

Frequently Asked Questions

Revision of Standardised Base Rate, Base Lending/Financing Rate and Base Rate

| Section A: Question on OPR Change | |
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| Q1 | I received a letter from AmBank/AmBank Islamic on changes in my monthly instalment. Why has my instalment been decreased? |
| A1 | The decrease in the instalment amount is due to the recent revision on AmBank/AmBank Islamic's Base Rate (BR) and Base Lending Rate (BLR)/Base Financing Rate (BFR) and Standardised Base Rate (SBR) which takes effect on 14 July 2025 whereby the rates were decreased by 25 basis points from 3.85%, 6.70% and 3.00% to 3.60%, 6.45% and 2.75% respectively. |
| Q2 | Why the effective date of my new instalment is 5 September 2025, which is much later, instead of on the next payment due date? |
| A2 | Despite 14 July 2025 being the effective date for the revision of the rates, the new instalment amount will only come into effect on 5 September 2025 in order to allow us to provide sufficient notice period for customers. However, rest assured that the difference in the instalment amount that you are paying during this transition period will be used to knock off your loan/financing balance, which in turn will help you to pay off the loan/financing faster and possibly shorten your loan/financing tenure. |
| Q3 | Can I start paying the new instalment amount earlier, i.e. on the next due date instead of 5 September 2025? |
| A3 | No, you may not as we have set the effective date in the system as 5 September 2025. We wish to highlight that paying more now will benefit you as you will save on interest/profit and help you in reducing the outstanding amount of the loan/financing. |
| Q4 | What are Base Rate (BR), Base Lending Rate (BLR), Standardised Base Rate (SBR) and Base Financing Rate (BFR)? |
| A4 | BR, BLR, SBR and BFR are the reference rates to determine the pricings for retail loans/financing. |
| Q5 | Is the BR/BLR/SBR/BFR revision applicable to all categories of customers, i.e. Mass, Affluent, SME, Corporate? |
| A5 | Yes, as long as the accounts are pegged with BR/BLR/SBR/BFR. |
| Q6 | Is there any capping amount for change in instalment due to the revision in BR/BLR/SBR/BFR? |
| A6 | <p><u>Mortgages, ASB Financing/Term Financing-i Secured by ASB, Hire Purchase and Industrial Hire Purchase – Conventional and Islamic</u> Monthly instalment shall be revised in the event of movement of BR/BLR/SBR/BFR for floating rate.</p> <p><u>Personal Financing-i (COOP)</u> Instalment shall not be changed as the product is not pegged with BR/BLR/BFR and is under fixed rate.</p> <p><u>ASNB Unit Trust Cash Investment</u> There is no instalment involved as it is non-financing/lending.</p> <p><u>AmMoneyLine/AmMoneyLine Facility-i</u> Instalment amount shall remain unchanged as the product is not pegged with BR/BLR/SBR/BFR and is under fixed rate.</p> |

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| Q7 | How does the Bank notify customers on the revision in BR/BLR/SBR/BFR ? |
| A7 | <p>1. Notification letter/email will be sent to customers in batches to inform them on the revision in rate and change in instalment amount.</p> <ul style="list-style-type: none"> Letters/Emails are auto-generated by our system. Notices shall be posted out in August 2025. The notification letter/email will only be sent to impacted customers with change in instalment amount. <p>2. Announcement via AmBank Website i.e ambank.com.my.</p> <p>3. Notice published via our ATM screens nationwide.</p> <p>4. Branch Notice displayed at branches.</p> |
| Q8 | Why does the instalment for my fixed rate car loan/financing at AmBank/AmBank Islamic remain unchanged while my home loan/financing instalment is revised? |
| A8 | The revision in instalment amount is only applicable for loans/financing with variable rates, which are pegged with BR/BLR/SBR/BFR. |
| Q9 | What options do I have if I would like to maintain my old instalment amount? |
| A9 | Kindly raise your request with our Contact Centre at 03-2178 8888, operational daily from 7.00a.m. to 11.00p.m., or you may visit any of our branches. We will process your request accordingly and approval is subject to management's decision. |
| Q10 | May I request to restructure my loan/financing with new tenure and instalment amount? |
| A10 | <p>Yes, you may.</p> <p>Please apply via AmBank Website https://www.ambank.com.my/eng/RemedialProgramme for repayment assistance. We will process your request accordingly and approval is subject to management's decision.</p> |
| Q11 | AmBank/AmBank Islamic has given me insufficient notice to pay for my new instalment. Can I pay my loan/financing with the old instalment amount? |
| A11 | <p>We have given our customers more than twenty-one (21) calendar days' prior notice on the revision. Kindly make payment as per the new instalment amount in order to avoid any late payment charges.</p> <p>However, should you wish to revert to your old instalment, we will process your request accordingly, subject to management's approval.</p> |

