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FOR IMMEDIATE RELEASE

ENHANCED SKIM RUMAH PERTAMAKU EFFECTIVE JANUARY 2013

With effect from January 2013, as recently announced by the Government in the 2013 Budget, the eligibility criteria of the Skim Rumah Pertamaku (SRP) will be improved to enable more Malaysians to own their first residential property. Improvement to the eligibility criteria on the SRP include increasing the income limit of individual borrowers from RM3,000 to RM5,000 per month or joint borrowers of up to RM10,000 per month (subject to individual borrower income not exceeding RM5,000 per month). In addition, the requirement for a savings record equivalent to three months installment and minimum employment of six months will be abolished. The scheme allows homebuyers to obtain 100% financing from participating banks, enabling them to own a home without having the need to pay a 10% down payment. Cagamas SRP Berhad (CSR) will guarantee the initial 10% of the loan under the scheme.

Further information and applications for financing under the SRP can be made at the nearest branch of the participating banks which are Affin Bank Berhad (AFFINBANK), Affin Islamic Bank Berhad (AFFIN ISLAMIC), Alliance Bank Malaysia Berhad (Alliance Bank), Alliance Islamic Bank Berhad (Alliance Islamic), AmBank (M) Berhad (AmBank), AmIslamic Bank Berhad (AmIslamic Bank), Bank Islam Malaysia Berhad (Bank Islam), Bank Muamalat Malaysia Berhad (Bank Muamalat), CIMB Bank Berhad (CIMB Bank), CIMB Islamic Bank Berhad (CIMB Islamic Bank), Hong Leong Bank (HLB), Hong Leong Islamic Bank (HLIB), Malayan Banking Berhad (Maybank), Maybank Islamic Berhad (Maybank Islamic), OCBC Bank (Malaysia) Berhad (OCBC), OCBC Al Amin Bank Berhad (OCBC Al-Amin), Public Bank Berhad (Public Bank), Public Islamic Bank Berhad (Public Bank Islamic), RHB Bank Berhad (RHB Bank), RHB Islamic Bank Berhad

(RHB Islamic Bank), Standard Chartered Bank Malaysia Berhad (Standard Chartered), Standard Chartered Saadiq Berhad (Standard Chartered Saadiq) and United Overseas Bank (Malaysia) Bhd. (UOB Malaysia). More information on the new eligibility criteria is also available at www.srp.com.my.

In 2011, Cagamas was mandated to play an active role of helping young, working Malaysians in the private sector to own their first homes under the My First Home Scheme, or Skim Rumah Pertamaku. A fully owned subsidiary, CSRSP was formed to guarantee the repayment of the first 10 per cent of the loan obtained under the Scheme with participating banks.

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