



30 Years Tenure

RM350,000.00

No Lock-in Period

For illustration purposes:

Standardised Base Rate (SBR)

From 11 July 2025

Reference Rate	SBR = 2.75%
Interest Rate	SBR + 1.35%
Indicative Effective Lending Rate	4.10%
Monthly Instalment	RM1,700

What should you do as a borrower?

1. **Ask** for a Product Disclosure Sheet (PDS) providing you with the indicative effective lending rate and total repayments amounts for the loan/ financing facilities you plan to take.
2. Your monthly repayment amount will increase or decrease when there is a change in the SBR.
3. You should also assess whether you can continue to afford the loan repayments if the indicative effective lending rate increases in future.