

7.97%

(1) For Normal Applications with Clean and No CTOS record

Item	Subject	Proposed
1	Product	Islamic Credit Sales Scheme via Murabaha Credit Sales Facility Agreement
2	Target Market <i>PDRM boleh buat jika dapat pengesahan dari ASP (kene check dgn Angkasa)</i>	Government Employees of Malaysia including Federal and State, Local Municipal Council and Government Agencies excluding Pekerja Rendah Awam (PRA) - H 11
3	Monthly Repayment	Monthly repayment via Angkasa deduction of Borrower salary
4	Debt Service Ratio (DSR)	Total deduction including New Application shall not exceed 60% of applicant's gross income
5	Prepaid / Advance Installment	➤ 1 prepaid /advance installment to be deducted at point of Loan Disbursement
6	Loan Tenure	➤ Minimum - 12 months ➤ Maximum - 120 months
7	Minimum & Maximum Loan Size per Application	➤ Minimum - RM 5,000 ➤ Maximum - RM 100,000
8	Maximum Exposure per Applicant	➤ Up to a maximum of RM 150,000 subject to total deduction including New Application shall not exceed 60% of applicant's gross salary and compliance with our other Lending Guidelines.
9	Minimum Gross Salary Per Month	➤ Minimum Gross Salary is RM 1,400 (inclusive of monthly fixed allowance)

10	Age of Applicant	<ul style="list-style-type: none"> ➤ Minimum is 21 years old ➤ Maximum is 58 years old inclusive of Loan Tenor
11	Profit Rate	<ul style="list-style-type: none"> ➤ 7.99% pa flat for :- Loan Amount = RM 10,000- RM 100,000 ➤ 10.00% pa flat for :- Loan Amount = RM 5,000 - RM 9,999
12	Payout Ratio	<ul style="list-style-type: none"> ➤ 78% : RM 1 - RM 50 (loan below 30k) - RM 100 (loan above 30k)
[REDACTED]		
14	Employment / Year of Service	<ul style="list-style-type: none"> ➤ Must be a Confirmed and Permanent Staff ➤ Minimum with 1 year of service
15	Credit Tip Of Search (CTOS)	<ul style="list-style-type: none"> ➤ Clean / No CTOS record ➤ CTOS results showed that debt settled / bankruptcy annulled / discharged / liabilities settled as Guarantor ➤ Case settled / discharged but not reflected in CTOS but with settlement proof /discharged letter or Solicitor's confirmation letter ➤ Name match but IC Number not available for verification. ➤ Case has been rescheduled or under payment arrangement