

FINANCING SUMMARY

Construction Properties (All stages of construction)

Loan Amount <i>- Applicable for Conventional, MortgagePlus & Islamic Financing Packages</i>	Non Zero Cost & Financing of Legal & Valuation Cost (FLV)
Residential Properties	3% ETP & 5 years lock-in period
RM50K < 100K	BLR – 0.90%
RM100K < 200K	BLR – 1.75%
RM200K & above	BLR– 1.80%
Overdraft	BLR – 0.75%
Commercial Properties	3% ETP & 5 years lock-in period
RM100K < 200K	BLR – 1.35%
RM200K & above	BLR – 1.40%
Overdraft	BLR + 0.50%

Other Loan Packages (3% ETP & 5 years lock-in period)

Loan Amount <i>Conventional & Islamic Financing Packages only</i>	Non Zero Cost	
Special Housing Loan 2 - Completed & Under Con	- BLR– 1.55% (Compulsory MDTA / MRTT) Overdraft not available	
Housing Guarantee Scheme (SJKP) - Completed & Under Con - Term Loan RM100K & below	- BLR– 1.55% (Compulsory MDTA / MRTT) Overdraft not available	
Loan Amount <i>Conventional, MortgagePlus & Islamic Financing Packages only</i>	Non Zero Cost & FLV	
Financing of bungalow & land construction cost TL RM100K & above	<u>During construction</u> BLR – 0.75% OD: BLR – 0.75%	<u>Upon Completion</u> BLR – 1.80% OD: BLR – 0.75%
Financing of bungalow land only TL RM100K & above	BLR – 0.75% whole loan tenure Overdraft not available	
Factories, Office & Retail Lots (Completed Commercial Properties only) RM 100K & above	BLR + 0.50% OD: BLR + 0.50%	