

Salient SRP Criteria



Malaysian citizen



First time house buyer



Salaried worker or self-employed individuals



Single or joint applicants



Residential and owner occupied property



Property value up to RM500,000



Gross monthly household income up to RM10,000



Financing up to 110%*



No record of impaired financing for the past 12 months

* Financing >100% to 110% is only for applicants with household income ≤RM5,000 + purchase property ≤RM300,000

Participating Banks

Find out more about the SRP at the nearest branch of these participating banks



MINISTRY OF FINANCE

Cagamas SRP

For more information, log on to
www.srp.com.my
 or call
+603 2262 1800




SKIM RUMAH PERTAMAKU

Cagamas SRP

Lets Move into Your Dream House Soon!

Skim Rumah Pertamaku (SRP) is a Government initiative aimed at assisting first time house buyers to own a home. Loan/financing application will be processed and approved by the participating banks based on the SRP criteria and respective bank's credit underwriting standards.



110%
The SRP allows first time house buyers to obtain up to 110%* financing from participating banks

Enabling to own a home without having the need to pay a down payment



0%
down payment



Cagamas SRP Berhad will guarantee the loan/financing

* Financing >100% to 110% is only for applicants with household income ≤RM5,000 + purchase property ≤RM300,000



Legal Fees
Legal fees may be a part of the loan/financing depending on respective participating bank's discretion.



Financing Tenure
Maximum financing tenure is 35 years, subject to applicant's age not exceeding 70 years at the end of financing tenure.



Residential Properties
The SRP covers both completed properties in the primary and secondary market and those under construction. The guarantee is effective upon full disbursement of the financing.

