

8.99%

(2) For Application with CTOS record - past / current outstanding Legal Suit
Amount Not Exceeding RM 25,000

Item	Subject	Proposed
1	Product	Islamic Credit Sales Scheme via Murabaha Credit Sales Facility Agreement
2	Target Market <i>PDRM boleh buat jika dapat pengesahan dari ASP (kencik cek dgn Angkasa)</i>	Government Employees of Malaysia including Federal and State, Local Municipal Council and Government Agencies excluding Pekerja Rendah Awam (PRA) - H 11
3	Monthly Repayment	Monthly repayment via Angkasa deduction of Borrower salary
4	Debt Service Ratio (DSR)	Total deduction including New Application shall not exceed 60% of applicant's gross income
5	Prepaid / Advance Installment	➤ 1 prepaid /advance installment to be deducted at point of Loan Disbursement
6	Loan Tenure	➤ Minimum - 12 months ➤ Maximum - 120 months
7	Minimum & Maximum Loan Size per Application	➤ Minimum - RM 5,000 ➤ Maximum - RM 50,000
8	Maximum Exposure per Applicant	➤ Up to a maximum of RM 50,000
9	Minimum Basic Salary / Income Per Month	➤ Minimum Basic Salary is RM 1,400.00 (inclusive of monthly fixed allowance)

10	Age of Applicant	<ul style="list-style-type: none"> ➤ Minimum is 21 years old ➤ Maximum is 58 years old inclusive of Loan Tenor.
11	Profit Rate	<ul style="list-style-type: none"> ➤ 8.99% pa flat for :- Loan Amount = RM 10,000 - RM 50,000 ✓ 10.00% pa flat for :- Loan Amount = RM 5,000 - RM 9,999 ➤ 8.99% pa flat for :- Section E - Trade Reference Legal Suit case is still on going and Outstanding Balance & Total Claim Amount from RM 10,000 - RM 25,000
12	Payout Ratio	<ul style="list-style-type: none"> ➤ 75% : RM 1 <p style="color: red; margin-left: 20px;">- RM 50 (loan below 30k) - RM 100 (loan above 30k) - 1 month installment</p>
13	Sales Commission per Application	➤ 11% x Loan Amount
14	Credit Tip Of Search (CTOS)	<p><u>For CTOS Record Application</u></p> <ul style="list-style-type: none"> ➤ CTOS record in Section D1 to D4 and Section E - Trade Reference Legal Suit case is still on going and Outstanding Balance & Total Claim Amount shall Not Exceed RM 25,000 ➤ Applicant is not a Bankrupt
15	Monthly Exposure Capping for CTOS Record Application	<p><u>For CTOS Record Application</u></p> <ul style="list-style-type: none"> ➤ On monthly basis, total exposure for CTOS record application(s) as shown in item (14) above shall not exceed RM 150,000
16	Employment and Year of Service	<ul style="list-style-type: none"> ➤ Must be a Confirmed and Permanent Staff ➤ Minimum with 2 years of service