



Underwriting Guidelines

Persons - Who can apply?



Resident

- Individual Malaysian Citizens
- Permanent residents (for purchase only)

Non-Resident

- Malaysians with oversea PR & Residing Overseas
- Singaporeans
- Bruneians
- Foreigners working in MNC
- Valid work permit
- Registered business in Malaysia \geq 3 years



For Purchase only

Refinancing

Co-Applicants

- Immediate family members
- Eg: siblings, parents, spouses, children
- Co-owners

Guarantors

Fixed Rate Home Loan



PROPERTY



PROPERTY



- **The property is your house which will be charged to AIA.**
- **Property Factors:**
 - **Location**
 - **Negative factors**
 - **Type of Property**
 - **Land Title Type**
 - **Negative Listing**



Properties



Completed Properties

Klang Valley (KL, Putrajaya),
Selangor (incl. Kajang, Klang Town,
Semenyih, Cyberjaya),
Penang, Seberang Prai, Parit Buntar,
Sg Petani & Kulim
Johor Bahru, Batu Pahat & Muar
Ipoh, Kampar & Taiping
Seremban
Melaka Town
Kuantan
Kuching
Kota Kinabalu

Under construction Properties

APPROVED End Financing Panel?

- Must be **AIA's approved list** of panel of developers and projects
(Please refer to ALPP ->Resource ->mortgage)
- **Developers:**
Minimum RM10m paid-up capital & established 5 years
(profitable financials & good track record)
- **Service apartments:**
Must be governed by Housing Development Act (Schedule H)

Completed Properties : Must Have Certificate of Completion & Compliance (**CCC**)

Minimum Property Value : RM200K. Must be move-in condition.

Marketability Factor : At least 6 (Marketability factor – given by valuers based on the demand, accessibility, location, infrastructure, negative factors of the property. The higher the better)

Properties - Not financed by AIA



Negative Factors	Land Title Type	Property Type	Negative List
<ul style="list-style-type: none">• Landslide/flood prone area• Oxidation pond• Power station• High tension wires• Major highways /LRT• T-junction• Near Cemetery• Any other negative factors that would affect the value of the property	<ul style="list-style-type: none">• Native• Malay Reserve• Agriculture• Industrial• Forest reserve• Bumiputra lot valued less than RM500K• Land with restriction to transfer to non-bumi or non-Malay	<ul style="list-style-type: none">• Shop apartments• Semi-permanent/ wooden houses• Finance construction of house.• SOHO, SOVO, SOFO• Low cost properties valued less RM200K• Vacant Land	<ul style="list-style-type: none">• Residential properties under non preferred location listing.• Please refer to ALPP website listing. (Under resource -> mortgage)

▪ Properties charged to Money Lenders or Individuals

Properties - Leasehold Title



Peninsular Malaysia & Sabah

- Remaining / unexpired lease after the expiry of the loan tenure must be ≥ 30 years.

Sarawak

- Remaining lease after the expiry of the loan tenure must be ≥ 15 years
- Upon application date, remaining lease must have at least 21 years.

LEASEHOLD



Loan To Value (LTV) / Margin of Financing



LTV (Loan To Value) / Margin of financing



Purpose	LTV / Margin
Purchase from Developer	Up to 90% after discount
Purchase from Subsale	Up to 90% (Current Market Value or Purchase Price, whichever lower)
Refinance	Up to 80% of CMV
Malaysian with Foreign PR status & residing overseas (other than Singapore)	Up to 80% (Current Market Value or Purchase Price, whichever lower) Refinancing or top up loan is not allowed
Foreigners	Singaporeans: Up to 60% Others: Up to 50% Refinancing or top up loan is not allowed (Other T&C in next slide)
3 rd Housing Loan for purchase of Malaysian residential property (BNM)	Up to 70% (CMV or purchase price, whichever lower) Not applicable for refinancing or top up loan

- Current Market Value (CMV) by AIA panel of valuers.

Applications from Foreigners



(ONLY for Purchase. No Refinancing)

Foreigners (not in sanctioned countries/negative countries)

1. Reside & employed in Malaysia with **valid working permit**. Preferably 3 years or more
2. Tenure : **30 years or age 60** whichever lower.
3. Margin of Finance : Up to **50%**
4. Latest **translated credit report** (in English/Malay) from their native country.

For Singaporeans

1. Tenure : 30 years or age 60, whichever lower
2. Margin of Finance : Up to **60%**
3. Latest translated credit report (in English/Malay) from their native country.
4. Latest Credit Bureau Singapore (CBS) - **Enhanced** Consumer Credit Bureau Report

Debt Service for Foreigners

NET INCOME	DEBT SERVICE RATIO
>RM10,000	Up to 60%
RM8,000 to RM10,000	Up to 50%

Minimum salary to qualify is RM8K

AIA Fixed Rate Home Loan



PAYMENT TRACK RECORD



PAYMENT TRACK RECORD



What is Payment Track Record?

- This is basically the repayment history of the borrower(s) – whether they are paying their commitments on time.
- **Credit history :**
 - **Prompt/Good payment record**
 - **Good credit score**
 - **No adverse CTOS record**
 - **No litigation action**



If a borrower has not managed past commitment/debt repayment well or has a previous bankruptcy, his loan application will be deemed less acceptable than a borrower with a good credit history.

Payment Track Record : CTOS/EXPERIAN Online Checks



Online checks on their total commitments :

1) **CTOS Data Systems Sdn Bhd (CTOS)** – <http://www.ctoscredit.com.my/>

Request for CTOS Score Report.

Charges : RM26.50 per report

2) **Experian Information Services (Malaysia) Sdn Bhd (formerly known as RAMCI)** – <https://www.mycreditinfo.com.my/>

Request for Experian Personal Credit Report Plus.

Charges : RM15.90 per report

3) **Foreigners** must provide their **credit report in their respective country of residence.**

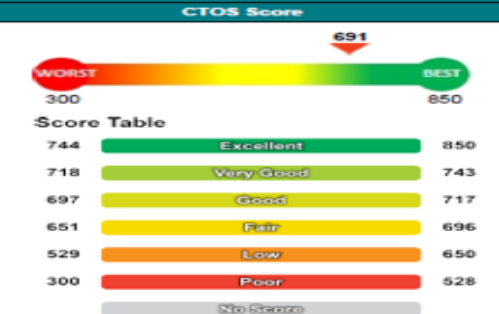
Sample - CTOS Credit Report



Strictly Confidential
 Report No. : CM-1754-20130925101533
 Attention : 93555 (AJA BHD AMERICAN INTERNATIONAL)
 Account : F033600 (AJA BHD AMERICAN INTERNATIONAL)
 Date : 2013-09-25 10:15:33
 Tel : 03-20561111

CTOS SCORE REPORT

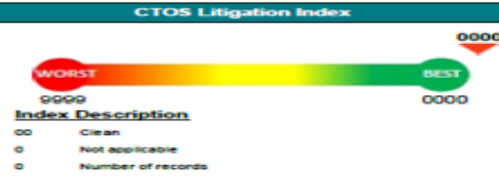
A: SNAPSHOT	
ID Verification	
Name (Your input)	
New ID / Old ID (Your input)	
Name	
New ID	
Old ID	
Date of Birth	21-08-1977
Nationality	MALAYSIA Source: CCRIS
Address 1	LEKAS, JALAN 1/10A, 52100 SG BULOH, WP KUALA LUMPUR, W.P. KUALA LUMPUR Source: CCRIS
Address 2	LEKAS, JALAN 1/10A, 52100 SG BULOH, KUALA LUMPUR, W.P. KUALA LUMPUR Source: CCRIS
Ref No	-



Credit Info at a Glance		
Credit Info	Source	Value
Bankruptcy Proceedings Record	Newspaper/Gazette	NO
Legal records in past 24 months (personal capacity)		0
- Number	CTOS	0
- Value		0
Legal records in past 24 months (non-personal capacity)		0
- Number	CTOS	0
- Value		0
Availability of Legal Records	BNM	NO
Special Attention Accounts	BNM	NO
Availability of Dishonoured Cheques	BNM	NO
Outstanding credit facilities		2
- Number	BNM	135,383.00
- Value		NO
- Instalments in arrears in past 12 months		0
Credit applications in past 12 months		0
- Total	BNM	0
- Approved		0
- Pending		0

Factors that influence the Score

- There is serious delinquency on the accounts, adverse record or collection filed on the credit report.
- Lack of recent revolving/charge account information on the credit report.
- There is serious delinquency on the accounts on the credit report.
- Too many recent enquiries on the credit report.



