







Product Code 	WA	I7	I8	I3
Profit Rate %	5.99%	7.99%	8.99%	9.99%
Payout 	89%	80%	79%	78%
Employer		Sector A - AG / PDRM / UPM / UiTM		 
Advance Instalment		1 month		
Min. Fin Amount		West M'sia: RM3,000 East M'sia: RM2,500		
Max. Fin Amount	RM150,000 <sup>^</sup>	RM150,000 <sup>^</sup>	RM150,000 <sup>^</sup>	RM130,000*
Single Customer Limit		RM150,000 <sup>^</sup>		
Status		Permanent / KEMAS contract		
Service Period		Permanent: ≥ 6 mths / KEMAS contract : ≥ 2 yrs		
Min. / Max. Fin Tenure		1 / 10 Year(s)		
Age Upon Application		PDRM: Age 20 - 55 Others: Age 20 - 58		
Min. Gross Income		RM1,500		
In-House Settlement		Allowed		

### Financing Computation Based on Option Letter 1 Year Before Early Retirement







\* Any financing amount exceeding RM130k will be considered on a case-to-case basis

<sup>^</sup> Any financing amount exceeding RM150k will be considered on a case-to-case basis



# YAYASAN DEWAN PERNIAGAAN MELAYU PERLIS CREDIT CRITERIA

## APPENDIX C

Product Code 	WB	J7	J8	J3
Profit Rate %	5.99%	7.99%	8.99%	9.99%
Payout 	89%	80%	79%	78%
Employer		Sector A - AG / PDRM / UPM / UiTM  Sector B - State  Sector C - Institute / Suruhanjaya / GLC  Sector D - Majlis / Lembaga / Perbadanan / Universiti 		
Advance Instalment		1 month		
Min. Fin Amount		West M'sia: RM3,000 East M'sia: RM2,500		
Max. Fin Amount	RM150,000^	RM150,000^	RM150,000^	RM130,000*
Single Customer Limit		RM150,000^		
Status		Permanent / KEMAS contract		
Service Period		Permanent: ≥ 6 mths / KEMAS contract : ≥ 2 yrs		
Min. / Max. Fin Tenure		1 / 10 Year(s)		
Age Upon Application		PDRM: Age 20 - 55 Others: Age 20 - 58		
Min. Gross Income		RM1,500		
In-House Settlement		Allowed		

Financing Computation Based on Option Letter 1 Year Before Early Retirement

\* Any financing amount exceeding RM130k will be considered on a case-to-case basis

^ Any financing amount exceeding RM150k will be considered on a case-to-case basis

No. Approved Allowances	No. Approved Allowances on a Case-to-Case Basis	No. Rejected Allowances
1 Imbuan Tetap Perkhidmatan Awam	1 Elaun Motosikal	1 Elaun Lebih Masa (OT)
2 Imbuan Tetap Perumahan	2 Elaun Menyelam	2 Imbuan Tahunan
3 Bantuan Sara Hidup	3 Elaun Pos Basik	3 Tunggakan (Arrears)
4 Elaun Keraian	4 Elaun Pengangkutan	4 Elaun Memangku
5 <del>B.I Tugas Kewangan ("BITK")</del>	5 Performing	5 Elaun Tanggungan / Tanggung Kerja
6 Elaun Tanggjawab ("ETJ") Pendidikan	6 Elaun Shift	6 Elaun Jahitan
7 B.I Mengajar Kanak-kanak Cacat	7 Elaun Dobi	7 Elaun B.I Subjek Pendidikan (MARA)
8 B.I Wilayah	8 Elaun Lokasi	8 Elaun Fleksi
9 B.I Pembantu Pengurusan Murid	9 Elaun Tugas Khas	9 Elaun Uniform
10 Elaun Bahasa	10 Elaun Pemandu	10 Elaun Makanan
11 Elaun Guru Besar	11 Elaun Basikal	11 Elaun Perjalanan
12 Elaun Tetap (Bomba)	12 Elaun Special Relief Allowance ("SRA")	12 Elaun Hiburan
13 Elaun Hazmat (Bomba)	13 Elaun Luar	13 Bantuan Khas Kewangan
14 Elaun Pegawai Penjara	14 Elaun Tetap Berpencen	14 Elaun Bilik Mayat
15 Elaun Penerbangan	15 <del>Elaun Pesuruhjaya Sumpah</del>	15 Elaun Bidan
19 Elaun Maritim	19 Elaun Kritikal / B.I Perkhidmatan Kritikal	19 Insentif Pemakaian Pangkat
16 Elaun Pancaragam	20 Elaun Pembantu Khas	20 Interest Subsidi
17 Elaun Ketukangan Wireless	21 B.I Rawatan Kecemasan Bomba & Penyelamat	21 Elaun Pengiring
18 Elaun Pasukan Gerakan Am ("PGA")	22 Imbuan Penyiasat MT/Artizan (PDRM)	22 Elaun Luar Penghulu
23 B.I Khas PDRM	23 B.I Khas PUSPEN	23 Elaun Warden
24 Elaun Tugas Am	24 B.I Pengurusan Stor	24 Elaun Telefon Bimbit
25 Elaun Pembantu Khas Jurutrengkas	25 <b>Elaun SRN (Staff Registered Nurse - IJN)</b>	25 Elaun Pentadbiran (UiTM)
26 Elaun Setiausaha	26 <b>Elaun Cap Jari</b>	26 Elaun Prestasi
27 Bayaran Perumahan Khas	27 <b>B.I Tugas Kewangan ("BITK")</b>	27 Elaun Gantian Tetap Bomba
28 Elaun Perumahan Wilayah		28 Bayaran Insentif Jururawat
29 B.I Pencegah Rasuah		29 Elaun Perjalanan Motobot
30 B.I Pakar		30 <b>Elaun Khas Tak Berpencen</b>
31 Elaun Pegawai Undang-Undang		31 <b>Elaun Pengarah (UUM)</b>
32 Elaun Trengkas		32 <b>B.I Pencegah Kastam</b>
33 Elaun Hidup Susah		33 <b>B.I Pegawai Taman Negara</b>
34 Elaun Teknik (PDRM)		34 <b>B.I Perkhidmtn Jabatan</b>
35 Imbuan Tetap Jusa		35 <b>B.I Merawat Pesakit PsikiatriTbKusta</b>
36 Elaun Ketukangan Amra		36 <b>Elaun Pesuruhjaya Sumpah</b>
37 Elaun Cawangan Khas		
38 <b>Elaun B.I Perkhidmatan Bomba</b>		

Note: Allowances above are subject to employer confirmation.

This list is updated as at 21.05.2020 and will be updated from time to time.