



STAKEHOLDERS ENGAGEMENT

**LPPSA
&
KUALA LUMPUR BAR COMMITTEE
27 OCTOBER 2021**

Mortgage Department

AGENDA



- 1. General Overview**
- 2. Objectives**
- 3. Mortgage Department Updates**
- 4. Other Matters**

GENERAL OVERVIEW

- Operations Division
- Mortgage Department
- Functions and Process Flow

OPERATIONS DIVISION



Zuwardi Zubir

Operations Division



Farah Diana Mohd Bazain

Process



Zahanim Mohd Rasidi

Mortgage



Fauziah Amin

Credit Administration 1



Omashida Omar

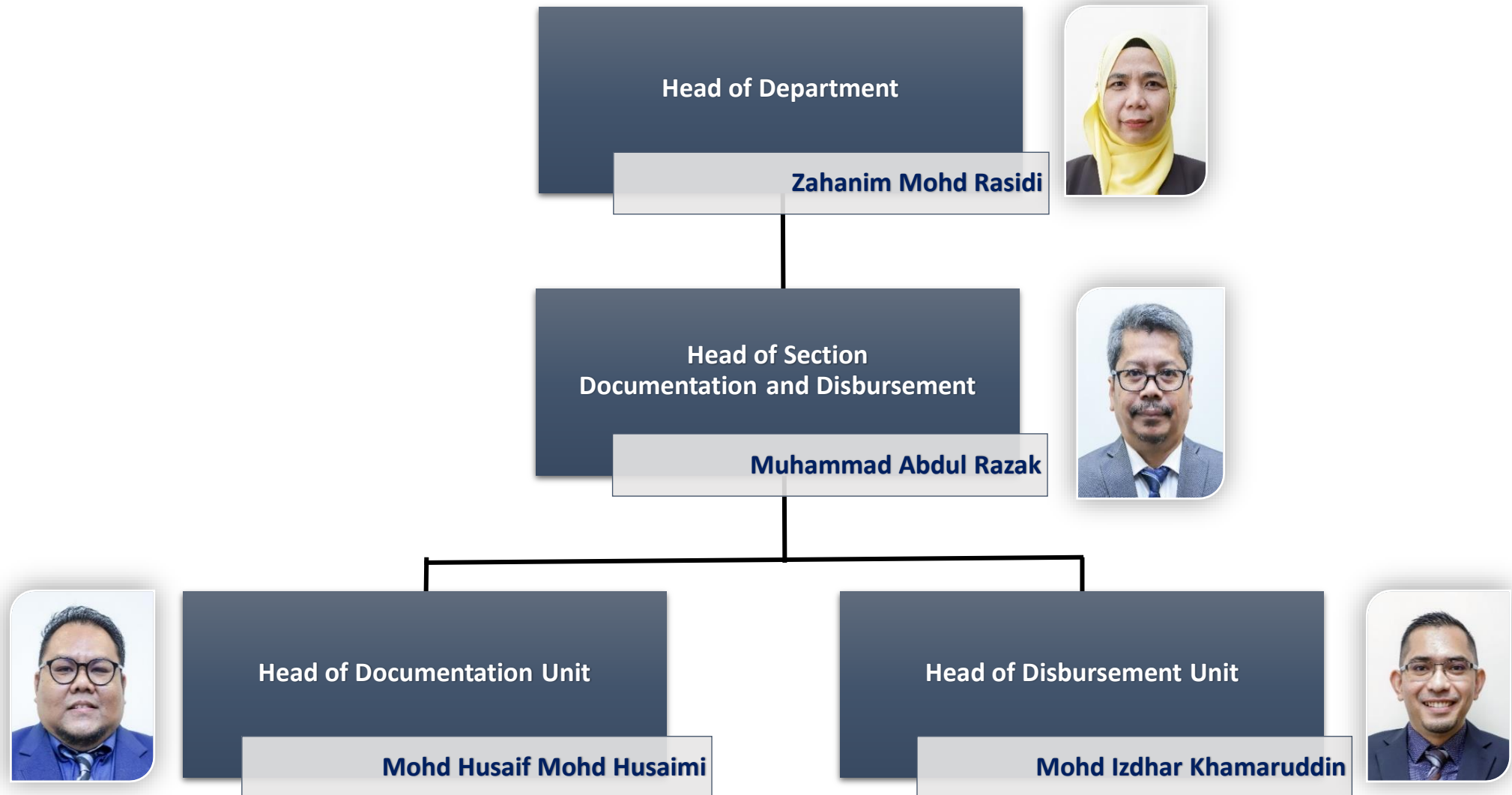
Credit Administration 2



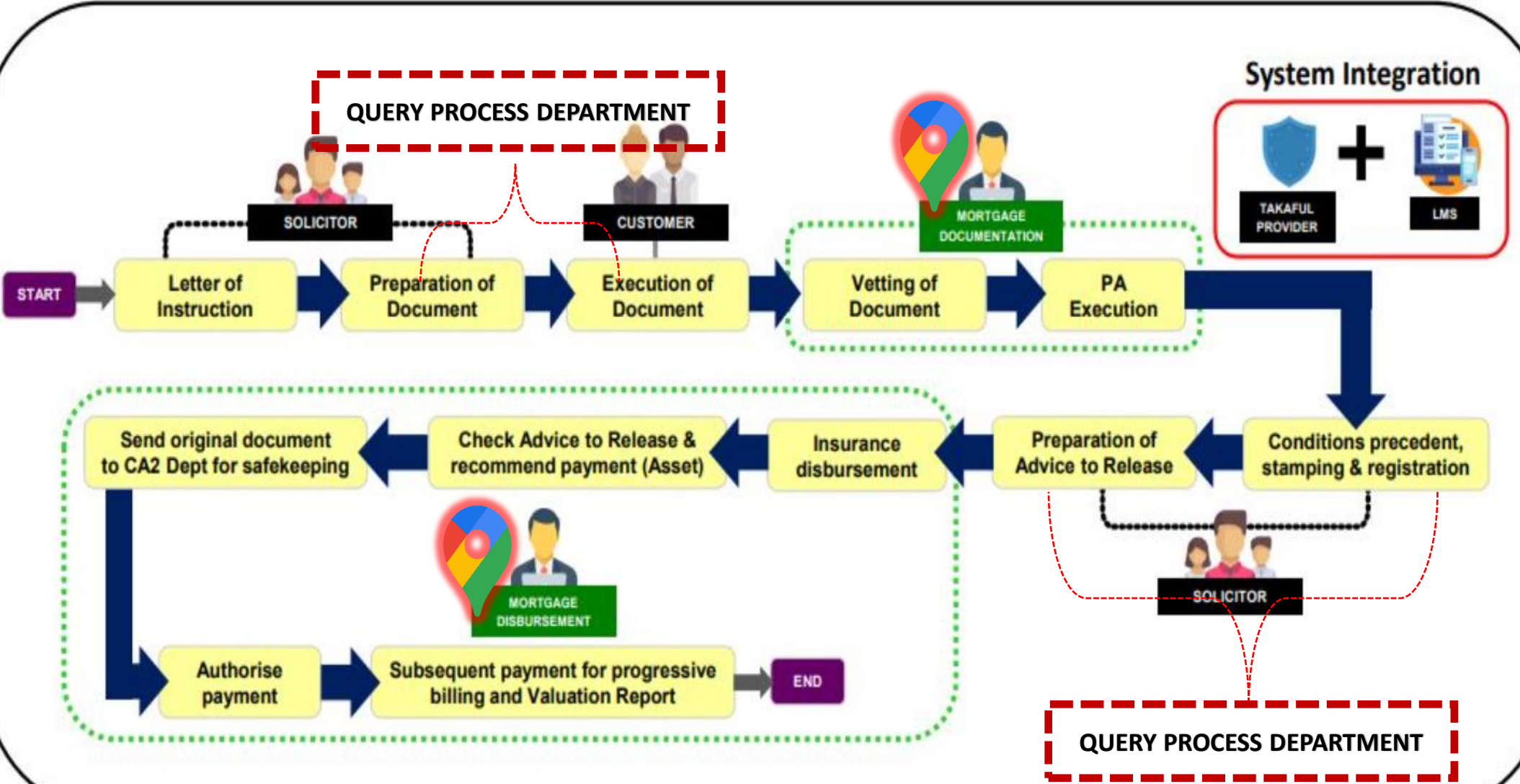
Kamsilawati Sabran

Monitoring & Recovery

MORTGAGE DEPARTMENT



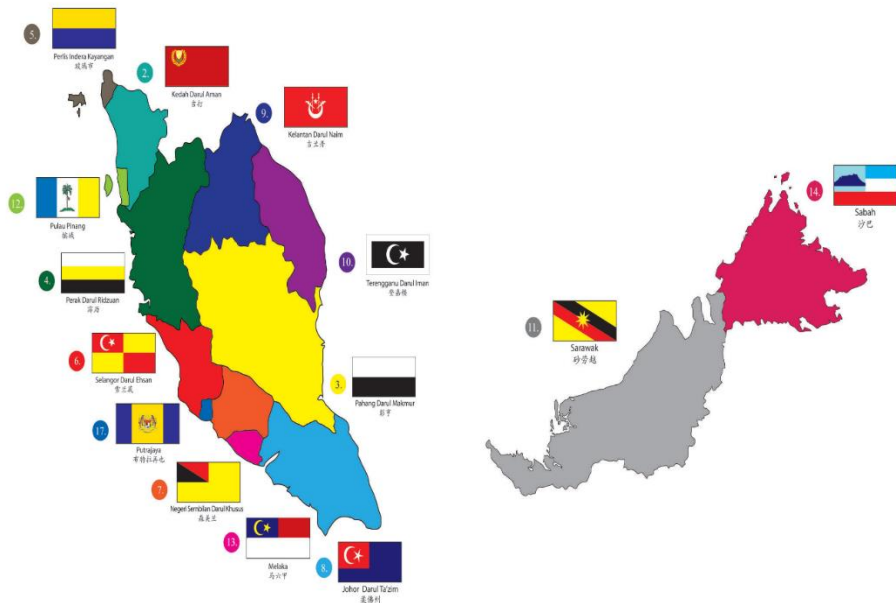
MORTGAGE DEPARTMENT FUNCTIONS AND PROCESS FLOW





