IMPORTANT NOTICE

Dear Valued Customers,

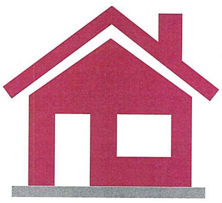
1) NOTIFICATION OF REVISION OF STANDARDISED BASE RATE ("SBR") EFFECTIVE 10 JULY 2025

In line with Bank Negara Malaysia's recent decision to reduce the Overnight Policy Rate, Bank Islam Malaysia Berhad will reduce its Standardised Base Rate (SBR) from 3.00% per annum to 2.75% per annum with effect from 10 July 2025. This will effectively impact all floating rate financing pegged to SBR.

The Bank's Base Rate (BR) and Base Financing Rate (BFR) will also reduce in tandem with our SBR with effect from 10 July 2025.

BR : From 3.77% per annum to 3.52% per annum
BFR : From 6.72% per annum to 6.47% per annum

As part of the Bank's commitment to serve you better and to facilitate your reference, we wish to notify that the reference rate and the indicative effective profit rate for a house financing are as follows:



Home Financing Package

30 Years Tenure
RM350,000
No Lock-In Period

Reference Rate	:	SBR = 2.75% p.a.
Profit Rate	:	SBR + 1.05% p.a.
Effective Profit Rate	:	3.80 % p.a.
Monthly Instalment	:	RM 1,630.85

Subject to ceiling rate of 10.75% p.a. and Bank's standard Mortgage terms and conditions

2) WHAT YOU SHOULD KNOW ABOUT STANDARDISED BASE RATE.

a) What is the Standardised Base Rate (SBR)?

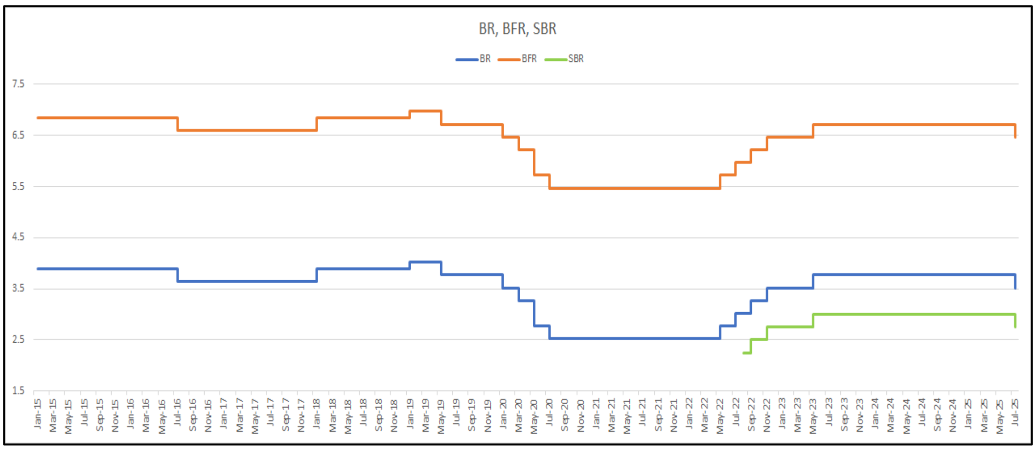
The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.

SBR applies to applications received for new retail financing facilities, refinancing of existing retail financing facilities, and the renewal of existing revolving retail financing facilities, on or after 1 August 2022. Existing retail financing facilities which were granted prior to the 1 August 2022, shall continue to remain priced against the Base Rate (BR) and the Base Financing Rate (BFR) respectively.

b) What are possible scenarios that may trigger a change in the SBR?

The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).

c) Historical Series of BR, BFR and SBR



For more information, please visit www.bankislam.com or call our Customer Contact Centre at 603 – 26 900 900 operating daily from 6.00 am until 12.00 am local time or visit our nearest branch.

BANK ISLAM

NOTIS PENTING

Pelanggan yang Dihargai,

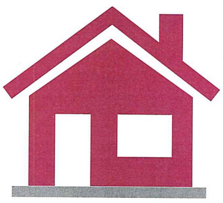
1) PEMBERITAHUAN PERUBAHAN KADAR ASAS STANDARD (KAS) BERKUATKUASA PADA 10 JULAI 2025

Selaras dengan keputusan Bank Negara Malaysia menurunkan Kadar Dasar Semalaman, Bank Islam Malaysia Berhad telah menurunkan Kadar Asas Standard (KAS) dari 3.00% setahun kepada 2.75% setahun berkuat kuasa pada 10 Julai 2025. Langkah ini hanya memberi kesan kepada pakej pembiayaan kadar terapung berdasarkan KAS sahaja.