Section Summary						
Section	CTOS					Others
	ID	SSM	BPH	LOL	TR	IL
Selected	✓	✓	✓	✓	✓	✗
Available	A	B	C	-	E	-

Top 5 Directorships & Business Interests							
Company	Position	Appoint Date	Resign Date	Profit After Tax (RM)	Year	Status	Shareholding (%)
AMERICAN INTERNATIONAL BHD	DIRECTOR / SHARE HOLDER	26-08-2013	-	2,026.00	31-12-2015	EXISTING	57
AMERICAN INTERNATIONAL BHD	DIRECTOR / SHARE HOLDER	17-11-1998	-	-	-	-	14

Sample - CTOS – Trade Reference



Strictly Confidential
 Report No. : CM-3704-20180103133015
 Attention : B336ais (AIA BHD (AMERICAN INTERNATIONAL
 Account : F033600 (AIA BHD (AMERICAN INTERNATIONAL
 Date : 2018-01-03 13:30:15
 Tel : 03-20561111

CTOS SCORE REPORT

E: TRADE REFERENCE															
The following information are in relation to Account No: 39120571															
1. Relationship		Subject is CUSTOMER				Relationship Start Date				Not Provided					
To the best of our knowledge, we have the following info:															
No	Name	New ID / Old ID		Type	Source	Date									
1.				Joint Owner	-	2014-04-22									
2. Aging Information		As At Statement Date: 2013-03-31													
Name of Debtor															
Credit Terms		cash0 Days				Credit Limit				0					
Account Status		-													
Address		Not Provided													
Nature of Debt		-													
Outstanding				Default											
0-30 Days		31-60 Days		61-90 Days		91-120 Days		121-150 Days		151-180 Days		> 180 Days			
0.00		0.00		0.00		0.00		0.00		0.00		768.00			
The above was accurate as of the statement date indicate above															
Account Conduct															
Not Provided		Excellent				Good				Satisfactory				Unsatisfactory	
														X	
3. Returned Cheque History															
No information Available															
4. Reminders / Letter of Demand for Payment / General Remarks															
No information Available															
5. CRA Comment		No information Available													
6. Subject's Comment		No information Available													
7. Referee's Information															
Referee		INDAH WATER KONSORTIUM SDN BHD													
Contact Name		-													
Address		44,JLN DUNGUN,DAMANSARA HEIGHT,KL													
Telephone		03-20951362													
Nature of Business		DESIGN,CONSTRUCT,REFUBRISH AND OPERATE SEWERAGE SYSTEM													
Remarks															
HISTORICAL ENQUIRY															
2018	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
	FI	0	0	0	0	0	0	0	0	0	0	0	0		
	Non-FI	0	0	0	0	0	0	0	0	0	0	0	0		
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0		
2017	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
	FI	0	0	0	0	0	0	0	0	0	0	0	0		
	Non-FI	0	0	0	0	0	1	1	0	0	0	0	0		
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	1	1	0	0	0	0	0		

Sample - CTOS Credit Report – Legal issues



Strictly Confidential
 Report No. : CM-3704-20180103133015
 Attention : F336aia (AIA BHD (AMERICAN INTERNATIONAL
 Account : F033600 (AIA BHD (AMERICAN INTERNATIONAL
 Date : 2018-01-03 13:30:15
 Tel : 03-20561111

CTOS SCORE REPORT

D1: LEGAL CASES (SUBJECT AS DEFENDENT)					
SUMMARY					
No	Case Type	Amount	Plaintiff	Status	Subject Comments
1	SUMMONS - DEFENDANT NAMED IN SUIT	49,912.00	OCBC AL-AMIN BANK		N

D1: LEGAL CASES (SUBJECT AS DEFENDENT) 1. SUMMONS - DEFENDANT NAMED IN SUIT

Note: The record below is NOT intended to reflect the 'current status' of the case. Any judgement, order or action where indicated, could have subsequently been settled, quashed, rescinded, revoked, set aside, annulled, struck off or dismissed. Please check with the relevant parties.

SPECIAL REMARK	-				
NAME	-				
NEW ID	-				
OLD ID	-				
REMARK	WLT VENTURE (M) SDN BHD				
ADDRESS	-				
FIRM	-				
PLAINTIFF	OCBC AL-AMIN BANK				
CASE NO	WA-A72M-11792-05/2017	COURT	MAGISTRATE KUALA LUMPUR		
ACTION DATE	05-07-2017 STRAITS TIMES 24-07-2017				
HEARING DATE	-				
AMOUNT	49,912.00				
SOLICITOR	YONG & RAKAN-RAKAN				
ADDRESS	12-1,1ST FLR,JLN TIARA 2D/KU1, BDR BARU KLANG, 41150 KLANGSELANGOR				
TEL	03-33427207,03-33427209	REF	GTUPRIYA-OCBC(EMB) /WLTVM/30119/2017/G		

D2: LEGAL CASES (SUBJECT AS PLAINTIFF) No Information Available

D3: AMLA (ANTI MONEY LAUNDERING ACT) No Information Available

D4: LEGAL CASES (NON PERSONAL CAPACITY) No Information Available

E – CCRIS (<https://eccris.bnm.gov.my>)



Customer Profile

FICODE : 340214001
 REFERENCE NUMBER : USER ID : KMLD015
 RETRIEVE FROM BNM : Yes RETRIEVAL DATETIME : 2018-03-22 14:36:05

IDIC NAME : ID NUMBER 1 : WARNING :
 ENTITY TYPE : INDIVIDUAL ID NUMBER 2 :
 DATE OF BIRTH/REGISTRATION : 07/06/1965 NATIONALITY : MY

Details Credit Report

AS BORROWER (including customer's own/joint/sole proprietorship/partnership accounts)

No	Date/ R&R	STS	Capacity	Lender type	MY/ FGN	Facility	Total outstanding balance (RM)	Balance updated date	Limit / Instalment Amount (RM)	Prin. repmt. term	Col type	Conduct of account for last 12 months		LGL status STS updated	
												2018	2017		
												M	F		
Outstanding Credit															
1	25/02/2012	O	Own	CB	F				137,900		00				
1		O				CRDTCARD	36,911 28/02/2018		0	MTH		0	0	0	
1		O				CRDTCARD	52,123 28/02/2018		0	MTH		0	0	0	
2	18/10/2004	O	Own	CB	M				104,100		00				
2		O				CRDTCARD	0 28/02/2018		0	MTH		0	0	0	
2		O				CRDTCARD	0 28/02/2018		0	MTH		0	0	0	
2		O				CRDTCARD	47,419 28/02/2018		0	MTH		0	0	0	
2		O				CRDTCARD	0 28/02/2018		0	MTH		0	0	0	
2		O				CRDTCARD	0 28/02/2018		0	MTH		0	0	0	
2		O				CRDTCARD	57,834 28/02/2018		0	MTH		0	0	0	
2		O				CRDTCARD	0 28/02/2018		0	MTH		0	0	0	
3	22/11/2006	O	Own	CB	M				270,400		10				
3		O				OTLNFNCE	127,864 28/02/2018		1,898	MTH		0	0	0	
4	22/11/2006	O	Own	CB	M				16,900		29				
4		O				OTLNFNCE	13,205 28/02/2018		120	MTH		0	0	0	
5	21/05/2013	O	Joint	CB	M				406,360		10				
5		O				HSLNFNCE	394,296 28/02/2018		2,196	MTH		0	0	0	
6	15/06/2015	O	Own	CB	M				165,000		00				
6		O				CRDTCARD	18,994 28/02/2018		0	MTH		0	0	1	
6		O				CRDTCARD	23,974 28/02/2018		0	MTH		0	0	0	
6		O				CRDTCARD	57,943 28/02/2018		0	MTH		0	0	0	
7	25/05/2014	O	Own	CB	M				413,034		10				
7		O				OTLNFNCE	386,790 28/02/2018		2,581	MTH		0	0	0	
8	23/06/2014	O	Own	OWN	F				800,000						
8		O				HSLNFNCE	699,114 28/02/2018		5,132	MTH	29	0	0	0	
8		O									10				
9	10/01/2018	O	Own	CB	M				248,000		30				
9		O				PCPASCAR	248,720 28/02/2018		0	MTH		0	0		
							2,165,187		2,561,694						
Special Attention Account															
Application for Credit															
10	13/07/2017	A	Own	CB	M				513,709						
11	17/07/2017	A	Own	CB	M				104,100						
12	30/01/2018	A	Own	CB	M				248,000						
13	12/03/2018	T	Own	OWN	F				672,000						

How to understand CCRIS Report

Conduct of account

- 0 – No arrears
- 1- 1mth in arrears
- 2- 2 mth in arrears
- 3- 3 mth in arrears etc

Conduct is bad if

- Consistently in arrears
- With 2 mths & above in Arrears
- Last 12 mths more than 3 incidences of late payment
- Legal action

Status of application

- P- Pending
- A – Approved & Accepted
- T – approved pending acceptance by customers.

Sample CBS - Enhanced Consumer Credit Report – page 1



The enhanced Consumer Credit Report is mandatory for :-

- Singapore Citizen
- Singapore PR
- Employees working in Singapore with gross monthly income of SGD3,300 & above (including variable income) or SGD40k p.a.



