NOTICE

IMPORTANT UPDATE TO MBSB BANK'S WORKSFORME CAMPAIGN RATES & REQUIRMENTS

Dear Valued Customers,

We wish to inform you of an upcoming update to the Terms and Conditions (T&C) of our WorksForMe Campaign, effective 29 October 2025.

What's New?

The financing rates for several offerings and proposition will be revised following from the revision of Standardized Base Rate (SBR) effective 17 July 2025. For further details, please refer to the following tabulation:

Product	Offering	Remarks
Personal Financing-i	Get an extra 0.10% off on the personal financing rate	Current Standardized Base Rate (SBR) is 2.75% p.a. as of 17 July 2025. The financing rate reduction of up to 0.10% is determined based on the effective profit rate derived from the Risk-Based Pricing (RBP) methodology. Customers who have already been granted a lower financing rate under the Average Financing Rate (AFR) - Appeal* factor shall not be eligible for a further rate reduction under the WorksForMe Programme. **Average Financing Rate - Appeal : a lower financing rate granted upon appeal, based on reassessment under the Bank's Average Financing Rate framework.*
Property Financing-i	Financing profit rate as low as 3.70% p.a.	Current Standardized Base Rate (SBR) is 2.75% p.a. as of 17 July 2025. The effective rate will be subjected to the changes in the Overnight Policy Rate (OPR). Credit scoring may be waived when payments are automatically deducted from your salary account. The maximum payment tenure is up to 35 years. Subject to terms and conditions.

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Product	Offering	Remarks
Auto Financing-i	Attractive variable financing profit rate as low as equivalent to fixed rate of 2.22% p.a. for PERODUA and PROTON models	Terms & Conditions apply; pricing/rate offered are subjected to financing amount, financing tenure & CTOS scores.

Please note that all other sections of the T&C remain unchanged.

Kindly be informed that campaign rates may be revised from time to time at the Bank's discretion.

Rest assured, we will notify you in advance should there be any future changes.

For more details on the revised T&C please visit our website at www.mbsbbank.com. Alternatively, you may contact our Customer Service Centre at 03-2096 3000 or your respective Relationship Managers (Mondays to Fridays, 8.30 a.m. to 5.30 p.m., excluding Public Holidays) or e-mail us at enquiry@mbsbbank.com.

You may also visit our nearest branch for assistance or clarification. Thank you for your continued trust in MBSB Bank. We are honoured to be part of your financial journey.

Terms and conditions apply.

Sincerely,
MBSB Bank Berhad