TINJAUAN PASCA PROGRAM BANTUAN BAYARAN BERSASAR

Bank Muamalat Malaysia Berhad (BMMB) atas nasihat Bank Negara Malaysia (BNM) sedang menjalankan tinjauan singkat dalam talian terhadap pelanggan individu yang sedang atau telah menyertai Program Bantuan Bayaran Bersasar dari bulan Oktober 2020 hingga Disember 2021. Tinjauan ini bertujuan untuk mengekalkan hubungan proaktif dan berkesan dengan pelanggan kami. BMMB ingin memaklumkan dan menyediakan ruang untuk pelanggan menyemak syarat bayaran mereka bagi mengurangkan jumlah keseluruhan kos pembiayaan dengan cara meningkatkan ansuran bulanan dan memendekkan tempoh pembiayaan. Semakan ansuran bulanan atau/dan tempoh pembiayaan adalah pilihan dan tertakluk kepada status kewangan semasa dan keutamaan pelanggan.

Ilustrasi manfaat mengurangkan kos pembiayaan dengan menaikkan ansuran bulanan dan mengurangkan tempoh pembiayaan.

	Terma Semasa	**Meningkatkan Ansuran Bulanan dan Mengurangkan Tempoh Pembiayaan untuk 12 bulan**
Baki Pembiayaan Semasa	RM100,000-00	
Kadar Keuntungan	4.0% setahun (BFR-2.31% / BR+0.69% / SBR+1.50%)	
Tempoh Pembiayaan	120 bulan	108 bulan
Ansuran Bulanan	RM1,012-45	RM1,104.10
Anggaran Kos Pembiayaan	RM21,494.20	RM19,242.40
Anggaran Penjimatan Kos Pembiayaan	Tidak Berkaitan	RM21,494.20 – RM19,242.40 = RM2,251.80

	Meningkatkan Ansuran Bulanan dan Mengurangkan Tempoh Pembiayaan untuk 24 bulan	**Meningkatkan Ansuran Bulanan dan Mengurangkan Tempoh Pembiayaan untuk 36 bulan**
Baki Pembiayaan Semasa	RM100,000-00	
Kadar Keuntungan	4.0% setahun (BFR-2.31% / BR+0.69% / SBR+1.50%)	
Tempoh Pembiayaan	96 bulan	84 bulan
Ansuran Bulanan	RM1,218.93	RM1,366.88
Anggaran Kos Pembiayaan	RM17,017.00	RM14,817.98
Anggaran Penjimatan Kos Pembiayaan	RM21,494.20 – RM17,017.00 = RM4,477.20	RM21,494.20 – RM14,817.98 = RM6,676.22

Nota : Setakat 13 September 2022, BFR = 6.31% setahun, BR = 3.31% setahun dan SBR = 2.50% setahun.

Bagi pelanggan yang termasuk dalam kategori yang dinyatakan di atas dan/atau menerima SMS/e-mel, sila lengkapkan tinjauan singkat dalam talian di bawah dalam masa tujuh (7) hari.

Sila hubungi Pusat Khidmat Pelanggan kami di +603-26005500 atau kunjungi cawangan terdekat kami untuk penjelasan lanjut.

Borang Tinjauan Dalam Talian	Klik disini
Soalan-soalan Lazim	Muat turun disini
Versi Bahasa Inggeris	Muat turun disini

POST TARGETED PAYMENT ASSISTANCE PROGRAMME SURVEY

Following advice from Bank Negara Malaysia (BNM), Bank Muamalat Malaysia Berhad (BMMB) is conducting an online short survey of the retail individuals, who are still enrolled or had enrolled in the Targeted Payment Assistance Programme from October 2020 until December 2021. This survey is aimed at proactively maintaining effective engagement with our customers. BMMB would like to inform and provide convenient avenues for customers to review their payment terms in order to reduce the total financing cost by increasing the monthly instalments and shortening the financing period. The revision of monthly instalments or/and financing tenure is optional and subject to customers' current financial status and preferences.

Illustration on benefits of reducing financing cost by increasing monthly instalments and reducing the tenure.

	Current Terms	**Increase Monthly Instalment and Reduce Financing Tenure for 12 Months**
Outstanding Financing Amount	RM100,000-00	
Profit Rate	4.0% per annum (BFR-2.31% / BR+0.69% / SBR+1.50%)	
Financing Tenure	120 months	108 months
Monthy Instalment	RM1,012-45	RM1,104.10
Estimated Cost of Financing	RM21,494.20	RM19,242.40
Estimated Savings on Cost of Financing	Not applicable	RM21,494.20 – RM19,242.40 = RM2,251.80

	Increase Monthly Instalments and Reduce Financing Tenure for 24 Months	**Increase Monthly Instalments and Reduce Financing Tenure for 36 Months**
Outstanding Financing Amount	RM100,000-00	
Profit Rate	4.0% per annum (BFR-2.31% / BR+0.69% / SBR+1.50%)	
Tenure	96 months	84 months
Monthy Instalment	RM1,218.93	RM1,366.88
Estimated Cost of Financing	RM17,017.00	RM14,817.98
Estimated Savings on Cost of Financing	RM21,494.20 – RM17,017.00 = RM4,477.20	RM21,494.20 – RM14,817.98 = RM6,676.22

Note : As at 13 September 2022, BFR = 6.31% per annum, BR = 3.31% per annum and SBR = 2.50% per annum.

For customers who falls under the above-mentioned category and/or received SMS/email, please complete the online short survey below within seven (7) days.

Please contact our Customer Service Centre at +603-26005500 or visit our nearest branch for further clarifications.