



30 Years Tenure
RM350,000.00
No Lock-in Period

For illustration purposes:
**Standardised
Base Rate
(SBR)**

From 11 July 2025

Reference Rate	SBR = 2.75%
Profit Rate	SBR + 1.35%
Indicative Effective Financing Rate	4.10%
Monthly Instalment	RM1,691

What should you do as a customer?

1. Ask for a Product Disclosure Sheet (PDS) providing you with the indicative effective financing rate and total payments amounts for the financing facilities you plan to take.
2. Your monthly payment amount will increase or decrease when there is a change in the SBR.
3. You should also assess whether you can continue to afford the financing payments if the indicative effective financing rate increases in future.