

1.12.2019 - 31.01.2020

YYP PRODUCTS

Product Code	J1	J7	J8	J3	J4
Product Category	General	General	General	General	General
Profit Rate	6.99%	7.99%	8.99%	9.99%	9.99%
Payout	85%	80%	79%	78%	75%
Employer		Sector A - AG / PDRM / UPM / UITM Sector B - State			
Advance Instalment		1 month			
Min. Loan Amount		West M'sia: RM3,000 East M'sia: RM2,500			
Max. Loan Amount		RM150,000*	RM150,000*	RM100,000^	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