

Housing Loan Facilities by Banks

No	Financier	Maximum Loan tenure	Maximum Loan Margin (%)	Facility			Free Legal	Free Processing	Other Incentives
				Interest Rate (%)					
				1st year	2nd year	3rd year onwards			
1.	HSBC Bank Malaysia Berhad Home Smart	35 yrs/ Age 65	90%	BLR - 3%	BLR - 0.20% (2-5yr)	BLR + 0.25%(6-10yr), BLR 0%(11-15yr), BLR - 0.50%(16-20yr), BLR -1% thereafter	No	No	
2.	RHB Bank Berhad My 1 Home Loan Bonding 5 Years Bonding 1 Year Home Financing I (Islamic) a) Zero Entry Cost b) Non Zero Entry Cost c) Min RM250k Only d) Up to 10 Years	40 yrs/ Age 65 32 yrs/ Age 65 10 yrs/ Age 65	90% up to RM750k 90%, up to RM1.5m 85%, > RM1.5m 80% (+ 5% for Takaful Mortgage Plan)	0% Fixed BLR - 0.70% 1.50% 1.25% 0%	BLR - 1.25% 5% 3.50% 3.75%	BLR + 0.1% 7.60% 7.60% 7.60%	No Yes No	No Yes No	
3.	AIA Home Loan	30 yrs/ Age 60	80 - 90% Owner < than RM500k 70 - 80% > RM500k	6.35% p.a. for policy holder/corporate employee (only for completed)			No	Yes	
4.	Citibank Citibank Islamic Citibank FlexiHome Loan Special Developer Package	25 yrs/ Age 65	89%	Fixed 7.80% 5.75% 1.80%	BLR - 0.30%	BLR - 0.30%, BLR +0.30% (4-5yr), BLR + 0.30% thereafter	6.80% Yes	Yes	
5.	Bank Simpanan Nasional Girohome (refinancing) Islamic (refinancing) Girohome (incomplete) Islamic (incomplete) Special Special Islamic	40 yrs/ Age 65	up to 110% (95%+ 5% MRTA)	2.50% 2.95% 1.50% 1.50% 1.00% 1.00%	6% 6.75%(2-10yr) 5% 6.50%(2-10yr) 5% 5.50%	BLR - 0.75% 7.75%(11yr+) BLR - 0.75% 7.75%(11yr+) BLR - 0.45% 5.5% (3-5yr), 7% (6-10yr), 7.5% thereafter	No	No	
6.	Southern Bank Berhad SBB Home Loan 1 SBB Home Loan 3	30 yr/ Age 65	90%+ 5% (MRTA)	BLR - 1.75% BLR + 0.88% thereafter	BLR - 1% thereafter	BLR + 0.15%	Yes	Yes	Free Credit Card
7.	EON Bank Package 1 Package (2 EES)	30 yr/ Age 65	90% (No MRTA) 95% (MRTA/stamp duty/legal fee)	1.15% 3.50%	BLR - 1% BLR - 1%	BLR + 0.15% BLR + 0.15%	Yes	Yes	Overdraft at BLR + 0.60%
8.	Maybank Maxihome Under Construction (ZEC) Under Construction (Non ZEC)	30 yr/ Age 60	80%	BLR - 2.37% BLR - 4.25%	BLR - 1%(2-4yr) BLR - 1%(2-4yr)	BLR - 0.10%(5-10 yr), BLR - 0.20% thereafter BLR - 0.10%(5-10 yr), BLR - 0.20% thereafter	Yes	Yes	Disbursement fee (Max 3% of loan amount or RM20,000 whichever is lowest.