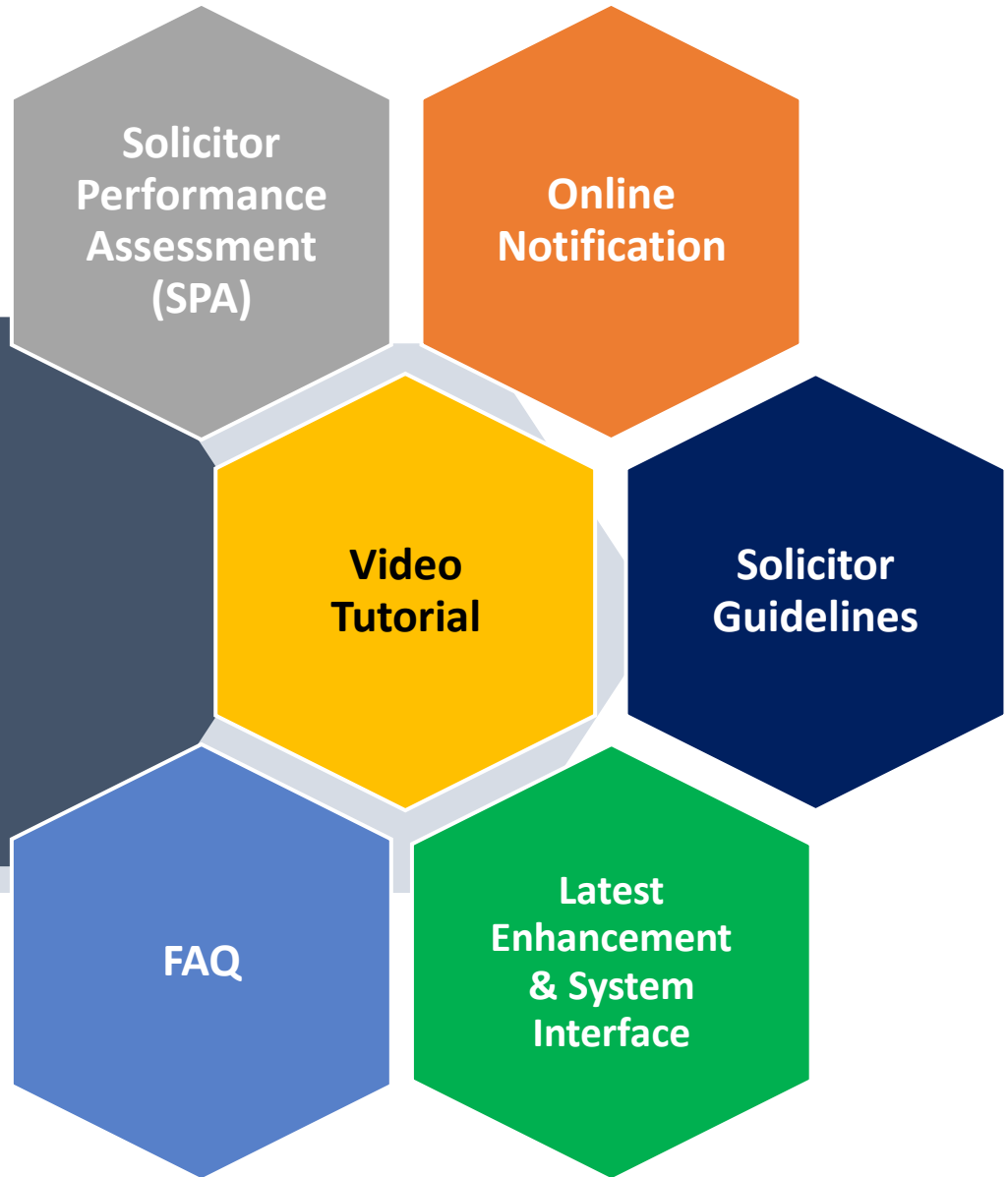
OBJECTIVES

OBJECTIVES



- 1 To establish a two-way communication channel for mutual benefit
- 2 To share information and latest updates and cascade down to all members
- 3 To further strengthening and achieving customer service, experience and satisfaction
- 4 To obtain feedback on areas for further improvement

