

Customer Objection Form – Credit Facility Terms & Conditions

Purpose of This Form

This form is intended for customers who wish to formally raise an objection regarding one or more of the terms and conditions stated for an existing facility that has either restructured or rescheduled or its terms and conditions being changed not for a new granted facility. Customers are encouraged to clearly specify the clauses in question, the reasons for objection, and any suggested alternatives. The bank will provide an official response within a reasonable timeframe.

Section 1: Customer Information

Full Name (as per bank records):	
Customer ID / CIF Number:	
Account Number:	
Type of Facility:	<input type="checkbox"/> Term Loan (STL, RSTL, MTL etc.) <input type="checkbox"/> Trade (LC, LG etc.) <input type="checkbox"/> Overdraft <input type="checkbox"/> Other Specify:
Authorized Signatory Name:	
Designation / Position:	
Contact Number:	
Email Address:	

Relationship Manager Name:

Team Leader Name:

Section 2: Details of Objection

Please list below the specific clauses or terms and conditions from the Credit Facility Offer Letter/agreement that you wish to object to. Provide a clear explanation of your concern and, if possible, suggest an alternative proposal or adjustment relating to the provided Credit Facility Terms & Conditions for consideration.

No.	Facility Type	Nature of Objection / Concern	Clause Number	Clause Text	Suggested Amendment or Justification
1.					
2.					
3.					

Note: If additional space is required, please attach a separate sheet with full details and supporting documentation (if applicable).

Section 3: Customer Declaration

I, the undersigned, hereby declare that I have reviewed the terms and conditions of the credit facility referenced above. I am submitting this form to formally document my objection to the specific clauses or terms and conditions identified in Section 2.

I understand that:

1. This submission does not constitute an amendment to the Credit Facility Agreement until reviewed and approved.
2. The Bank reserves the right to accept, reject, or propose modifications after proper assessment.
3. Any agreed-upon changes will only be effective once formally approved and reissued by the Bank.
4. I acknowledge that all information provided herein is true and accurate to the best of my knowledge.

Customer Name / Authorized Signatory:

Signature:

Date:

Company Stamp (if applicable):

Section 4: Bank Acknowledgment and Review

Received By (Name):	
Employee ID:	
Department / Branch:	
Date Received:	
Reference / Case No.:	
Initial Review By:	
Remarks / Summary of Objection:	
Forwarded To (Department/Division):	

Section 5: Bank Review and Decision

Point	Details
Reviewer Name:	
Department:	
Decision (Accepted / Rejected / Revised Proposal):	
Remarks / Justification:	
Authorized Officer Name & Signature:	

Date of Decision:



Section 6: Customer Acknowledgment of Decision

I hereby acknowledge receipt of the Bank's response to my objection and confirm my understanding of the final decision taken by the Bank.

Customer Signature:

Name:

Date:

Company Stamp (if applicable):

Note: sending an official email by the respective RM to the customer's registered email address, as per the bank's records, shall be deemed acceptable and considered as an acknowledgement of the bank's decision from the customer side.

Important Notes:

- The completed form must be submitted through anb website, e-business plus, other deliverable channels or the nearest ANB branch.
- Attach a copy of the Credit Facility Offer Letter or the relevant pages highlighting the clauses being objected to.
- Supporting documents (if any) should be clearly labeled and referenced.
- The Bank will not process incomplete or unsigned forms.
- Retain a copy of this form for your own record.