dalam “keadaan sepertimana sediada” dan tertakluk kepada satu harga rizab sebanyak **RM702,000.00 (RINGGIT MALAYSIA TUJUH RATUS DAN DUA RIBU SAHAJA)** dan tertakluk kepada Syarat-Syarat Jualan dan dengan cara Penyerahhakan dari Pemegang Serahhak yang tersebut di atas dan tertakluk kepada Pembeli memperolehi 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 memperolehi 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 terhutang 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 menyerahkan hak benefisial hartanah tersebut kepada Pembeli dan segala risiko yang berhubung dengan pembelian hartanah tersebut adalah ditanggung oleh Pembeli.

Semua penawar yang ingin membuat tawaran adalah dikehendaki membayar deposit sebanyak 10% daripada harga rizab (“deposit pendahuluan”) secara bank draft atau cashier order dipalang (“**AKAUN PENERIMA SAHAJA**”) atas nama **OCBC BANK (MALAYSIA) BERHAD** sebelum jualan lelong dimulakan dan membayar perbezaan di antara deposit pendahuluan dan jumlah persamaan 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 dibawah. Baki harga belian sepenuhnya hendaklah dibayar dalam tempoh **satu ratus dua puluh hari (120)** dari tarikh jualan lelongan kepada **OCBC BANK (MALAYSIA) BERHAD**.

UNTUK MENDAPATKAN SALINAN SYARAT-SYARAT JUALAN DAN BUTIR-BUTIR SELANJUTNYA, sila berhubung dengan **Tetuan Azhar & Wong**, yang beralamat di 16-08, Tingkat 16, Menara Centara, 360 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur [No. Ruj: RL/OCBC-LIT/9745-8941, No. Tal: 03-26023898], Peguamcara bagi Pihak Pemegang Serahhak/Bank atau Pelelong yang tersebut di bawah.

PROPERTY AUCTION HOUSE SDN BHD (187793X)

Tingkat Bawah, No. 1, Jalan Ampang
50450 Kuala Lumpur
Tel: 03- 20702226 & 20788590
Ruj kami: PAH/30066/7/2019(LA)
Email: main@auctions.com.my
Website: www.auctions.com.my

PATRICK WONG KOON MENG
DANNY T.F.LOH
JEFFREY C.K. CHOONG
Pelelong Berlesen

CONDITIONS OF SALE

1. Assignee/Bank power of sale

This sale is made by **OCBC Bank (Malaysia) Berhad** ("the Assignee/Bank") in exercise of the rights, powers and remedies conferred upon them by the **Facilities Agreement (Consumer Banking), Deed Of Assignment And Power Of Attorney all dated the 22nd day of August, 2014** executed by **Lai Kok Bao** ("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/Bank 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/Bank

The Assignee/Bank 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/Bank 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/Bank 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/Bank. 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/Bank 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/Bank) 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, only Bumiputra is allowed to bid.

6. Sale

The successful bidder (except where the Assignee/Bank 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 12.00 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/Bank 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; and
 - ii. 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/Bank being satisfied with the conditions if any imposed (otherwise the Assignee/Bank may terminate the sale under Clause 9)

then the Assignee/Bank will execute an assignment (in form and substance acceptable to the Assignee/Bank) 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/Bank 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/Bank 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/Bank shall not be required to register its charge(s) nor to procure a transfer in Form 14A as prescribed by the National Land Code, 1965 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, assessment, service/maintenance charges, sinking fund including the late penalty interest (if any) which may be lawfully due to any relevant authority or the Developer up to the date of successful sale of the subject property shall be deducted from the purchase money upon receipt of the Balance Sum, provided that the Assignee/Bank is in receipt of the itemized billing for quit rent, assessment bills issued by the relevant authority and the Developer's invoice/statement of account from the Purchaser within **ninety (90) days** from the date of sale. For avoidance of doubt, in the event such invoices and/or itemized billings are not submitted within the stipulated **ninety (90) days** from the auction date, any subsequent claims made thereunder will not be entertained by the Assignee/Bank and the same shall be borne by the Purchaser solely. All other charges as at the date of auction sale not specific in Clause 7(c) (including but not limited to water bills, electric bills, sewerage charges, telephone bills and/or other monies whatsoever outstanding to the Developer and/or other authority/parties) shall not be borne by the Assignee/Bank. 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/Bank 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/Bank 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/Bank shall be forfeited absolutely to the Assignee/Bank as agreed liquidated damages and the Purchaser shall have no claims whatsoever against the Assignee/Bank, their solicitors or the Auctioneer in relation to the sale being terminated as aforesaid. The Assignee/Bank 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/Bank and/or their solicitors informed of the progress of such applications. No warranty is given by the Assignee/Bank 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/Bank in its absolute discretion; or
- (iii) the sale herein being set aside for any reason whatsoever by the Assignee/Bank or by an Order of Court;**

then the Assignee/Bank 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/Bank within [14] days upon service of the notice terminating the sale; and
- (2) the costs/expenses reasonably incurred by the Assignee/Bank 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/Bank) 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/Bank 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/Bank, 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/Bank 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/Bank shall be forfeited absolutely to the Assignee/Bank as agreed liquidated damages and the Purchaser shall have no claims whatsoever against the Assignee/Bank, their solicitors or the Auctioneer in relation to the sale being terminated as aforesaid. The Assignee/Bank 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/Bank 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/Bank 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/Bank to define the same respectively and the Assignee/Bank 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. Subject to section 7(c), 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/Bank 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/Bank 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/Bank 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/Bank 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/Bank 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.	12.12.2013	Sale And Purchase Agreement between Sentul Raya Sdn. Bhd. ("the Vendor") and Lai Kok Bao ("the Purchaser")
2.	22.08.2014	Deed of Assignment between Lai Kok Bao ("the Assignor") and OCBC Bank (Malaysia) Berhad ("the Bank")
3.	22.08.2014	Power of Attorney between Lai Kok Bao ("the Assignor") and OCBC Bank (Malaysia) Berhad ("the Bank")