MORTGAGE DEPARTMENT UPDATES



ONLINE NOTIFICATION

1. Letter of Instruction

- JC is accessible 24/7



2. Document Collection or via Courier Service

3. Payment Approval

4. Payment Remittance

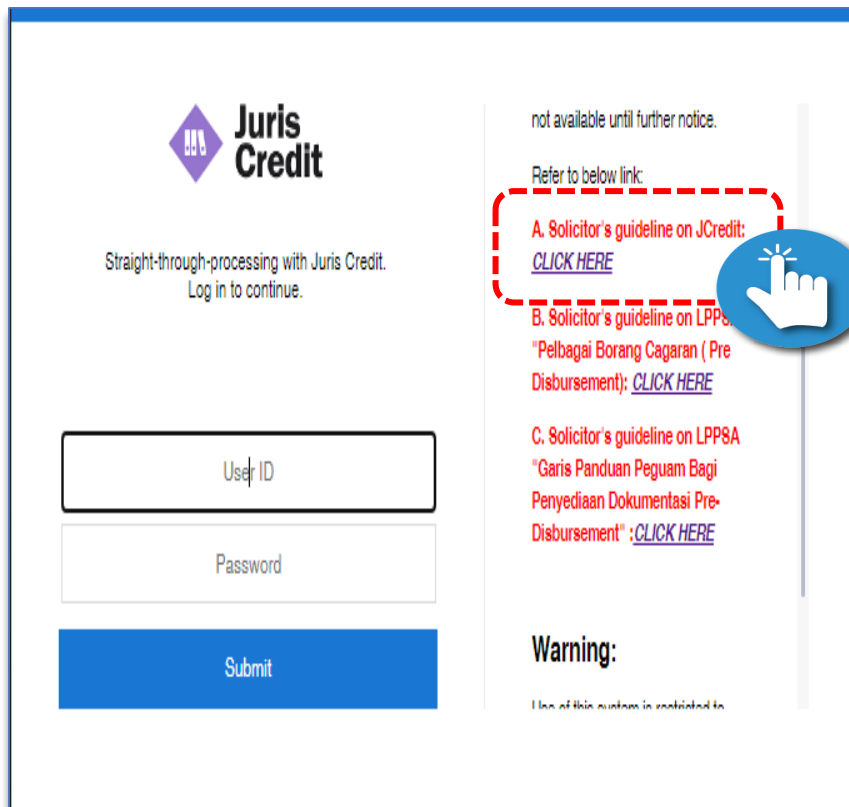
5. Chaser Email


- Acceptance on Letter of Instruction
- Execution
- Advice to Release (insurance & asset)
- Snag

SOLICITOR GUIDELINES

1

Solicitor Guidelines for Juris Credit System



 **Juris Credit**

Straight-through-processing with Juris Credit.
Log in to continue.

User ID

Password

Submit

not available until further notice.

Refer to below link:

A. Solicitor's guideline on JCredit: [CLICK HERE](#)

B. Solicitor's guideline on LPPSA "Pelbagai Borang Cagaran (Pre Disbursement) ": [CLICK HERE](#)

C. Solicitor's guideline on LPPSA "Garis Panduan Peguam Bagi Penyediaan Dokumentasi Pre-Disbursement" : [CLICK HERE](#)

Warning:

Use of this system is restricted to



NEW

SOLICITOR GUIDELINES

2

Solicitor Guidelines on Preparing Document for Execution & Advice To Release (ATOR)

Juris Credit

Straight-through-processing with Juris Credit.
Log in to continue.

User ID

Password

Submit

not available until further notice.

Refer to below link:

A. Solicitor's guideline on JCredit: [CLICK HERE](#)

B. Solicitor's guideline on LPPSA "Pelbagai Borang Cagaran (Pre Disbursement): [CLICK HERE](#)

C. Solicitor's guideline on LPPSA "Garis Panduan Peguam Bagi Penyediaan Dokumentasi Pre-Disbursement": [CLICK HERE](#)

Warning:

Use of this system is restricted to

SOLICITOR GUIDELINES ON PREPARING DOCUMENT FOR EXECUTION

JURIS CREDIT SYSTEM

Complete the checklist for Customer Execution Stage until the stage change to Pending Physical BC before submitting the document.




SOLICITOR GUIDELINES ON PREPARING ADVICE TO RELEASE (ATOR)

JURIS CREDIT SYSTEM

COMPLETE THE CHECKLIST FOR AR SOLICITOR 1 STAGE AND AR SOLICITOR 2 STAGE (IF APPLICABLE) UNTIL THE STAGE CHANGE TO PENDING PHYSICAL AR 1 STAGE AND PENDING PHYSICAL AR 2 STAGE (IF APPLICABLE) BEFORE SUBMITTING THE DOCUMENT.

