

# AIA Fixed Rate Home Loan

The smarter home loan solution



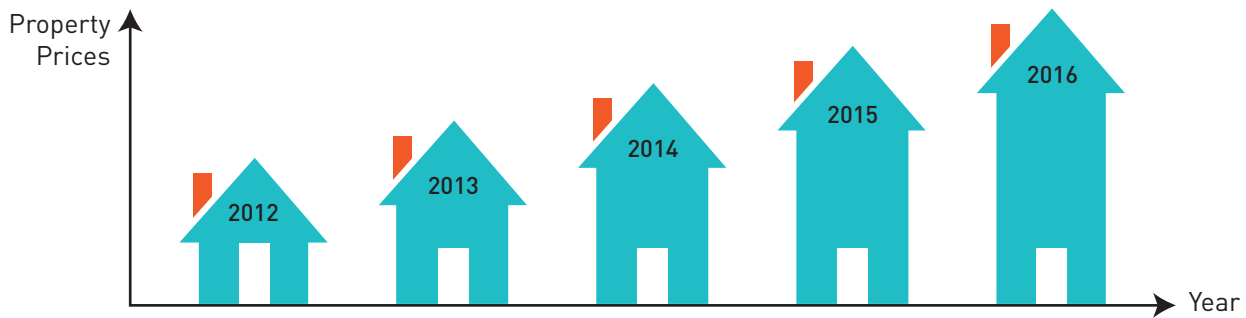
**REFINANCE**



**PURCHASE**



# PROPERTY PRICES ARE INCREASING FROM YEAR TO YEAR<sup>1</sup>



## COST OF LIVING IS INCREASING<sup>2</sup>



Petrol



Utilities



Education



Food

SOURCE:

1 "Why house prices remain high", The Star, accessed on 24 February 2016, <http://www.thestar.com.my/business/business-news/2015/12/05/why-house-prices-remain-high/>

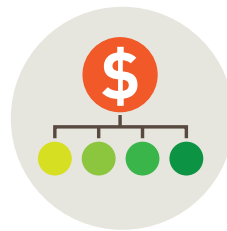
2 "CONSUMER PRICE INDEX MALAYSIA JUNE 2015", Department of Statistics Malaysia, accessed on 15 January, 2016, <https://www.statistics.gov.my/dosm/index.php?r=column/pdfPrev&id=Q2w4Qy9aeWhw51h4enNNeWtoSk5Mz09>

## Sometimes the best things in life are those that remain fixed



### No Fluctuating Interest Rates\*

Fixed instalments



### Flexibility to Pay More\*

No notice required



### Zero-Moving-Cost Packages Available\*

Free valuation fees and legal cost on loan documentation only



### No Penalty\*

Only applicable for early settlement through cash or EPF withdrawals and sale of property

\* Terms & Conditions apply

Contact us at **1300 88 1899** or **my.loan@aia.com** for a **Mortgage Health Check**



## PRODUCT BRIEF - AIA FIXED RATE HOME LOAN

*Other Terms and Conditions apply*

**ATTRACTIVE HOME LOAN FIXED RATES**

**ZERO MOVING COST PACKAGES\* AVAILABLE**

### Who can apply?

- Individual Malaysian Citizens or permanent residents.
- For Self Employed - The business established for at least 3 years and operating profitability for the past 3 years.
- Foreigners residing and employed in Malaysia for a period of time with valid working permit or are with Malaysian spouses.

### Properties Financed

#### **Completed residential properties**

- With permanent Certificate of Completion & Compliance (CCC).
- Landed - Klang Valley, Penang/Seberang Prai, Sg. Petani, Kulim, Parit Buntar, Seremban, Johor Bahru, Batu Pahat, Muar, Ipoh, Kampar, Taiping, Kuantan, Melaka Town, Kota Kinabalu and Kuching only.
- Non-landed (i.e. apartments, condominiums & townhouses) - Klang Valley, Penang, Ipoh, Melaka, Kuantan, Johor Bahru, Kota Kinabalu and Kuching only.
- For leasehold land, the unexpired land lease must exceed 30 years after deducting the loan tenure with the remaining loan lease. Except for Kuching, it must exceed 15 years and upon application the unexpired land lease must be at least 21 years.
- Residential properties on Malay Reserve Land or native land, located at landslip/flood prone area/oxidation pond/power station, T-junction or under bumi lot status (except for property's market value of RM500,000 and above) would be excluded.

