

**YIR CREDIT CRITERIA**

**WEF 9 MAY 2016**

**APPENDIX A**

Product Code	YIR	
	B6	B7
Credit Risk Assessment	Satisfactory	Acceptable
Profit Rate	8.99%	11.00%
Payout	81.0%	71.0%
Employer	Sector A - AG / PDRM <i>(incl. Pembantu Am Rendah, Pengawal, Pemandu, Operator, Attendant, Tukang Masak)</i>	
Advance Instalment	1 month	2 months
Min. Loan Amount	West M'sia: RM3,000 East M'sia: RM2,500	
Max. Loan Amount	RM100,000 <sup>^</sup>	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	

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

*This list will be updated from time to time.*