SOLICITOR VIDEO TUTORIAL

Video Tutorial



Juris Credit

Straight-through-processing with Juris Credit.
Log in to continue.

User ID

.....

Submit

Message of the day

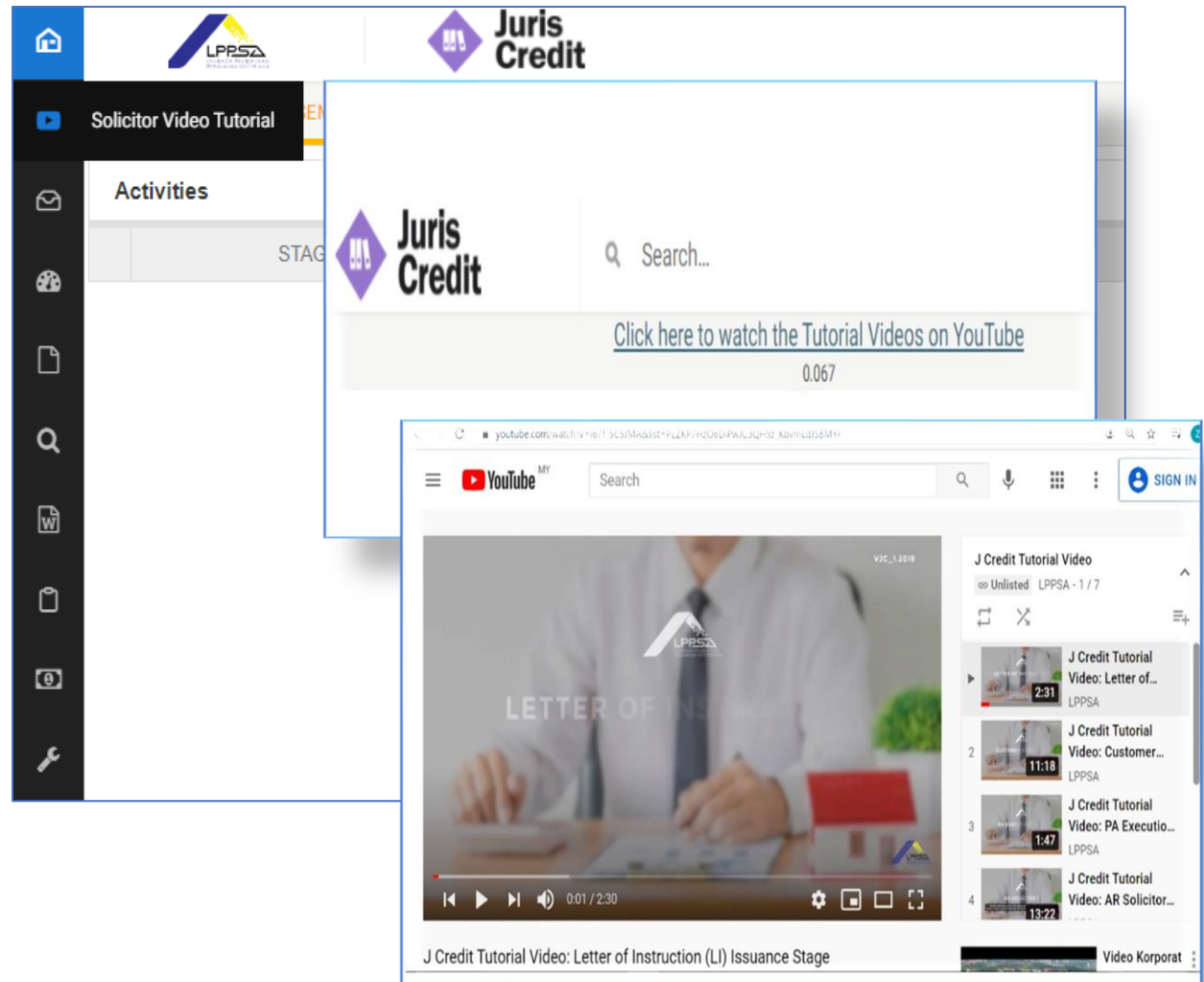
Dear Solicitor,

1. New Solicitor Guideline on JCredit is available effective 11/7/2021
2. Solicitor Video Tutorial is temporarily not available until further notice.

