

SMART Mortgage

Green PLUS

High Margin of Financing

Up to RM2 Million

(inclusive of MRTT)

Flexible Tenure

Up to 35 years

or age of 70 years old



**Green Certified
Residential Property**



**Residential Property
with Solar PV
Installation**

Greener Financing for Sustainable Living,
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MONTHLY PAYMENT TABLE (SMART MORTGAGE GREEN PLUS)

Margin of Financing : Up to 110% (inclusive of MRTT)
Tenor : 35 Years or Age 70

Profit Rate	S.B.R + 1.50% = 4.25%	S.B.R + 2.00% = 4.75%	S.B.R + 2.75% = 5.50%					
Financing Amount (RM)	Profit Servicing	Monthly Payment						
	Tier 1	Tier 2	Tier 3 (Thereafter)					
	Year 1 - 3	Year 4 - 5 (**)	Year 6 - 10	Year 6 - 15	Year 6 - 20	Year 6 - 25	Year 6 - 30	Year 6 - 35
300,000	1,063	1,522	5,730	3,256	2,451	2,064	1,842	1,703
350,000	1,240	1,775	6,685	3,798	2,860	2,408	2,149	1,987
400,000	1,417	2,029	7,640	4,341	3,268	2,752	2,456	2,271
450,000	1,594	2,282	8,596	4,884	3,677	3,095	2,763	2,555
500,000	1,771	2,536	9,551	5,426	4,085	3,439	3,070	2,839
550,000	1,948	2,789	10,506	5,969	4,494	3,783	3,377	3,123
600,000	2,125	3,043	11,461	6,512	4,903	4,127	3,685	3,407
650,000	2,302	3,296	12,416	7,054	5,311	4,471	3,992	3,691
700,000	2,479	3,550	13,371	7,597	5,720	4,815	4,299	3,975
750,000	2,656	3,804	14,326	8,139	6,128	5,159	4,606	4,258
800,000	2,833	4,057	15,281	8,682	6,537	5,503	4,913	4,542
850,000	3,010	4,311	16,236	9,225	6,945	5,847	5,220	4,826
900,000	3,188	4,564	17,191	9,767	7,354	6,191	5,527	5,110
950,000	3,365	4,818	18,146	10,310	7,762	6,535	5,834	5,394
1,000,000	3,542	5,071	19,101	10,853	8,171	6,879	6,141	5,678
1,100,000	3,896	5,578	21,011	11,938	8,988	7,567	6,755	6,246
1,200,000	4,250	6,085	22,921	13,023	9,805	8,255	7,369	6,813
1,300,000	4,604	6,592	24,832	14,108	10,622	8,943	7,983	7,381
1,400,000	4,958	7,099	26,742	15,194	11,439	9,630	8,597	7,949
1,500,000	5,313	7,607	28,652	16,279	12,256	10,318	9,211	8,517
1,600,000	5,667	8,114	30,562	17,364	13,073	11,006	9,825	9,085
1,700,000	6,021	8,621	32,472	18,449	13,890	11,694	10,439	9,652
1,800,000	6,375	9,128	34,382	19,535	14,708	12,382	11,054	10,220
1,900,000	6,729	9,635	36,292	20,620	15,525	13,070	11,668	10,788
2,000,000	7,083	10,142	38,202	21,705	16,342	13,758	12,282	11,356

Ceiling rate 10.50%. Current Standardised Base Rate (SBR) 2.75% (effective 14 July 2025)

(**) - Referring to 35 years financing tenure

Documents required:

- Photocopy of MyKad
- Latest 1-month salary slip
- Latest 1-month Bank Statement Latest EA/EC/J Form
- Verification through the 'HRMIS' System for government servants
- Original S&P Agreement / booking sheet / down payment receipt
- Business Registration and other related forms for self-employed (whichever related)
- Any additional documents (if required) – Latest EPF statement

SMS or contact our Retail Financing Specialist:

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The above table is for illustration purposes only and is subject to eligibility and changes.
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