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	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)

(handwritten note next to Item 2): PDRM boleh buat jika dapat pengesahan dari ASP (kena check dgn Angkasa)

10	Age of Applicant	➢ Minimum is 21 years old
		➢ Maximum is 58 years old inclusive of Loan Tenor
11	Profit Rate	➢ **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	➢ 78% : RM 1 — 1 month Installment — RM50 (loan below 30k) — RM100 (loan above 30k)
~~13~~	~~Sales Commission per Application~~	~~➢ 11% x Loan Amount~~
14	Employment / Year of Service	➢ Must be a Confirmed and Permanent Staff
		➢ Minimum with 1 year of service
15	Credit Tip Of Search (CTOS)	➢ 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