

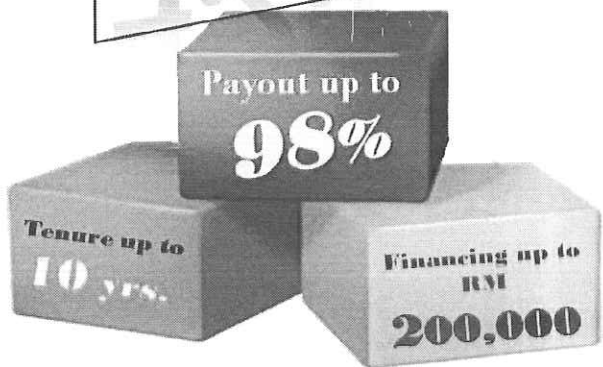
PFi Gov. Servant (AG/IDSB)



PERSONAL FINANCING-i FOR GOVERNMENT SERVANT (IDSB)

**Rate extension from 1st January 2015 – 31st March 2015*

4.20%



Tenure	Rate
2 - 10 years	4.20% flat p.a.

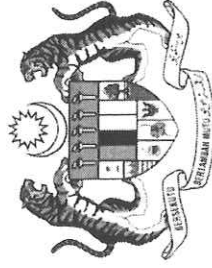


Key Product Features

Product Name	Personal Financing-i for Government Servant				
Eligibility	<table border="1"><thead><tr><th data-bbox="454 952 534 1601">Deduction via AG</th><th data-bbox="454 302 534 952">Deduction via ANGKASA</th></tr></thead><tbody><tr><td data-bbox="534 952 1085 1601"><ul style="list-style-type: none">▪ Permanent staff with minimum income of RM2,000 (inclusive of fixed allowance).▪ Min. age of 18 years & Max. age of 57 years at point of application.</td><td data-bbox="534 302 1085 952"><ul style="list-style-type: none">▪ For Primary Target Market, staff MUST MEET minimum income of RM1,500. Employment status MUST be PERMANENT staff with minimum of 1 year in service (inclusive of fixed allowance).▪ For Secondary Target Market, staff MUST MEET minimum income of RM3,000 & employment of 3 YEARS (inclusive of fixed allowance).▪ Min. age of 18 years & Max. age of 58 years at point of application.</td></tr></tbody></table> <ul style="list-style-type: none">▪ For the Cross Selling option, the terms & conditions are as follows:<ol style="list-style-type: none">1) The rate is subject to credit card approval, otherwise option without cross selling credit card rate will be applicable.1) Customer must be a NEW to bank credit card customer.	Deduction via AG	Deduction via ANGKASA	<ul style="list-style-type: none">▪ Permanent staff with minimum income of RM2,000 (inclusive of fixed allowance).▪ Min. age of 18 years & Max. age of 57 years at point of application.	<ul style="list-style-type: none">▪ For Primary Target Market, staff MUST MEET minimum income of RM1,500. Employment status MUST be PERMANENT staff with minimum of 1 year in service (inclusive of fixed allowance).▪ For Secondary Target Market, staff MUST MEET minimum income of RM3,000 & employment of 3 YEARS (inclusive of fixed allowance).▪ Min. age of 18 years & Max. age of 58 years at point of application.
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Target Market – Deduction via AG

1. Jabatan Perdana Menteri
2. Kementerian Kewangan
3. Kementerian Pengangkutan
4. Kementerian Kerja Raya
5. Kementerian Perdagangan Antarabangsa & Industri
6. Kementerian Perdagangan Dalam Negeri, Koperasi Dan Kepenggunaan
7. Kementerian Penerangan, Komunikasi & Kebudayaan
8. Kementerian Sumber Manusia
9. Kementerian Perumahan Dan Kerajaan Tempatan
10. Kementerian Pertahanan
11. Kementerian Luar Negeri
12. Kementerian Belia Dan Sukan
13. Kementerian Kesihatan Malaysia



14. Kementerian Wilayah Persekutuan Dan Kesejahteraan Bandar
15. Kementerian Dalam Negeri
16. Kementerian Perusahaan Perladangan & Komoditi
17. Kementerian Tenaga, Teknologi Hijau Dan Air
18. Kementerian Pertanian Dan Industri Asas Tani
19. Kementerian Pelajaran Malaysia
20. Kementerian Pengajian Tinggi
21. Kementerian Pelancongan
22. Kementerian Sains, Teknologi Dan Inovasi
23. Kementerian Kemajuan Luar Bandar Dan Wilayah
24. Kementerian Sumber Asli Dan Alam Sekitar
25. Kementerian Pembangunan Wanita, Keluarga Dan Masyarakat



All Target Market listing can be retrieved from My1Portal.

Please be alert with 2 source of Salary Deduction systems and its Documentations required.

1. Salary Deduction via AG (Federal Government)
2. Salary Deduction via ANGAKASA (State Government, Self Accounting "SA" Departments, Government Linked Companies)