

Appendix

Key Features of BNM's Fund for Affordable Homes

Terms	Features
Eligibility	<ul style="list-style-type: none">• Malaysian citizens• Maximum monthly household income of RM2,300• Salaried worker or self-employed• Single or joint borrowers• No record of impaired financing for the past 12 months
Property price	Up to RM150,000
Margin of financing	Margin of financing may include down payment support and mortgage term assurance/takaful contribution
Property type	Residential properties in the primary market only
Financing rate	Up to 3.5% p.a.
Financing tenure	Up to 40 years or up to age 70, whichever is shorter
Financial education	<ul style="list-style-type: none">• Online mandatory financial education module provided by Agensi Kaunseling dan Pengurusan Kredit (AKPK) to assist potential borrowers understand their financial commitments prior to purchasing a home• The module can be accessed from AKPK's <i>RumahKu</i> portal at learn.akpk.org.my from 3 November 2018
Moratorium on sale of property	5 years

Contact Centre of the Participating Financial Institutions

AmBank (M) Berhad (AmBank)	03-2178 8888
Bank Simpanan Nasional (BSN)	1-300 88 1900
CIMB Bank Berhad (CIMB)	03-6204 7788
Malayan Banking Berhad (Maybank)	1-300 88 6688
RHB Bank Berhad (RHB)	03-9206 8118 (West Malaysia); 082-276118 (East Malaysia)
The public may also contact BNMTELELINK at 1-300-88-5465 (LINK)	