

IN THE MATTER OF A FACILITIES AGREEMENT AND DEED OF ASSIGNMENT  
BOTH DATED 22<sup>ND</sup> DAY OF DECEMBER 2020

BETWEEN

PUBLIC BANK BERHAD (CO. NO. 196501000672 [6463-H])

... ASSIGNEE

AND

MUNAH@NORHAYANI BINTI UPAH [NRIC NO. 630706-12-5072/H0677057]  
JOHAN BIN EWAT [NRIC NO. 740923-12-5439/H0968515]  
NISMAH BINTI SALAD [NRIC NO. 830109-12-5708]  
NISMAWI BIN SALAD [NRIC NO. 910312-12-6247/G24302(K)]

... ASSIGNORS

AND

NISMAWI BIN SALAD [NRIC NO. 910312-12-6247/G24302(K)]  
MUNAH@NORHAYANI BINTI UPAH [NRIC NO. 630706-12-5072/H0677057]

... BORROWERS

**PROCLAMATION OF SALE**

PURSUANT TO a Facilities Agreement and Deed of Assignment both dated 22<sup>nd</sup> day of December 2020 made herein between the Assignors, Borrowers and the Assignee and further to the instructions and authorization given by the Assignee to its solicitors, Messrs. Wong & Shim, 12<sup>th</sup> Floor, Wisma Merdeka Phase 1, Jalan Tun Razak, 88000 Kota Kinabalu, Sabah. IT IS HEREBY PROCLAIMED that the under-mentioned property will be sold by public auction via *online bidding* on **Thursday, the 15<sup>th</sup> day of February, 2024 at 3.30 p.m. at the Auction Venue of PG Act Fast Auction (Sabah) Sdn Bhd at Lot 14, 1<sup>st</sup> Floor, Block B, Lorong Kayu Manis 1, Damai Plaza, Luyang, 88300 Kota Kinabalu, Sabah.**

Prospective bidders may submit bids for the property online via [www.eauction2u.com.my](http://www.eauction2u.com.my). Bidders who intend to submit bids online must register with the auctioneer at least one (1) working day before auction day for administration & verification purposes.

**DESCRIPTION OF THE PROPERTY REFERRED TO:-**

Master Title No:	CL 165085870, District of Tenom, State of Sabah
The Property:	Lot No. 36, Taman Villa Naluyan, Phase 2, 89900 Tenom, Sabah
Description:	A BUMIPUTRA LOT double storey intermediate terraced house
Floor Area:	1,237.85 Square Feet (115.00 Square Metres), More or Less
Reserved Price:	<b>RM248,000.00</b>

## IMPORTANT NOTICE TO ALL INTENDED BIDDERS

Intended bidders are advised to :-

- (1) inspect the subject property;
- (2) conduct an official search on the Master title at the relevant Land Office and /or other relevant authorities;
- (3) make the necessary enquiries with the Developer and/or other relevant authorities on all relevant matters relating to the said property as well as the terms of consent as the successful bidder is required to pay outstanding charges due before the auction to the Developer and /or other relevant authorities for effecting the assignment/transfer of the property;
- (4) obtain a copy of the Contract & Conditions of Sale from the Auctioneer/Solicitors;
- (5) ascertain all house rules, mutual covenants, the terms of the existing Sale & Purchase Agreement and Contributions and other payments or charges to be paid before an interest in the Property can be acquired; and
- (6) seek independent legal advice on the Conditions of Sale herein prior to the auction sale.

Prior to the commencement of the auction sale, all bidders who are not registered earlier online via [www.eauction2u.com.my](http://www.eauction2u.com.my) are required to register with the Auctioneer appointed by the Assignee. All bidders shall submit the following to the Auctioneer prior to the commencement of the Auction:

Prior to the commencement of the auction sale, all bidders are required to register with the Auctioneer appointed by the Assignee and submit the following to the Auctioneer:

- 1) an amount equivalent to 10% of the Reserved Price in the form of a **BANK DRAFT or CASHIER'S ORDER** payable to or drawn only in favour of **Public Bank Berhad**;
  - 2) Board of Directors resolution or otherwise and written authorization where the bidder is a company or other body recognized by law as capable of purchasing and owning lands, bidding through an authorized person; and
  - 3) Written authorization where the bidder is acting as a proxy.
- (a) **DEPOSIT.** All intending bidders are required to deposit with the Auctioneer, prior to the auction sale 10% of the reserve price by **BANK DRAFT or CASHIER'S ORDER** only in favour of **Public Bank Berhad** and the balance of the purchase money to be settled **WITHIN NINETY (90) days** from the date of sale to **Public Bank Berhad via RENTAS.**
- (b) In the event that the Purchase Price is higher than the Reserved Price, the Purchaser shall immediately remit to the Assignee a sum equivalent to the difference between the Bidding Deposit and 10% of the actual Purchase Price either in cash or by way of a valid draft or cashier's order drawn in favor of **Public Bank Berhad** which together will form the Purchase Deposit. **The sale of the subject property may be subject to any prevailing tax imposed by the Government of Malaysia. In the event that there is any prevailing tax**

**payable, the selling price is excluding the same. The successful bidder shall, therefore, be liable to pay the same (if any).**

(c) The balance of the purchase money shall be settled within ninety (90) days from the date of auction by way of payment to **Public Bank Berhad** via RENTAS. Failure to pay the balance as stipulated above will result in FORFEITURE of 10% of the actual Purchase Price.

(d) The Assignee be and is hereby at liberty to bid for the property at the sale without having to prepare the prerequisite 10% Deposit.

Online bidders are further subject to the Terms & Conditions on [www.eauction2u.com.my](http://www.eauction2u.com.my)

The auction and all bidders shall be strictly SUBJECT TO the Conditions of Sale, details of which may be obtained from:-

1. Auctioneer :-

PG Act Fast Auction (Sabah) Sdn Bhd  
Lot 14, 1st Floor, Block B  
Lorong Kayu Manis 1, Damai Plaza, Luyang  
88300 Kota Kinabalu, Sabah  
Tel No. (088) 387711, 016-7226667  
Our ref: AFSB/172/PBB

2. Solicitors :-

Messrs. Wong & Shim,  
Advocates & Solicitors,  
12<sup>th</sup> Floor, Wisma Merdeka Phase 1,  
Jalan Tun Razak, 88000 Kota Kinabalu, Sabah.  
Tel No. (088) 233171/235312  
Our Ref: WS/AS/C/P-75(112)