

MURABAHA CREDIT SALE APPLICATION GUIDELINES

- 1- STATE & FEDERAL EMPLOYEES
- 2- AGE UNDER 18 AND ABOVE
- 3- SALARY DEDUCTION THROUGH BIRO ANGKASA, STATE TREASURY & STATUTORY BODIES
- 4- SALARY DEDUCTION NOT EXCEEDED 60% PLUS THE NEW APPLICATION OF TOTAL DEDUCTION THRU PAYSIP
- 5- CONFIRMED STAFF
- 6- CRITERIA FOR UNCONFIRMED STAFF

Length of service 6 to 12 months(salary above RM2000)

- Amount applied : RM5000
- Tenor : Max 5 years only
- To Collect 2 Advance payment

Length of service 1 to 2 years(salary above RM2000)

- Amount applied : RM10000
- Tenor : Max 5 years only
- To Collect 2 Advance payment

Length of service 1 to 2 years(salary below RM2000)

- Amount applied : RM5000
- Tenor : Max 8 years only
- To Collect 2 Advance payment

Length of service 2 to 3 years(salary above RM2000)

- Amount applied : no limit
- Tenor : Max 10 years only
- To Collect 2 Advance payment

Length of service 2 to 3 years(salary below RM2000)

- Amount applied : RM10000
- Tenor : Max 8 years only
- To Collect 2 Advance payment

*Unconfirmed staff is eligible for 2nd loan with terms:

- 1st loan start deduction in payslip for State Department and 'KEMASKINI' at Angkasa for Federal Department

- Limit to 3 a/cs only with the maximum amount applied RM50000
- 4th account must be after 1 year and with a good payment and maximum amount applied RM70000

7- NOT A BANKRUPT AND NOT BLACKLISTED ON CTOS AND CCRSS

8- LOAN AMOUNT

- MIN 1000
- MAX (AS LONG NOT EXCEEDED 60% OF SALARY DEDUCTION)

9- TENOR - MIN 1 YEAR

- MAX 10 YEARS
- LOAN FINISH 6 MONTHS BEFORE THE RETIREMENT AGED

10- LATEST PAYSIP

11- CLEAR IDENTITY CARD

12- PRODUCT DETAILS – COMMODITY

13- DOCUMENTS TO BE ATTACH/FILL IN AND SIGN

- MURABAHA CREDIT SALE APPLICATION FORM & WA'AD - { [REDACTED] SIGN }
- PHOTOCOPY OF IC (CERTIFIED TRUE COPY)
- ORIGINAL LATEST PAYSIP
- SALARY DEDUCTION FORM { BORANG P1 / ALLOTMENT T228 / BPA FORM 1/79(A) }
- ANGKASA REPORTS
- OPTION LETTER
- OFFER LETTER
- PRODUCT DISCLOSER SHEET { FILL IN & SIGN }
- SUPPLIER PURCHASE REQUISITION
- MURABAHA CREDIT SALE FACILITY AGREEMENT { [REDACTED] SIGN }
- APPLICANT'S INFORMATION FORM { FILL IN & SIGN }
- BORANG PENGESAHAN { FILL IN & SIGN }
- BORANG PENGESAHAN PINJAMAN PERUMAHAN { [REDACTED] SIGN }