

Frequently Asked Questions

1 Are there any initial costs for me to sign-up?

Yes. Initial costs such as legal fees, valuation fees, stamp duty and property insurance will apply. However, these initial costs can be included in the loan amount.

2 Can I fully settle the loan anytime, and is there a lock-in period?

Yes, you may fully settle the loan by fully settling the outstanding amount. However, there is a lock-in period and a penalty will be imposed if the settlement occurs during the lock-in period.

- 5-year tenure: 2 years
- 10-year tenure: 4 years

3 Can I rent out the property during the loan tenure?

Yes, you can rent out the property during the loan tenure.

4 Is there any specific type of property eligible for SSBT?

The property eligible for SSBT must be an unencumbered completed residential unit such as terrace house, condominium, semi-detached or detached house. Properties under construction, commercial units, or those in high-risk or disaster-prone areas are not eligible.

5 What happens if the borrower passes away?

Monthly payouts will stop. Borrower's next-of-kin will have the option to redeem the property by settling the outstanding loan amount. If they choose not to redeem, Cagamas will sell the property.

- Any surplus from the sale will be given to the borrower's next-of-kin.
- If there is a shortfall, it will be absorbed by Cagamas.



How to Apply

Schedule an appointment with Cagamas.
Contact us today for a
FREE CONSULTATION



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Cagamas

National Mortgage Corporation of Malaysia

Unlock the Value of Your Home

Discover your alternative financing solution today
through Skim Saraan Bercagar Bertempoh (SSBT)

Turn Your Property into Cash Flow with SSBT

About Skim Saraan Bercagar Bertempoh (SSBT)

SSBT is an alternative financing solution offered by Cagamas Berhad, the National Mortgage Corporation of Malaysia.

SSBT converts your non-primary home into fixed monthly payouts for 5 or 10 years—and the best part? You retain full ownership of your property during the loan tenure.

Who Can Apply?

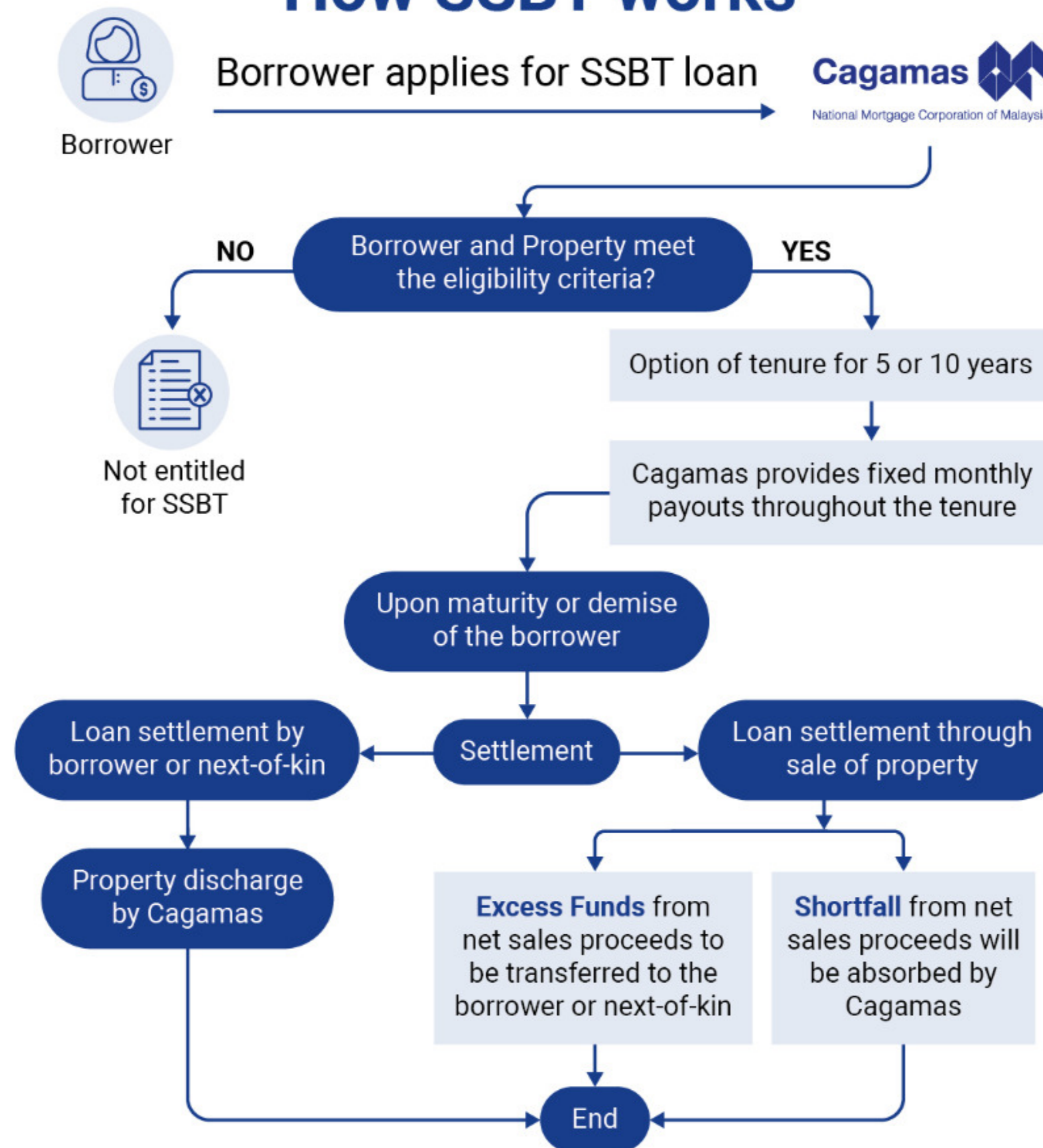
Senior citizens aged 60 to 70 who own more than one residential property.



Key Features and Benefits

-  **Fixed Monthly Payout**
5 or 10 years.
-  **No Repayment Required**
Enjoy peace of mind during the loan tenure.
-  **Optional Lump Sum**
Access a partial upfront amount if needed.
-  **Ownership Retained**
Property remains yours, pledged as collateral only.
-  **Excess Proceeds Returned**
Any excess proceeds after settlement will be returned to you or your next-of-kin.
-  **Loan Shortfall Absorbed**
Your home secures the loan. Cagamas absorbs the shortfall from property foreclosure.

How SSBT works



Eligibility Criteria

Borrower Eligibility

- Malaysian.
- Aged between 60 to 70 years old.
- Single or joint borrower (applicant may include spouse, parent, sibling or child).
- Owner or joint owner of a residential property.
- Only one (1) application is allowed per borrower.
- Reapplication is allowed post-settlement.

Property Eligibility

- Mortgage-free, unencumbered, and free from caveats or Hibah.
- Non-primary residence.
- Freehold or leasehold property (minimum 60 years at maturity).
- One (1) property allowed per application.