



بنك معاملات

Bank Muamalat

Effective 5 March 2020

Base Rate (BR)

3.56%
Per Annum

to

Base Rate (BR)

3.31%
Per Annum

Base Financing Rate (BFR)

6.56%
Per Annum

to

Base Financing Rate (BFR)

6.31%
Per Annum

Note: *Rates are subject to change from time to time



www.muamalat.com.my

1-300-88-8787

Bank Muamalat Malaysia Berhad 196501000376 (6175-W)



A Member of

DRB-HICOM

PROUD MEMBER



IMPORTANT NOTICE

Dear Valued Customers,

1) NOTIFICATION OF DOWNWARD REVISION OF BASE RATE (“BR”), BASE FINANCING RATE (“BFR”) AND FIXED TERM ACCOUNT-i (FTA-i) DEPOSIT RATES EFFECTIVE 5 MARCH 2020

In line with Bank Negara Malaysia’s (“BNM”) recent decision to decrease the Overnight Policy Rate (“OPR”) to 2.50%, with effect from 3 March 2020, the Bank will reduce its BR from 3.56% to 3.31% per annum and BFR from 6.56% to 6.31% per annum. This will effectively impact all floating rate financing packages pegged to BR and BFR.

BMMB’s FTA-i deposit rates would also be revised downward by 25 basis points effective from 5 March 2020.

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 with no lock-in period and financing amount of RM350,000 are as follows:-

Non-Zero Entry Cost (Non-ZEC)		Remarks
Under Construction	Completed	
Whole Tenure: BR + 1.00%		Subject to ceiling rate of 10.50% and Bank’s standard Mortgage terms and conditions

2) WHAT YOU SHOULD KNOW ABOUT BASE RATE (BR), BENCHMARK COST OF FUND (COF) AND HISTORICAL SERIES OF THE BENCHMARK

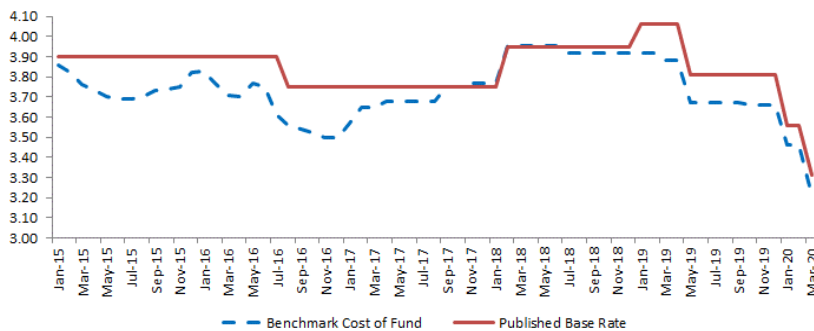
a) What is the Base Rate (BR)?

The BR is made up of two parts, our benchmark Cost of Funds (COF) and the Statutory Reserve Requirement (SRR) cost imposed by Bank Negara Malaysia. Our benchmark COF reflects the cost of raising new funds and is based on all fixed term funds which are sensitive to the change in Overnight Policy Rate (OPR).

b) What are possible scenarios to trigger a change in the BR?

Our BR can rise or fall due to changes in the benchmark COF and changes in the SRR. Changes in the benchmark COF could occur due to changes in the Overnight Policy Rate (OPR) as decided by the Monetary Policy Committee of Bank Negara Malaysia, as well as other factors such as market funding conditions due to global and domestic economic environment.

c) Historical benchmark COF in the last 5 years



Note:

The historical benchmark COF shown here is from January 2015 as the Base Rate requirement was introduced following Bank Negara Malaysia’s policy on Reference Rate Framework (effective 2 January 2015). New methodology reflects the cost of raising new funds and is being implemented starting from February 2017.

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 24 hours daily or visit our nearest branch.