Enhanced Consumer Credit Report			
Enquiry Details			
Enquiry Number			
Enquiry Date	04/01/2017		
Reference	F8459642Q_30122016A		
Data Provided		Summary	
Name	.	Date of Earliest Known Credit Account	
ID Type	Work Permit	Previous Enquiries	0
ID Number	.	Accounts	0
Date of Birth	30/09/1979	Defaults	0
Postal Code	637236	Bankruptcy Proceedings	0
Enquiry Type	New Application	Secured Credit Limit	0.00
Product Type	Self	Unsecured Credit Limit	0.00
Applicant Type	Primary	Exempted Credit Limit	0.00
Personal Details			
Surname			
First Name			
Second Name			
Forenames			
Unformatted Name			
ID Type	WORK		
ID Number			
Date of Birth	30/09/1979		
Gender	MALE		
Nationality	Malaysia		
Marital Status	Married		
Additional Identification			
Date Loaded	ID Type	ID Code	
04/01/2017	WORK		
Bureau Score			
<small>The Bureau Score is calculated from an algorithm based on information in your current available credit data and is a fluid number which may change from time to time in tandem with changes in your credit information. The Bureau Score of this Credit Report does not draw any conclusions or make credit decisions for financial institutions. The Bureau Score is only one of various pieces of information used by financial institutions in their credit assessment process. The use of the Bureau Score by a financial institution for credit assessment is entirely optional. Each financial institution has its own internal credit score and risk profile for each applicant including the applicant's financial and demographic information. Credit Bureau (Singapore) Pte Ltd is not involved in any way in the credit decision process of the financial institution.</small>			
Score	Not Applicable		
Risk Grade	CX		
Risk Grade Description	Insufficient credit activity		
Probability of Default	Not Applicable%		

CX

Sample CBS - Enhanced Consumer Credit Report



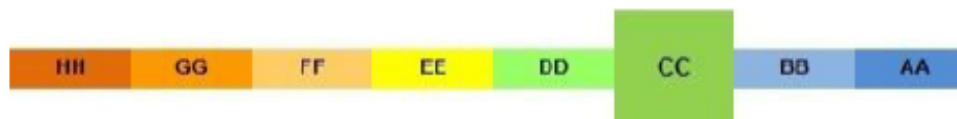
Account Status History					
Product Type	Grantor Bank	Account Type	Date Opened / Date Closed	Overdue Balance	Last 12 cycles / Cash Advance / Balance Transfer / Full Payment
Unsecured CC	DBS	Single	04/07/2007 04/03/2017		E***AAA*** N---NN--- Y---NNY---

Previous Enquiries				
Date	Name of Bank	Enquiry Type	Product Type	Account Type
29/01/2019	CASH/WALK IN	New Application	Self	Single
21/08/2017	AMEX CARDS	New Application	Credit Card	Single
07/02/2017	DBS	New Application	Unsecured CC	Single

Default Records						
Product	Client	Date Loaded	Original Amount At Load Date	Balance	Status	Status Date
Motor Vehicle Loan	SCB	20/05/2013	37793.42	.00	Full Settlement	09/03/2016

For status on defaults which are related / linked to bankruptcy, please refer to Bankruptcy Proceedings on the latest update.

Bureau Score	
The Bureau Score is calculated from an algorithm based on information in your current available credit data and is a fluid number which may change from time to time in tandem with changes in your credit information.	
The Bureau Score or this Credit Report does not draw any conclusions or make credit decisions for financial institutions. The Bureau Score is only one of various pieces of information used by financial institutions in their credit assessment process. The use of the Bureau Score by a financial institution for credit assessment is entirely optional. Each financial institution has its own internal credit score and risk profile for each applicant including the applicant's financial and demographic information. Credit Bureau (Singapore) Pte Ltd is not involved in any way in the credit decision process of the financial institution.	
Score	1842
Risk Grade	CC
Risk Grade Description	Score 1825 - 1843: Prob of Default between 0.67 to 0.88%
Probability of Default	0.69 %



Sample CBS – Account Status History



Account Status History

Product Type	Grantor Bank	Account Type	Date Opened / Date Closed	Overdue Balance	Last 12 cycles / Cash Advance / Balance Transfer / Full Payment
Unsecured CC	DBS	Single	04/07/2007 04/03/2017		E****AAA**** N---NNN--- Y---NNY---

First Row in account status history section of credit report	Promptness of monthly cycle payments compared to the respective due dates. The status of the account is indicated by symbols: A,B,C,D,E,F,*,G,H,R,S,W,M
A	Payments were current to 29 days past due
B	30-59 days overdue
C	60-89 days overdue
D	90 days or more past due
E	Closed with no outstanding status
F	Closed with outstanding status
*	Facility not used or zero balance
G	Voluntary closure with outstanding / surrender of security with outstanding balance
H	Involuntary closure with outstanding / surrender of security with outstanding balance
R	Closed, restructured loan
S	Closed, negotiated settlement prior to charge off
W	Coded as default record by Member
M	Account status not available for the particular month

Second Row in account status history section of credit report	Cash advance status / Balance transfer indicator (Only applicable to Credit Card facilities)
Y = Yes	Indicates that there is cash advance /balance transfer activity or balance
N = No	Indicates that there is no cash advance /balance transfer activity or balance
-	Data on cash advance /balance transfer are not available as the credit facility is not in use

Third Row in account status history section of credit report	Full Payment status (Only applicable to Credit Card facilities)
Y = Yes	Indicates that full payment has been made for that month
N = No	Indicates that full payment was not made for that month
-	Data on full payment is not available as the credit facility was not in use

Sample CBS - Enhanced Consumer Credit Report



Other Information

Aggregate Outstanding Balances						
Month	Product Type	Grantor Bank	Secured Balances	Unsecured Balances Interest Bearing	Unsecured Balances Non-Interest Bearing	Exempted Unsecured Balances
May 2018	Unsecured CC	UOB	0.00	0.00	0.77	0.00
	Unsecured CC	CIMB	0.00	0.00	0.00	0.00
	Unsecured CC	HSBC SINGAPORE LTD	0.00	0.00	-0.50	0.00
	Unsecured CC	OCBC	0.00	0.00	162.93	0.00
	Unsecured CC	DBS	0.00	0.00	0.00	0.00
	Unsecured CC	CITIBANK	0.00	0.00	0.00	0.00
	Unsecured CC	SCB	0.00	0.00	952.45	0.00
Total			0.00	0.00	1,115.65	0.00
Aggregate Outstanding Balances for Preceding 5 Months						
April 2018	All	All	0.00	0.00	1,246.24	0.00
March 2018	All	All	0.00	0.00	1,999.74	0.00
February 2018	All	All	0.00	0.00	1,325.30	0.00
January 2018	All	All	0.00	0.00	4,043.21	0.00
December 2017	All	All	0.00	0.00	1,590.35	0.00

Sample CBS - Enhanced Consumer Credit Report



Monthly Instalment is shown in latest CBS Report

Aggregate Outstanding Balances						
Month	Product Type	Grantor Bank	Secured Balances	Unsecured Balances Interest Bearing	Unsecured Balances Non-Interest Bearing	Exempted Unsecured Balances
September 2018	All	All	0.00	0.00	0.00	0.00
August 2018	All	All	0.00	0.00	0.00	0.00

*The aggregated monthly instalment amounts for the latest month only include amounts uploaded by members to date, and may not be complete.

Monthly Instalment							
Month	Product Type	Grantor Bank	Account Type	Property**	Non-Property	Unsecured	Exempted Unsecured
January 2019*	-	-	0.00	0.00	0.00	0.00	0.00
Total				0.00	0.00		0.00

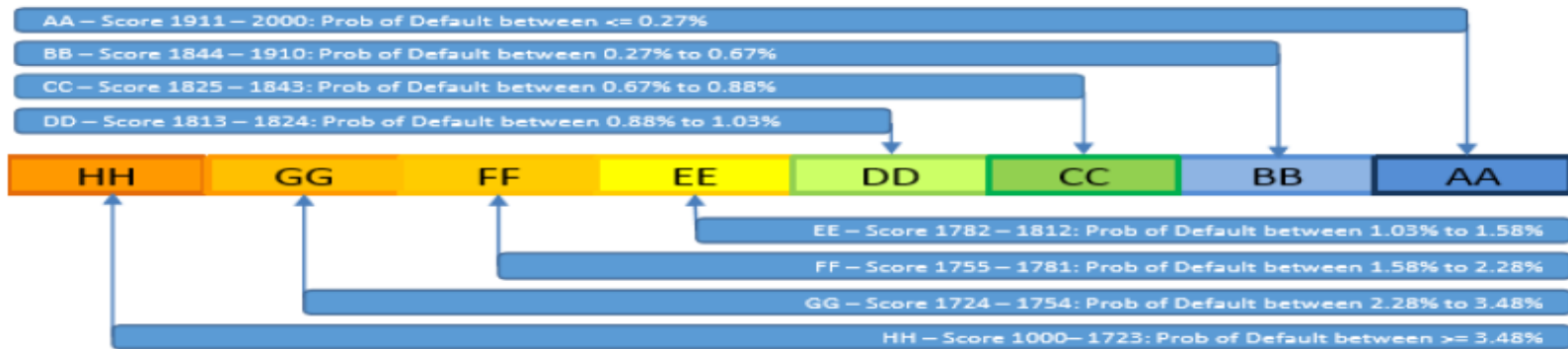
Aggregate Monthly Instalment for Preceding 5 Months							
Month	Product Type	Grantor Bank	Account Type	Property**	Non-Property	Unsecured	Exempted Unsecured
December 2018	All	All	All	0.00	0.00	0.00	0.00
November 2018	All	All	All	0.00	0.00	0.00	0.00
October 2018	All	All	All	0.00	0.00	0.00	0.00
September 2018	All	All	All	0.00	0.00	0.00	0.00
August 2018	All	All	All	0.00	0.00	0.00	0.00

*The aggregated monthly instalment amounts for the latest month only include amounts uploaded by members to date, and may not be complete.
 **Monthly Instalment Amounts for Property are reported in full amounts for the Loan (and does not reflect individual share amount for joint-borrowers).