9.	Public Bank Properties < RM100,000 a) Fixed Rate Financing b) 3 Tier Interest Rate c) ABBA Islamic Properties > RM100,000 a) Fixed Rate Financing b) 3 Tier Interest Rate c) ABBA Islamic d) 2 Tier Interest Rate (all)	40 yr 20 yr 20 yr	100%	5% First 3 yrs, 4 yr thereafter 5.80% First 5 yrs, 6 yr thereafter 1.95% 1.95%	BLR + 0.28% or BLR + 0.28% BLR + 0% 6%	7.75%	No	Yes	Overdraft BLR + 0.75%
				5% First 3 yrs, 4 yr thereafter 5.80% First 5 yrs, 6 yr thereafter 0% 1.68% w/o MRTA 0%	BLR + 0.28% or BLR + 0.28% BLR - 1% BLR + 0.10% 5% 7.65% / 7.75%			Yes	
				First 15 Years	BLR - 0.50%, thereafter BLR - 0.70%				

10	Standard Chartered c Conventional Mortgage One - FMC - NFMC Just Home (Islamic)	30 yr	90% (MRTA)	BLR - 5.50% BLR - 3% BLR - 2.68%	BLR - 1% (2-3yr) BLR + 0%(2-3yr) BLR - 0.2%(2-4yr)	BLR + 0.10% (4-10yr), BLR + 0% (11-15 yr), BLR - 0.25% thereafter BLR + 0.20% (4-10yr), BLR + 0.10% (11-15yr), BLR + 0.1% thereafter BLR + 0.15 (5-10yr), BLR + 0.10% (11-15yr), BLR + 0.10% thereafter 7.55% for 7 years, BLR + 0.15% (max ceiling price 8.50%) thereafter	No	No	
11	Scotiabank c Scotia Homeloan Refinancing	30 yr/ Age 65	90%	1.50% 2.38%	BLR - 1% BLR + 0% (2-3yr)	BLR 0%, BLR + 0.20%(4-10yr), BLR + 0.15%(11-20yr), BLR 0% thereafter BLR + 0.20%(4-15yr), BLR + 0.15% thereafter	No	No	
12	Hong Leong Bank c Hong Leong Housing Loan Mortgage Plus Housing Loan Property Financing I (Islamic) (Zero Cost House Financing)	30 yr/ Age 65	90%+ 5% (MDTA)	BLR - 5.75, 5.25% (No MDTA) * Min interest rate for 1st year is 0% w MDTA	BLR - 1% 7.70% Thereafter	BLR + 0.10% 1% (w MDTA) and 1.50% (w/o MDTA)	No	No	Overdraft BLR + 0.38%
13	AM Bank Group c Package 1 Package 2 Package 3 Package 4 Package 5	30 yr/ Age 65	90%	BLR - 0.70% 5.25% (3yrs) BLR - 0.40%	BLR - 1% BLR + 0.20% BLR - 1%	BLR - 0% Thereafter BLR + 0.10%	Yes	Yes	
14	Bumiputera Commerce c 1 Year Fixed Rate Property < RM400k Property > RM400k Home Flexi Loan RM100k - RM199,999 RM200k above	30 yr/ Age 65	95%	1.50% 1.50% BLR + 0.10% BLR + 0%	BLR - 1% BLR - 1%, BLR + 0.25%(3-5yr), BLR + 0.15%(6-15yr), 0% thereafter	BLR + 0.25%(3-15yr), 0% thereafter BLR + 0.25%(3-5yr), BLR + 0.15%(6-15yr), 0% thereafter	No	Yes Yes	Overdraft BLR + 1%
15	Alliance Bank c a) Easy Own Home Loan With MRTA Without MRTA b) Fixed Rate Home Loan Option 1 - With MRTA - Without MRTA Option 2 - With MRTA - Without MRTA c) I Wish Home Financing (Islamic) Non Zero Entry Cost Zero Entry Cost d) Home Financing (Islamic)	30 yr/ Age 65	95% (w MRTA)	1.75% 2.00% 1.28% 1.50% 4.75% (3yrs) 4.85% (3yrs) 1% / 1.5% (nMRTA), BLR + 0%, BLR + 0.1%(3-10yr), BLR - 0.35%(11-20yr), BLR - 1.0% thereafter 3.38% / 3.88% (nMRTA), BLR + 0%, BLR + 0.2%(3-10yr), BLR - 0.35%(11-20yr), BLR - 1.0% thereafter 5.70% (1-5 yr)	BLR - 1% BLR - 1% BLR + 0% BLR + 0.5%(2-5yr), BLR + 0.3%(6-15yr), BLR + 0% thereafter BLR + 0.5%(4-5yr), BLR + 0.3%(6-15yr), BLR + 0% thereafter BLR + 0.5%(4-5yr), BLR + 0.3%(6-15yr), BLR + 0% thereafter 7.6% thereafter	BLR + 0.25% BLR + 0.25% BLR + 0.5% (3-5yr)BLR + 0.3%(6-15yr), 0% thereafter BLR + 0.5%(2-5yr), BLR + 0.3%(6-15yr), BLR + 0% thereafter BLR + 0.5%(4-5yr), BLR + 0.3%(6-15yr), BLR + 0% thereafter BLR + 0.5%(4-5yr), BLR + 0.3%(6-15yr), BLR + 0% thereafter	No	Yes	Free Alliance Bank Credit Card Free 1st Yr Household/Owner Insurance Free Alliance Bank Credit Card Combination of term loan/overdraft allowed Free Alliance Bank Credit Card
