

REVISION OF OVERNIGHT POLICY RATE (OPR) FOR MORTGAGE LOAN/FINANCING

QUESTION	ANSWER						
1. When will the OPR revision take effect on my mortgage loan/financing?	The OPR revision will be reflected in all the Bank's base rates (ie Standard Base Rate, Base Rate, Islamic Base Rate, Base Lending Rate, Base Financing Rate) within 2 business days of revision. The recent OPR reduction from 3.00% to 2.75% effective 9 th July 2025 was translated to corresponding 0.25% reduction in all the Bank's base rates (eg Standard Base Rate, Base Rate and Islamic Base Rate reduced from 3.00% to 2.75%, and Base Lending Rate/Base Financing Rate from 6.65% to 6.40%) effective 11 th July 2025. Therefore, all mortgage loans/financings pegged to base rates enjoy lower interest/profit rate effective 11 th July 2025.						
2. Will my monthly installment change?	Maybank recalculates the monthly installment on the 15th of each month. The installment amount of accounts affected by the recent OPR/base rate reduction was recalculated on 15 th July 2025 and the new installment will take effect on 1 st August 2025.						
3. Why did my installment amount increase when the interest/profit rate reduced?	<table border="1" data-bbox="496 846 1385 2004"> <thead> <tr> <th colspan="2" data-bbox="496 846 1385 878">Scenario</th> </tr> </thead> <tbody> <tr> <td data-bbox="496 878 715 987">Post Repayment Assistance</td> <td data-bbox="715 878 1385 987">If you were on a payment relief plan, your installment will increase afterwards to catch up on the reduced or paused payments during that period.</td> </tr> <tr> <td data-bbox="496 987 715 2004">Low initial monthly installment amount</td> <td data-bbox="715 987 1385 2004"> <p>If your monthly installment had only commenced from June 2023 onwards, your initial installment maybe as prescribed in the letter of offer (LO) which was calculated when base rate was low (as low as 1.75% vs the current base rate of 2.75%). Your new installment is adjusted to match the current rate. Eg:</p> <p><u>As at Loan/Financing Approval Date (Oct 2020)</u> Financing Amount: RM500,000 Financing Tenure: 35 years Profit Rate: IBR+1.50% Effective Rate: 3.25% with IBR@ 1.75% Monthly Installment: RM1,995</p> <p><u>Upon Full Loan/Financing Release (Dec 2024)</u> Financing Balance: RM500,000 Remaining Tenure: 35 years Effective Rate: 4.50% with IBR@ 3.00% Monthly Installment: RM1,995 (as per LO vs RM2,366 if recalculated @ 4.50%)</p> <p><u>Upon Installment Recalculation (July 2025)</u> Financing Balance: RM499,275 Remaining Tenure: 34 years, 6 months Effective Rate: 4.25% with IBR@ 2.75% (reduced 0.25%) Monthly Installment: RM2,301 (increased RM306 due to the increase from 3.25% to 4.25%)</p> </td> </tr> </tbody> </table>	Scenario		Post Repayment Assistance	If you were on a payment relief plan, your installment will increase afterwards to catch up on the reduced or paused payments during that period.	Low initial monthly installment amount	<p>If your monthly installment had only commenced from June 2023 onwards, your initial installment maybe as prescribed in the letter of offer (LO) which was calculated when base rate was low (as low as 1.75% vs the current base rate of 2.75%). Your new installment is adjusted to match the current rate. Eg:</p> <p><u>As at Loan/Financing Approval Date (Oct 2020)</u> Financing Amount: RM500,000 Financing Tenure: 35 years Profit Rate: IBR+1.50% Effective Rate: 3.25% with IBR@ 1.75% Monthly Installment: RM1,995</p> <p><u>Upon Full Loan/Financing Release (Dec 2024)</u> Financing Balance: RM500,000 Remaining Tenure: 35 years Effective Rate: 4.50% with IBR@ 3.00% Monthly Installment: RM1,995 (as per LO vs RM2,366 if recalculated @ 4.50%)</p> <p><u>Upon Installment Recalculation (July 2025)</u> Financing Balance: RM499,275 Remaining Tenure: 34 years, 6 months Effective Rate: 4.25% with IBR@ 2.75% (reduced 0.25%) Monthly Installment: RM2,301 (increased RM306 due to the increase from 3.25% to 4.25%)</p>
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4. Why is my installment not adjusted?	Your installment will not be adjusted if the change in amount is less than RM10. However, should you require your installment to be adjusted, you may visit our website at www.maybank2u.com for Maybank's Repayment Assistance Plans.				
5. When will I receive a notification of revised installment amount from the bank?	Notice on the new installment amount and its effective date was issued on 15 th July 2025 in conjunction with the installment recalculation amount.				
6. How will I receive the notification?	Notifications are sent via post to your registered corresponding address.				
7. What should I do if I have a standing instruction arrangement?	<p>If your standing instruction is on a variable amount, the amount to be transferred from the deposit account to the loan/financing accounts is updated automatically in line with the amount due.</p> <p>If your standing instruction is on a fixed amount, the amount to be transferred may need to manually adjusted to reflect the revised installment amount.</p>				
8. What if I cannot afford to pay my new installment amount?	<p>The new installment is calculated to ensure your account will be settled in a timely manner. However, if you have difficulties in servicing the new installment amount, please visit our website www.maybank2u.com for Maybank Repayment Assistance Plans for further information.</p> <p>Please note that if you opt to reduce your installment amount, your account may be impacted as follows:</p> <ul style="list-style-type: none"> ▪ Loan/financing tenure may be extended ▪ Total interest/profit incurred may be higher due to extended tenure and/or deferred loan/financing principal repayment. ▪ MRTA/MRTT coverage may not be in sync with your loan/financing ▪ Installment may be higher upon next revision of OPR/base rate 				
9. Who can I contact if I have further questions?	For more information, you may contact our Customer Service line at 1300-88-6688 or visit your nearest branch.				