

HOME MORTGAGE PRODUCTS YEAR 2011

CONVENTIONAL & ISLAMIC FINANCING COMMERCIAL PROPERTY



A Subsidiary of the EPF (9417-K)
Your Financial Provider

PRODUCT	PACKAGE 1 - SUB SALE			PACKAGE 2 - REMORTGAGE/REFINANCING			PACKAGE 3 - PURCHASE FROM DEVELOPER		
TYPE & PACKAGES	"MBSB 2GET- Ready shop" "MBSB 2GET- Ready shop-i"			"MBSB 2GET- Ez shop" "MBSB 2GET- Ez shop-i"			"MBSB 2GET- Own shop" "MBSB 2GET- Own shop-i"		
TYPE OF FINANCE	Commercial Property - Completed (Landed & Non Landed)			Commercial Property - Completed (Landed & Non Landed)			Commercial Property - Under Construction (Landed & Non Landed)		
LOAN AMOUNT (RM)	A 300K-499K	B 150K-299K	C Below RM150K	A 300K-499K	B 150K-299K	C Below RM150K	A 300K-499K	B 150K-299K	C Below RM150K
MARGIN OF FINANCING	Up to 80% of SPA/OMV whichever is lower.		Up to 70% of SPA/OMV whichever is lower.	Up to 75% of SPA/OMV whichever is lower.			Up to 80% of SPA		
	Up to 85% of SPA/OMV whichever is lower, if inclusive of other incidentals.		Up to 75% of SPA/OMV whichever is lower, if inclusive of other incidentals.	Up to 80% of SPA/OMV whichever is lower, if inclusive of other incidentals.			Up to 85% of SPA, if inclusive of other incidentals.		
* INTEREST / PROFIT RATE (PRINCIPAL ACCOUNT)	CONVENTIONAL			CONVENTIONAL			CONVENTIONAL		
	ECOF - 0.50% (entire tenure) (ECOF @ 6.30%)	ECOF + 0% (entire tenure) (ECOF @ 6.30%)	ECOF + 1.0% (entire tenure) (ECOF @ 6.30%)	ECOF - 0.50% (entire tenure) (ECOF @ 6.30%)	ECOF + 0% (entire tenure) (ECOF @ 6.30%)	ECOF + 1.0% (entire tenure) (ECOF @ 6.30%)	ECOF - 0.50% (entire tenure) (ECOF @ 6.30%)	ECOF + 0% (entire tenure) (ECOF @ 6.30%)	ECOF + 1.0% (entire tenure) (ECOF @ 6.30%)
	ISLAMIC			ISLAMIC			ISLAMIC		
	BFR - 0.50% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR + 0% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR + 1.0% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR - 0.50% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR + 0% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR + 1.0% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR - 0.50% (entire tenure) (ECOF @ 6.30%)	BFR + 0% (entire tenure) (ECOF @ 6.30%)	BFR + 1.0% (entire tenure) (ECOF @ 6.30%)
AMOUNT OF X-TRA LINE FACILITY GRANTED	RM70,000	RM50,000	NIL	NIL	NIL	NIL	RM70,000	RM50,000	NIL
* INTEREST / PROFIT RATE (2nd ACCOUNT)	CONVENTIONAL			CONVENTIONAL			CONVENTIONAL		
	ECOF +1.0% (entire tenure) (ECOF @ 6.30%)	ECOF + 1.0% (entire tenure) (ECOF @ 6.30%)	NIL	NIL	NIL	NIL	ECOF +1.0% (entire tenure) (ECOF @ 6.30%)	ECOF + 1.0% (entire tenure) (ECOF @ 6.30%)	NIL
	ISLAMIC			ISLAMIC			ISLAMIC		
	BFR +1.0% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR + 1.0% (entire tenure) (BFR @ 6.30% capped at 11%)	NIL	NIL	NIL	NIL	BFR +1.0% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR +1.0% (entire tenure) (BFR @ 6.30% capped at 11%)	NIL
LEGAL FEES	Borne by customer			Borne by customer			Financing is available, subject to a total margin of financing not exceeding 85% of SPA		
VALUATION	Borne by customer			Borne by customer			Not Applicable		
LOAN TENURE	• UP TO 20 YEARS OR APPLICANT'S AGE OF 60 WHICHEVER IS EARLIER								
INSURANCE COVERAGE	• MORTGAGE REDUCING TERM ASSURANCE (MRTA): Compulsory • PERSONAL ACCIDENT (PA): Compulsory								
WILL WRITING	• Compulsory								
PROCESSING FEES	• 0.15% based on loan amount								
LOCK IN PERIOD	• 5th Anniversary date of full disbursement								
PENALTY RATE FOR REPAYMENT	Prepayment & Full Settlement 3 months prior written notice is given (in lieu of which 3 month interest shall be levied at the prescribed rate) subject to prepayment penalty of 3.5% on every amount prepaid or a penalty of RM6,000 whichever is higher, if the prepayment is made before the 5th anniversary date of full disbursement								
BENEFIT	• To extend all benefits and programs under TemanKu Card to Mortgage customers. (Optional)								

* Subject to changes. Terms and conditions apply.

