

Prescribed Rate/Effective Lending Rate		Prescribed Rate	Effective Lending Rate	
		Year 1 : SBR + <__>%	<__>%	
		Year 2-3 : SBR + <__>%	<__>%	
		Thereafter : SBR + <__>%	<__>%	

Facility 2 - <Product Name>

Item	Description								
Facility Amount	RM <Total Amount Borrowed>								
Margin of Financing *	<__>%								
Repayment Period	<Approved Tenure> months								
Prescribed Rate/Effective Lending Rate	<table> <tr> <th>Prescribed Rate</th><th>Effective Lending Rate</th></tr> <tr> <td>Year 1 : SBR + <__>%</td><td><__>%</td></tr> <tr> <td>Year 2-3 : SBR + <__>%</td><td><__>%</td></tr> <tr> <td>Thereafter : SBR + <__>%</td><td><__>%</td></tr> </table>	Prescribed Rate	Effective Lending Rate	Year 1 : SBR + <__>%	<__>%	Year 2-3 : SBR + <__>%	<__>%	Thereafter : SBR + <__>%	<__>%
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- Overdraft Repayment: On demand
- Standardised Base Rate (SBR) is currently at <3.00%>.
- * Note: The Margin of Financing is calculated based on the net selling price/current market value of the property and not based on the SPA price.

3. What is the Standardised Base Rate (SBR)?

The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.

4. What are possible scenarios that may trigger a change in the SBR?

The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).

5. Historical SBR for the past 3 years

