

Product Features	Approved Criteria - Scheme A	Approved Criteria - Scheme B	Approved Criteria - Scheme C
Customer Segment	; Government [Federal, States, Agencies & Statutory Bodies]. ; Applicant must be eligible for 'Biro Perkhidmatan Angkasa ' [BPA] deduction. ; All applicants must be Malaysian citizens or permanent residents. ; Financing to be applied under single applicant. Joint applicants are not allowed.	; Government Link Corporations [GLCs].	; Government [Federal, States, Agencies & Statutory Bodies]. ; Government Link Corporations [GLCs].
Financing Limit	; Minimum amount of financing is RM2,000 ; Maximum amount of financing is RM250,000 ; Approval for financing amount exceeding RM 200,000 is subject to 'Review of Applicants Financial Status & Special Approval of Maybank Islamic'.	; Maximum amount of financing is RM100,000 ; For Applicants from Subsidiary Companies of Government & GLC the maximum amount of financing is RM100,000.	
	; Financing amount must be in multiple of RM1,000		
Tenure	; Minimum 2 years; maximum up to 10 years or age 60, whichever is earlier.	; Minimum 2 years; maximum up to 10 years or age 55, whichever is earlier.	; Minimum 2 years; maximum up to 20 years or age 55, whichever is earlier.
Profit Rate [I]	; 2 - 3 years > 4.35% ; 4 - 10 years > 4.99%	; 2 - 10 years > 5.45%	; 2 - 10 years > 6.99% This rate will be applied to applicants with <u>Blaclisted</u> status. Applicants' OCCIS Status must be acceptable.
Type of Employment	; Permanent staff; minimum 6 months in service.		
Non Target Occupation Category	; Army Personnel , Bank Employees & Staff of Clubs and Associations . ; Occupations with high turnover rate such as Postmen , General clerks & Security guards . ; Contract Staff		
Age	; Minimum age is 19 years old. ; Maximum up to age 60 years by maturity of financing. ; For applicants aged 50 and above, maximum tenure is up to age 58 or 1 year before retirement, whichever is earlier.	; Maximum up to age 60 years by maturity of financing.	

Income	; Minimum gross monthly income of RM600/month. ; Note - The gross monthly salary is computed based on salary plus any fixed allowances [Qualifying by Processing Unit].
Maximum Exposure	; Capped at 60% of 'Debt Service Ratio [DSR]' against monthly gross salary [Based on payslip].
Salary Deduction Mode	; Via 'Biro Perkhidmatan Angkasa ' [BPA] deduction.
Monthly Instalment Charges	; 1%
Payout	; 90%
Deductions	; Processing Fee [RM106 - inclusive of RM6 for GST]. ; Disbursement charge - IBG [RM2 - for disbursement less than RM100,000] Or Rentas [RM9 - for disbursement of RM101,000 and above]. ; Co-op Membership Registration [RM10.60 inclusive of RM0.60 for GST]. ; Co-op Shares [refundable] [RM100] ; 6 Months Membership Fee [refundable] [RM180]. ; Charity Contribution / Death Benefit [RM100]. ; Stamp Duty [RM10]. ; Insurance/Protection Fee - Kumpulan Wang Perlindungan Pembiayaan [8%]. ; Sinking Fund [2%].
Income Derivation / Supporting Documents	; Photocopy of Identity Card [MyKad] - 3 Copies [Certified by Employer]. ; Latest Salary Slip. ; Photocopy of Salary Slips for the last 3 months - 3 Copies [Certified by Employer]. ; Angkasa Deduction's Forms [Certified by Employer]. ; Respective Head of division/department's confirmation* and verification letter of the employment status. ; Copy of Retirement Option Letter, if applicants chose to retire at the age of 56/58/60 [Certified by Employer]. ; Copy of Employment Offer Letter in case of service less than 1 year [Certified by Employer]. ; Settlement Statement [For Overlapping Case]. ; Any other documents stipulated and agreed by referral staff/agent. > e.g. Released Letter / Early Settlement Statement is required for OCCIS; Reference to Applicants' ; Any other documents stipulated and agreed by referral staff/agent.