

Revised Reference Rate Framework – Introduction of Standardised Base Rate

Refence Rate	Rate (% p.a.)
Standardized Base Rate	2.25%
Base Rate	3.20%
Base Lending Rate / Base Financing Rate	6.06%

Our Indicative Effective Lending / Financing Rate for a standard 30-years housing loan/home financing product with financing amount of RM350,000 and has no lock-in period is 3.80% p.a.

Disclaimer: The indicative effective loan / financing rate may vary and subject to change from time to time.