Refer to below link:

A. Solicitor's guideline on JCredit:
https://ebiz2.lppsa.gov.my/ebiz/files/JC_SYSTEM_GUIDELINES.pdf

B. Solicitor's guideline on LPPSA "Pelbagai Borang Cagaran (Pre Disbursement)"



The image shows a composite of two screenshots. The top screenshot is a screenshot of the LPPSA Juris Credit portal. It features a navigation menu on the left with icons for home, video tutorial, activities, and other functions. The main content area displays the 'Juris Credit' logo and a search bar. Below the search bar, there is a link that says 'Click here to watch the Tutorial Videos on YouTube' with a small number '0.067' underneath it. The bottom screenshot is a YouTube video player. The video title is 'J Credit Tutorial Video: Letter of Instruction (LI) Issuance Stage'. The video is currently playing at 0:01 out of 2:30. The video player includes standard controls like play/pause, volume, and full screen. On the right side of the video player, there is a list of related videos, including 'J Credit Tutorial Video: Letter of...', 'J Credit Tutorial Video: Customer...', 'J Credit Tutorial Video: PA Executio...', and 'J Credit Tutorial Video: AR Solicitor...'. The video player is overlaid on top of the portal screenshot.

FREQUENTLY ASKED QUESTION (FAQ)

Frequently Asked Question (FAQ)



UTAMA MENGENAI LPPSA ▼ BERITA ▼ RAKAN KERJASAMA WARGA LPPSA HUBUNGI KAMI ▼



LPPSA MyFinancing MY EN



UTAMA PELANGGAN ▼ BERITA ▼ SOALAN LAZIM HUBUNGI KAMI ▼

LOG MASUK MY EN

Utama / Soalan Lazim / Proses Cagaran Hartanah – (Pre-Disbursement)

SOALAN LAZIM

Kategori

- Peraturan Am Permohonan Pembiayaan
- Syarat Kelayakan Pembiayaan
- Pembiayaan Pertama & Kedua
- Pengiraan Kelayakan
- Yuran Guaman
- Permohonan Pembiayaan Bersama
- Perlindungan Insurans/Takaful
- Bayaran Pampasan
- Proses Cagaran Hartanah – (Pre-Disbursement)
- Proses Cagaran Hartanah – (Post Disbursement)
- Arahan Potongan Gaji (APG)
- Arahan Potongan Pencen (APP)
- Terimaan Bayaran Balik
- Baki Hutang

Proses Cagaran Hartanah – (Pre-Disbursement)

Apakah perbezaan di antara cagaran gadaian dan cagaran penyerahan hak?

Cagaran gadaian adalah tatacara cagaran yang digunakan bagi hartanah yang sudah mempunyai Hakmilik Individu/ Strata manakala cagaran penyerahan hak adalah tatacara cagaran yang digunakan bagi hartanah yang belum mempunyai Hakmilik Individu/ Strata.

Apakah yang dimaksudkan dengan jenis gadaian/penyerahan hak pihak pertama (1st party) dan pihak ketiga (3rd party)?

Adakah LPPSA menyediakan surat iringan standard yang perlu diguna pakai oleh pihak peguam bagi tujuan menghantar dokumen untuk ditandatangani oleh wakil kuasa LPPSA atau bagi tujuan pengeluaran wang pembiayaan?

Adakah dokumen pembiayaan LPPSA dikenakan duti setem dibawah akta setem 1949?

