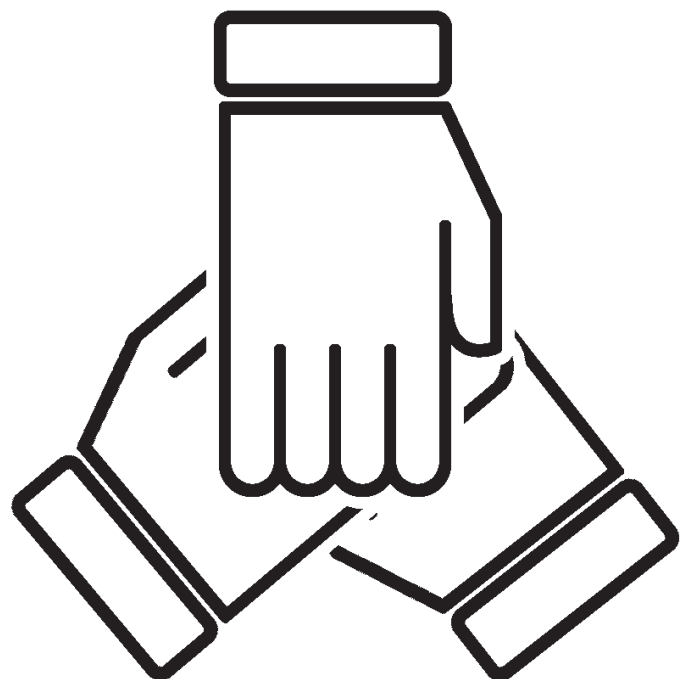




standard
chartered

Mortgage Refresher New Product Launching



MENG 016 865 6867

SHANE 019 316 6989

SHANE TEAM FULL TEAM

Standard
Chartered 



Mortgage Refresher & Updates

- Purchase New House
- Refinance Cash Out
- Debt Consolidation
- Zero Cost
- **New Secret Weapon -GV's planners (First Hand Info)



Purchase New House

- Subsalses / Second Hand house / completed from developer
- Margin 90%
- Interest Rate 2.90%-3.50%
- Protection



Refinance With Cash Out

- Margin up to 90%
- Finance Legal Fees
- Special Rate 2.82%-3.5%
- Protection



Debt Consolidation Refinancing

- Covid income drop, DSR burst?
- Credit card usage very high?
- Personal Loan instalment very high?
- Business Loan/ Clean Loan
- Luxury Car Loan instalment during pandemic time



Zero Cost - Max Limit Cash

- Minimal Loan amount RM300k
- New house buyer save cost.
- Lock in 5 years vs Full Flexi Loan
- Interest Rate 3.25% - 3.35%
(>/<LTV80%)
- 2.88% no cash out



Moratorium

Market Uncertainty

Affect my new loan application?

Apply 50% or Full ?



WOW!

Interest Only Mortgage

PROUDLY PRESENT

Interest Only Loan

*First 3 years

For Subsales/Completed property!

Also applicable to:

REFINANCING!



Mortgage Refresher & Updates

