



(6175-W)

Effective 2 Jan 2015

our **Base Rate** is

3.90%

The Base Rate will apply to:

- All applications received for new retail financing facilities
- Refinancing of existing retail financing facilities

*Note: Existing retails financing facilities which we have granted prior to the effective date shall remain priced against the Base Financing Rate (BFR). Currently our BFR is at **6.90%** p.a.*



Bank Muamalat Malaysia Berhad (6175-W)

www.muamalat.com.my
1-300-88-8787





IMPORTANT NOTICE

TRANSITION FROM BASE FINANCING RATE (BFR) TO BASE RATE (BR) FOR INDIVIDUAL FINANCING EFFECTIVE 2nd JAN 2015

Dear Valued Customer,

In line with Bank Negara Malaysia (“BNM”) guidelines on the Reference Rate Framework, the Bank will cease to offer Base Financing Rate (“BFR”) to its INDIVIDUAL customers. All new individual financing applications shall use Base Rate (“BR”) as the reference rate with effect from 2nd January 2015 (“effective date”).

The following financing products are affected by this transition:-

- Individual Floating Property Financing
- Individual Floating Structured Personal Financing
- Individual Floating MCash

Note: Individual Floating Auto Financing shall continue to use the BFR until further notice.

Existing floating rate financing facilities which were granted prior to the effective date shall continue to be priced against the BFR.

The Bank’s Base Rate is 3.90%. As part of the Bank’s commitment to serve you better and to facilitate your reference, we wish to notify that our current home financing package for 30 years maturity for best rated customers with no lock-in period and financing amount of RM350,000 are as follows:-

Non-ZEC		Remarks
Under Construction	Completed	
1 st 2 Years: BR + 1.05% Thereafter: BR + 1.15%	Whole Tenure: BR + 1.15%	<ul style="list-style-type: none">• Subject to ceiling rate of 10.50%• Bank’s standard Mortgage terms and conditions to apply

Should you require more information, you may email to feedback@muamalat.com.my or call our Customer Service Centre at 1-300-88-8787 (local) or +603-26005500 (international) operating daily from 6.00am until 12.00am local time or visit our nearest branch.



NOTIS PENTING

PERTUKARAN KADAR PEMBIAYAAN ASAS (KPA) KEPADA KADAR ASAS (KA) BAGI PEMBIAYAAN INDIVIDU BERKUATKUASA 2 JANUARI 2015

Pelanggan yang Dihargai,

Selaras dengan garis panduan Bank Negara Malaysia ("BNM"), 'Reference Rate Framework' (Rangka Kerja Kadar Rujukan), pihak Bank tidak lagi menawarkan Kadar Pembiayaan Asas ("KPA") kepada pelanggan individu. Kesemua permohonan pembiayaan individu berkuatkuasa 2 Januari 2015 ("tarikh penguatkuasaan") akan menggunakan Kadar Asas ("KA") sebagai kadar rujukan.

Berikut merupakan kategori pembiayaan yang terlibat melalui peralihan ini:-

- Pembiayaan Perumahan Individu dengan Kadar Terapung
- Pembiayaan Struktur Peribadi Individu dengan Kadar Terapung
- Pembiayaan MCash Individu dengan Kadar Terapung.

Nota: Pembiayaan Kenderaan Individu dengan Kadar Terapung kekal menggunakan KPA sehingga dimaklum kelak.

Pembiayaan dengan kadar terapung sedia ada yang telah dipersetujui sebelum tarikh penguatkuasaan ini akan kekal menggunakan KPA.

Berkuatkuasa 2 Januari 2015, Kadar Asas Bank adalah 3.90%. Sebagai komitmen pihak Bank dan untuk rujukan anda, berikut merupakan kadar terapung bagi pakej pembiayaan perumahan untuk 30 tahun bagi pelanggan dengan penarafan terbaik tanpa tempoh terikat ('lock-in period') dan amaun pembiayaan RM350,000:-

Tanpa Kos Kemasukan Percuma ('Zero Entry Cost / ZEC')		Nota
Rumah Dalam Pembinaan	Rumah Siap	
2 Tahun Pertama: BR + 1.05% Tempoh Seterusnya: BR + 1.15%	Keseluruhan Tempoh: BR + 1.15%	<ul style="list-style-type: none">• Tertakluk kepada kadar siling 10.50%• Tertakluk kepada terma dan syarat pembiayaan perumahan Bank

Sekiranya anda memerlukan sebarang maklumat tambahan, sila emel ke feedback@muamalat.com.my atau hubungi Pusat Perkhidmatan Pelanggan kami di talian 1-300-88-8787 (tempatan) atau +603-2600 5500 (antarabangsa) beroperasi dari 6.00 pagi hingga 12.00 malam atau kunjungi cawangan terdekat kami.