

YIR CREDIT CRITERIA

WEF 1 JUNE 2015

APPENDIX A

SEGMENT 7.99% (Product Code: B1)

SECTOR	SERVICE PERIOD	STATUS	TENURE	AGE	G/INCOME	PAYOUT	RATE	MIN LOAN	MAX LOAN
A - AG/PDRM (except Sector E)	≥ 1 yr	Permanent	10 yrs	26	2.0k	81%	7.99%	3.0k ^	100.0k *

SEGMENT 8.99% (Product Code: B2)

SECTOR	SERVICE PERIOD	STATUS	TENURE	AGE	G/INCOME	PAYOUT	RATE	MIN LOAN	MAX LOAN
A - AG	≥ 1 yr	Permanent	10 yrs	23	1.6k	81%	8.99%	3.0k ^	100.0k
Sector E of A - AG (only applicable to pension scheme employee)	≥ 3 yrs	Permanent	10 yrs	26	2.0k	81%	8.99%	3.0k ^	100.0k

SEGMENT 11.00% (Product Code: B3)

SECTOR	SERVICE PERIOD	STATUS	TENURE	AGE	G/INCOME	PAYOUT	RATE	MIN LOAN	MAX LOAN
A-AG (except Sector E)	≥ 1 yr	Permanent	10 yrs	23	1.6k	71%	11.00%	3.0k ^	100.0k
A-PDRM (except Sector E)	≥ 1 yr	Permanent	10 yrs	26	2.0k	71%	11.00%	3.0k ^	100.0k
E of A (only applicable to pension scheme employee)	≥ 3 yrs	Permanent	10 yrs	26	2.0k	71%	11.00%	3.0k ^	100.0k

E - *Pembantu am rendah, pengawal, pemandu, operator, attendant, tukang masak*

* - Amount exceeding RM100.0k will be considered on a case-to-case basis (up to RM150.0k)

OTHER TERMS & CONDITIONS

Minimum Tenure	12 Months
Single Customer Limit	RM150,000
Advance Installment	7.99% - 1 Month Advance
	8.99% - 2 Months Advance
	11.00% - 2 Months Advance
Loan Computation	1 Year Before Early Retirement
Based On Option Letter	Allowed
In-House Settlement	Between 26-55 Years Old
Age Upon Application For PDRM	Between 26-58 Years Old
Age Upon Application For Others	West Malaysia - RM900 East Malaysia - RM700
Minimum Net Income	West Malaysia - RM3,000 East Malaysia - RM2,500
Minimum Loan Amount	

LIST OF APPROVED/CASE TO CASE/REJECTED ALLOWANCES

Approved Allowances	Fixed Allowances On A Case To Case Basis	Rejected Allowances
• Imbuhuan Tetap Perkhimatan Awam	• Elaun BI Wilayah • Elaun Motosikal	• Elaun Lebih Masa (OT) • Imbuhuan Tahunan
• Imbuhuan Perumahan	• Elaun Menyelam	• Tunggakan (Arrears)
• Bantuan Sara Hidup	• Elaun Post Basik	• Elaun Memangku
• Elaun Keraian	• Elaun Pengangkutan	• Elaun Tanggungan
• BI Tugasan Kewangan	• Elaun Pengurusan Store	• Elaun Jahitan
• Tanggjawab Pendidikan	• Elaun Shift	• Elaun Warden
• B.i. Ajar/Cacat	• Elaun Dobi	• Elaun BISP (Mara)

This list will be updated from time to time.