

## Garis panduan BNM disambut baik

KUALA LUMPUR 18 Nov. Persatuan Bank-Bank Malaysia (ABM) menyambut baik Garis Panduan Pembiayaan yang Bertanggungjawab yang diumumkan oleh Bank Negara hari ini.

Pengarah Eksekutif ABM Chuah Mei Lin dalam satu kenyataannya berkata, garis panduan itu ditetapkan bagi mentakrif dengan jelas jangkaan bank-bank untuk lebih bertanggungjawab dan telus semasa memberi pinjaman.

"Industri perbankan perdagangan bekerjasama rapat dengan pengawal atur yang menyelia dan pandangan mereka bagi kertas konsep telah diambil kira," katanya.

Beliau berkata, dasar-dasar dan amalan yang dibayangkan menyokong pendekatan sedia ada yang diambil oleh anggota ABM.

Chuah berkata, sektor isi rumah yang berdaya tahan penting dalam memastikan kestabilan kewangan dan ekonomi negara.

"Bank-bank akan terus berinteraksi dengan pelanggan mereka dengan menyediakan nasihat bagi memastikan komitmen hutang mereka mampu dibayar," katanya.

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**BERNAMA.COM**

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## Commercial Banks Hail Bank Negara Financing Guidelines

KUALA LUMPUR, Nov 18 (Bernama) -- The Association of Banks in Malaysia (ABM) has hailed Bank Negara's Guidelines on Responsible Financing announced Friday.

In a statement, ABM executive director, Chuah Mei Lin, said the guidelines set out to clearly define the expectations of banks to act responsibly and transparently when lending.

"The commercial banking industry has worked closely with the oversight regulator and its comments on the concept paper have been considered and in the main, incorporated," she said.

She said the policies and practices envisaged underscored the existing approach taken by ABM members.

Chuah said a resilient household sector was critical in ensuring a country's economic and financial stability.

"Banks will continue to engage closely with their customers by providing advice to ensure debt commitments are within their repayment capacities," she said.

The guidelines, which will take effect from Jan 1, 2012, aim at promoting prudent, responsible and transparent retail financing practices.

Under the guidelines, financial institutions are required to make assessments of a borrower's ability to afford financing facilities based on a prudent debt service ratio as inputs to their credit decisions.

Financial institutions must make appropriate enquiries into a prospective borrower's income after statutory deductions for tax and Employees Provident Fund, and consider all debt obligations, in assessing affordability.

The guidelines will thus ensure that the increasingly competitive conditions will not lead financial institutions to compromise prudent and responsible financing practices.

The Guidelines also stipulate that the maximum tenure for vehicle financing applications that are received from Nov 18, 2011 should not exceed nine years.

-- BERNAMA

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## 银行公会：零售金融市场更健全

(八打灵再也 18 日讯) 马来西亚银行公会欢迎国家银行宣布的自律融资指南，认为这对促进健全及可持续的零售金融市场尤其重要。

大马银行公会执行

董事蔡枚玲发文告说，商业银行业会紧密合作以监督及控制相关问题，同时关注对指南的意见；该指南方针阐明银行需以负责任及透明态度发放贷款，该公会会员已履行这种政策。

她强调，公会会员承诺推行审慎、负责任及透明的融资手法，向消费者说明借款条件。同时，银行提供金融产品时也会尽责及谨慎，确保客户充分了解其财务状况及合同义务。