



## IMPORTANT NOTICE

Dear Valued Customers,

### 1) NOTIFICATION OF UPWARD REVISION OF STANDARDISED BASE RATE (“SBR”), BASE RATE (“BR”), BASE FINANCING RATE (“BFR”) AND FIXED TERM ACCOUNT-i (FTA-i) DEPOSIT RATES EFFECTIVE 8 NOVEMBER 2022

In line with Bank Negara Malaysia’s (“BNM”) recent decision to increase the Overnight Policy Rate (“OPR”) to 2.75% on 3 November 2022, the Bank will increase its SBR from 2.50% to 2.75% per annum, BR from 3.31% to 3.56% per annum and BFR from 6.31% to 6.56% per annum. This will effectively impact all floating rate financing packages pegged to SBR, BR and BFR.

BMMB’s FTA-i deposit rates would also be revised upward by 25 basis points effective from 8 November 2022.

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: SBR + 1.81% (indicative effective profit rate: 4.56%)		Subject to ceiling rate of 10.50% and Bank’s standard mortgage terms and conditions

Letter on revision of monthly payment/instalment will be issued to the affected customers. Customer who does not receive any letter from the Bank is advised to update his/her correspondence address, e-mail address and telephone number at the nearest Bank Muamalat’s branch.

### 2) WHAT YOU SHOULD KNOW ABOUT STANDARDISED BASE RATE (SBR), BENCHMARK RATE AND HISTORICAL SERIES OF THE BENCHMARK

#### a) What is the Standardised Base Rate (SBR)?

The SBR is the reference rate that BMMB will use starting from 1 August 2022 in the pricing of new retail financings, refinancing of existing retail financings, and the renewal of revolving retail financings that are pegged against the floating rate. The SBR is linked solely to the Overnight Policy Rate (OPR), as determined by the Monetary Policy Committee (MPC) of Bank Negara Malaysia (BNM).

#### b) How does an OPR change affect the SBR, BR and BFR?

When the OPR is revised, BMMB will adjust the SBR by the same quantum as the change in the OPR. This applies to both upward and downward adjustments in the OPR. Both BR and BFR will move exactly in tandem with the SBR. This means that for any change to the SBR, following a change in the OPR, BMMB will adjust the BR and BFR by the same quantum of change in the SBR.

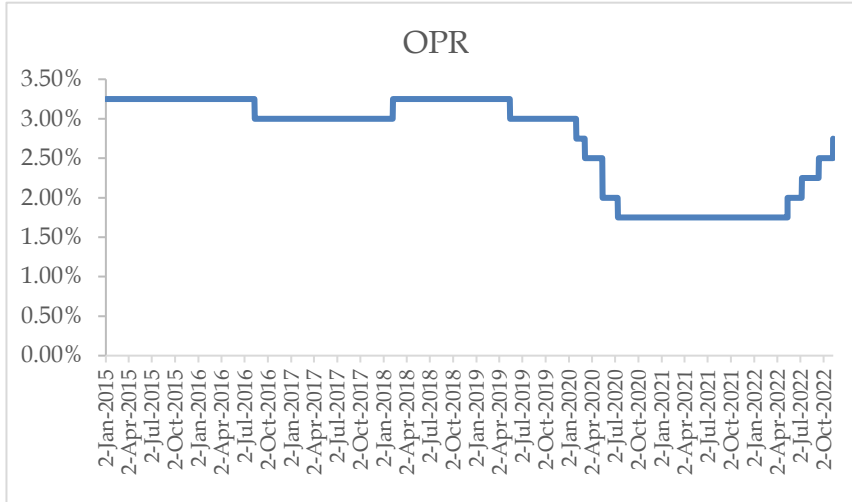
#### c) Will the Bank be revising the monthly instalment amount even though the difference is a small amount?

The Bank will revise the instalment amount regardless of the difference.

**d) Can existing instalment payment amount maintained?**

Customers can maintain the existing instalment payment amount if they are facing financial difficulty in paying the new, higher instalment amount but need to put in a request either via our Customer Service or walk-in to the nearest branch. However, this might affect your financing tenure or overall profit costs where relevant. The financing account may be classified as 'rescheduled and restructured'.

**e) Historical Benchmark Rate OPR in the last 5 years**



**Note:**

SBR is a floating rate linked solely to the Overnight Policy Rate (OPR), as determined by the Monetary Policy Committee (MPC) of Bank Negara Malaysia. SBR will effective starting from 1 August 2022

Should you require more information, you may email to [feedback@muamalat.com.my](mailto:feedback@muamalat.com.my) or call our Customer Service Centre at +03-26005500 (local) or +603-26005500 (international) operating 24 hours daily or visit our nearest branch.



