

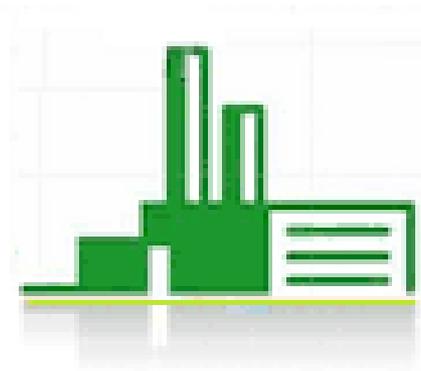


Present by Elvis Lai

Housing Loan



Commercial Loan



Commercial

Housing Loan

Provide financing to purchase Residential Property

- Loan Margin : 90%
- Interest: 4.25% ~ 5.25%
- Loan Tenure: 35 yrs
- Daily Rest Interest Calculation



5 HOME Plan

Offers more savings and a longer
repayment period



- Option for Redraw Facility for conventional loans with an approved amount of RM100,000 and above.
- Your monthly repayment amount will increase or decrease when there is a change in the Base Rate.

Shop



Warehouse



k15655657 fotosearch.com ©

Industrial

Factory

Trade Bills



SWIFT plan

- Option for Redraw Facility for conventional loans with an approved amount of RM100,000 and above.
- An attractive margin of financing of up to 150% including trade bills.
- To raise working capital, including Overdraft and trade bills facilities.
- Financing of your stamp duty and legal documentation fees.

SWIFT plan

- Loan Margin : 85% + 65% (Trade Bills)
- Interest: 4.45% ~ 4.75%
- Loan Tenure: 25 yrs
- Daily Rest Interest Calculation



HOW TO
CHEAT
YOUR **BANK**
OUT OF INTEREST

RM1,000,000

Outstanding Balance as at 1st September 2017

Interest: 4.55%

Loan Tenure: 25yrs

Monthly Instalment: RM5,589

Total Interest: RM676,022

Total Repayment: RM1,676,022





RM1,000,000

Outstanding Balance as at 1st September 2017

✓ **Paid RM300k** on 1st Sept

RM700,000

Outstanding Balance as at 2nd September 2017

Difference Between Pay With Schedule and Paid In Advance

RM1,000,000

- Outstanding Balance as at 1st September 2017
- Interest: 4.55%
- Loan Tenure: 25yrs
- Monthly Instalment: RM5,589
- Total Interest: RM676,022
- Total Replayment: RM1,676,022

RM700,000

- Outstanding Balance as at 2nd September 2017
- Interest: 4.55%
- Loan Tenure: 14yrs 2 months 15 days
- Monthly Instalment: RM5,589
- Total Interest: RM250,956
- Total Replayment: RM1,250,956

WIHDRAW IT ANYTIME!

RM300,00

Amount Paid In Advance on 2nd September 2017



Loan Margin UP TO 150%

- 85% financing on PROPERTY
- 65% provide TRADE BILLS facility



TRADE BILLS

- Bank Acceptance
- Bank Trust
- Letter of Credit
- Shipping Guarantee
- Bank Guarantee



PROBLEM WITH COMPANY LOAN

NEW COMPANY ?

DORMANT COMPANY?

NO PROFILE?



THIRD PARTY LOAN

- Property Under Company, Loan Under Third Party
- Third Party Can Be Related Individual or Company
- Property GST still can be claim

