

## DO IT YOURSELF FORMULA

How to Check for your eligibility.

All payments to Koperasi Pekerja Pekerja Bank Malaysia Berhad shall be thru salary deduction. This would include your monthly Subscription, Insurance Premiums & Loan Installments.

To determine your eligibility, just follow these simple steps;

### Personal Loan 1

STEP	DETAILS	NARATION	
1	Basic Salary x 50%	Do not include allowances fixed or otherwise.	A
2	Add all deductions on payslip	Statutory Deductions (i.e. EPF & SOCSO pls calculate EPF at 11%) + all Loan Installments (i.e. Vehicle, Housing) + all Advances (i.e. festival adv) + all taxation (i.e. PCB, Zakat) + all Savings (i.e. ASB + Tabung Hj) + Others (Union + Sports Club + etc).	B
3	RM30-00	RM20-00 (Insurance Premium Conv / Takaful) + RM10-00 (Admin Fee).	C
4	RM20-00	RM20-00 (Admin Fee).	D

**Borrower shall chose either option “C” or “D”. Please take note : Admin Fee is non refundable.**

STEP	FORMULA	NARATION
5	$A - [B + (C \text{ or } D)] = E$	E is the maximum installment amount.
6	E	Match the installment amount to the Loan amount on the schedule. The corresponding Loan Amount is the maximum amount the borrower is eligible to borrow.