

Campaign Period:
1 March 2024 - 28 February 2025

Raya X-TRA Bergaya

with MBSB Bank
Personal Financing-i
X-Change X-TRA Campaign

Enjoy rates as low as
SBR +
2.60%
P.A.*

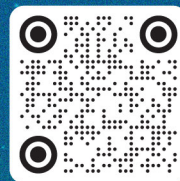
Deferred payment for
3 MONTHS

Financing up to
RM400,000

FAST
Approval

NO
Security Deposit

APPLY NOW VIA
FAST



Most Innovative New Shariah Compliant
Personal Financing Product - Ihsan-i
Global Business Outlook Awards 2023

IMPORTANT NOTES:

* Current Standardised Base Rate (SBR) is 3.00% p.a.
Equivalent to 2.96% p.a. flat rate for 3 years tenure.

Campaign Terms and Conditions Apply

PART OF YOUR JOURNEY



03-2096 3000

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MBSB Bank



**MBSB
BANK**

MBSB Bank Berhad | Registration No.: 200501033981 (716122-P)

A member of MBSB Group

Personal Financing-i X-Change X-TRA Campaign Payment Table

Personal Financing-i Mumtaz

Profit Rate p.a.	Profit Rate as low as SBR + 2.60% p.a.								
Equivalent to Fixed Rate	2.97%	2.96%	3.07%	3.09%	3.11%	3.13%	3.15%	3.18%	3.20%
Tenure (Years)	2	3	4	5	6	7	8	9	10
Total Financing	2	3	4	5	6	7	8	9	10
RM10,000	442	303	234	193	165	146	131	120	111
RM15,000	663	454	351	289	248	218	196	179	166
RM20,000	883	605	468	385	330	291	261	239	221
RM25,000	1,104	757	585	481	412	363	327	298	276
RM30,000	1,325	908	702	578	495	436	392	358	331
RM35,000	1,545	1,059	819	674	577	508	457	417	386
RM40,000	1,766	1,210	936	770	660	581	522	477	441
RM45,000	1,987	1,361	1,053	866	742	654	587	536	496
RM50,000	2,208	1,513	1,170	962	824	726	653	596	551
RM55,000	2,428	1,664	1,287	1,059	907	799	718	655	606
RM60,000	2,649	1,815	1,404	1,155	989	871	783	715	661
RM65,000	2,870	1,966	1,521	1,251	1,072	944	848	774	716
RM70,000	3,090	2,117	1,638	1,347	1,154	1,016	914	834	771
RM75,000	3,311	2,269	1,755	1,443	1,236	1,089	979	894	826
RM80,000	3,532	2,420	1,872	1,540	1,319	1,162	1,044	953	881
RM90,000	3,973	2,722	2,106	1,732	1,484	1,307	1,174	1,072	991
RM100,000	4,415	3,025	2,340	1,924	1,648	1,452	1,305	1,191	1,101
RM150,000	6,622	4,537	3,510	2,886	2,472	2,177	1,957	1,787	1,651
RM200,000	8,829	6,049	4,679	3,848	3,296	2,903	2,609	2,382	2,201
RM250,000	11,036	7,561	5,849	4,810	4,120	3,629	3,262	2,977	2,751
RM300,000	13,243	9,073	7,019	5,772	4,944	4,354	3,914	3,573	3,301
RM350,000	15,450	10,585	8,188	6,734	5,768	5,080	4,566	4,168	3,851
RM400,000	17,657	12,097	9,358	7,696	6,592	5,806	5,218	4,763	4,401

5.60% p.a (Effective Rate) / 2.96% p.a (Flat Rate equivalent for 3 years)

Personal Financing-i Afdhal

Profit Rate p.a.	Profit Rate as low as SBR + 3.00% p.a.								
Equivalent to Fixed Rate	3.18%	3.17%	3.29%	3.31%	3.33%	3.36%	3.39%	3.41%	3.44%
Tenure (Years)	2	3	4	5	6	7	8	9	10
Total Financing	2	3	4	5	6	7	8	9	10
RM10,000	444	305	236	195	167	148	133	122	113
RM15,000	665	457	354	292	251	221	199	182	169
RM20,000	887	609	472	389	334	295	265	243	225
RM25,000	1,109	761	590	486	417	368	331	303	281
RM30,000	1,330	913	708	583	501	442	398	364	337
RM35,000	1,552	1,065	826	680	584	515	464	424	393
RM40,000	1,773	1,217	944	778	667	589	530	485	449
RM45,000	1,995	1,369	1,061	875	751	662	596	545	505
RM50,000	2,217	1,522	1,179	972	834	736	662	606	561
RM55,000	2,438	1,674	1,297	1,069	917	809	729	666	617
RM60,000	2,660	1,826	1,415	1,166	1,001	883	795	727	673
RM65,000	2,881	1,978	1,533	1,263	1,084	956	861	787	729
RM70,000	3,103	2,130	1,651	1,360	1,167	1,030	927	848	785
RM75,000	3,325	2,282	1,769	1,457	1,251	1,103	993	908	841
RM80,000	3,546	2,434	1,887	1,555	1,334	1,177	1,060	969	897
RM90,000	3,989	2,738	2,122	1,749	1,501	1,324	1,192	1,090	1,009
RM100,000	4,433	3,043	2,358	1,943	1,667	1,471	1,324	1,211	1,121
RM150,000	6,649	4,564	3,537	2,914	2,501	2,206	1,986	1,816	1,681
RM200,000	8,865	6,085	4,716	3,886	3,334	2,941	2,648	2,421	2,241
RM250,000	11,081	7,606	5,895	4,857	4,167	3,677	3,310	3,027	2,801
RM300,000	13,297	9,127	7,074	5,828	5,001	4,412	3,972	3,632	3,361
RM350,000	15,513	10,648	8,252	6,800	5,834	5,147	4,634	4,237	3,921
RM400,000	17,729	12,169	9,431	7,771	6,667	5,882	5,296	4,842	4,482

6.00% p.a (Effective Rate) / 3.17% p.a (Flat Rate equivalent for 3 years)

Important Notes:

- a) MBSB Bank's current Standardised Base Rate (SBR) is 3.00% p.a. and ceiling profit rate is at 15%.
- b) Payment table above is for illustration purposes only.
- c) Campaign Terms and Conditions apply.