CUSTOMERS INFORMATION

Name _____
Please call me at: _____ (mobile)
_____ (office)
_____ (residence)
Fax no: _____
Email: _____

My Monthly Income:
 Below RM1,000 RM1,000 - RM3,000
 RM3,000 - RM7,000 RM7,000 and above
 Purchase Price of Property:
 Above RM500,000 Between RM500,000 - RM150,000
 Below RM150,000
 Please tick (✓) where applicable

HOME MORTGAGE PRODUCTS YEAR 2011

CONVENTIONAL & ISLAMIC FINANCING RESIDENTIAL PROPERTY



A Subsidiary of the EPF (9417-K)
Your Financial Provider

PRODUCT	PACKAGE 1 - SUB SALE			PACKAGE 2 - REMORTGAGE/REFINANCING			PACKAGE 3 - PURCHASE FROM DEVELOPER		
TYPE & PACKAGES	"MBSB 2S- Ready home" "MBSB 2S- Ready home-i"			"MBSB 2R- Ez home" "MBSB 2R- Ez home-i"			"MBSB 2GO- Own home" "MBSB 2GO- Own home-i"		
TYPE OF FINANCE	Residential Property - Completed (Landed & Non Landed)			Residential Property - Completed (Landed & Non Landed)			Residential Property - Under Construction (Landed & Non Landed)		
LOAN AMOUNT (RM)	A 300K-499K	B 150K-299K	C Below RM150K	A 300K-499K	B 150K-299K	C Below RM150K	A 300K-499K	B 150K-299K	C Below RM150K
MARGIN OF FINANCING	Up to 95% of SPA/OMV whichever is lower.		Up to 90% of SPA/OMV whichever is lower.	Up to 90% of SPA/OMV whichever is lower.			Up to 95% of SPA		
	Up to 100% of SPA/OMV whichever is lower, if inclusive of other incidentals.		Up to 95% of SPA/OMV whichever is lower, if inclusive of other incidentals.	Up to 95% of SPA/OMV whichever is lower, if inclusive of other incidentals.			Up to 100% of SPA, if inclusive of other incidentals.		
* INTEREST / PROFIT RATE (PRINCIPAL ACCOUNT)	CONVENTIONAL			CONVENTIONAL			CONVENTIONAL		
	ECOF - 0.90% (entire tenure) (ECOF @ 6.30%)	ECOF - 0.80% (entire tenure) (ECOF @ 6.30%)	ECOF + 0.50% (entire tenure) (ECOF @ 6.30%)	ECOF - 0.90% (entire tenure) (ECOF @ 6.30%)	ECOF - 0.80% (entire tenure) (ECOF @ 6.30%)	ECOF + 0.50% (entire tenure) (ECOF @ 6.30%)	ECOF - 0.90% (entire tenure) (ECOF @ 6.30%)	ECOF - 0.80% (entire tenure) (ECOF @ 6.30%)	ECOF + 0% (entire tenure) (ECOF @ 6.30%)
	ISLAMIC			ISLAMIC			ISLAMIC		
	BFR - 0.90% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR - 0.80% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR + 0.50% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR - 0.90% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR - 0.80% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR + 0.50% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR - 0.90% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR - 0.80% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR + 0% (entire tenure) (BFR @ 6.30% capped at 11%)
AMOUNT OF X-TRA LINE FACILITY GRANTED	RM50,000	RM30,000	NIL	NIL	NIL	NIL	RM50,000	RM30,000	NIL
* INTEREST / PROFIT RATE (2nd ACCOUNT)	CONVENTIONAL			CONVENTIONAL			CONVENTIONAL		
	ECOF +1.0% (entire tenure) (ECOF @ 6.30%)	ECOF + 1.0% (entire tenure) (ECOF @ 6.30%)	NIL	NIL	NIL	NIL	ECOF +1.0% (entire tenure) (ECOF @ 6.30%)	ECOF + 1.0% (entire tenure) (ECOF @ 6.30%)	NIL
	ISLAMIC			ISLAMIC			ISLAMIC		
	BFR +1.0% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR + 1.0% (entire tenure) (BFR @ 6.30% capped at 11%)	NIL	NIL	NIL	NIL	BFR +1.0% (entire tenure) (BFR @ 6.30% capped at 11%)	BFR + 1.0% (entire tenure) (BFR @ 6.30% capped at 11%)	NIL
LEGAL FEES	Zero Entry Cost		Subsidized Legal Fees	Zero Entry Cost		Subsidized Legal Fees	Financing is available, subject to a total margin of financing not exceeding 100% of SPA		
VALUATION	Borne by MBSB		Borne by customer	Borne by MBSB		Borne by customer	Not Applicable		
LOAN TENURE	• UP TO 30 YEARS OR APPLICANT'S AGE OF 65 WHICHEVER IS EARLIER								
INSURANCE COVERAGE	• MORTGAGE REDUCING TERM ASSURANCE (MRTA/MRRT): Compulsory • PERSONAL ACCIDENT (PA): Compulsory								
WILL WRITING	• Compulsory								
PROCESSING FEES	• Waived								
LOCK IN PERIOD	• 5th Anniversary date of first disbursement								
PENALTY RATE FOR REPAYMENT	i. Prepayment No penalty on prepayments within lock in period (Upon implementation of daily rest calculation, the clause is no longer applicable) ii. Full Settlement 1 month prior written notice is given (in lieu of which 1 month interest shall be levied at the prescribed rate) subject to prepayment penalty of 3.5% on every amount prepaid or a penalty of RM6,000 whichever is higher, if the prepayment is made before the 5th anniversary date of first disbursement								
BENEFIT	• To extend all benefits and programs under TemanKu Card to Mortgage customers. (Optional)								

