



NOTICE: INTRODUCTION OF STANDARDISED BASE RATE (SBR), EFFECTIVE ON 1st AUGUST 2022

Dear Valued Customers,

With effect from 1 August 2022, the Standardised Base Rate (SBR) shall be applied on all new, refinanced and renewed floating rate retail financing facilities. The SBR is benchmarked against Bank Negara Malaysia (BNM)'s Overnight Policy Rate (OPR), in line with the revised Reference Rate Framework (RRF) by BNM.

Nevertheless, Base Rate (BR) and Base Financing Rate (BFR) will continue to be applied on existing financing that are priced against the BR and BFR throughout the tenure of the financing.

The SBR, BR and BFR will move exactly in tandem with the OPR changes. The summary of the current reference rates are as follows:

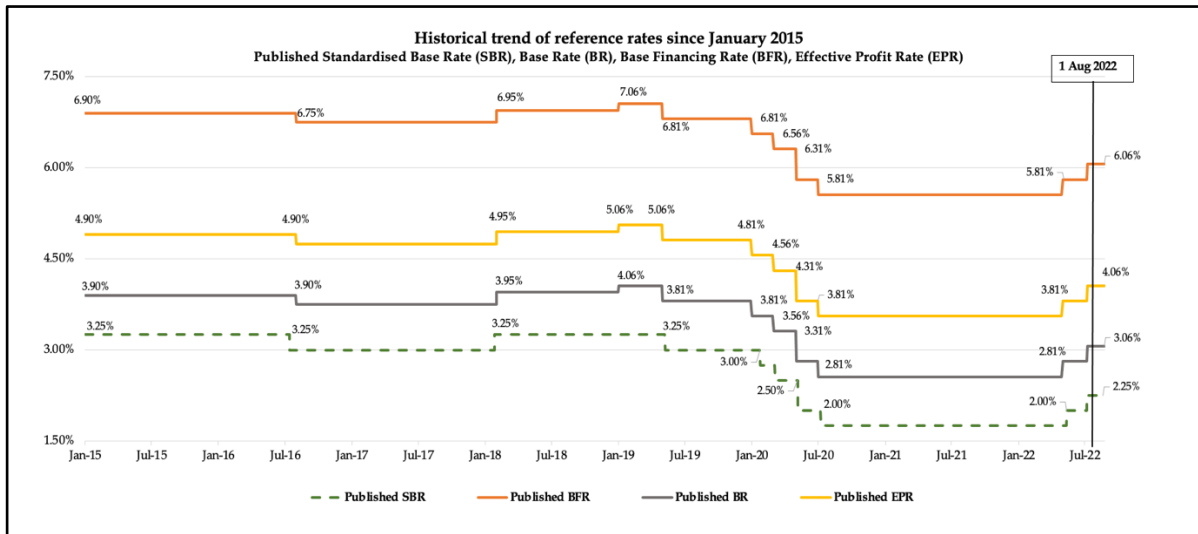
Rate Type	Reference Rate
Standardised Base Rate (SBR)	2.25%
Base Rate (BR)	3.06%
Base Financing Rate (BFR)	6.06%

*Subject to changes in OPR effective 1 August 2022.

The indicative Effective Profit Rate (EPR) for a standard 30-year home financing product with financing amount of RM350,000 and has no lock-in period are as follows: -

Home Financing Package	Reference Rate
Tenure: 30 years Amount : RM350,000 No lock-in period	SBR + 1.81% (Indicative EPR = 4.06%)

Historical Series of SBR, BR, BFR and EPR



Effective Date	Published SBR	Published BR	Published BFR	Published EPR
Jan-15	3.25%	3.90%	6.90%	4.90%
Jul-15	3.25%	3.90%	6.90%	4.90%
Apr-16	3.25%	3.90%	6.90%	4.90%
Jul-16	3.00%	3.90%	6.90%	4.90%
Aug-17	3.00%	3.75%	6.75%	4.75%
Jan-18	3.25%	3.75%	6.75%	4.75%
Jan-19	3.25%	4.06%	7.06%	5.06%
May-19	3.00%	3.81%	6.81%	4.81%
Jan-20	2.75%	3.56%	6.56%	4.56%
Mar-20	2.50%	3.31%	6.31%	4.31%
May-20	2.00%	2.81%	5.81%	3.81%
Jul-20	1.75%	2.56%	5.56%	3.56%
May-22	2.00%	2.81%	5.81%	3.81%
Jul-22	2.25%	3.06%	6.06%	4.06%
Aug-22	2.25%	3.06%	6.06%	4.06%

Note:

- The SBR is applicable with effect from 1 August 2022. The dotted line in the graph and the grey numbers in the table shows the historical series of the OPR, which is the benchmark rate of the SBR.
- EPR refers to the indicative annual effective profit rate for a standard 30-year home financing product with financing amount of RM350,000 and has no lock-in period

NOTIS: PENGENALAN KADAR ASAS STANDARD (KAS), BERKUAT KUASA 1 OGOS 2022

Pelanggan yang Dihargai,

Berkuat kuasa 1 Ogos 2022, Kadar Asas Standard (KAS) akan digunakan ke atas semua kemudahan pembiayaan runcit baharu, pembiayaan semula pembiayaan runcit sedia ada dan pembaharuan pembiayaan runcit pusingan yang disandarkan kepada kadar terapung. KAS akan diselaraskan mengikut Kadar Dasar Semalaman (OPR) Bank Negara Malaysia (BNM), sejajar dengan Rangka Kerja Kadar Rujukan (RRF) terbaru oleh BNM.