## NOTIS PENTING

Pelanggan yang Dihargai,

### 1) KENAIKAN KADAR ASAS STANDARD (“KAS”), KADAR ASAS (“KA”), KADAR PEMBIAYAAN ASAS (“KPA”) DAN AKAUN BERJANGKA TETAP-i (ABT-i) BERKUATKUASA 8 NOVEMBER 2022

Selaras dengan keputusan Bank Negara Malaysia (“BNM”) menaikkan Kadar Dasar Semalaman (“KDS”) kepada 2.75% pada 3 November 2022, pihak Bank akan menaikkan KAS daripada 2.50% kepada 2.75% setahun, KA daripada 3.31% kepada 3.56% setahun dan KPA daripada 6.31% kepada 6.56% setahun. Langkah ini hanya akan memberi kesan kepada pakej pembiayaan kadar terapung berdasarkan KAS, KA dan KPA sahaja.

Pada masa sama, kadar deposit Akaun Berjangka Tetap-i (ABT-i) akan dinaikkan sebanyak 25 mata asas berkuatkuasa 8 November 2022.

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 (Non-ZEC)		Nota
Rumah Dalam Pembinaan	Rumah Siap	
Keseluruhan Tempoh: KAS + 1.81% (Indikatif kadar efektif keuntungan: 4.56%)		Tertakluk kepada kadar siling 10.50% dan terma dan syarat Pembiayaan Perumahan Bank

Surat berkenaan pelarasan amaun bayaran/ansuran bulanan akan dikeluarkan kepada pelanggan-pelanggan yang terlibat. Sekiranya pelanggan tidak menerima sebarang surat dari pihak Bank, pelanggan dinasihatkan untuk mengemaskini alamat surat-menyurat, e-mel dan nombor telefon di cawangan Bank Muamalat yang berhampiran.

### 2) APA YANG ANDA PERLU TAHU TENTANG KADAR ASAS STANDARD (KAS), KADAR PENANDA ARAS DAN SEJARAH PENANDA ARAS

#### a) Apakah Kadar Asas Standard (KAS)?

Kadar Asas Standard (KAS) adalah kadar rujukan yang akan digunakan oleh BMMB mulai 1 Ogos 2022 untuk menentukan kadar keuntungan untuk pembiayaan runcit baharu, pembiayaan semula pembiayaan runcit sedia ada, dan pembaharuan pembiayaan runcit pusingan bagi semua pembiayaan yang bersandarkan kepada kadar terapung. SBR dihubungkan hanya kepada Kadar Dasar Semalaman (KDS) yang ditentukan oleh Jawatankuasa Dasar Monetari (MPC) Bank Negara Malaysia.

#### b) Bagaimana perubahan KDS mempengaruhi KAS, KA dan KPA?

Apabila KDS berubah, BMMB akan menyelaraskan KAS mengikut jumlah yang sama seperti perubahan pada KDS. Penyelarasan ini terpakai kepada peningkatan dan penurunan KDS. KA dan KPA akan bergerak betul-betul selari dengan KAS. Maksudnya, bagi sebarang perubahan pada KAS, susulan perubahan pada KDS, BMMB akan menyelaraskan KPA dan KA mengikut jumlah yang sama dengan perubahan KAS.

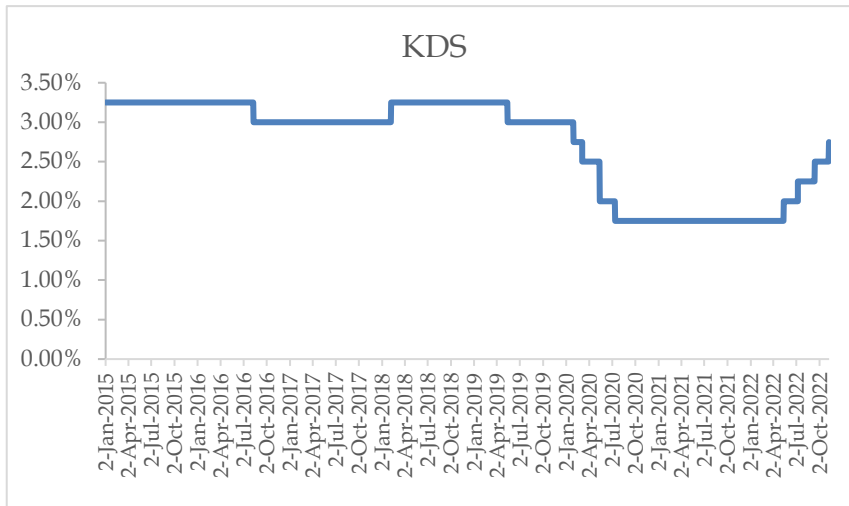
#### c) Adakah Bank akan menyemak semula jumlah ansuran bulanan walaupun perbezaannya kecil?

