

SCB MORTGAGE

September 2022 Updates

Why should we submit to SCB

1. Take 100% on Commission Earner
2. Fixed Salary Earner (Pure EPF statement as income will do)
3. Derive 100% based on income tax declared amount
4. Zero Cost Campaign (Bank pays for legal & valuation fee)
5. 0.2% referral fee based on loan amount
6. Foreigner up to 80% loan margin max

Continues.....

1. Application via High Network Scheme, margin 70% (TNC applied)
2. For self employed client, income can be submit either Income Tax
3. or 6 months company bank statement (Either one)
4. Savings/ FD not necessary to prove even young age or low margin
5. Derivable from FD/ ASB loan dividend
6. Tenancy Agreement take 100% (chopped & updated in LHDN)
7. E-Statement emailed every month
8. Income derived from Gross Income

SCB normal Packages

1. Residential Subsales Housing Loan

- Rate from 3.1% for 400k above and margin below 80%
- Rate from 3.3% for 400k above and margin above 80%
- Margin up to 90%

2. Refinance + Cash out

- Salaried up to 90% cashout margin
- Self-employed up to 90% cashout margin
- No cashout portion capping
- Quotation to be given to be allowed for max tenure for cashout DSR
- Rate as per Subsales Loan rate

Type of financing – Refinance from other banks

- *Refinancing means property currently charge to other financial institution*
- *Most Malaysians explore mortgage refinancing to obtain extra cash, reduce monthly instalments or to enjoy lower interest payments by securing a shorter loan tenure*

Property Location / Type	Bdr Utama / Terrace
Current Loan	UOB
Loan Outstanding	RM 500k
Loan with UOB	Year 2010
Current Market Value	RM 1,200,000
variance	(RM 700,000)

cash out?

Criteria

1. margin of finance
if 3rd loan

max 90%
max 70%

RM 1,200,000 x 90%
outstanding
Cash Out

RM 1,080,000
RM 500,000
RM 580,000



Zero cost packages

1. Refinance + Free Moving Cost

- Refinance Outstanding to SCB starting from (200k) (FREE MOVING COST)
- Margin up to 90% of valuation
- Lock in period 5 years upon first drawdown
- Penalty 2% base on loan amount if refinance within 5 years or early settlement
- Rate is 3.4% for margin below 80%
- Rate is 3.55% for margin above 80%

2. Debts Consolidation Loan + Free Moving Cost

- Merged all debts to enjoy lower rate
- Debts merging includes Credit Card, Personal Loan, Hire Purchase, OD into Mortgage Loan
- Interest Rate: 4.25% (Zero Cost) or 4.05% (Non Zero Cost)
- Lock in period 5 years upon first drawdown
- Penalty 2% base on loan amount if refinance within 5 years or early settlement
- Minimum 200k above loan amount for **zero cost** and minimum 70k for **non-zero cost**

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Zero Cost Special

Let us welcome you home

We will take care of the legal, stamp duty and property valuation fees of the loan facility for you!

- Min loan amount RM 300,000
- Loan tenure up to 35 years or age 70 whichever earlier
- Lock in period of 5years
- Upfront savings and use the extra cash for other purpose
- Applicable for MortgageOne or Standard Term Loan

Terms & Conditions apply



- Refinance your home now and free up cash •

Dear Valued Client,

Thinking about getting extra cash* for your personal needs or to have standby funds for investments or emergencies? You can do this with Standard Chartered's mortgage refinancing solutions.

Watch the video below
to see how it works:



How does Debt Consolidation help you save?

