

YYP CREDIT CRITERIA

WEF 9 MAY 2016

APPENDIX B

Product Code	YYP	
	C6	C7
Credit Risk Assessment	Satisfactory	Acceptable
Profit Rate	8.99%	11.00%
Payout	81.0%	71.0%
Employer	Sector A - AG / PDRM Sector B - State Sector C - Institute/Suruhanjaya/GLC Sector C* - UKM/HUKM/PPUM/Federal Universities Sector D - Majlis/ Lembaga/ Yayasan/ Perbadanan/ State Universities <i>(incl. Pembantu Am Rendah, Pengawal, Pemandu, Operator, Attendant, Tukang Masak)</i>	
Advance Instalment	2 months	
Min. Loan Amount	West M'sia: RM3,000 East M'sia: RM2,500	
Max. Loan Amount	RM100,000 [^]	RM50,000 (Single Customer Limit: RM150,000)
Service Period	≥ 1 yr	
Status	Permanent	
Min. / Max. Loan Tenure	1 / 10 Year(s)	
Age Upon Application	PDRM: Age 20 - 55 Others: Age 20 - 58	
Min. Gross Income	RM1,500	
Min. Net Income	West M'sia: RM900 East M'sia: RM700	
In-House Settlement	Allowed	

[^] Any amount exceeding RM100k will be considered on a case-to-case basis.

OTHER TERMS & CONDITIONS

Loan Computation Based on Option Letter

- 1 Year Before Early Retirement

LIST OF APPROVED/CASE TO CASE/REJECTED ALLOWANCES

Approved Allowances	Fixed Allowances on a Case-to-Case Basis	Rejected Allowances
<ul style="list-style-type: none"> • Imbuan Tetap • Perkhimatan Awam • Imbuan Perumahan • Bantuan Sara Hidup • Elaun Keraian • BI Tugas Kewangan • Tanggungjawab Pendidikan • B.I. Ajar/Cacat 	<ul style="list-style-type: none"> • Elaun BI Wilayah • Elaun Motosikal • Elaun Menyelam • Elaun Post Basik • Elaun Pengangkutan • Elaun Pengurusan Store • Elaun Shift • Elaun Dobi 	<ul style="list-style-type: none"> • Elaun Lebih Masa (OT) • Imbuan Tahunan • Tunggakan (Arrears) • Elaun Memangku • Elaun Tanggungan • Elaun Jahitan • Elaun Warden • Elaun BISP (Mara)

This list will be updated from time to time.