NOTIS PENTING

Pelanggan yang Dihargai,

1) PENURUNAN KADAR ASAS (“KA”), KADAR PEMBIAYAAN ASAS (“KPA”) DAN AKAUN BERJANGKA TETAP-i (ABT-i) BERKUATKUASA 5 MAC 2020

Selaras dengan keputusan Bank Negara Malaysia (“BNM”) menurunkan Kadar Dasar Semalaman (“KDS”) kepada 2.50%, berkuatkuasa 3 Mac 2020, pihak Bank akan menurunkan KA daripada 3.56% kepada 3.31% setahun dan KPA daripada 6.56% kepada 6.31% setahun. Langkah ini hanya akan memberi kesan kepada pakej pembiayaan kadar terapung berdasarkan KA dan KPA sahaja.

Pada masa sama, kadar deposit Akaun Berjangka Tetap-i (ABT-i) akan diturunkan sebanyak 25 mata asas berkuatkuasa 5 Mac 2020.

Sebagai komitmen pihak Bank dan untuk rujukan anda, berikut merupakan kadar terapung bagi pakej Pembiayaan Perumahan untuk 30 tahun tanpa tempoh terikat (‘lock-in period’) dan amaun pembiayaan RM350,000:-

Tanpa Kos Kemasukan Percuma (<i>Non-ZEC</i>)		Nota
Rumah Dalam Pembinaan	Rumah Siap	
Keseluruhan Tempoh: KA + 1.00%		Tertakluk kepada kadar siling 10.50% dan terma dan syarat Pembiayaan Perumahan Bank

2) APA YANG ANDA PERLU TAHU TENTANG KADAR ASAS (KA), PENANDA ARAS KOS DANA (KD) DAN SEJARAH PENANDA ARAS KOS DANA (KD)

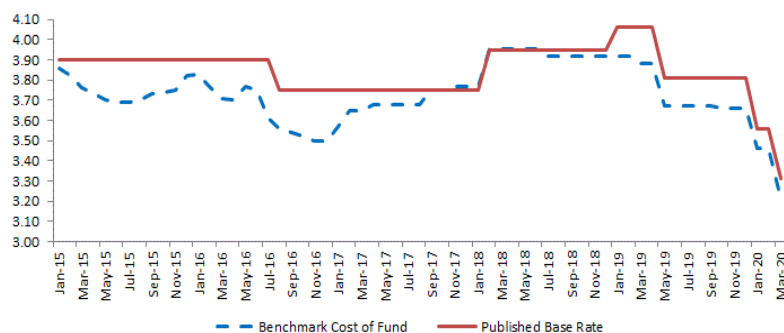
a) Apakah Kadar Asas (KA)?

Kadar Asas (KA) adalah terbahagi kepada dua bahagian, iaitu penanda Aras Kos Dana (KD) kami dan kos Keperluan Rizab Berkanun (KRB) yang dikenakan oleh Bank Negara Malaysia. Penanda Aras Kos Dana (KD) kami merupakan kos bagi mendapatkan dana baharu dan adalah berdasarkan kepada dana jangka tetap yang sensitif terhadap perubahan Kadar Dasar Semalaman (KDS).

b) Apakah kebarangkalian keadaan yang menyebabkan perubahan Kadar Asas (KA)?

Kadar Asas (KA) kami boleh menaik ataupun menurun akibat daripada perubahan kepada penanda Aras Kos Dana (KD) dan juga perubahan ke atas Keperluan Rizab Berkanun (KRB). Perubahan ke atas penanda Aras Kos Dana (KD) mungkin akan berlaku akibat perubahan ke atas Kadar Dasar Semalaman (KDS) seperti yang ditentukan oleh Jawatankuasa Polisi Kewangan, Bank Negara Malaysia dan juga faktor-faktor lain seperti keadaan pasaran pembiayaan yang disebabkan oleh keadaan ekonomi tempatan dan global.

c) Sejarah penanda Aras Kos Dana (KD) pada 5 tahun yang lepas



Nota:

Sejarah penanda Aras Kos Dana (KD) di atas adalah bermula dari Januari 2015 pada keperluan Kadar Asas yang diperkenalkan berikutan daripada polisi Kerangka Kadar Rujukan oleh Bank Negara Malaysia (bermula 2 Januari 2015). Metodologi baharu ini merupakan kos bagi mendapatkan dana baharu dan sedang dilaksanakan bermula dari Februari 2017.

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 24 jam sehari atau kunjungi cawangan terdekat kami.