

Product Features	Approved Criteria - Scheme A	Approved Criteria - Scheme B	Approved Criteria - Scheme C
Customer Segment	; Government [Federal, States, Agencies & Statutory Bodies].	; Government Link Corporations [GLCs].	; Government [Federal, States, Agencies & Statutory Bodies]. ; Government Link Corporations [GLCs].
	; 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.		
Financing Limit	; Minimum amount of financing is RM5,000		
	; Maximum amount of financing is RM200,000 ; 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 RM1,001 ; Tenure is restricted to maximum of 5 years for financing amount of RM5,000		
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 58 years by maturity of financing. ; For applicants aged 50 and above, maximum tenure is up to age 56 or 1 year before retirement, whichever is earlier.	; Maximum up to age 58 years by maturity of financing.	

Income	<ul style="list-style-type: none"> ; Minimum gross monthly income of RM1000/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"> ; Capped at 60% of 'Debt Service Ratio [DSR]' against monthly gross salary - as per salary slip . ; Net Disposable Income Eligibility will be based on Vulnerable Market Segment Guidelines Issued by Maybank. Evaluation on Applicants Locality [by Zonal Area] and Household Income [Total Income of Applicants & Spouse].
Salary Deduction Mode	<ul style="list-style-type: none"> ; Via 'Biro Perkhidmatan Angkasa' [BPA] deduction.
Monthly Instalment Charges	<ul style="list-style-type: none"> ; 1%
Payout	<ul style="list-style-type: none"> ; 85% - 89%
Deductions	<ul style="list-style-type: none"> ; Processing Fee [RM106 - inclusive of RM6 for GST]. ; Co-op Membership Registration [RM10.60 inclusive of RM0.60 for GST]. ; Co-op Shares [refundable] [RM100] ; 6 months Advance Membership Fee [refundable] [RM180]. ; Charity Contribution / Death Benefit [RM100]. ; Stamp Duty [0.5% of the Financing Amount plus RM10]. ; Insurance/Protection Fee - Kumpulan Wang Perlindungan Pembiayaan Anggota - KWPPA [8%]. ; Sinking Fund [2%].
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 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] - dated at least 15 working days before expiry . ; Allotment Forms for the applicant from Sabah & Sarawak [3 Copies]. ; Emolument Statement for the staff of DBKL [Dewan Bandaraya Kuala Lumpur]. ; Any other documents stipulated and agreed by referral staff/agent. <ul style="list-style-type: none"> > e.g. Released Letter / Early Settlement Statement is required for OCCIS; Reference to Applicants' ; Any other documents stipulated and agreed by referral staff/agent.