

Ukhwah Cash-I Financing

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Product Features	Approved Criteria - Scheme A	Approved Criteria - Scheme B	Approved Criteria - Scheme C
Customer Segment	Government [Federal, States, Agencies & Statutory Bodies];	Government Link Corporations [GLCs];	Government [Federal, States, Agencies & Statutory Bodies]; Government Link Corporations [GLCs].
	Applicant must be eligible for Biro Perkhidmatan Angkasa [BPA] deduction. All applicants must be Malaysian citizen s or permanent residents. Financing to be applied under single applicant. Joint applicants are not allowed.		
Financing Limit	Minimum amount of financing is RM2,000 Maximum amount of financing is RM250,000	Maximum amount of financing is RM100,000 For Applicants from Subsidiary Companies of Government & GLC the maximum amount of financing is RM100,000.	
	Financing amount must be in multiple of RM1,000		
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.
Profit Rate [I]	2 - 3 years > 4.35% 4 - 10 years > 4.65% 11 - 20 years > 4.99%	2 - 20 years > 5.45%	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 Clubs and Associations. Occupations with high turnover rate such as Postmen, General clerks & Security guards. Contract Staff		
Age	Minimum age is 19 years old. Maximum up to age 60 years by maturity of financing.	Maximum up to age 60 years by maturity of financing.	
Income	Note - The gross monthly salary is computed based on salary plus any fixed allowances [Qualifying by Processing Unit]. Minimum gross monthly income of RM600/month .		
Maximum Exposure	Capped at 60% of 'Debt Service Ratio [DSR]' against monthly gross salary [Based on payslip].		

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Salary Deduction Mode	Via 'Biro Perkhidmatan Angkasa' [BPA] deduction.		
Monthly Instalment Charges	1%		
Payout	93.5%		
Deductions	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] Charitly Contribution / Death Benefit [RM100]; Stamp Duty [0.5%]; Insurance/Protection Fee [4%]; Sinking Fund [2%].		