

## **Important**

Effective 1 August 2022, Bank Negara Malaysia (BNM) has replaced the Base Rate (BR) with a new reference rate which is Standardised Base Rate (SBR) as the main reference rate. The SBR is applicable to new floating-rate loans and financing for individuals. The SBR, will be the same across banks. It will be linked solely to the Overnight Policy Rate (OPR), which is determined by the Monetary Policy Committee of Bank Negara Malaysia (BNM).

Effective 1 August 2022, our Standardised Base Rate (SBR) is 2.25% p.a.

Our Base Rate (BR) remain at 2.90% p.a. and Base Lending Rate (BLR)/ Base Financing Rate (BFR) remain at 6.05% p.a.

As our floating rate housing loans will be priced against the SBR, our indicative effective lending rate for a standard housing loan/ home financing product\* is 3.70% p.a.

*\*A standard housing loan/ home financing product refers to a housing loan/ home financing product with financing amount of RM350,000 for 30 years and has no lock-in period.*