

Product Features	Approved Criteria
Customer Segment	<ul style="list-style-type: none"> ; Government, Government Link Corporation [GLC] & Government Agencies. ----- ; Applicant must be eligible for 'Biro Perkhidmatan Angkasa' [BPA] deduction. ----- ; All applicants must be a Malaysian citizen or a permanent resident. ; Financing to be applied under single applicant. Joint applicants are not allowed.
Financing Limit	<ul style="list-style-type: none"> ; Minimum amount of financing is RM1,000 ; Financing amount must be in multiple of RM1,000 ; Permanent staff - Maximum up to RM250,000 ; Contract Staff - Maximum up to RM30,000 for applicants with existing BPA Deduction on their payslip. - Maximum up to RM20,000 for applicants without existing BPA Deduction on their payslip.
Tenure	<ul style="list-style-type: none"> Permanent Staff ; Minimum 2 years; maximum up to 10 years or age 55 (with option letter) whichever is earlier. ; Minimum 2 years; maximum up to 10 years or age 54 (without option letter) whichever is earlier. Contract Staff ; Minimum 2 years: maximum tenure is 5 years.
Type of Employment	<ul style="list-style-type: none"> ; Permanent staff - minimum 8 months in service. ; Contract Staff - minimum 24 months in service and have a contract renewed at least twice.
Profit Rate [I]	<ul style="list-style-type: none"> For Permanent Staff. 2 - 10 years > 4.99% 2 - 5 years > 6.90% Blacklisted Amount below RM30K & Applicants with Blacklisted Guarantor (must not exceed RM100K). Supporting document must be provided.
Non Target Occupation Category	<ul style="list-style-type: none"> ; Army, Bank Employee & Staff of Clubs & Associations. ; Occupation with high turnover rate such as Postman, General clerk & Security guards.
Age	<ul style="list-style-type: none"> ; Minimum age is 19 years old. ; Maximum up to age 56 years by maturity of financing.
Income	<ul style="list-style-type: none"> ; Minimum gross monthly income of RM1500/month. ; Note - The gross monthly salary is computed based on salary plus any fixed allowances [Qualifying by Processing Unit].
Maximum Exposure	<ul style="list-style-type: none"> ; Cap at 60% of 'Debt Service Ratio [DSR]' against monthly gross salary.
Salary Deduction Mode	<ul style="list-style-type: none"> ; Via 'Biro Perkhidmatan Angkasa' [BPA] deduction.
Monthly Instalment Charges	<ul style="list-style-type: none"> ; 2%
Payout	<ul style="list-style-type: none"> ; 80% - 88%
Deductions	<ul style="list-style-type: none"> ; Processing Fee [RM106] inclusive GST. ; Co-op Membership Registration [RM10.60] inclusive GST. ; Co-op Shares [Refundable] [RM100] ; 6 Months Memberships Fee [Refundable] [RM180]. ; Charity Contribution / Death Benefit [RM50]. ; Stamp Duty [RM10]. ; Insurance/Protection Fee [8%]. ; Sinking Fund [2%]. ; Prepayment [2 Months] [Refundable]
Income Derivation / Supporting Documents	<ul style="list-style-type: none"> ; 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 on the employment status. ; Copy of Employment Offer Letter in case of service less than 1 year [Certified by Employer]. ; Settlement Statement [For Overlapping Case]. ; Copy of Applicant's Utility Bill or Mobile Phone Bill or Astro Bill ; Any other documents stipulated and agreed with referral staff/agent. ; Copy of Maybank Savings Account Statement.