

Indicative Effective Lending Rate for Housing Loan

Assumptions:	BLR	BR
<ul style="list-style-type: none"> ❖ Housing Loan of RM350,000.00. ❖ Loan tenure of 30 years. ❖ No lock-in period. 	Before 2 January 2015	From 2 January 2015
Reference Rate	BLR = 6.85%	BR = 4.02%
Interest Rate	BLR – 2.10%	BR + 0.73%
Effective Lending Rate	4.75%	4.75%
Monthly installment	RM1,825.77	RM1,825.77

1. This table is subject to the above mentioned assumptions and it is for illustration purposes only. Please refer to the Bank's Standard Terms & Conditions for detailed information.
2. Reference Rate may be varied by the Bank from time to time.