Bilakah wang beza perlu dijelaskan oleh pelanggan?

Apakah nombor talian bantuan jika pihak peguam menghadapi kesukaran dalam penggunaan sistem Juris Credit?

LATEST ENHANCEMENT & SYSTEM INTERFACE

Conditions Precedent
for Approval
(12 July 2021)

- New checklist set up
- Solicitor able to **request for an amendment or cancellation of the Letter of Offer directly to Process Department via Juris Credit**



SOLICITOR PERFORMANCE ASSESSMENT (SPA)



To gauge the LPPSA
Registered Solicitors'
standard and
performance

- Timeliness
- Quality



To be in line with the
industry practice

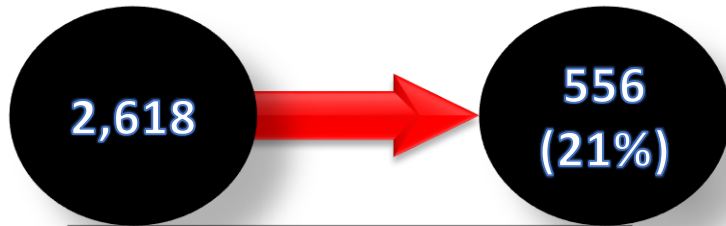


To benchmark against
the industry players

SOLICITOR PERFORMANCE ASSESSMENT (SPA)



Awareness Program : Online Survey #1



Questions Responses 556 Total points: 5

Online Survey to LPPSA Registered Solicitors

Form description

Email*

Valid email

24 - 30 April 2021



- Guideline in infographic
- Guideline in video format
- Frequently Asked Questions (FAQ)

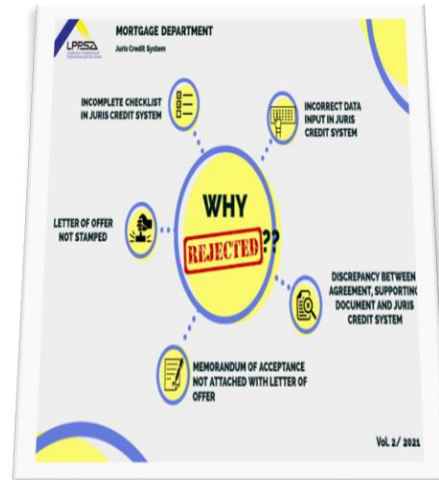
SOLICITOR PERFORMANCE ASSESSMENT (SPA)



Awareness Program : Poster



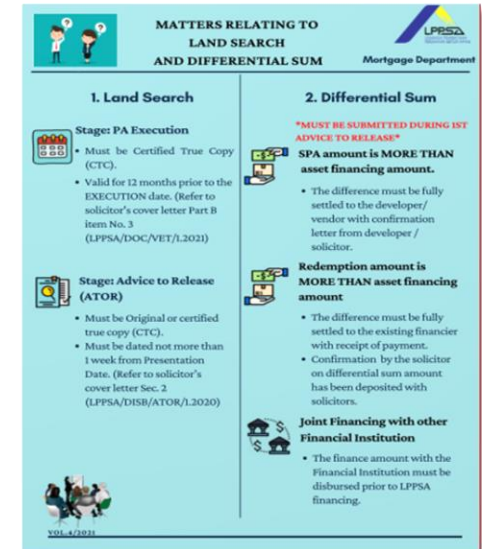
Poster Vol.1/2021
24 Apr 2021 – 27 Apr 2021



Poster Vol.2/2021
6 May 2021 – 10 May 2021



Poster Vol.3/2021
1 July 2021 – 5 July 2021



Poster Vol.4/2021
30 Sept 2021 – 7 Oct 2021



Online Survey #2

OTHER MATTERS

Feedback



Question & Answer





 www.lppsa.gov.my

 E-TICKET : <http://www.lppsa.gov.my/eTiket/>

 CALL CENTRE : 0388801600