Kadar Asas (KA) dan Kadar Pembiayaan Asas (KPA) bagi Bank Islam akan juga diturunkan selaras dengan KAS berkuat kuasa pada 10 Julai 2025.

KA : Daripada 3.77% setahun kepada 3.52% setahun
KPA : Daripada 6.72% setahun kepada 6.47% setahun

Sebagai komitmen Bank untuk memberi perkhidmatan yang terbaik, berikut merupakan kadar rujukan dan kadar keuntungan efektif bagi pakej pembiayaan perumahan:



Pakej Pembiayaan Perumahan

Tempoh Pembiayaan 30 Tahun
RM350,000
Tanpa Tempoh ‘Lock-In’

Kadar Rujukan	:	KAS = 2.75% p.a.
Kadar Keuntungan	:	KAS + 1.05% p.a.
Kadar Keuntungan Efektif	:	3.80% p.a.
Ansuran Bulanan	:	RM 1,630.85

Tertakluk kepada kadar siling 10.75% p.a. dan terma dan syarat pembiayaan perumahan Bank

2) APA YANG ANDA PERLU TAHU TENTANG KADAR ASAS STANDARD.

a) Apakah Kadar Asas Standard (KAS)?

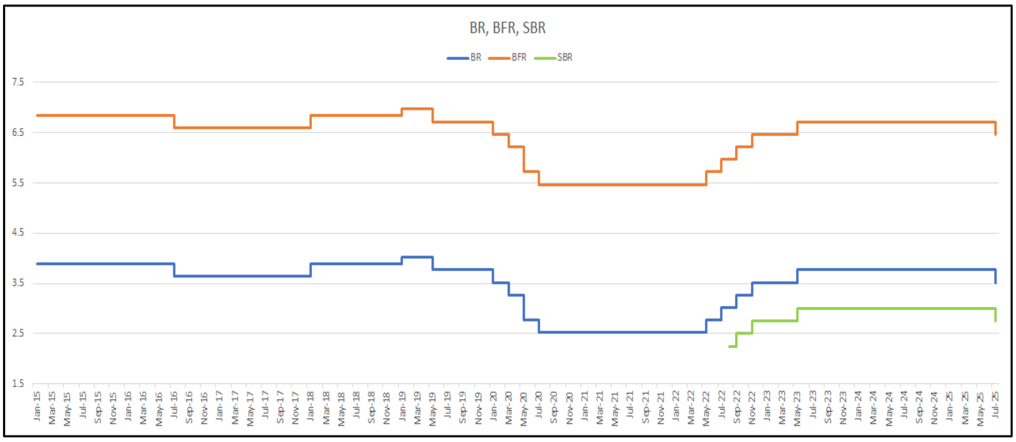
KAS yang kami tawarkan ke atas produk ini adalah berdasarkan kadar penanda aras yang ditentukan oleh Bank Negara Malaysia. Kadar penanda aras pada masa ini ditetapkan sebagai Kadar Dasar Semalaman (OPR), yang mencerminkan pendirian dasar monetari seperti yang diputuskan oleh Jawatankuasa Dasar Monetari Bank Negara Malaysia.

KAS terpakai kepada permohonan yang diterima untuk kemudahan pembiayaan runcit baru, pembiayaan semula kemudahan pembiayaan runcit sedia ada, dan pembaharuan kemudahan pembiayaan runcit pusingan sedia ada, pada atau selepas 1 Ogos 2022. Kemudahan pembiayaan runcit sedia ada yang diberikan sebelum 1 Ogos 2022, akan terus kekal menggunakan Kadar Asas (KA) dan Kadar Pembiayaan Asas (KPA).

b) Apakah kebarangkalian keadaan yang menyebabkan perubahan Kadar Asas Standard?

KAS boleh naik atau turun disebabkan oleh perubahan dalam kadar penanda aras, iaitu perubahan dalam Kadar Dasar Semalaman (OPR).

c) Sejarah penanda Kadar Asas, Kadar Pembiayaan Asas dan Kadar Asas Standard



Untuk maklumat lanjut, sila layari www.bankislam.com atau hubungi Pusat Perkhidmatan Pelanggan kami di talian 603 – 26 900 900 beroperasi dari 6.00 pagi hingga 12.00 malam atau kunjungi cawangan terdekat kami