

1.12.2019 - 31.01.2020

YIR PRODUCTS

Product Code	OV	I1	I7	I8	I3	I4	GU	GV	GW
Product Category	HALO	General	General	General	General	General	PRESS	PRESS	PRESS
Profit Rate	6.50%	6.99%	7.99%	8.99%	9.99%	9.99%	7.99%	8.99%	9.99%
Payout	90%	85%	80%	79%	78%	75%	81%	80%	75%
Employer				Sector A : AG / PDRM / UPM / UiTM					
Advance Instalment			1 month					3 months	
Min. Loan Amount				West M'sia: RM3,000 East M'sia: RM2,500					
Max. Loan Amount	RM150,000*	RM150,000*	RM150,000*	RM150,000*	RM100,000^	RM100,000^	RM150,000*	RM150,000*	RM100,000^
Single Customer Limit					RM150,000				
Status				Permanent / KEMAS contract					
Service Period				Permanent: ≥ 6 mths / KEMAS contract : ≥ 2 yrs					
Min. / Max. Loan Tenure				1 / 10 Year(s)					
Age Upon Application				PDRM: Age 20 - 55 Others: Age 20 - 58					
Min. Gross Income				RM1,500					
In-House Settlement				Allowed					

Loan Computation Based on Option Letter 1 Year Before Early Retirement

* Any loan amount exceeding RM150k will be considered on a case-to-case basis

^ Any loan amount exceeding RM100k will be considered on a case-to-case basis