

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 RM4,360 • Salaried worker or self-employed • Single or joint borrowers • No record of impaired financing for the past 12 months
Property price	Up to RM300,000
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)	