Walau bagaimanapun, Kadar Asas (KA) dan Kadar Pembiayaan Asas (KPA) akan terus digunakan ke atas semua kemudahan pembiayaan runcit sedia ada yang disandarkan kepada KA dan KPA sepanjang tempoh pembiayaan.

KAS, KA dan KPA akan berubah sama seperti kadar perubahan OPR. Ringkasan kadar rujukan semasa adalah seperti berikut:

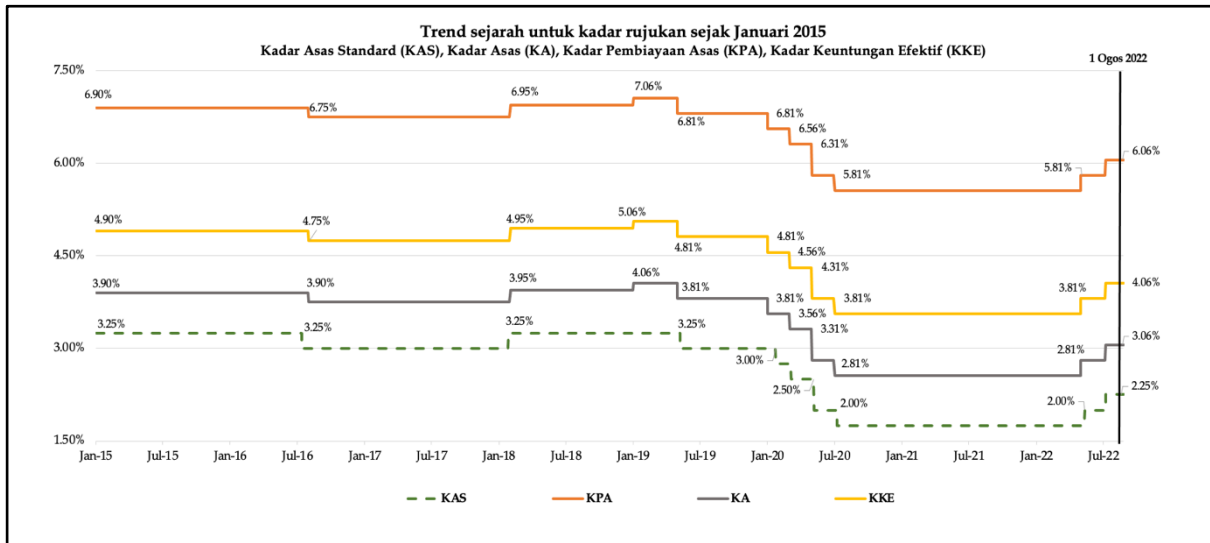
Jenis Kadar	Kadar Rujukan
Kadar Asas Standard (KAS)	2.25%
Kadar Asas (KA)	3.06%
Kadar Pembiayaan Asas (KPA)	6.06%

*Tertakluk kepada perubahan OPR bermula 1 Ogos 2022.

Kadar keuntungan efektif (KKE) indikatif tahunan untuk produk pembiayaan perumahan standard 30 tahun dengan jumlah pembiayaan RM350,000 dan tidak mempunyai tempoh terkunci ("no lock-in period") adalah seperti berikut: -

Pakej Pembiayaan Perumahan	Kadar Rujukan
Tempoh: 30 tahun Amaun : RM350,000 Tanpa Tempoh 'Lock-In'	KAS + 1.81% (Indikatif KKE = 4.06%)

Siri Sejarah KAS, KA, KPA and KKE



Tarikh Kuat Kuasa	Kadar Asas Standard (KAS)	Kadar Asas (KA)	Kadar Pembiayaan Asas (KPA)	Kadar Keuntungan Efektif (KKE)
Jan-15	3.25%	3.90%	6.90%	4.90%
Jul-15	3.25%	3.90%	6.90%	4.90%
Apr-16	3.25%	3.90%	6.90%	4.90%
Jul-16	3.00%	3.90%	6.90%	4.90%
Ogos-17	3.00%	3.75%	6.75%	4.75%
Jan-18	3.25%	3.75%	6.75%	4.75%
Jan-19	3.25%	4.06%	7.06%	5.06%
Mei-19	3.00%	3.81%	6.81%	4.81%
Jan-20	2.75%	3.56%	6.56%	4.56%
Mac-20	2.50%	3.31%	6.31%	4.31%
Mei-20	2.00%	2.81%	5.81%	3.81%
Jul-20	1.75%	2.56%	5.56%	3.56%
Mei-22	2.00%	2.81%	5.81%	3.81%
Jul-22	2.25%	3.06%	6.06%	4.06%
Ogos-22	2.25%	3.06%	6.06%	4.06%

Nota:

- KAS akan diguna pakai bermula 1 Ogos 2022. Garis putus-putus dalam graf dan nombor kelabu dalam jadual menunjukkan siri sejarah OPR, iaitu kadar penanda aras KAS.
- KKE merujuk kepada kadar keuntungan efektif indikatif tahunan untuk produk pembiayaan perumahan standard 30 tahun dengan jumlah pembiayaan RM350,000 dan tidak mempunyai tempoh terkunci.