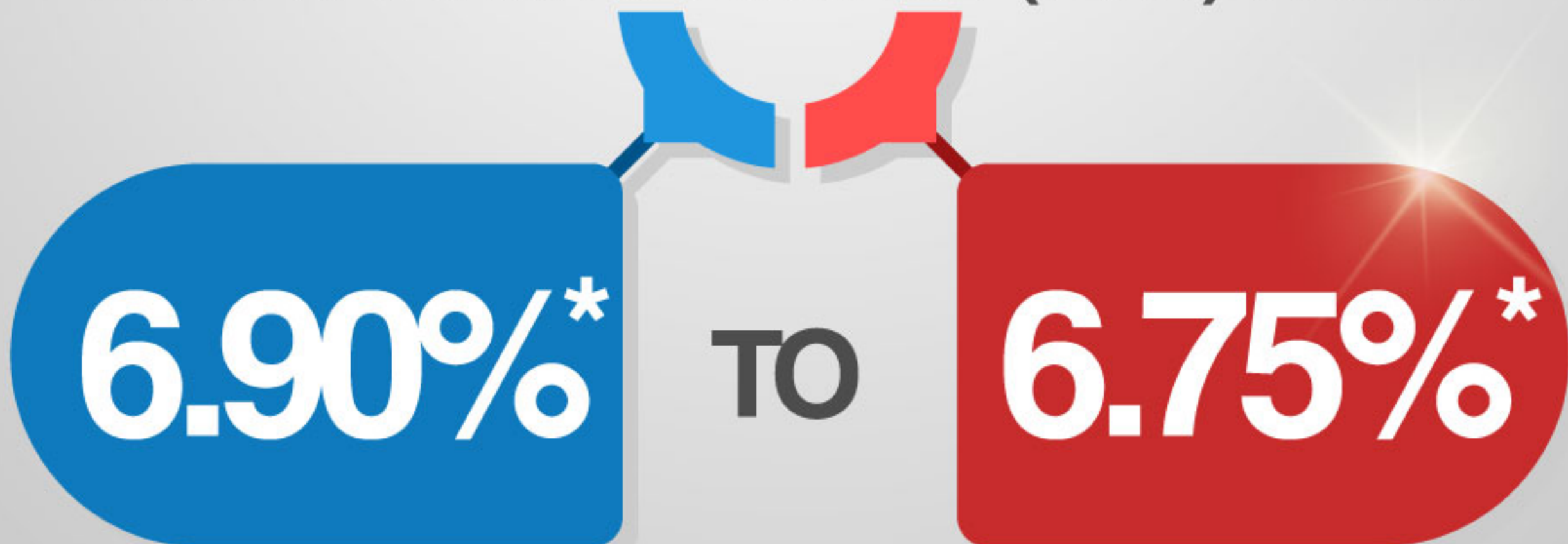


EFFECTIVE 10th AUGUST 2016

OUR BASE RATE (BR) IS REDUCED FROM



BASE FINANCING RATE (BFR) FROM



Note: *per annum (p.a.)



IMPORTANT NOTICE

NOTIFICATION OF DOWNWARDS REVISION OF BASE RATE (“BR”) AND BASE FINANCING RATE (“BFR”) EFFECTIVE 10 AUGUST 2016.

Dear Valued Customer,

In line with Bank Negara Malaysia (“BNM”) recent decision to reduce the overnight policy rate (“OPR”) to 3%, with effect from August 10, 2016, the bank will reduce its Base Rate from 3.90% to 3.75% per annum, and while Base Financing Rate from 6.90% to 6.75% per annum.

As part of the Bank’s commitment to serve you better and to facilitate your reference, we wish to notify that our current home financing package for 30 years maturity for best rated customers with no lock-in period and financing amount of RM350,000 are as follows:-

Non-ZEC		Remarks
Under Construction	Completed	
1 st 2 Years: BR + 1.20% Thereafter: BR + 1.30%	Whole Tenure: BR + 1.30%	<ul style="list-style-type: none">• Subject to ceiling rate of 10.50%• Bank’s standard Mortgage terms and conditions to apply

Should you require more information, you may email to feedback@muamalat.com.my or call our Customer Service Centre at 1-300-88-8787 (local) or +603-26005500 (international) operating daily from 6.00 am until 12.00 am local time or visit our nearest branch.

NOTIS PENTING

PENURUNAN KADAR ASAS (“BR”) DAN KADAR PEMBIAYAAN ASAS (“BFR”) BERKUATKUASA 10 OGOS 2016.

Pelanggan yang Dihargai,

Selaras dengan keputusan Bank Negara Malaysia (“BNM”) menurunkan kadar semalaman (“OPR”) kepada 3%, berkuatkuasa Ogos 10, 2016, pihak bank akan menurunkan kadar asas daripada 3.90% kepada 3.75% dan kadar pembiayaan asas daripada 6.90% kepada 6.75%.

Sebagai komitmen pihak Bank dan untuk rujukan anda, berikut merupakan kadar terapung bagi pakej pembiayaan perumahan untuk 30 tahun bagi pelanggan dengan penarafan terbaik tanpa tempoh terikat (‘lock-in period’) dan amaun pembiayaan RM350,000:-

Tanpa Kos Kemasukan Percuma (‘Zero Entry Cost / ZEC’)		Nota
Rumah Dalam Pembinaan	Rumah Siap	
2 Tahun Pertama: BR + 1.20% Tempoh Seterusnya: BR + 1.30%	Keseluruhan Tempoh: BR + 1.30%	<ul style="list-style-type: none"> • Tertakluk kepada kadar siling 10.50% • Tertakluk kepada terma dan syarat pembiayaan perumahan Bank

Sekiranya anda memerlukan sebarang maklumat tambahan, sila emel ke feedback@muamalat.com.my atau hubungi Pusat Perkhidmatan Pelanggan kami di talian 1-300-88-8787 (tempatan) atau +603-2600 5500 (antarabangsa) beroperasi dari 6.00 pagi hingga 12.00 malam atau kunjungi cawangan terdekat kami.