



Revision to Penang Mortgage Zero Cost Terms & Conditions (1 May to 30 June) Effective 19 May 2022

Dear Valued Clients, kindly be informed on the revision of the Penang Mortgage Zero Cost Terms and Conditions (1 May to 30 June) as per table below:

Clause	Previous	Revised
	<p>5. The effective interest rate for this Offer are;</p> <p>(a) BR+0.78% = 3.05% p.a. for Eligible Clients; or</p> <p>(b) BR+0.73% = 3.00% p.a. for Eligible Clients who deposit fresh funds of RM250,000. Fresh funds is defined as monies or funds howsoever transferred, credited or paid into an account from other banks and/or financial institutions by way of (i) Interbank GIRO transfers, (ii) collection and payment of cheques drawn on such other bank(s) and / or liquidation of investment assets held with SCBMB or Standard Chartered Saadiq Berhad.</p> <p>The Base Rate (BR) is currently 2.27% as of 1st May 2022.</p>	<p>5. The effective interest rate for this Offer are;</p> <p>(a) BR+0.78% = 3.30% p.a. for Eligible Clients; or</p> <p>(b) BR+0.73% = 3.25% p.a. for Eligible Clients who deposit fresh funds of RM250,000. Fresh funds is defined as monies or funds howsoever transferred, credited or paid into an account from other banks and/or financial institutions by way of (i) Interbank GIRO transfers, (ii) collection and payment of cheques drawn on such other bank(s) and / or liquidation of investment assets held with SCBMB or Standard Chartered Saadiq Berhad.</p> <p>The Base Rate (BR) is currently 2.52% as of 19th May 2022.</p>

Other terms remain unchanged.

Please refer to the full revised Penang Mortgage Zero Cost Terms & Conditions (1 May to 30 June) at: <https://www.sc.com/my/terms-and-conditions/>

If you have any questions, please email to our Client Care Centre at Malaysia.Feedback@sc.com or connect with us via Live Chat at sc.com/my (operation hours from 9am-12 am, Monday to Friday).