CBS - Enhanced Consumer Credit Report



• Scored Risk Grades



• Non-scored Risk Grades

Grade	Definition
HX	Public Record (with or without inquiry / with or without trade) This means there could be a past and/or existing writ of summons*/bankruptcy record filed against you.
HZ	Currently 90 + / write off with outstanding balance greater than or equals to \$300 A HZ risk grade is accorded when you have outstanding balances \geq \$300 and have accounts loaded in any of the following status: D: 90 or more days past due F: closed with outstanding balance H: involuntary closure with outstanding /surrender of security with outstanding balance R: closed, restructured loan S: closed, negotiated settlement prior to charge off W: closed as default record by Member
GX	Inquiry record only (no Public Records / No Trades) This means there is only self-enquiries and/or enquiries made by banks when there is no credit file.
BX	Only inactive trade, "Other", Bridging Loan, or Margin Trading account present This means either all your accounts are closed (with or without balance) or you only have bridging loan or margin trading account or accounts that are loaded as 'Others' by your lender.
CX	Insufficient Credit Activity This means there is 'very limited' information such as Credit Applications and/or Accounts Status History as such, unable to derive a Score.

* Please note writ of summons will be displayed for 3 years for writs with concluded status.

Sample CPF statement - Transaction & Contribution History



CPF Statement is required for Singapore PR & citizen working in Singapore.

Central Provident Fund Board
Saving For Retirement

my cpf

Name : _____ Date : 21 Sep 2015
CPF Account Number : _____ Time : 04:08 PM (Singapore Time)

My Statement - Transaction History

For 01 Sep 2014 to 21 Sep 2015

Transaction Date	Code	For Mth/ Year of	Ref	Ordinary Account (OA) \$	Special Account (SA) \$	Medisave Account (MA) \$
1 SEP 14	BAL			29,380.95	44,273.73	39,196.39
07 SEP 14	HSE			-1,057.00		
18 SEP 14	CON	AUG2014	A	1,150.20	299.88	349.92
12 OCT 14	HSE			-1,057.00		
21 OCT 14	CON	SEP2014	A	1,150.20	299.88	349.92
09 NOV 14	HSE			-1,057.00		
09 NOV 14	MSH					-50.00
18 NOV 14	CON	OCT2014	A	1,150.20	299.88	349.92
07 DEC 14	HSE			-1,057.00		
10 DEC 14	HSE			-28,000.00		
11 DEC 14	HPS			31.63		
11 DEC 14	HPS			-76.51		
18 DEC 14	CON	NOV2014	A	1,150.20	299.88	349.92
31 DEC 14	INT			590.97	2,306.63	1,521.51
11 JAN 15	HSE			-1,057.00		
20 JAN 15	CON	DEC2014	A	1,150.20	299.88	349.92
08 FEB 15	HSE			-1,057.00		
19 FEB 15	CON	JAN2015	A	1,380.18	359.86	479.96
08 MAR 15	HSE			-1,057.00		
18 MAR 15	CON	FEB2015	A	1,150.15	299.88	399.97
12 APR 15	HSE			-1,057.00		
20 APR 15	CON	MAR2015	A	1,150.15	299.88	399.97
10 MAY 15	HSE			-1,057.00		
19 MAY 15	CON	APR2015	A	1,150.15	299.88	399.97
23 MAY 15	DPS			-36.00		
07 JUN 15	HSE			-1,057.00		
14 JUN 15	MSH					-50.00
18 JUN 15	CON	MAY2015	A	6,670.85	1,739.33	2,319.82
12 JUL 15	HSE			-1,057.00		
21 JUL 15	CON	JUN2015	A	1,150.15	299.88	399.97
24 JUL 15	MED					-2,250.00
09 AUG 15	HSE			-1,057.00		
09 AUG 15	MSH					-105.00
18 AUG 15	CON	JUL2015	A	1,150.15	299.88	399.97
06 SEP 15	HSE			-1,057.00		
16 SEP 15	CON	AUG2015	A	1,150.15	299.88	399.97
21 SEP 15	BAL			8,852.97	51,978.23	45,212.10

REF A : FUJITSU ASIA P L

Central Provident Fund Board
Saving For Retirement

MS _____ (CPF Account Number: _____)
25 Sep 2018 03:50 PM (Singapore Standard Time)

My Statement - Contribution History

For May 2018 to Sep 2018

Employer Contribution

For Month	Paid On	Amount (\$)	Employer Contribution
APR 2018	14 May 2018	872.00	BEYOND WELLNESS GROUP PTE. LTD
MAY 2018	14 Jun 2018	1,303.00	BEYOND WELLNESS GROUP PTE. LTD
JUN 2018	16 Jul 2018	1,665.00	BEYOND WELLNESS GROUP PTE. LTD
JUL 2018	14 Aug 2018	1,776.00	BEYOND WELLNESS GROUP PTE. LTD
AUG 2018	14 Sep 2018	1,776.00	BEYOND WELLNESS GROUP PTE. LTD

This statement does not include contribution(s) received by the Board after **18 Sep 2018**.

AIA Fixed Rate Home Loan



SOURCE OF INCOME



SOURCE OF INCOME



Salary Earner

Employed at least **6** months and a **confirmed staff**.

Employer

- Company established for **at least 3 years**.
- **Proper office/ business premise** unless it is a holding company.
- Business – showing satisfactory financial performance.



Validity of Income

- Salary payment :
 - a) **Credited** into account for at least **3-6 months**
 - b) Last **12 months EPF** statement & latest income tax **Form BE**.
- Salary paid in **cash** or salary **without EPF**, Socso, tax or **unregistered or unlicensed company** is not recognized.

SCHALUS	BTROKNO	ELJAWADYTHM	KOTIRGEBER	STAD
11.14724K		25.1524K	14714	21-01-09
12.5574K		02.144K	14714	01-10-09
03.6314K		02.144K	14714	01-10-09
03.6314K		00.000K	14714	15-10-09
03.6314K		00.000K	14714	01-10-09
142.024K		00.000K	14714	05-01-09
02.024K	00.000K		14714	01-10-09
07.1381K	00.000K	00.000K	14714	01-10-09
07.1381K	00.000K	00.000K	14714	01-10-09

No Adverse Record/ Litigation

- a) Chargor(owner)/ spouse
- b) Vendor
- c) Developer (If still under Master Title)

LEMBAGA KUMULAN WANG SIMPANAN PEKERJA
 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000.



SOURCE OF INCOME



Self Employed

- The business must be **licensed/registered**, active, **established** for at least **3 years** and operating **profitably** for the past 3 years with **declared income** & **established office** and business operation.
- Business/Industry must not be in the list of **non-target** segment.
- Required documents:
 - Business registration
 - 6-12 months business current account statements
 - Last 2-3 years financial statements (P&L, Balance Sheet)
 - Last 2-3 years individual income tax Form B
- A shareholder with more than **33% shareholding** is considered self employed.



Non Target Segments



- Owners of massage parlours, karaoke lounges, pubs, night clubs, cybercafé, video game arcades, VCD
- Bodyguards, repossessioners, debt collectors or bouncers
- Pawnshop owners, money changers or money lenders
- Religious organizations, associations, political parties, charity or non-profit organizations
- Business that are impacted by volatility such as changes in demand, economic cycle e.g. stock broking business, second hand car dealers, furniture business etc.
- Commissions or variable income that is not consistent and may be cyclical in nature without any long service track record such as real estate, remisiers, multi-level marketing, sports, entertainment etc.

*Note: The non target segments of businesses/occupations are **just a guide** and any inclusion/exclusion of other business industries/occupations are at the discretion of the management. This is for internal use only and is not meant for circulation or to be shared with third parties.*



Industries affected by the pandemic:-

- **Entertainment** (movies, theatres, concerts, sports events, event management, amusement parks, etc)
- **Travel & Hospitality** (tourism, aviation, public transportation, hotels, resorts, Air BNB, etc)
- **Retail markets** (restaurants, retailers in malls, fashion boutiques, etc)
- **Oil & Gas - upstream** (oil exploration etc)
- **Building construction & real estate**
- **Automotive**

*Note: The non target segments of businesses/occupations are **just a guide** and any inclusion/exclusion of other business industries/occupations are at the discretion of the management. This is for internal use only and is not meant for circulation or to be shared with third parties.*

Sanctioned Countries/High Risk Countries



- Iran, Iraq, Egypt, Syria, Cuba, Sudan, Russia, Bahrain, Cambodia, Columbia,
 - Democratic People's Republic of Korea (North Korea)
 - Afghanistan
 - Pakistan
 - Bosnia and Herzegovina
 - Ethiopia, Somalia, Albania, Jamaica
 - Laos, Libya, Lebanon, Liberia
 - Uganda , Kenya, Mozambique, Ghana,
 - Vanuatu
 - Yemen
- etc



The countries will vary from time to time depending on the economic and political situation of each country. To check with ALPP from time to time.



