



ANNOUNCEMENT OF NEW BASE RATE (“BR”) AND BASE FINANCING RATE (“BFR”)

Dear Valued Customers,

Please be informed that effective 31 January 2020, MBSB Bank Berhad’s BR and BFR will be changed, as follows:

Rate Types	Current Rates (p.a)	New Rates (p.a)
Base Rate	3.90%	3.65%
Base Financing Rate	6.75%	6.50%

Note: The bank will be using the BR for pricing new retail floating rate financing facilities including refinancing while the existing floating rate retail financing pegged against BFR shall continue to price against BFR until maturity.

For the purpose of disclosure requirement our indicative effective financing rate for standard housing financing with financing amount of RM 350,000 for 30 years with no lock-in period stands at 4.20%.

Thank you.