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CUSTOMERS INFORMATION

Name _____
Please call me at: _____ (mobile)
_____ (office)
_____ (residence)
Fax no: _____
Email: _____

My Monthly Income:
 Below RM1,000 RM1,000 - RM3,000
 RM3,000 - RM7,000 RM7,000 and above
 Purchase Price of Property:
 Above RM500,000 Between RM500,000 - RM150,000
 Below RM150,000
 Please tick (✓) where applicable

Branch Network

NORTHERN

Kangar
Lot G.05, Podium Block
Bangunan KWSP
Jalan Seruling
01000 Kangar, Perlis
Tel : 04-976 6400
Fax : 04-977 4141

Alor Star

1578, Jalan Kota
05000 Alor Star, Kedah
Tel : 04-731 4655
Fax : 04-731 7996

Sungai Petani

114, Jalan Pengkalan
Taman Pekan Baru
08000 Sungai Petani, Kedah
Tel : 04-422 9302
Fax : 04-421 2046

Kulim

No. 26, Jalan Raya
09000 Kulim, Kedah
Tel : 04-495 1400
Fax : 04-490 4400

Penang

No. 119, Jalan Macalister
10400 Georgetown, Penang
Tel : 04-226 6275
Fax : 04-228 6275

Butterworth

2783, Jalan Chain Ferry
Taman Inderawasih
13600 Prai, Penang
Tel : 04-398 0145
Fax : 04-398 0898

Ipoh

45, Persiaran Greenhill
30450 Ipoh, Perak
Tel : 05-254 5659
Fax : 05-254 4748

Taiping

No. 82, Jalan Barrack
34000 Taiping, Perak
Tel : 05-807 4000
Fax : 05-804 1444

Sitiawan

Ground & 1st Floor
No. 35, Persiaran PM3/2
Pusat Bandar Seri Manjung
Seksyen 3, 32040 Manjung
Perak
Tel : 05-688 2700
Fax : 05-688 2703

CENTRAL

Leboh Ampang
Bangunan MBSB
Pusat Bandar
13/15 Leboh Ampang
50100 Kuala Lumpur
Tel : 03-2031 9599
Fax : 03-2031 9526

Damansara

Ground Floor
Wisma MBSB
48, Jalan Dungun
Damansara Heights
50490 Kuala Lumpur
Tel : 03-2096 3333
Fax : 03-2096 3337

Cheras

185, Jalan Sarjana
Taman Connaught
56000 Cheras
Kuala Lumpur
Tel : 03-9132 2955
Fax : 03-9132 2954

Petaling Jaya

No. 3, Jalan 52/16
46200 Petaling Jaya
Selangor
Tel : 03-7956 9200
Fax : 03-7956 9627

Klang

74, Jalan Kapar
41400 Klang, Selangor
Tel : 03-3342 6822
Fax : 03-3341 3611

Selayang

95, Jalan 2/3A
Pusat Bandar Utara
68100 Batu Caves, Selangor
Tel : 03-6136 8682
Fax : 03-6136 8679

Bandar Baru Bangi

195 & 195A, GF & 1st Floor
Jalan Seksyen 8/1, Seksyen 8
43650 Bandar Baru Bangi
Selangor
Tel : 03-8925 7584
Fax : 03-8925 7708

SOUTHERN

Seremban
S-1, Kompleks Negeri
Jalan Dato' Bandar Tunggal
70000 Negeri Sembilan
Tel : 06-763 8455
Fax : 06-763 0701

Melaka

Plots 203 & 204
Projek Melaka Raya
Jalan Taman
Off Jalan Bandar Hilir
75000 Melaka
Tel : 06-282 8255
Fax : 06-284 7270

