



BORNEO HOUSING MORTGAGE FINANCE BERHAD (025457-V) HOME IMPROVEMENT LOAN SCHEME (HILS)

“HILS” What is it? *Apa itu “HILS”?*

It is an additional loan facility (non- subsidized) for Government Officers and Staff of Statutory Bodies / Agencies

Kemudahan Pinjaman Tambahan (tidak bersubsidi) untuk kakitangan Kerajaan Negeri, Badan Berkanun dan Agensi

What is so special about “HILS”? *Apa Kelebihan “HILS”?*

No processing fees
No legal and professional fees #
Fast approval ▽

*Tiada Yuran Memproses
Tiada yuran guaman #
Kelulusan Segera ▽*

Characteristics of “HILS” *Kriteria “HILS”*

- Purpose**
Tujuan : for home improvement and related expenditure.
: *perbelanjaan untuk pembaikan rumah dan lain-lain perbelanjaan yang berkaitan dengannya.*
- Security**
Sekuriti : to be secured by a 2nd charge on existing housing loan security.
cagaran tambahan untuk pinjaman perumahan yang sedia ada.
- Interest Rate**
Kadar Faedah : Interest rate is presently 8% * per annum charged on monthly reducing basis.
kadar faedah semasa 8% setahun berdasarkan baki berkurangan*
- Loan Amount**
Jumlah Pinjaman : RM 10,000 up to RM 50,000 subject to our terms and conditions.
RM10,000 sehingga RM50,000 tertakluk kepada terma dan syarat.
- Loan Period**
*Tempoh
Pembayaran* : 10 years or not exceeding age of 55 years whichever is earlier.
10 tahun atau umur 55 tahun yang mana lebih awal.

Insurance : Term Assurance is compulsory and must be taken through our Insurers appointed Insurer.
Pelan Insurans Bertempoh adalah diwajibkan dan mesti diambil dengan syarikat insurans yang dilantik oleh kami

Loan eligibility *Kelayakan Pinjaman*

The difference between the housing loan outstanding balance and the existing valuation of the property.
Perbezaan di antara baki jumlah pinjaman dan nilai hartanah yang sedia ada.

Remaining leasehold of 20 years or more.
Pegangan pajak tidak kurang dari 20 tahun.

Net income after new deduction of HILS loan monthly repayment must not be less than RM518.00
Gaji bersih selepas potongan bulanan HILS hendaklah tidak kurang dari RM518.00

Monthly repayment to be made through deduction of salary.
Pembayaran bulanan hendaklah di buat melalui potongan gaji

You will need to pay the stamp duty and related charges for the legal charge on the property. / *Anda cuma perlu membayar duti setem dan lain-lain bayaran yang berkaitan hartanah tersebut*

* Interest rate is subject to change without prior notice. / *Kadar Faedah adalah tertakluk kepada perubahan dari masa ke semasa.*

▽ Subject to terms and conditions. / *Tertakluk kepada terma dan syarat.*

Below are the indicative monthly repayment based on 8% per annum interest rate.

Tertera di bawah adalah pembayaran balik bulanan bagi 8 % setahun

The actual monthly repayment will be adjusted to include the term assurance premium payment, and will be marginally higher.

Pembayaran bulanan di bawah adalah tidak termasuk premium insurans bertempoh dan jumlah pembayaran bulanan sebenar akan meningkat sedikit.

Repayment Period MR Loan Amt	2 yrs (RM)	3 yrs (RM)	4 yrs (RM)	5 yrs (RM)	6 yrs (RM)	7 yrs (RM)	8 yrs (RM)	9 yrs (RM)	10 yrs (RM)
10,000	453	314	245	203	176	156	142	131	122
20,000	905	627	489	406	351	312	283	261	243
30,000	1357	941	733	609	526	468	425	391	364
40,000	1810	1254	977	812	702	624	566	521	486
50,000	2262	1568	1221	1014	877	780	707	651	607

* Please take note that the actual monthly repayment will be adjusted to include the term assurance premium payment, and will be marginally higher than those indicated above.

Sila maklum bahawa amaun tertera di atas tidak termasuk bayaran balik premium insurans bertempoh.

This offer is valid for a limited time only, subject to the availability of funds. Please submit your application as soon as possible.

Tawaran ini adalah terhad, tertakluk kepada dana yang diperuntukan. Sila lengkapkan dan hantar kepada kami borang permohonan anda secepat mungkin.

For enquiries, please contact our Loan Processing Personnel at Tel Nos.088-238830, 088-238840 & 088-238841:-

Untuk keterangan, sila hubungi pegawai-pegawai kami melalui No. Tel.088-238830, 088-238840 & 088-238841:-

Mr. Chin Vui Ping
Mr. Frankie Eram

Mr. Martin Chong
Mrs. S M Foo

Ms. Jeneffer Teo
Ms. Ivy Chua

Ms. Leong Siau Yen
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