

CREDIT POLICY FOR PETRONESA SCHEME (SL519)-WEST MALAYSIA

1	Employment Status	Confirmed Unconfirmed Contract	Permanent & Confirmed Staff Refer Unconfirmed Guidelines Reject
2	Financing Age		54 (option 55), 55 (option 56), 57 (option 58), 59 (option 60)
3	Amount Apply		Min - RM1,000 Max - No Limit
4	Tenure		Min - 1 year Max - 10 years
5	Interest Rate		10% ✓
6	Payout		80% less [(Processing Fee + SST 6%= RM63.60) + (Misc Charges + SST 6% = RM15.90) + (Commodity Charges + SST 6% = RM53 (L/A<RM30K), RM106 (L/A>RM30K))
7	Monthly Salary Deduction		Not Exceed 60% from payslip (AG)
8	Monthly Charges		1.5%+ RM10 (Admin Charges)
9	Ctos		< RM25K
10	No Angkasa Payment		Reject
10	Documents to be Attached	1.1	Clear & Standardize IC (Front & Back on the same page) x 3 copies [Certified by Majikan]
		1.2	Clear & Standardize Warrant Card (Front & Back on the same page) x 3 copies (POLICE) [Certified by Majikan]
		1.2	Clear & Standardize Latest payslip x 3 copies [Certified by Majikan]
		1.3	Confirmation Letter / Offer Letter x 3 copies [Certified by Majikan]
		1.4	Option Letter x 3 copies [Certified by Majikan]
		1.5	Murabaha Credit Sale Facility Application Form (PS01-082018v3) (white & blue)
		1.6	Product Disclosure Sheet (PS02.1-082018v3)
		1.7	Murabaha Credit Sale Agreement (PS02.2-082018v3)
		1.8	Contract Execution Instruction#1 (PS03.1-082018v3)
		1.9	Contract Execution Instruction#2 (PS03.2-082018v3)
		2.0	Murabaha Credit Sale Facility Agreement (PS04-082018v3) (white & blue)
		2.1	Applicant Information Form x 2 copies (PS05-102015v2)
		2.2	Surat Pengesahan x 2 copies (PS06-102015v2)
		2.3	Surat Kuasa (PS07-102015v2)
	2.4	Spot Sale Agreement (PS08.1a-082018v3) & (PS08.2a-082018v3)	
	2.5	Product Disclosure Sheet(PDS)-Spot Sale (PS08.1b-082018v3) & (PS08.2b-082018v3)	
	2.6	Surat Agensi (PS09.1-082018v3) & (PS09.2-082018v3)	
	2.7	Pengesahan Pinjaman Perumahan (PS10-072017v1)	
	2.8	Angkasa Consent Letter	
	2.9	Ctos Consent Letter	