16	Bank Rakyat c Manzilli Home Financing Fleksi Manzilli Home Financing Member Non Member	30 yr	90% / 100%	100% 7.10% (10yrs) 7.35% (15yrs) 7.60% (20yrs) 7.85% (25yrs) 8.10% (30yrs) (non members + 0.15%) 90% 6.85% (10yrs) 7.10% (15yrs) 7.35% (20yrs) 7.60% (25yrs) 7.85% (30yrs) (non members + 0.15%) 80% 6.55% (10yrs) 6.80% (15yrs) 7.05% (20yrs) 7.30% (25yrs) 7.55% (30yrs) (non members + 0.20%) 70% 6.30% (10yrs) 6.55% (15yrs) 6.80% (20yrs) 7.05% (25yrs) 7.30% (30yrs) (non members + 0.20%) 4.18% 4.23%	6.30% 6.30% (3yr) 7.10% (10yr) 7.60% (20yr) 8.10% (30yr) 8.60% (40yr) 6.35% 6.35% (3yr) 7.25% (10yr) 7.75% (20yr) 8.25% (30yr) 8.85% (40yr)		No	Yes	
17	OCBC Bank c Package 1 (No repayment period) Package 2 (80%MOA) EF Projects Package 3 (90%MOA) Package 4 Package 5 - 5 year fixed Package 8 - 8 year fixed Graduates Fees Paid by Bank	30 yr/ Age 65	90%	BLR + 0% BLR + 0% BLR + 1% BLR - 1% (MRTA), BLR - 0.98% (n MRTA) (1-3yr), BLR - 1.15 thereafter 5.95% (MRTA)/ 6% (nMRTA), BLR - 0.28% thereafter 6.58%, BLR - 0.28% (MRTA)/ BLR - 0.18% (nMRTA) thereafter BLR - 0.68% BLR - 2.88% / BLR - 2.68% (nMRTA)	BLR + 0.50% thereafter BLR - 1% BLR - 1% BLR - 1% BLR + 0.10% (MRTA), BLR + 0.20% (nMRTA), BLR - 0.28% BLR + 0.10% (MRTA), BLR + 0.20% (nMRTA), BLR - 0.28% BLR - 1% (MRTA), BLR - 0.98% (n MRTA) (1-3yr), BLR - 1.15 thereafter BLR - 0.28% thereafter BLR - 0.18% (nMRTA) thereafter BLR - 1% (yr 2), BLR + 0.10% (3-10yr), BLR - 0.28% thereafter	BLR + 0.10% (MRTA), BLR + 0.20% (nMRTA), BLR - 0.28% BLR + 0.10% (MRTA), BLR + 0.20% (nMRTA), BLR - 0.28%	No	No	

18 c	Bank Muamalat Home Financing I - Floating - Fixed	30 yr/ Age 65		-2.50% -2.50%	BFR - 1% 6.50%	Thereafter BFR + 0.50 % (The ceiling rate is 9.90%) Thereafter 8.20%	Yes	Yes	
19 c	United Overseas Bank Home Loan > RM100k (no bonding) <RM400k (5 yrs Bonding) >RM400k (5 yrs Bonding) Flexi Mortgage	30 yr/ Age 65				BLR + 0% Whole Tenure BLR - 1.10% (1-5yr), BLR - 1.25% thereafter BLR - 1%(1-5yr), BLR - 1.15% thereafter BLR - 5.50% BLR - 1% BLR + 0%, BLR + 0.15% thereafter	No	No	
20 c	Bank Islam Baiti - Financing 100% - Financing 90% - Financing 80%	30 yr/ Age 65	100%	2.50%	5%	8.30% (3-10yr)/ 8.40% (3-20yr)/ 8.50% (3-30yr) 8.20% (3-10yr)/ 8.30% (3-20yr)/ 8.40% (3-30yr) 8.10% (3-10yr)/ 8.20% (3-20yr)/ 8.30% (3-30yr)	No	Yes	Comprehensive Takaful coverage Special rebates (ibra') for the first 24 months
21 c	ING Home Free (must include ING MDTA & Homeowners insurance)	30 yr/ Age 65	90%	Fixed: 6.35%/ 6.75% (ZEC) - July	6.50%/ 6.90% (ZEC) - Aug		ZEC - Yes	Yes	