COMMITMENT **Computation of** **Debt Service Ratio** **(DSR)**



Income Recognition (Salary Earners / Employed)



Type of Income	Based on monthly average
Basic Salary	100%
Fixed Allowance	100%
Annual Contractual Non-Contractual Bonus*	100% 70% of average 2 years bonus, provided: i) Consistent bonus over 2-3 years ii) Economic/Market/Industry trend continues to grow
Rental	80% with valid tenancy agreement. 3-6 months bank statements of rental credit. Tenants must be 3 rd party (i.e. not from own company/business/family member) and rental income must be credited into borrower's personal or joint account with his/her name as one of the account holders.
Variable Income* (i.e. incentive, commission, overtime and non fixed allowance)	50% (Average of last 6-12 months variable income) Last 6 months evidence must be provided. If 4 months evidence is given, variable income is not taken into consideration.

*** Variable income and non-contractual bonus are currently not taken into consideration until further notice.**

Sample of Tax (PCB) Schedule



- Link to get the tax schedule:
- www.hasil.gov.my/pdf/pdfam/Jadual_PCB_2018.pdf

Jumlah Saraan Bersih Bulanan		POTONGAN CUKAI BULANAN MONTHLY TAX DEDUCTIONS																														
		Total Monthly Net Remuneration RM	Kategori 1 Category 1										Kategori 2 Category 2										Kategori 3 Category 3									
			Jika isteri/suami tidak bekerja Where wife/husband is not working					Jika isteri/suami bekerja Where wife/husband is working					Jika isteri/suami tidak bekerja Where wife/husband is not working					Jika isteri/suami bekerja Where wife/husband is working														
B RM	K RM	KA1 RM	KA2 RM	KA3 RM	KA4 RM	KA5 RM	KA6 RM	KA7 RM	KA8 RM	KA9 RM	KA10 RM	K RM	KA1 RM	KA2 RM	KA3 RM	KA4 RM	KA5 RM	KA6 RM	KA7 RM	KA8 RM	KA9 RM	KA10 RM										
5866 - 5870	283.45	236.80	213.45	190.15	166.80	146.25	132.95	119.60	106.25	92.95	79.60	66.25	283.45	260.15	236.80	213.45	190.15	166.80	146.25	132.95	119.60	106.25	92.95									
5871 - 5875	284.15	237.50	214.15	190.85	167.50	146.85	133.35	120.00	106.65	93.35	80.00	66.65	284.15	260.85	237.50	214.15	190.85	167.50	146.85	133.35	120.00	106.65	93.35									
5876 - 5880	284.85	238.20	214.85	191.55	168.20	147.05	133.75	120.40	107.05	93.75	80.40	67.05	284.85	261.55	238.20	214.85	191.55	168.20	147.05	133.75	120.40	107.05	93.75									
5881 - 5885	285.55	238.90	215.55	192.25	168.90	147.45	134.15	120.80	107.45	94.15	80.80	67.45	285.55	262.25	238.90	215.55	192.25	168.90	147.45	134.15	120.80	107.45	94.15									
5886 - 5890	286.25	239.60	216.25	192.95	169.60	147.85	134.55	121.20	107.85	94.55	81.20	67.85	286.25	262.95	239.60	216.25	192.95	169.60	147.85	134.55	121.20	107.85	94.55									
5891 - 5895	286.95	240.30	216.95	193.65	170.30	148.25	134.95	121.60	108.25	94.95	81.60	68.25	286.95	263.65	240.30	216.95	193.65	170.30	148.25	134.95	121.60	108.25	94.95									
5896 - 5900	287.65	241.00	217.65	194.35	171.00	148.65	135.35	122.00	108.65	95.35	82.00	68.65	287.65	264.35	241.00	217.65	194.35	171.00	148.65	135.35	122.00	108.65	95.35									
5901 - 5905	288.35	241.70	218.35	195.05	171.70	149.05	135.75	122.40	109.05	95.75	82.40	69.05	288.35	265.05	241.70	218.35	195.05	171.70	149.05	135.75	122.40	109.05	95.75									
5906 - 5910	289.05	242.40	219.05	195.75	172.40	149.45	136.15	122.80	109.45	96.15	82.80	69.45	289.05	265.75	242.40	219.05	195.75	172.40	149.45	136.15	122.80	109.45	96.15									
5911 - 5915	289.75	243.10	219.75	196.45	173.10	149.85	136.55	123.20	109.85	96.55	83.20	69.85	289.75	266.45	243.10	219.75	196.45	173.10	149.85	136.55	123.20	109.85	96.55									
5916 - 5920	290.45	243.80	220.45	197.15	173.80	150.45	136.95	123.60	110.25	96.95	83.60	70.25	290.45	267.15	243.80	220.45	197.15	173.80	150.45	136.95	123.60	110.25	96.95									
5921 - 5925	291.15	244.50	221.15	197.85	174.50	151.15	137.35	124.00	110.65	97.35	84.00	70.65	291.15	267.85	244.50	221.15	197.85	174.50	151.15	137.35	124.00	110.65	97.35									
5926 - 5930	291.85	245.20	221.85	198.55	175.20	151.85	137.75	124.40	111.05	97.75	84.40	71.05	291.85	268.55	245.20	221.85	198.55	175.20	151.85	137.75	124.40	111.05	97.75									
5931 - 5935	292.55	245.90	222.55	199.25	175.90	152.55	138.15	124.80	111.45	98.15	84.80	71.45	292.55	269.25	245.90	222.55	199.25	175.90	152.55	138.15	124.80	111.45	98.15									
5936 - 5940	293.25	246.60	223.25	199.95	176.60	153.25	138.55	125.20	111.85	98.55	85.20	71.85	293.25	269.95	246.60	223.25	199.95	176.60	153.25	138.55	125.20	111.85	98.55									
5941 - 5945	293.95	247.30	223.95	200.65	177.30	153.95	138.95	125.60	112.25	98.95	85.60	72.25	293.95	270.65	247.30	223.95	200.65	177.30	153.95	138.95	125.60	112.25	98.95									
5946 - 5950	294.65	248.00	224.65	201.35	178.00	154.65	139.35	126.00	112.65	99.35	86.00	72.65	294.65	271.35	248.00	224.65	201.35	178.00	154.65	139.35	126.00	112.65	99.35									
5951 - 5955	295.35	248.70	225.35	202.05	178.70	155.35	139.75	126.40	113.05	99.75	86.40	73.05	295.35	272.05	248.70	225.35	202.05	178.70	155.35	139.75	126.40	113.05	99.75									
5956 - 5960	296.05	249.40	226.05	202.75	179.40	156.05	140.15	126.80	113.45	100.15	86.80	73.45	296.05	272.75	249.40	226.05	202.75	179.40	156.05	140.15	126.80	113.45	100.15									
5961 - 5965	296.75	250.10	226.75	203.45	180.10	156.75	140.55	127.20	113.85	100.55	87.20	73.85	296.75	273.45	250.10	226.75	203.45	180.10	156.75	140.55	127.20	113.85	100.55									
5966 - 5970	297.45	250.80	227.45	204.15	180.80	157.45	140.95	127.60	114.25	100.95	87.60	74.25	297.45	274.15	250.80	227.45	204.15	180.80	157.45	140.95	127.60	114.25	100.95									
5971 - 5975	298.15	251.50	228.15	204.85	181.50	158.15	141.35	128.00	114.65	101.35	88.00	74.65	298.15	274.85	251.50	228.15	204.85	181.50	158.15	141.35	128.00	114.65	101.35									
5976 - 5980	298.85	252.20	228.85	205.55	182.20	158.85	141.75	128.40	115.05	101.75	88.40	75.05	298.85	275.55	252.20	228.85	205.55	182.20	158.85	141.75	128.40	115.05	101.75									
5981 - 5985	299.55	252.90	229.55	206.25	182.90	159.55	142.15	128.80	115.45	102.15	88.80	75.45	299.55	276.25	252.90	229.55	206.25	182.90	159.55	142.15	128.80	115.45	102.15									
5986 - 5990	300.25	253.60	230.25	206.95	183.60	160.25	142.55	129.20	115.85	102.55	89.20	75.85	300.25	276.95	253.60	230.25	206.95	183.60	160.25	142.55	129.20	115.85	102.55									
5991 - 5995	300.95	254.30	230.95	207.65	184.30	160.95	142.95	129.60	116.25	102.95	89.60	76.25	300.95	277.65	254.30	230.95	207.65	184.30	160.95	142.95	129.60	116.25	102.95									
5996 - 6000	301.65	255.00	231.65	208.35	185.00	161.65	143.35	130.00	116.65	103.35	90.00	76.65	301.65	278.35	255.00	231.65	208.35	185.00	161.65	143.35	130.00	116.65	103.35									
6001 - 6005	302.35	255.70	232.35	209.05	185.70	162.35	143.75	130.40	117.05	103.75	90.40	77.05	302.35	279.05	255.70	232.35	209.05	185.70	162.35	143.75	130.40	117.05	103.75									
6006 - 6010	303.05	256.40	233.05	209.75	186.40	163.05	144.15	130.80	117.45	104.15	90.80	77.45	303.05	279.75	256.40	233.05	209.75	186.40	163.05	144.15	130.80	117.45	104.15									
6011 - 6015	303.75	257.10	233.75	210.45	187.10	163.75	144.55	131.20	117.85	104.55	91.20	77.85	303.75	280.45	257.10	233.75	210.45	187.10	163.75	144.55	131.20	117.85	104.55									
6016 - 6020	304.45	257.80	234.45	211.15	187.80	164.45	144.95	131.60	118.25	104.95	91.60	78.25	304.45	281.15	257.80	234.45	211.15	187.80	164.45	144.95	131.60	118.25	104.95									
6021 - 6025	305.15	258.50	235.15	211.85	188.50	165.15	145.35	132.00	118.65	105.35	92.00	78.65	305.15	281.85	258.50	235.15	211.85	188.50	165.15	145.35	132.00	118.65	105.35									
6026 - 6030	305.85	259.20	235.85	212.55	189.20	165.85	145.75	132.40	119.05	105.75	92.40	79.05	305.85	282.55	259.20	235.85	212.55	189.20	165.85	145.75	132.40	119.05	105.75									
6031 - 6035	306.55	259.90	236.55	213.25	189.90	166.55	146.15	132.80	119.45	106.15	92.80	79.45	306.55	283.25	259.90	236.55	213.25	189.90	166.55	146.15	132.80	119.45	106.15									
6036 - 6040	307.25	260.60	237.25	213.95	190.60	167.25	146.55	133.20	119.85	106.55	93.20	79.85	307.25	283.95	260.60	237.25	213.95	190.60	167.25	146.55	133.20	119.85	106.55									
6041 - 6045	307.95	261.30	237.95	214.65	191.30	167.95	146.95	133.60	120.25	106.95	93.60	80.25	307.95	284.65	261.30	237.95	214.65	191.30	167.95	146.95	133.60	120.25	106.95									
6046 - 6050	308.65	262.00	238.65	215.35	192.00	168.65	147.35	134.00	120.65	107.35	94.00	80.65	308.65	285.35	262.00	238.65	215.35	192.00	168.65	147.35	134.00	120.65	107.35									
6051 - 6055	309.35	262.70	239.35	216.05	192.70	169.35	147.75	134.40	121.05	107.75	94.40	81.05	309.35	286.05	262.70	239.35	216.05	192.70	169.35	147.75	134.40	121.05	107.75									
6056 - 6060	310.05	263.40	240.05	216.75	193.40	170.05	148.15	134.80	121.45	108.15	94.80	81.45	310.05	286.75	263.40	240.05	216.75	193.40	170.05	148.15	134.80	121.45	108.15									
6061 - 6065	310.75	264.10	240.75	217.45	194.10	170.75	148.55	135.20	121.85	108.55	95.20	81.85	310.75	287.45	264.10	240.75	217.45	194.10	170.75	148.55	135.20	121.85	108.55									
6066 - 6070	311.45	264.80	241.45	218.15	194.80	171.45	148.95	135.60	122.25	108.95	95.60	82.25	311.45	288.15	264.80	241.45	218.15	194.80	171.45	148.95	135.60	122.25	108.95									
6071 - 6075	312.15	265.50	242.15	218.85	195.50	172.15	149.35	136.00	122.65	109.35	96.00	82.65	312.15	288.85	265.50	242.15	218.85	195.50	172.15	149.35	136.00	122.65	109.35									
6076 - 6080	312.85	266.20	242.85	219.55	196.20	172.85	149.75	136.40	123.05	109.75	96.40	83.05	312.85	289.55	266.20	242.85	219.55	196.20	172.85	149.75	136.40	123.05	109.75									
6081 -																																