**Under construction properties** - available within AIA's approved list of panel of developers and projects

**Minimum Loan:** RM100,000

**Minimum Market Value:** RM200,000

### Loan Tenure

- Minimum : 5 years
- Maximum : Up to 35 years or age 70 whichever is earlier.

### Margin of Financing (MoF)

- MoF is based on Open Market Value (OMV) or purchase price whichever is lower for new purchase.
- OMV shall be based on the valuation report prepared by AIA panel of valuers.
- MoF is up to 90% for new purchase and up to 80% for refinance cases.
- Exceptions can be considered on a case by case basis and at the discretion of AIA Bhd.

### Other Terms and Conditions

- Life policy and/ or Mortgage Reducing Term Assurance (MRTA) are required.
- A houseowner insurance policy on the property to be charged is required.
- For non landed properties, a certified true copy of the master policy with AIA Bhd endorsed as a mortgagee/chargee must be forwarded to AIA on a yearly basis.

\* Zero Moving Cost refer to the legal fees, stamp duty, disbursement and valuation for the loan agreement only.

**Mortgage Operations Contact Numbers:**

**Website:** [www.aia.com.my](http://www.aia.com.my)

**Email:** [my.loan@aia.com](mailto:my.loan@aia.com)

**Customer Care Line:** 1300 88 1899

*Note: Interest rate offered will depend on the current packages offered and will vary from time to time.*

*AIA may from time to time impose additional terms or vary the terms at its discretion.*

*WEF: August 2016*



## PRODUCT BRIEF - AIA FIXED RATE SHOP LOAN

*Other Terms and Conditions apply*

**ATTRACTIVE SHOP LOAN FIXED RATES**  
**ZERO MOVING COST PACKAGES\* AVAILABLE**

### Who can apply?

- Individual Malaysian Citizens or permanent residents.
- For Self Employed - The business established for at least 3 years and operating profitability for the past 3 years.

### Commercial Properties Financed

- Completed commercial properties with permanent Certificate of Completion & Compliance (CCC).
- Completed shophouses with or without individual or strata titles in Kuala Lumpur, Petaling Jaya, Penang, Ipoh, Melaka town, Kuantan, Johor Bahru, Kota Kinabalu and Kuching only.
- For leasehold land, the unexpired land lease must exceed 30 years after deducting the loan tenure with the remaining loan lease. Except for Kuching, it must exceed 15 years and upon application the unexpired land lease must be at least 21 years.
- Subject to minimum required marketability factor of 6.5 by our panel of valuer.
- Factories, commercial retail lots and offices are excluded.
- Commercial properties on Malay Reserve or native land, located at landslip/flood prone area/oxidation pond/power station or any negative factors that affect the open market value would also be excluded.

**Minimum Loan:** RM400,000

**Minimum Market Value:** RM500,000

### Loan Tenure

- Minimum : 5 years
- Maximum : up to 30 years or age 65 whichever is earlier.

### Margin of Financing (MoF)

- MoF is based on Open Market Value (OMV) or purchase price whichever is lower for new purchase.
- OMV shall be based on the valuation report prepared by AIA panel of valuers.
- MoF is up to 80% for New Purchase and up to 70% for refinance cases.
- Exceptions can be considered on a case by case basis and at the discretion of AIA Bhd

### Other Terms and Conditions

- Comprehensive Fire Insurance on the property must be adequately protected by Commercial fire policy of AIA.
- Life Policy and/or Mortgage Reducing Term Assurance (MRTA) are required.
- Valuation report and loan documentation must be prepared by our panel

\* Zero Moving Cost refer to the legal fees, stamp duty, disbursement and valuation for the loan agreement only.

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*Note: Interest rate offered will depend on the current packages offered and will vary from time to time.*

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