Bank akan menyemak semula jumlah ansuran tanpa mengira perbezaan kecil atau besar.

**d) Bolehkah dikekalkan jumlah bayaran ansuran yang sedia ada?**

Pelanggan boleh mengekalkan jumlah bayaran ansuran sedia ada sekiranya menghadapi masalah kewangan untuk membayar balik jumlah ansuran pinjaman baharu yang lebih tinggi tetapi perlu membuat permintaan untuk mengekalkan jumlah ansuran sedia ada sama ada melalui Perkhidmatan pelanggan kami atau mengunjungi cawangan terdekat. Pengekalan ansuran sedia ada boleh mempengaruhi tempoh pembiayaan atau kos keuntungan secara keseluruhan mengikut mana-mana yang berkaitan. Akaun pembiayaan tersebut mungkin dikategorikan sebagai 'dijadualkan semula dan distrukturkan semula'.

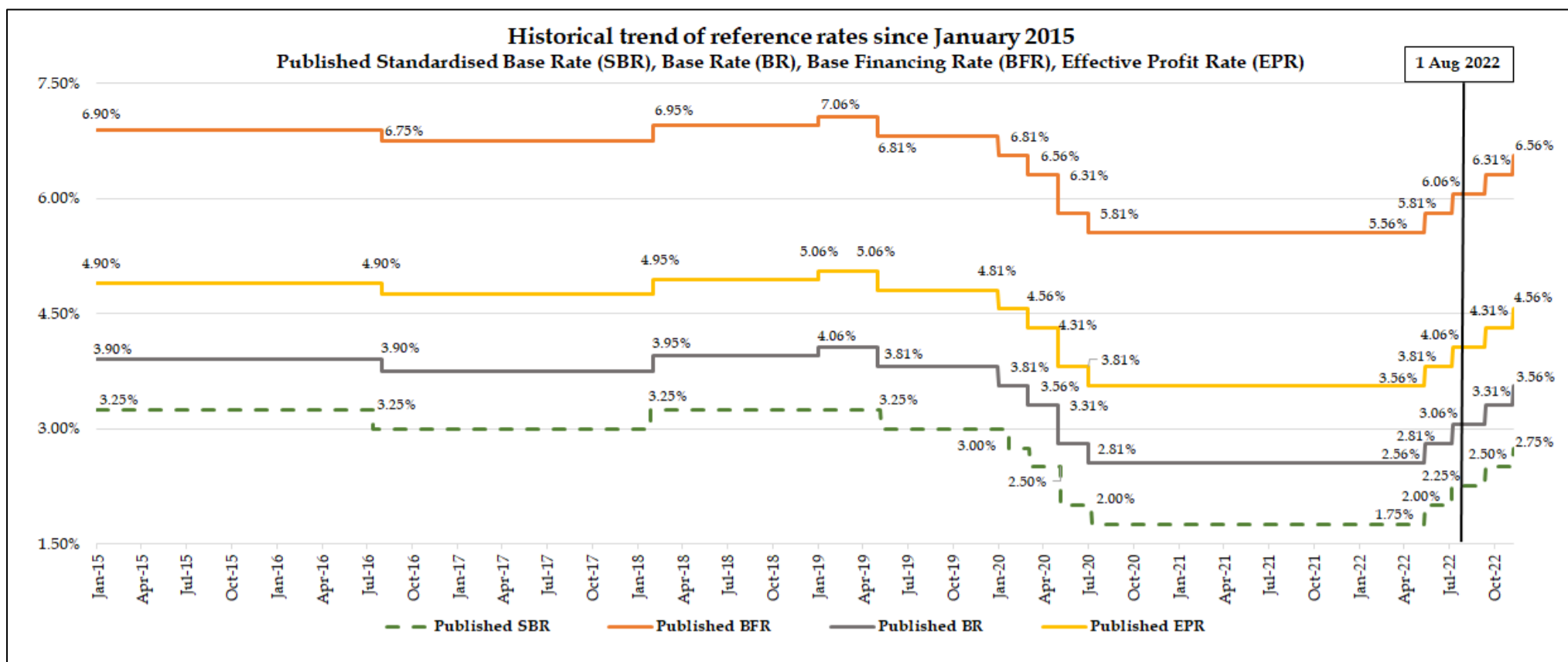
**e) Sejarah kadar penanda aras KDS pada 5 tahun yang lepas**



**Note:**

KAS adalah kadar terapung yang dihubungkan hanya kepada kadar dasar semalaman (KDS) yang ditentukan oleh Jawatankuasa Dasar Monetari (MPC) Bank Negara Malaysia. KAS akan berkuatkuasa mulai dari 1 Ogos 2022.

