Applicant must be eligible for Bion Perkhidmalan Angkasaf (BPA) deduction. Applicant must be Malaysian citizen is or permanent residents. Financing Limit All applicants must be Malaysian citizen is or permanent residents. Financing to be applied under single applicant. Joint applicants are not allowed. Financing to be applied under single applicant. Joint applicants are not allowed. Financing is RN42,000 Abproval for financing is RN4250,000 Abproval for financing around exceeding RM 200,000 is subject to 'Review of Applicants' Financing amount of financing is RN42,000 Financing amount exceeding RN4 200,000 is subject to 'Review of Applicants' Financing amount must be in multiple of RN41,000 Financing amount exceeding RN4 200,000 is subject to 'Review of Applicants' Financing amount of financing is RN42,000 Financing amount exceeding is RN42,000 Financing amount exceeding RN4 200,000 is subject to 'Review of Applicants' Financing amount exceeding is RN410,000 Financing amount exceeding is RN42,000 Financing is RN410,000 Financing is RN410,0	Product Features Customer Segment	Approved Criteria - Scheme A ; Government [Federal, States, Agencies & Statutory Bodies].	Approved Criteria - Scheme B; Government Link Corporations [GLCs].	Approved Criteria - Scheme C Government [Federal, States, Agencies & Statutory Bodies]. Government Link Corporations [GLCs].
7 f	\	Applicant must be eligible for 'Biro Perkhidmatan	Angkasa' [BPA] deduction.	
<u> </u>		All applicants must be Malaysian citizen s or perm Financing to be applied under single applicant. Jo	nanent residents. John applicants are not allowed.	
Ž	Financing Limit	; Minimum amount of financing is RM2,000		
₹ <th></th> <td>; Maximum amount of financing is RM250,000</td> <td></td> <td></td>		; Maximum amount of financing is RM250,000		
		Approval for financing amount exceeding RM 200,000 is subject to 'Review of Applicants Financial Status & Special Approval of Maybank Islamic'.		overnment & GLC the maximum amount of financing
· · · · · · · · · · · · · · · · · · ·		Financing amount must be in multiple of RM1,000		
Ž	Tenure	; Minimum 2 years; maximum up to 20 years or age 60, whichever is earlier.	; Minimum 2 years; maximum up to 20 years or age 55, whichever is earlier.	; Minimum 2 years; maximum up to 20 years or age 55, whichever is earlier.
Ž =	Profit Rate [I]	S S S S	V	; 2 - 20 years > 6.99% This rate will be applied to applicants with CTOS status. Applicants' OCCIS Status must be acceptable.
	Type of Employment	Permanent staff; minimum 6 months in service.		
	Non Target Occupation Category	Army Personnel, Bank Employees & Staff of Club Occupations with high turnover rate such as Posts Contract Staff	s and Associations. men, General clerks & Security guards.	
	Age	; Minimum age is 19 years old.		
u. u. u.	~	; Maximum up to age 60 years by maturity of financing. ; For applicants aged 50 and above, maximum tenure is up to age 58 or 1 year before retirement, whichever is earlier.	; Maximum up to age 60 years by maturity of financing.	cing.
٠.	Income	; Minimum gross monthly income of RM600/mon ; Note - The gross monthly salary is computed based on s	nth. alary plus any fixed allowances [Qualifying by Proce	essing Unit].
	Maximum Exposure	; Capped at 60% of 'Debt Service Ratio [DSR]' agai	inst monthly gross salary [Base d on payslip].	

Ukhwah Cash-I Financing

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Product Features	Approved Criteria - Scheme A	Approved Criteria - Scheme B	Approved Criteria - Scheme C
Salary Deduction Mode	; Via 'Biro Perkhidmatan Angkasa' [BPA] deduction	1.	
Monthly Instalment Charges	; 1%		
Payout	; 93.5%		
Deductions	; Processing Fee [RM100]. Disbursement charge - IBG [RM2 - for disbursement charge - IBG [RM2 - for disbursement co-p Membership Registration [RM10]. Co-op Shares [refundable] [RM100]. 6 Months Membership Fee [refundable] Charity Contribution / Death Benefit [RM100]. Stamp Duty [0.5%]. Insurance/Protection Fee [4%]. Sinking Fund [2%].	Processing Fee [RM100]. Disbursement charge - IBG [RM2 - for disbursement less than RM100,000] Or Rentas [RM9 - for disbursement of RM101,000 and above]. Co-op Membership Registration [RM10]. Co-op Shares [refundable] [RM100]. 6 Months Membership Fee [refundable] Charity Contribution / Death Benefit [RM100]. Stamp Duty [0.5%]. Insurance/Protection Fee [4%].	bursement of RM101,000 and above].