Muar

13-3 & 13-4, Ground Floor
Jalan Sisi, 84000 Muar
Johor
Tel : 06-953 2000
Fax : 06-953 3200

Batu Pahat

37-4, Jalan Rahmat
83000 Batu Pahat, Johor
Tel : 07-431 6614
Fax : 07-431 7382

Kluang

6, Lot 9053
Jalan Haji Manan
86000 Kluang, Johor
Tel : 07-771 7585
Fax : 07-772 6572

Tebrau

No. 17 & 17 -1
Jalan Mutiara Emas 9/3
Austin Boulevard
Taman Mount Austin
81100 Johor Bahru
Johor
Tel : 07-358 1700
Fax : 07-358 1703

Johor Bahru

1st & 2nd Floor
Bangunan KWSP
Jalan Dato' Dalam
80000 Johor Bahru
Johor
Tel : 07-223 8977
Fax : 07-224 0143

EAST COAST

Kuantan
A157-A159
Sri Dagangan, Jalan Tun Ismail
25000 Kuantan, Pahang
Tel : 09-515 7677
Fax : 09-514 5060

Kuala Terengganu

1A, Jalan Air Jernih
20300 Kuala Terengganu
Terengganu
Tel : 09-622 7844
Fax : 09-622 0744

Kemaman

No. K-10723
Taman Chukai Utama
Jalan Kubang Kurus
54000 Kemaman, Terengganu
Tel : 09-858 9490
Fax : 09-858 9402

EAST MALAYSIA

Kuching

Ground Floor & 1st Floor
Tunku Muhammad
Al Idrus Building
439, Jalan Kulas Utara 1
93400 Kuching, Sarawak
Tel : 082-248 240
Fax : 082-248 611

Miri

1115, Ground Floor
Pelita Commercial Centre
98000 Miri, Sarawak
Tel : 085-424 400
Fax : 085-424 141

Kota Kinabalu

Ground Floor, 11 & 12
Block C
Lintas Jaya Uptown Ship
88300 Kota Kinabalu
Sabah
Tel : 088-711 501/717 501
Fax : 088-713 503

Sandakan

Lot 38, Block E
Bandar Utama Mile 6
90000 Sandakan, Sabah
Tel : 089-223 400
Fax : 089-223 544

Tawau

Ground Floor
TB 4535, Lot 60
Ba Zhong Commercial Centre
Jalan Tawau Lama
91000 Tawau, Sabah
Tel : 089-755 400
Fax : 089-749 400

Bintulu

Ground Floor,
Lot 4124
Jalan Tun Ahmad Zaid
Jalan Kambar Bidin
97000 Bintulu, Sarawak
Tel : 086-336 400
Fax : 086-339 400

Sibu

Ground Floor, SL 166
Lorong Pahlawan 7B3
Jalan Pahlawan
96000 Sibu, Sarawak
Tel : 084-210 703
Fax : 084-210 714

REPRESENTATIVE OFFICE

Kota Bharu
Lot 364, 1st Floor
Wisma Watan
Jalan Sultan Yahya Petra
15000 Kota Bharu
Kelantan
Tel : 09-741 8620
09-741 8621
Fax : 09-741 8619

Temerloh

No.8, Ground Floor
Jalan Dato' Bahaman 2
28000 Temerloh, Pahang
Tel : 09-290 1626
09-290 1627
Fax : 09-290 1763

Dungun

1st Floor, No. 20, Block E
Sura Gate Business Centre
Jalan Besar Sura Gate
23000 Dungun, Terengganu
Tel : 09-842 2611
09-842 2612
Fax : 09-842 2610



A Subsidiary of the EPF (9417-K)
Your Financial Provider

MORTGAGE PRODUCTS



Build Your Dream Home with MBSB



MORTGAGE PRODUCTS

Ready Shop
Ready Shop-*i*
Ez Shop-*i* – LOAN TENURE
Ez Shop-*i* Up to 20 Years
MBSB MRTA Compulsory
MBSB 2GET- Ez shop
MBSB 2GET- Ez Shop-*i*
MBSB 2GO- Own Home-*i*
MBSB 25- Ready Home-*i*
MBSB 2GO-Own Home

COMMERCIAL VALUATION
Property Borne by MBSB
PA Compulsory
Conventional & ISLAMIC Financing
RESIDENTIAL
MBSB 2R- Ez Home-*i*
MBSB 2R- Ez home
MBSB 2GO- Own Home-*i*
MBSB 25- Ready Home-*i*
PA Compulsory

PROPERTY VALUATION
LOAN Tenure
Fees Waived
Landed & Non Landed
Will Writing

Applying for a Loan?
CALL our Marketing or
Sales Representative NOW!!

Visit our nearest Branch today



1800 88 4000

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