

**SKIM SARAAN BERKAGAR IN KLANG VALLEY OPEN FOR APPLICATIONS ON
17 JANUARY 2022**

Kuala Lumpur, 22 December 2021 – The Skim Saraan Berkagar (SSB) will be open for applications from eligible homeowners in the Klang Valley on 17 January 2022. Recently launched by Cagamas Berhad (“Cagamas”), the National Mortgage Corporation of Malaysia, SSB is a scheme which aims to help the elderly fund their retirement.

Cagamas is encouraged by the public’s keen interest through various enquiries regarding SSB. Members of the public can now obtain detailed information on the features, eligibility criteria and the application process from the SSB website at www.ssb.cagamas.com.my. To facilitate greater understanding and knowledge of the scheme, a Frequently Asked Questions (FAQ) section is included on the website.

For the pilot launch in the Klang Valley, retired home owners aged 55 years and above can make enquiries and submit their applications from Monday, 17 January 2022 onwards at selected Employees Provident Fund (EPF) branches, which will be listed on the SSB website early next year. SSB is expected to be available nationwide by mid-2022.

Please visit the SSB website at www.ssb.cagamas.com.my for further information on the scheme.

Enquiries on SSB may be also directed to ssb@cagamas.com.my.

About Cagamas

Cagamas Berhad (Cagamas), the National Mortgage Corporation of Malaysia, was established in 1986 to promote the broader spread of home ownership and growth of the secondary mortgage market in Malaysia. It issues corporate bonds and sukuk to finance the purchase of housing loans from financial institutions and non-financial institutions. The provision of liquidity to financial institutions at a reasonable cost to the primary lenders of housing loans encourages further expansion of financing for houses at an affordable cost.

The Cagamas model is well regarded by the World Bank as the most successful secondary mortgage liquidity facility. Cagamas is the second largest issuer of debt instruments after the Government of Malaysia and the largest issuer of AAA corporate bonds and sukuk in the market. Since incorporation in 1986, Cagamas has cumulatively issued circa RM358.7 billion worth of corporate bonds and sukuk.

Cagamas' corporate bonds and sukuk continue to be assigned the highest ratings of AAA/Stable/P1 by RAM Rating Services Berhad and AAA/MARC-1 and AAA_{IS}/MARC-1_{IS} by Malaysian Rating Corporation Berhad, denoting its strong credit quality. Cagamas is also well regarded internationally and has been assigned local and foreign currency long-term issuer ratings of A3 by Moody's Investors Service Inc. that are in line with Malaysian sovereign ratings.

Cagamas Berhad

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