

YYP CREDIT CRITERIA

WED 1 JUNE 2015

APPENDIX B

SEGMENT 7.99% (Product Code: C1)

SECTOR	SERVICE PERIOD	STATUS	TENURE	AGE	G/INCOME	PAYOUT	RATE	MIN LOAN	MAX LOAN
A - AG / Police (except Sector E)	≥ 1 yrs	Permanent	10 yrs	26	2.0k	81%	7.99%	3.0k ^	100.0k*
B - State / C*	1 yr ≤ service < 3 yrs	Permanent	10 yrs	26	2.0k	81%	7.99%	3.0k ^	100.0k*
	≥ 3 yrs	Permanent	10 yrs	26	2.0k	81%	7.99%	3.0k ^	100.0k*

SEGMENT 8.99% (Product Code: C2)

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 ^	50.0k
C / D	1 yr ≤ service < 3 yrs	Permanent	10 yrs	26	2.0k	81%	8.99%	3.0k ^	100.0k*
	≥ 3 yrs	Permanent	10 yrs	26	2.0k	81%	8.99%	3.0k ^	100.0k*
E of A/B (only applicable to pension scheme employee)	≥ 3 yrs	Permanent	10 yrs	26	2.0k	81%	8.99%	3.0k ^	50.0k

SEGMENT 11.00% (Product Code: C3)

SECTOR	SERVICE PERIOD	STATUS	TENURE	AGE	G/INCOME	PAYOUT	RATE	MIN LOAN	MAX LOAN
A - Police (except Sector E)	≥ 1 yr	Permanent	10 yrs	26	2.0k	71%	11.00%	3.0k ^	100.0k*
A - AG (except Sector E)	≥ 1 yr	Permanent	10 yrs	23	1.6k	71%	11.00%	3.0k ^	50.0k
	≥ 1 yr	Permanent	10 yrs	26	2.0k	71%	11.00%	3.0k ^	100.0k*
C / D	1 yr ≤ service < 3 yrs	Permanent	10 yrs	26	2.0k	71%	11.00%	3.0k ^	50.0k
E of A/B (only applicable to pension scheme employee)	≥ 3 yrs	Permanent	10 yrs	26	2.0k	71%	11.00%	3.0k ^	50.0k

B - State

C* - UKM/HUKM/PPUM and ALL Federal Universities

C - Institute/Suruhanjaya/GLC

D - Majlis/Lembaga/Yayasan/Perbadanan/State Universities

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%/8.99%/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	

This list will be updated from time to time.

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"> • Imbuhan Tetap • Perkhimatan Awam 	<ul style="list-style-type: none"> • Elaun BI Wilayah • Elaun Motosikal 	<ul style="list-style-type: none"> • Elaun Lebih Masa (OT) • Imbuhan Tahunan
<ul style="list-style-type: none"> • Imbuhan Perumahan 	<ul style="list-style-type: none"> • Elaun Menyelam 	<ul style="list-style-type: none"> • Tunggakan (Arrears)
<ul style="list-style-type: none"> • Bantuan Sara Hidup 	<ul style="list-style-type: none"> • Elaun Post Basik 	<ul style="list-style-type: none"> • Elaun Memangku
<ul style="list-style-type: none"> • Elaun Kerailan 	<ul style="list-style-type: none"> • Elaun Pengangkutan 	<ul style="list-style-type: none"> • Elaun Tanggungan
<ul style="list-style-type: none"> • BI Tugasan Kewangan 	<ul style="list-style-type: none"> • Elaun Pengurusan Store 	<ul style="list-style-type: none"> • Elaun Jahitan
<ul style="list-style-type: none"> • Tanggungjawab Pendidikan 	<ul style="list-style-type: none"> • Elaun Shift 	<ul style="list-style-type: none"> • Elaun Warden
<ul style="list-style-type: none"> • B.I. Ajar/Cacat 	<ul style="list-style-type: none"> • Elaun Dobi 	<ul style="list-style-type: none"> • Elaun BISP (Mara)