Appendix

BLR/BFR movement

| No | Period | | BLR/BFR |
|-----------|----------------------------------|--------------|----------------|
| | From (Effective date) | To | |
| 1 | 26-Apr-2006 | 23-Nov-2008 | 6.75% |
| 2 | 24-Nov-2008 | 20-Jan-2009 | 6.50% |
| 3 | 21-Jan-2009 | 23-Feb-2009 | 5.95% |
| 4 | 24-Feb-2009 | 03-Mar-2010 | 5.55% |
| 5 | 04-Mar-2010 | 12-May-2010 | 5.80% |
| 6 | 13-May-2010 | 07-Jul-2010 | 6.05% |
| 7 | 08-Jul-2010 | 04-May-2011 | 6.30% |
| 8 | 05-May-2011 | 13-Jul-2014 | 6.60% |
| 9 | 14-Jul-2014 | 18-Jul-2016 | 6.85% |
| 10 | 19-Jul-2016 | 01-Aug-2017 | 6.65% |
| 11 | 02-Aug-2017 | 02-Feb-2018 | 6.70% |
| 12 | 03-Feb-2018 | 14-May-2019 | 6.95% |
| 13 | 15-May-2019 | 29-Jan-2020 | 6.70% |
| 14 | 30-Jan-2020 | 09-Mar-2020 | 6.45% |
| 15 | 10-Mar-2020 | 13-May-2020 | 6.20% |
| 16 | 14-May-2020 | 13-July-2020 | 5.70% |
| 17 | 14-July-2020 | 18-May-2022 | 5.45% |
| 18 | 19-May-2022 | 13-July-2022 | 5.70% |
| 19. | 14-July-2022 | 12-Sept-2022 | 5.95% |
| 20. | 13-Sept-2022 | 7-Nov-2022 | 6.20% |
| 21. | 8-Nov-2022 | 8-May-2023 | 6.45% |
| 22. | 9-May-2023 | 8-July-2025 | 6.70% |
| 23. | 14-July-2025 | Present | 6.45% |

BR movement

| No | Period | | BR |
|----|--------------------------|--------------|-------|
| | From (Effective date) | To | |
| 1 | 02-Jan-2015 | 30-Jun-2015 | 3.99% |
| 2 | 01-Jul-2015 | 03-Nov-2015 | 3.80% |
| 3 | 04-Nov-2015 | 30-Dec-2015 | 3.80% |
| 4 | 31-Dec-2015 | 10-Feb-2016 | 4.00% |
| 5 | 11-Feb-2016 | 18-Jul-2016 | 4.00% |
| 6 | 19-Jul-2016 | 01-Aug-2017 | 3.80% |
| 7 | 02-Aug-2017 | 02-Feb-2018 | 3.85% |
| 8 | 03-Feb-2018 | 14-May-2019 | 4.10% |
| 9 | 15-May-2019 | 29-Jan-2020 | 3.85% |
| 10 | 30-Jan-2020 | 09-Mar-2020 | 3.60% |
| 11 | 10-Mar-2020 | 13-May-2020 | 3.35% |
| 12 | 14-May-2020 | 13-July-2020 | 2.85% |
| 13 | 14-July-2020 | 18-May-2022 | 2.60% |
| 14 | 19-May-2022 | 13-July-2022 | 2.85% |
| 15 | 14-July-2022 | 12-Sept-2022 | 3.10% |
| 16 | 13-Sept-2022 | 7-Nov-2022 | 3.35% |
| 17 | 8-Nov-2022 | 8-May-2023 | 3.60% |
| 18 | 9-May-2023 | 8-July-2025 | 3.85% |
| 19 | 14-July-2025 | Present | 3.60% |

SBR movement

| No | Period | | SBR |
|----|--------------------------|--------------|-------|
| | From (Effective date) | To | |
| 1 | 1-Aug-2022 | 12-Sept-2022 | 2.25% |
| 2 | 13-Sept-2022 | 7-Nov-2022 | 2.50% |
| 3 | 8-Nov-2022 | 8-May-2023 | 2.75% |
| 4 | 9-May-2023 | 8-July-2025 | 3.00% |
| 5 | 14-July-2025 | Present | 2.75% |