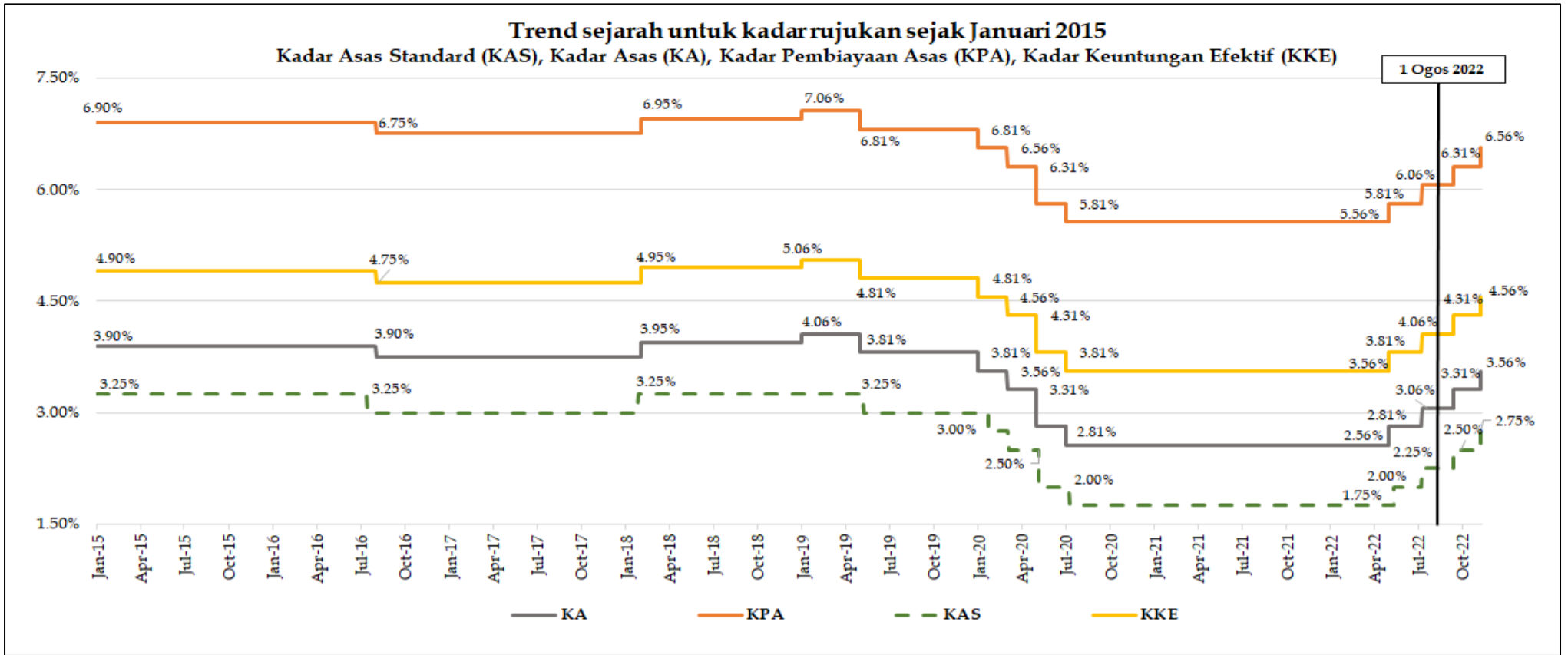
Sekiranya anda memerlukan sebarang maklumat tambahan, sila emel ke [feedback@muamalat.com.my](mailto:feedback@muamalat.com.my) atau hubungi Pusat Perkhidmatan Pelanggan kami di talian +03-26005500 (tempatan) atau +603-2600 5500 (antarabangsa) beroperasi 24 jam sehari atau kunjungi cawangan terdekat kami.



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%
Sep-22	2.50%	3.31%	6.31%	4.31%
Nov-22	2.75%	3.56%	6.56%	4.56%

Note:

- The SBR was introduced on 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.
- Indicative effective rate refers to the indicative annual effective profit rate for a standard 30-year home financing product with financing amount of RM350k and has lock-in period.



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%
Sep-22	2.50%	3.31%	6.31%	4.31%
Nov-22	2.75%	3.56%	6.56%	4.56%

Nota:

- SBR telah diperkenalkan pada 1 Ogos 2022. Garis putus-putus di dalam graf dan nombor kelabu di dalam jadual menunjukkan siri sejarah OPR, iaitu kadar penanda aras Kadar Asas Standard.
- Kadar efektif indikatif merujuk kepada kadar keuntungan efektif indikatif tahunan untuk produk pembiayaan perumahan standard 30 tahun dengan jumlah pembiayaan RM350k dan mempunyai tempoh terkunci.