COMMITMENT



What is Commitment?

- Regular monthly instalment resulted from obligation with **legal** financial institutions.
- Which are considered as commitment in the eyes of mortgage underwriter?

Type of Loan	Commitment?
1. Hire Purchase	Yes
2. Personal Loan/ Term Loan	Yes
3. Income Tax	No
4. Insurance Premium	No
5. Credit Card/ Overdraft	Yes
6. AH LONG	If Yes, will not proceed!!
7. PTPTN	Yes



Debt Service Ratio (DSR) - Loan commitments



Scenarios	Instalment taken for DSR calculation?
Cashout from new loan to settle credit card outstanding and balance transfer under instalment plan	Yes, 5% on current credit card outstanding balance and/or instalment amount as stated in CCRIS / credit card statement (whichever higher).
Loan under CCRIS shows joint borrowers	Yes, 50% of monthly instalment provided joint borrowers are with income . For lower than 50%, banks' letter of offer is required to show number of borrowers to apportion for DSR calculation.
Company or family member is paying for the loan - loan is under applicant's name	Yes, 100% of monthly instalment

Notes :

Borrowers with high personal loans, credit card outstanding and debts → high risk.
Outstanding credit card, personal loans → preferably **< 3 times** of gross income

Debt Service Ratio (DSR) Calculation



1) Employees

$$\frac{\text{Total loan instalments}^*}{\text{Net salary}^{**}}$$

Note:

***Total loan instalments** = Car, housing loan, personal loans, term loans, OD monthly interest + 5% credit card outstanding (min RM50) + AIA new instalment

Overdraft (OD) interest = $1/12 \times \text{Overdraft limit} \times \text{interest rate}$.

****Net salary** = (Gross salary less EPF, PCB/Tax, Socso, EIS & Zakat (if applicable))

2) Self-Employed

$$\frac{\text{Total loan instalments}^*}{\text{Total 2 years declared Income less Tax divided by 24 months}}$$

Please refer to
ALPP ->
Resource ->
Mortgage ->
PreQ calculator

Debt Service Ratio Guideline (DSR - based on net income)



Net Income RM	DSR
More than 10K	80%
> 5k to 10k	75%
Up to 5k	60%

*Subject to a minimum of **RM1.5k** for living expenses (i.e. **after net income minus total commitments**)*

Example of RM1.5K Living Expenses Calculation



- **NET INCOME** is gross income minus EPF, Tax (PCB), Socso, EIS & Zakat (if applicable).

Example 1:

Net income up to RM5K	Total commitment inclusive of AIA loan commitment (with DSR up to 60%)	Balance income after Net income minus total commitment	Subject to living expenses of RM1.5K (Balance income minus Living expenses of RM1.5K)	Meet guideline (Yes/No)
RM5,000.00	RM3,000.00	RM2,000.00	RM500.00	Yes
RM4,500.00	RM2,700.00	RM1,800.00	RM300.00	Yes
RM3,700.00	RM2,220.00	RM1,480.00	-RM20.00	No
RM3,500.00	RM2,100.00	RM1,400.00	-RM100.00	No



Example of RM1.5K Living Expenses Calculation



Example 2:

Net income >RM5K-10K	Total commitment inclusive of AIA loan commitment (with DSR up to 75%)	Balance income after Net income minus total commitment	Subject to living expenses of RM1.5K (Balance income minus Living expenses of RM1.5K)	Meet guideline (Yes/No)
RM5,001.00	RM3,750.75	RM1,250.25	-RM249.75	No
RM5,500.00	RM4,125.00	RM1,375.00	-RM125.00	No
RM6,000.00	RM4,500.00	RM1,500.00	RM0.00	Yes
RM6,500.00	RM4,875.00	RM1,625.00	RM125.00	Yes



Example of RM1.5K Living Expenses Calculation



Example 3:

Net income >10K	Total commitment inclusive of AIA loan commitment (with DSR up to 80%)	Balance income after Net income minus total commitment	Subject to living expenses of RM1.5K (Balance income minus Living expenses of RM1.5K)	Meet guideline (Yes/No)
RM10,001.00	RM8,000.80	RM2,000.20	RM500.20	Yes
RM10,500.00	RM8,400.00	RM2,100.00	RM600.00	Yes
RM12,000.00	RM9,600.00	RM2,400.00	RM900.00	Yes

- Net income which falls in the allowable DSR but do not meet the living expenses of RM1.5K, recommend to further reduce their DSR/total commitment/loan amount applied.
- Please note that the above is just examples/illustration. Final decision whether a loan is approved is subject to loan committee's approval.



Loan Amount, Tenure, Third party



Per case Min: RM100K Max: RM5m Max loan exposure with AIA : RM10m



Max tenure : Up to 35 years or age 70, whichever is earlier.

Min tenure : 5 years Min. age : 18 years (by year)

Note: Age is computed based on the year (not months)

Co- applicants

If joint income required, **older age** taken.

