



Mortgage Package

Home Loan for Future

Package Comparison

Features	Flexi	Fixed ★	Balanced
Maximum Loan	RM600,000	RM500,000	RM550,000
Tenure	Up to 35 years	Up to 25 years	Up to 30 years
Interest Rate	SBR + 1.0%	4.0% / year	SBR + 0.5% (5 years) → 3.8% fixed
Downpayment	Min. 20%	Min. 10%	Min. 15%
Early Payment Penalty	None	2% (within first 10 years)	1.5%
Repayment Holiday	Not available	Not available	1 month / year
Late Payment Penalty	2% / month	Lower than Flexi (1.25% / month)	Lower than Flexi (1.5% / month)

Why Consider the Fixed Package



The Fixed package provides greater payment certainty with a stable interest rate of 4.0% per year, making it an ideal choice for homebuyers who prefer predictable monthly payments and easier long-term financial planning.

Key Benefits



Lowest Downpayment

Pay only 10% upfront and keep your extra cash.



Perfect Timing

A 25-year loan plan that fits your exact goals.



Fixed Payments

A locked 4.0% rate means your monthly bill never changes.



Safe & Secure

The lowest late fee (1.25%) protects from high penalty charges.



We are ready to help you find your perfect home loan

Let's Build Your Dream Home with Us!

Find the perfect Mortgage Package that suits your preferences! Our mortgage packages are designed to give you the right support at every stage of your journey.



Balance

- Lower initial floating rate
- Up to 30 years tenure
- Annual 1-month repayment holiday
- Lower late-payment penalty



Flexible Options



Financial Security



A Trusted Partner