



**BORNEO HOUSING MORTGAGE FINANCE BERHAD (025457-V)**

## **Home Improvement Loan Scheme – Flexi (HILS – FLEXI)**

### **“HILS-FLEXI” What is it?**

#### ***Apa itu “HILS-FLEXI”?***

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 Ejensi*

### **What is so special**

#### **about “HILS-FLEXI”**

#### ***Apa Kelebihan “HILS-FLEXI”***

No processing fees  
No legal and professional fees #  
No further valuation required  
Fast approval ▽

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

### **Characteristics of “HILS-FLEXI”**

#### ***Kriteria “HILS-FLEXI”***

**Purpose** : for housing related matter and expenses.  
*Tujuan* : *Perbelanjaan berkaitan dengan hartanah*

**Security** : to be secured by a further charge on existing housing loan security.  
*Sekuriti* : *Cagaran tambahan untuk pinjaman perumahan yang sedia ada.*

**Interest Rate** : Interest rate is presently 8.5% \*  
*Kadar Faedah* : *per annum charged on monthly reducing basis.  
Kadar faedah semasa 8.5%\* setahun berdasarkan baki berkurangan*

**Loan Amount** : RM 10,000 up to RM 50,000 subject to our terms and conditions.  
*Jumlah Pinjaman* : *RM10,000 sehingga RM50,000 tertakluk kepada terma dan syarat.*

**Loan Period** : Remaining period of the Main Loan  
*Tempoh* : *or not exceeding retirement age whichever is earlier.*  
*Pembayaran* : *Baki bayaran balik tempoh pinjaman utama atau umur bersara yang mana lebih awal.*

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

### **Loan eligibility**

#### ***Kelayakan Pinjaman***

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

No arrears in Main Loan and other loans, if any  
*Akaun Pinjaman Utama dan pinjaman yang lain (sekiranya ada) tidak tertunggak*

# 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 caj 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 or any variation. / Tertakluk kepada terma dan syarat atau apa-apa perubahan.

**MONTHLY REPAYMENT SCALE @ 8.5 % p.a. - HILS FLEXI / SKALA JADUAL PEMBAYARAN @ 8.5% SETAHUN**

To include payment of interest and repayment of capital but excludes interest accumulated from release of advance to commencement of Monthly Repayment  
*Jadual pembayaran pinjaman tidak termasuk kadar faedah terkumpul dari tarikh pengeluaran ke bayaran balik bulanan.*

Repayment Period MR Loan Amt	3 yrs	4 yrs	5 yrs	6 yrs	7 yrs	8 yrs	9 yrs	10 yrs	11 yrs	12 yrs	13 yrs	14 yrs	15 yrs	16 yrs	17 yrs	18 yrs	19 yrs	20 yrs	21 yrs	22 yrs	23 yrs	24 yrs	25 yrs
	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)
10,000	316	247	206	178	159	144	133	124	117	112	107	102	99	96	93	91	89	87	86	84	83	82	81
20,000	632	493	411	356	317	288	266	248	234	223	213	204	197	191	186	182	178	174	171	168	166	164	162
30,000	948	740	616	534	476	432	399	372	351	334	319	306	296	287	279	272	266	261	256	252	248	245	242
40,000	1263	986	821	712	634	576	532	496	468	445	425	408	394	382	372	363	355	348	341	336	331	327	323
50,000	1,579	1,233	1,026	889	792	720	664	620	585	556	531	510	493	478	465	453	443	434	427	420	414	408	403

\* 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.**

Documents required / <i>Dokumen-dokumen yang diperlukan :</i>	✓
1. Photocopy of Identity Card duly certified <i>Salinan Kad Pengenalan yang disahkan</i>	
2. Latest 3 months salary slips certified by Head of Department / Employers / Officers of BHMFB <i>Slip gaji 3 bulan terakhir yang disahkan oleh Ketua Jabatan / Majikan / Pegawai BHMFB</i>	
3. Latest EPF Statement (if applicable) <i>Penyata KWSP yang terkini (yang berkenaan)</i>	

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  
 Ms. Aslimah Salim