Younger age taken if **younger applicant's income alone is sufficient to support loan**



Older age

For parent & child, we can take younger age provided:-

- 1) Older parent is not more than **55 years old**
- 2) Younger applicant is **professional with potential of higher income.**



Professionals

<55yrs old



Max 35 yrs / age 70

Pure Third party loan – Not Allowed - borrowers & owners are totally different parties

One or all of the owners must be a borrower.

Refinancing with cashout



Cashout/Personal Financing is the financing amount:

- a) in excess of the outstanding home loan amount being refinanced* or
- b) from remortgage (unencumbered/fully paid property).

*Example: Total loan amount: RM500K

Redemption sum: RM300K

Cashout : RM200K

Tenure for cashout is capped at 10 years or age 70, whichever is earlier, in computing the DSR.

Example: Redemption sum of RM300K – up to 35 years or age 70

Cashout of RM200K - up to 10 years

Note:

This ruling is **NOT** applicable if the personal financing amount is used for the following:

1. **Top up** financing amount which does not exceed the original housing loan amount and the tenure does not exceed 35 years , **MRTA and legal fees**
2. **Home renovation** (evidence must be furnished),
3. **Education purposes** (must be supported by documents evidencing enrolment in education institution and the amount of financing taken should be consistent with the expected costs of education)

Top-up loan

(additional loan from the existing property charged to AIA)



Scenario

- **Original approved loan amount:** RM400,000
- **Existing housing loan current outstanding:** RM180,000
- **Market value:** RM700,000
- **Loan:** $(RM700,000 \times 80\% = RM560,000) - RM180,000 = RM380,000$
- **Interest Rate applied:** 4.99% p.a.
- **Applicant's age:** 38
- **Tenure:** 32 years (up to 35 years or age 70, whichever is earlier)

Top-up loan can be up to 35 years or age 70, whichever is earlier if the amount does not exceed the original approved loan amount. Any excess amount, the loan tenure will be capped at 10 years.

AIA Monthly Instalment Calculation Method:

(Original approved loan RM400,000 – RM180,000 = RM220,000)
RM220,000 @ 4.99% p.a. for 32 years = RM1,149

(Loan request : RM380,000 – RM220,000 = RM160,000 (excess))
RM160,000 @ 4.99% p.a. for 10 years = RM1,697

Total AIA instalment: RM1,149 + RM1,697 = **RM2,846 (to be used for DSR calculation)**

Refinancing with cashout (Cashout capped at 10 years for DSR calculation)



Scenario

- **Loan amount applied:** RM400,000
- **Interest Rate applied:** 4.99% p.a.
- **Applicant's age:** 38
- **Tenure:** 32 years (up to 35 years or age 70, whichever is earlier)
- **Market value:** RM500,000
- **Loan:** RM500,000 x 80% = RM400,000
- **Existing home loan outstanding/ redemption amount:** RM300,000
- **Cashout amount:** RM400,000 – RM300,000 = RM100,000

AIA Monthly Instalment Calculation Method

AIA instalment (redemption amount):

RM300,000 @ 4.99% p.a. for 32 years = **RM1,566**

AIA instalment (cashout):

RM100,000 @ 4.99% p.a. for 10 years = **RM1,061**

Total AIA instalment: RM1,566 + RM1,061 = **RM2,627** (to be used for DSR calculation)

PREPAYMENT PENALTY



Zero Moving Cost (ZMC) & Non-ZMC

- Lock-in period: 5 years (refinancing only) from the date of 1st drawdown or half of the total loan tenure, whichever is shorter.
- Prepayment fee 0.62% p.a. + Admin fee 0.40% p.a. of the full settlement amount.
- **Not applicable** if prepayment is done via own savings, Employee Provident Fund (EPF) withdrawal and/or sale of property for all fixed rate packages (except for tiered fixed rate product).

Additional for ZMC

- **All valuation, legal, stamp duty & disbursement fees** incurred by AIA must be paid back to AIA even if prepayment is done via own savings, EPF or sale of property.
- After 5 years ZMC waived.

Notes : ZMC - Zero Moving Cost includes valuation, legal fees, stamp duties & disbursements relating to the loan only

PREPAYMENT PENALTY – How To Calculate



0.62% x Tenure Factor* x Full Settlement Amount
plus

Admin Charge of 0.40% x Full Settlement Amount



* *Tenure:*

*(Half of Loan Tenure minus Years with Payment Already Made) or (Remaining Lock In Period), **whichever is shorter.***

PREPAYMENT PENALTY



Example:

Loan tenure of 20 years. Borrower refinance out from AIA on the 4th year. The full settlement amount is RM500,000. Lock In Period is 5 years. Full settlement occurs on 4th year.

Prepayment Calculation

Tenure:

Half of Loan Tenure (10 years) minus Years with Payment already made (4 years) = 6 years

or Remaining Lock In Period = 1 year

0.62% X 1 year X RM500,000.00 = RM3,100

Admin Charge of 0.4% X RM500,000.00 = RM2,000

Total prepayment charge = RM5,100

Cancellation Fees & Expenses (ZMC & NZMC)



Legal Fees

- All cost, charges and fees including administration fees & disbursements incurred for the preparation of all loan documentation

Valuation Fees

- All cost, charges and fees including administration fees incurred for carrying out of any property valuation

Cancellation Fee

- 3% of the approved amount

Other Verification/Information Required



Notes:

To prevent submission of fraud documents, agents must :

- 1) **Verify & sight original copies** and confirm the documents are genuine by **signing on application form**. Responsibility and duty is on the agent to ensure documents provided are genuine and not forged/fraud.
- 2) Visit clients at their employment premises & **conduct face to face interview**.
- 3) For self employed - conduct site **visit** to their **business premises**. **Photos** can be taken to check the internal and external business premises to confirm the existence of the business, if applicable.

For market value check with AIA panel valuers, please obtain the following details:-

- Postal address
- Type of property (eg. double storey terrace house, intermediate lot)
- Land area
- Built up (Area whereby the building is built/covered x the no. of storey)
- Renovation (Estimated cost, year done, type). To provide photos of renovation for a more accurate verbal indication.



Documents Required

Email submission to
my.loan@aia.com



- Completed & signed AIA Mortgage Application Form
- DSR calculation must be filled on page 2.
- NRIC/ passport
- Work Permit & latest Credit Report (for foreigners & M'sians working overseas)
- Booking/ Purchase Form for purchase cases
- Title and/or SPA

Employed

- Last 3 months pay slips. Last 6-12 months pay slips for commission & variable income.
- Last 3 months savings account. Last 6-12 months for variable income.
- Last 12 months EPF statement / CPF statement (if with contribution).
- Employment letter (if there is contractual bonus / employed < 6 months).
- Last 2-3 years e-BE / Notice of Assessment (NOA - if employed in Singapore)

Self-employed

- Last 2-3 years Form B with official tax receipts/ cash bank-in slip/ bank transfer slip/ cheque bank-in slip with clearance evidence.
- Last 6-12 months business current account.
- Last 6 months personal bank account
- Last 2-3 years audited financial statements, if applicable.
- Business Registration – Form 9, 24, 49, M&A

Documents Required

Other supporting documents



Bonus

For Multi National companies (MNC)

- Latest 2 years EA Form (variable)
- Employment Letter (Contractual)

For Non MNC companies

- Salary slips to show 2 years bonus
- Bank statement to show crediting and EPF statement

Savings Evidence / Assets

- Latest FD Cert/ savings/ current account statement
- Central Deposit Shares (CDS) statement,
- Other property titles etc.

Rental (Tenants must be third party and not from own company/siblings/related)

- Stamped & valid Tenancy Agreement
- Latest 3-6 months savings/current account statements .
- Both documents are required in order to take in the rental income under personal names.
- Rental income must be credited into borrower's personal or joint account with his/her name as one of the account holders.

Existing Debts

- Letter of offer if more than 2 borrowers/loan statement if purchase /refinancing is from immediate family & authorization is required to conduct CCRIS.

AIA Agent Loan - Documents Required



For AIA agent loan, the required income documents are:



- IC
- Latest 12 months agent statement and two years EA form OR latest 24 months agent statement.
- Latest persistency report (persistency ratio must be at least 70%).
- Last 1 year declared income together with official tax receipt
- For under construction residential properties not in our AIA panel of developers, kindly provide details of the project and developer for management's review

Note: Additional documents may be required by underwriters if deemed necessary.

Process

HELPING YOUR CLIENTS TO PREQUALIFY



3 P's

1) Property in AIA listing

- Not in negative list, no auction properties, no land financing, no shop apartment/SOHO/SOVO, etc.
- Under-con must be from panel developers.

