

AMBANK GROUP: CONSOLIDATED LOAN UNDERWRITING & COMPLIANCE FRAMEWORK [QUANTIFIABLE]

Version: 2026.2 (Technical Release)

SECTION 1: BNM REGULATORY MANDATES (HARD CONSTRAINTS)

- [RULE-BNM-01] DSR CAP: Total Monthly Commitment / Monthly Net Income. Maximum limit is 85.0%. Any value > 85.0% = AUTO-REJECT.
- [RULE-BNM-02] PEP & RISK COUNTRIES: If Resident_Country matches [High Risk List: North Korea, Iran, Myanmar] or PEP_Status = True, flag for "MANDATORY ESCALATION".
- [RULE-BNM-03] CREDIT ENQUIRIES: If Bureau_Enquiries_30D > 5, flag as "CREDIT TIGHTENING RISK".

SECTION 2: APPLICANT DEMOGRAPHICS & TENURE

- [REQ-DEMO-01] AGE LIMITS: Minimum age 21. Maximum age at loan maturity 65. If Age > 60, Loan_Tenure must not exceed 5 years.
- [REQ-DEMO-02] EMPLOYMENT STABILITY:
 - * Salaried: Minimum months with current employer = 6 months.
 - * Self-Employed: Minimum business age = 24 months (2 years).
- [REQ-DEMO-03] IC ISSUANCE: If IC_Issuance_Count (Lifetime) > 3 or IC_Recent_Issuance (Last 12M) > 1, flag for "FRAUD INVESTIGATION".

SECTION 3: FINANCIAL & CREDIT PERFORMANCE

- [REQ-FIN-01] INCOME MINIMUMS: Net_Monthly_Income must be >= RM 3,000 for Urban areas (KL, Penang, JB) and >= RM 2,000 for non-urban.
- [REQ-FIN-02] REPAYMENT HISTORY:
 - * CCRIS_Grade: "A" (0 missed payments in 12M) = Auto-Pass.
 - * CCRIS_Grade: "C" (2+ missed payments in 12M) = REJECT.
- [REQ-FIN-03] MONTHLY COMMITMENTS: Include PTPTN, Hire Purchase, Credit Card (5% of balance), and Personal Loans.

SECTION 4: COLLATERAL & PROPERTY GUIDELINES

- [REQ-PROP-01] LTV RATIO: Loan-to-Value (LTV) Max = 90% for 1st home, 70% for 3rd home.
- [REQ-PROP-02] LOCATION GRADE:
 - * Grade A (Prime/Resaleable): LTV cap +5%.
 - * Grade C (Rural/Underdeveloped): LTV cap -10%.

- [REQ-PROP-03] CONSTRUCTION STATUS: If Property_Status = "Under-Con" AND Developer_Rating < 3/5, flag for "PROJECT RISK REVIEW".

SECTION 5: HIGH NET WORTH (HNW) & OVERRIDE TRIGGERS

- [FAC-HNW-01] ASSET OVERRIDE: If Total_AUM > RM 500,000 OR EPF_Account2_Balance > RM 100,000, ignore [REQ-FIN-01] and allow DSR up to 90.0%.
- [FAC-LOYALTY-01] TENURE OVERRIDE: If Years_with_Ambank > 10 AND Repayment_History = Perfect, allow 10% buffer on Net_Income verification.

SECTION 6: CONFLICT & REVIEW LOGIC

- [LOGIC-01] CONFLICT: If (RULE-BNM-01 = REJECT) but (FAC-HNW-01 = PASS), Decision = "MANUAL REVIEW".
- [LOGIC-02] AMBIGUITY: If Decision is neither CLEAR_PASS nor CLEAR_FAIL, route to "OFFICER_GUT_FEELING_ASSESSMENT".

SECTION 7: ADDITIONAL QUANTIFIABLE RISK FACTORS

- [REQ-RISK-04] LOAN TENURE LIMITS:
 - * Personal Loans: Max 10 years (BNM Regulation).
 - * Mortgages: Max 35 years or up to age 70 (whichever is earlier).
- [REQ-RISK-05] EMPLOYMENT TYPE WEIGHTING:
 - * Government/GLC Staff: +10% DSR buffer allowed.
 - * Gig Economy/Freelance: Requires 12 months bank statements; -10% DSR ceiling.
- [REQ-RISK-06] PROPERTY RESALEABILITY:
 - * Properties in "Grade A" locations (e.g., Mont Kiara, Bangsar): LTV up to 90%.
 - * Properties in "Malay Reserve" or "Leasehold < 30 years": LTV capped at 70%.
- [REQ-RISK-07] REPAYMENT BEHAVIOR (CCRIS):
 - * "0-0-0" pattern (no delays): Auto-Pass.
 - * "1" in any month (30 days late): Requires explanation.
 - * "2" or more in last 6 months: Mandatory REJECT.

SECTION 8: AML & GLOBAL RISK

- [RULE-AML-01] POLITICALLY EXPOSED PERSONS (PEP): Any direct family member of a Cabinet Minister or State Leader is a PEP. Mandatory Manual Review.

- [RULE-AML-02] NON-RESIDENT FINANCING: Maximum LTV for non-residents is 60%.