Miss Amy's Current Financial Situation

Illustration 2 Year 2014 (Bank A)



Property Price	RM 600,000
Tenure / Rate	30 yrs / 4.9%
Monthly Repayment	RM 2,700
Current o/s	450,000

Personal Loan (year 2017)

PERSONAL
LOAN

Loan Amount	RM 100,000
Tenure / Rate	5 yrs / 7%
Monthly Repayment	RM 2,200
Current o/s	RM 80,000

Credit Card (2020)

Current Outstanding	RM 100,000
Interest Rate	18%
Monthly repayment 5% of O/S	RM 5,000



Total Monthly Repayment (2,700 + 2,200 + 5,000 = RM 9,900)

With Refinance package

Current Property Value	RM 800,000
Refinance from Bank A	RM 450,000
Consolidate Personal Loan	RM 80,000
Consolidate Credit Card	RM 100,000
79% loan margin	RM 630,000
Tenure	25 years
Rate	4.75%
Total Loan Amount	RM 630,000
New Monthly Repayment	RM 3,600

**** You could potentially lower your MI by RM 6,300**

Just Transfer Package

Latest Just Transfer zero cost Package!!!

- Min loan amount is 500k above
- Margin for service apartment is max 80%
- Rate is 3.45% for loan margin above 80%
- Rate is 3.3% for loan margin below 80%
- Free loan agreement, stamp duty and valuation fee. No capping on the fee to be absorb

Mortgage – Just Transfer

Move your home loan over to us



standard
chartered

Move over your home loan over to us we will take care of the legal, stamp duty and property valuation fees of the loan agreement for you!

- LTV up to 90%
- Loan tenure up to 35 years or age 70 whichever earlier
- Competitive interest rate with zero cost !
- For completed residential properties only located in Klang Valley, Penang, Negeri Sembilan & Johor
- Applicable for MortgageOne or Standard Term Loans only

Terms & Conditions apply



• Move your home loan over to us
and enjoy more savings •

Dear Client,

Transfer your home loan to us and enjoy a lower interest rate at _____ reducing your interest charges and giving you more savings. Switching your home loan over is also now at **zero cost** where all legal, valuation and stamp duty fees are borne by us.



Zero cost
mortgage refinancing solution

**No legal, valuation
and stamp duty fees**

Residential Mortgage – Product Overview

Conventional Term Loan

- Simple Straightforward financing solution for clients that are looking for simple and affordable mortgage financing.
- Standard repayment structure consists of principal and interest on monthly rest.
- No flexibility to withdraw any excess payment made.

Features & Benefits

- Save more on mortgage cost with lower interest rate
- Simplicity and Convenient with Standing Instruction for monthly instalment debiting to loan account.
- 1 month notice for loan repayment / redemption.

MortgageOne Account (MOA)

- Flexible loan facility to deposit and withdraw any surplus fund in your current account linked to this loan without any restrictions or penalties.

Features & Benefits

- Convenience – one account to meet client's transactional and borrowing needs.
- Saving – Interest saving (daily rest)
- Flexibility – to repay and redraw surplus fund in client's current account anytime.

Fees & Charges

- Set Up fees – RM200.00 one off
- Monthly maintenance fees – RM10.00

Product Summary

Product	Standard Term Loan	MortgageOne™
Benchmark Rate	BR	BR
Interest Calculation	Monthly rest	Daily Rest
Loan principal offsets	No	Yes
Link account	N/A	1 account
Flexibility of withdrawal surplus	N/A	Yes
Loan tenure	Up to 35 years or age 70, whichever is earlier	Up to 35 years or age 70, whichever is earlier
Loan to value ratio	Up to 90% + 5%	Up to 90% + 5%
Setup fees	No	RM200
Maintenance fee	No	RM10 monthly
	1) N/A for Non Zero Cost 2) Zero Cost = 2% of original loan amount	1) N/A for non Zero Cost 2) Zero Cost = 2% of original loan amount
Holding Period		

Services by SCB mortgage – Fai

1. Valuation Checking (Result within 1 day)
2. Pull CCRIS & check buyer's scoring
3. Advise buyer on what to do & how to do to highly increase chances of approval before loan application
4. Explain, guide and collect documents from buyer/ client
5. Keep agents updated on loan process
6. At your service 24/7

FAI – SCB Mortgage Specialist

PriceSolutions

A Standard Chartered Group Company

Soong Jun Fai

Business Development Executive
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