



Personal Financing-i X-Change X-TRA

# Finance your life moments with peace of mind



Financing  
rate as low as  
**2.82%\***  
per annum

**3 Months**  
Deferred Payments

Financing up to  
**RM400,000**

Campaign Period: 1 September 2025 - 31 December 2025

\* Effective Profit Rate is 5.35% p.a. (SBR + 2.60% p.a.),  
equivalent to \*2.82% p.a. Flat Rate for 3 years financing tenure.

Campaign terms and conditions apply.

**BE BOLD. BANK SMART.**

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



MBSB Bank



# Personal Financing-i X-Change X-TRA

## Benefits

- Competitive Profit Rate as low as SBR + 2.60% p.a. (equivalent to 2.82% p.a. flat rate at 3 years financing tenure)
- 3-months deferred payment
- Financing amount of up to RM400,000
- No security deposit required
- Simple documentation
- Debt consolidation available

You can conveniently walk in to any of our 47 branches, or apply via MFAST with simple documentation. Rest assured that our MBSB Bank Personal Financing-i is Shariah compliant. Apply now for quick funds and enjoy exciting campaign offers-perfect for debt consolidation, education, medical care and more!

## Payment Table

Profit Rate	Profit Rate as low as SBR + 2.60% p.a.								
Equivalent to Flat Rate	2.83%	2.82%	2.83%	2.84%	2.85%	2.87%	2.89%	2.91%	2.93%
Tenure (Years)	2	3	4	5	6	7	8	9	10
Total Financing	2	3	4	5	6	7	8	9	10
RM50,000	2,202	1,507	1,160	952	814	715	642	585	539
RM60,000	2,642	1,808	1,392	1,142	977	858	770	702	647
RM70,000	3,082	2,109	1,624	1,333	1,139	1,001	898	819	755
RM80,000	3,523	2,411	1,856	1,523	1,302	1,144	1,027	935	863
RM90,000	3,963	2,712	2,087	1,713	1,465	1,287	1,155	1,052	971
RM100,000	4,403	3,013	2,319	1,904	1,627	1,430	1,283	1,169	1,078
RM150,000	6,605	4,520	3,479	2,855	2,441	2,145	1,925	1,754	1,617
RM200,000	8,806	6,026	4,638	3,807	3,254	2,860	2,566	2,338	2,156
RM250,000	11,008	7,533	5,798	4,758	4,067	3,575	3,207	2,922	2,695
RM300,000	13,209	9,039	6,957	5,710	4,881	4,290	3,849	3,507	3,234
RM350,000	15,410	10,545	8,116	6,662	5,694	5,005	4,490	4,091	3,773
RM400,000	17,612	12,052	9,276	7,613	6,508	5,720	5,131	4,675	4,312

- Profit will begin to accrue immediately upon disbursement, including during the deferment period.
- This table is for illustration purposes only.

For more information, please call:



Scan the QR code to apply via **MFAST**

- Open to all Malaysian citizen of at least 19 years old and not exceeding 60 years upon the expiry of the facility or opted retirement age, whichever comes first.
- Employees having salary deduction arrangements with MBSB Bank.
- Eligible for both new and existing MBSB Bank customers.
- Deferment of payment begins in the month the financing is approved.
- Current Standardized Base Rate (SBR) is 2.75% p.a. and Ceiling Profit Rate is at 15.00% p.a.
- Campaign Period: 1 September 2025 - 31 December 2025



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



\* Campaign terms and conditions apply