2) Payment to Income (PTI) / Debt Service Ratio within range

All loan instalments + 5% outstanding Credit card + AIA New Instalment
Net Income (Gross income less tax, EPF, Socso, EIS & Zakat (if applicable))

Biz owner: Average 2 years net income from Form B after less tax (pro-rated monthly)

3) Payment Track Record - Good

CCRIS, CTOS, RAMCI

Check Market Value (MV)



Required property details for Market Value check

- Type of property
- Address
- Land size / built up area
- Renovation



Example

Double storey terrace house, intermediate lot

No. XX, Jalan SS 2/52, SS 2, 47300 Petaling Jaya, Selangor

Land size : 20 x 70 / 1,400 sq ft

Renovation : Kitchen cabinet, structure extension, built-in wardrobe
Etc.

Proceed to check value with **AIA panel valuer** :

ALPP > Resources > Mortgage

Calculate Margin of Finance



Offer loan amount

- Total **loan** amount (MOF up to 90% for Purchase/
80% for Refinancing)
- **Tenure** (max 35 years or age 70, whichever is earlier)

Example

Market value RM 800,000

Loan: $RM\ 800,000 \times 80\%$
= RM 640,000

Tenure: Age 38 years old, max tenure will be 32 years
(because max age upon maturity is 70)

AIA new installment : **RM 3,341** (based on RM640k @ 4.99% for 32 years)

Calculate DSR



Commitment vs Income

- Commitments: car loan instalments, personal loan instalments etc.
- Income: Payslip (net income) / Income tax filing

How to get net income?

(Gross Income less EPF, PCB/Tax, Socso, EIS & Zakat (if applicable))

Gross income (GI) : RM 10,000

EPF : RM 1,100

PCB/Tax : RM1,392.50

Socso : RM 19.75

EIS: RM7.90

Total deduction (TD): (EPF + PCB/Tax + Socso + EIS + Zakat (if applicable)) = RM 2,520.15

Net income : (GI – TD) = **RM 7,479.85**



CALCULATE DSR



How to calculate Debt Service Ratio (DSR)?

$$\frac{\text{All loan commitments} + 5\% \text{ credit card outstanding} + \text{AIA new installment}}{\text{Net Income}}$$

Example:

Net income : **RM 7,479.85**

Car loan : **RM 600**

Credit card outstanding : RM 1,500 x 5% = **RM 75**

AIA new installment : **RM 3,341** (base on RM640k / 4.99% / 32 years)

$$\text{DSR : CL: } 600 + \text{CC: } 75 + \text{AIA: } 3341 = \frac{4,016.00}{7,479.85} \begin{matrix} \text{(total commitment)} \\ \text{(net income)} \end{matrix}$$

DSR 53.69%

*Subject to a minimum of **RM1.5k** for living expenses (i.e. **after net income minus total commitments**)*



DSR guideline

Net Income RM	DSR
More than 10K	80%
> 5k to 10k	75%
Up to 5k	60%

*Subject to a minimum of **RM1.5k** for living expenses (i.e. **after net income minus total commitments**)*

Application Form - DSR calculation on page 2 must be filled



IMPORTANT NOTE TO AIA AGENTS/NON AIA AGENTS / NOTA PENTING KEPADA EJEN AIA/EJEN BUKAN AIA

Details required in the following fields are compulsory / Butir-butir yang diperlukan dalam bidang-bidang berikut adalah wajib

Name of Agent / Nama Ejen : _____ LIC No. / No. K/P : _____
 or Business registration no. / No. Pendaftaran Perniagaan : _____
 Tel No. : (H/P) / No. Tel : (T/B) _____ (O/P) _____ Email / Emel : _____
 Referral/Agent Life Insurance Code / Rujukan/Kod Insuran Nyawa Ejen : _____
 Agent General Insurance Code / Kod Insuran Am Ejen : _____
 Agency / Agensi : _____

Registered member of GST / Ahli bndaftar GST?
 No / Tidak Yes, please provide GST registration no. / Ya, sila berikan nombor pendaftaran GST _____ and effective date / dan tarikh kuat kuasa _____

AIA Takaful agent / Ejen AIA Takaful AIA Life agent / Ejen AIA Nyawa
 Non AIA agent - please provide a copy of current or savings account statement showing your account particulars for e-payment purposes / Ejen bukan AIA - sila sediakan salinan semasa atau akaun simpanan penyata yang menunjukkan butir-butir akaun anda untuk tujuan e -pembayaran.

DEBT SERVICE RATIO (DSR) CALCULATION / PERBELANJAAN AM BULANAN

	RM
Commitments (Monthly Loan Installments including AIA loans) Komitmen (Ansuran Pinjaman Bulanan termasuk pinjaman AIA)	
Commitments (5% of total credit card usage) Komitmen (5% daripada jumlah penggunaan kad kredit)	
TOTAL COMMITMENTS (A) JUMLAH KOMITMEN (A)	
Net Income (Employee - Fixed) Pendapatan Bersih (Pekerja - Tetap)	
Net Income (Employee - Variable max 50%) Pendapatan Bersih (Pekerja - pendapatan tidak tetap max 50 %)	
Net Income (Self Employed - Monthly Average of last 2 years Declared Income) Pendapatan Bersih (Perniaga - Purata Bulanan 2 tahun yang lalu Cukai Pendapatan)	
Other Income* / Pendapatan Lain-lain* *70% rental income subject to valid tenancy agreement and 3-6 months credit pay in / *70 % pendapatan sewa berikhtik kepada perjanjian penyewaan sah dan 3-6 bulan buktis kredit dalam akaun bank	
TOTAL NET INCOME (B) JUMLAH PENDAPATAN BERSIH (B)	
DSR : Commitment/Net Income DSR : Komitmen/Pendapatan Bersih $\frac{A}{B} \times 100$	

Agent's Comments / Komen Ejen

I hereby confirm and certify that all the particulars and/or information furnished by the applicant(s) to AIA are true and correct and I have not withheld and/or misstated any particulars and/or information of the applicant(s) which might jeopardize the interest of AIA or prejudice the loan application by the applicant(s). I hereby further declare and certify that I have sighted and verified the original copy of the enclosed documents submitted herein for the purposes of the loan application by the applicant(s).

Comments: _____

Signature: _____ Agent's Name: _____ LIC. No.: _____

AIA Fixed Rate Home Loan



QUESTIONS & ANSWERS



Fee Structure

FEES STRUCTURE – LEGAL FEES



Sale & Purchase Agreement	%	Loan Agreement	%
First RM500K	1.0 (min RM500)	First RM500K	1.0 (min RM500)
For the next RM500K	0.8	For the next RM500K	0.8
For the next RM2M	0.7	For the next RM2M	0.7
For the next RM2M	0.6	For the next RM2M	0.6
For the next RM2.5M	0.5	For the next RM2.5M	0.5
<i>The above legal fees are applicable for Peninsular Malaysia only (as per Legal fees SRO 2017 scale)</i>			
Stamp Duty	%	Stamp Duty	
First 100k	1	Loan Amount	RM5 for every RM1K
Subsequent up to 500K	2		
Subsequent onwards	3		

- Valuation Fee : - First RM100K @ 1/4%
 - Next residue up to RM2M @ 1/5%
 - Next residue up to RM7M @ 1/6%

Please do note that both legal and valuation fees are subject to SST of 6%.

Shop Loans

AIA SHOP LOAN RATES



Rates	Features
5.80% p.a. Fixed	Non Zero Moving Cost



AIA SHOP LOAN RATES



Who can apply?

Individual Malaysian Citizens who are residing in Malaysia.

Commercial Properties Financed

Completed commercial properties with Certificate of Completion and Compliance.

Completed shop houses with or without individual or strata titles.

For leasehold land, the unexpired land lease must be at least 50 years upon maturity of the loan.

Subject to minimum required marketability factor of 7.0 by our panel of valuer and site visit.

AIA SHOP LOAN RATES



Minimum Market Value:

RM500,000 with Permanent Certificate of Completion & Compliance (CCC).

Located at **KL, Petaling Jaya, Penang, Ipoh, Kuantan, Melaka Town, Johor Bahru, Kota Kinabalu and Kuching** only.

Factories, commercial retail lots and offices are excluded.

Commercial properties located at landslip/flood prone area/ Oxidation pond/power station, high tension wires, near graveyard or any negative factors that would affect the value of the property are to be excluded. Status of land such as native land, Malay Reserve Land, agriculture, industrial, forest reserve, land with restriction to transfer to non bumi or non-Malay are also excluded.

Commercial properties under non preferred location listing. Please refer to ALPP website listing.

AIA SHOP LOAN RATES



Prepayment Fee

Lock-in period: 5 years from the date of 1st drawdown.

0.45% x the number of remaining years of Loan x the amount prepaid
(subject to a minimum of 3% and a maximum of 6% of the amount prepaid)

AIA SHOP LOAN RATES



Loan Tenure

Minimum : 5 years

Maximum : 30 years or age 65 whichever is earlier

Minimum Loan : RM400,000

Minimum Market value: RM500,000

Marketability Factor : 7

Maximum loan amount per case: RM4 million

(Max loan exposure including residential and non residential properties per borrower with AIA Bhd. is RM10 million)

Margin of Financing

New Purchase : Up to 80%

Refinancing : Up to 70% [based on open market value (CMV)]

FINANCIAL SOLUTION SPECIALISTS



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**THANK YOU &
HAPPY SELLING!**

