

Don't let your housing loan
weigh you down!

房贷叫人生太沉重!



AceScube (M) Sdn Bhd

(811051-D)

 **Pay less, SAVE more**
付更少, 省更多!

With Slash Interest Methodology (SIM) / 减息法:

We Slash **50%** OFF Loan Interest & Loan Tenure
我们削减 **50%** 的房贷利息和期限

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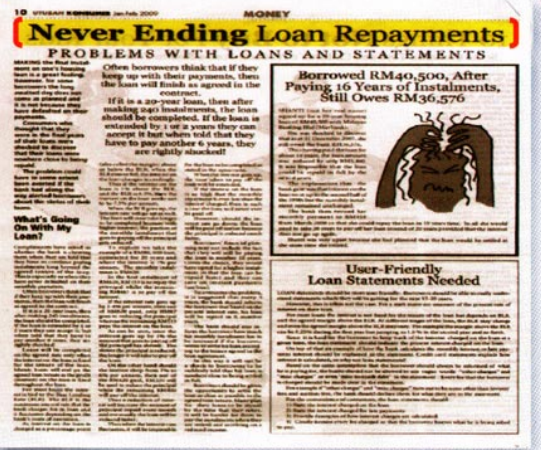
Let Financial freedom lift you up!

Our proven and tested records by our team of experienced specialists have proven the credibility of this methodology and you can be assured that the savings formulated affirms with legal assurance. Finally, you too can enjoy financial freedom and focus on the essence of your life.

财务自由让梦想起飞

我们经验丰富的专家团队，以及已受到证实的过往记录，足以证明这项减息法的公信力。我们向您保证，您即将获得的利息节省绝对有法律保障。现在，您可以尽情享受财务自由，尽情追逐梦想。





UTUSAN KONSUMER Jan-Feb 2009
消费者前锋报 2009年12月刊

- > When you pay your monthly repayment promptly, do you see a reduction in the outstanding balance accordingly?
- > Despite paying extra every month, do you get to save on interest and shorten your loan tenure?
- > When BLR drops, how much rebate will you be getting for sure?
- > When BLR increases, do you know how long is your loan tenure prolonged?
- > When BLR increases, can partial lump sum repayment achieve your targeted savings on interest?
- > Does re-financing help you to save on your interest once and for all?

- > 您每月准时偿还供款，贷款余额是否相应地减少了？
- > 尽管每月付出比原定供款更多，您是否节省了利息及缩短贷款期限？
- > 当基本贷款利率下跌时，您确定自己能获得多少的回扣？
- > 基本贷款利率上升时，您知道您的贷款期限延长了多少个月吗？
- > 当基本贷款利率上升时，整笔偿还部分贷款是否能达到您设下的利息节省目标？
- > 再融资就能一劳永逸地节省利息？

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The fact remains that despite your prompt monthly repayment with the actual adjustments made in accordance to the BLR, **you cannot escape from paying extra interest for your loan!**

At AceScube, we can see beyond the interest structure. Our BLR Management Services enables you to **SLASH at least 50% on your interest and cut your loan tenure by half.**

事实是，尽管您每月依照基本贷款利率调整供款准时偿还，还是逃不脱为房贷付出更多利息的命运！

AceScube能洞悉利息架构。我们的基本贷款利率管理服务能帮助您**削减至少50%的利息及将贷款期限减半。**

We work at your best **INTEREST!**

Our proprietary Slash Interest Methodology (SIM50) helps slash your mortgage interest payable & loan tenure by at least 50% to protect you from the effects of Base Lending Rate (BLR) fluctuations.

We will advise you on:

- > WHEN to pay?
 - > HOW much to pay?
 - > HOW to pay?
- ...to achieve optimum interest savings!

BLR Management Service

- > Analyse your loan situation
- > Manage new & existing loans
- > No refinancing required
- > No partial lump sum payment required
- > Legal assurance
- > 99% accuracy
- > 100% money back guarantee
- > Results within 30 days

The promise of AceScube's SIM50 is so compelling that it sounds too good to be true. Amazingly, it is both **LEGAL & TRUE!**

我们管理您的**利息**， 我们关心您的**利益!**

我们专利的减息法 (SIM50) 能帮助您减少至少50%房贷利息和供款期限，保障您不受基本贷款利率起落的“利”害。

我们会建议您：

- > 几时偿还?
 - > 偿还多少?
 - > 偿还什么?
- ...以达到最大的利息节省!

基本贷款利率管理服务

- > 分析您的贷款状况
- > 适用于全新或既有贷款
- > 不需再融资
- > 不需大额还款
- > 具法律保障
- > 99%准确性
- > 100%退款保证
- > 30天内即看到效果

AceScube SIM50 的承诺真的好得让人难以置信。但事实是，这是**合法及真实**的美事!

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Slash Interest Methodology (SIM) 减息法



Slash 30% OFF Loan Interest & Loan Tenure for Low Budget Group

针对低预算一族，
削减30%贷款利息与期限



Slash 50% OFF Loan Interest & Loan Tenure for Middle Budget Group

针对中等预算一族，
削减50%贷款利息与期限



Slash 75% OFF Loan Interest & Loan Tenure for High Budget Group

针对高预算一族，
削减75%贷款利息与期限

Special Promotion Only for 2011 2011年特别优惠

1. Sign up for our package during this special promotional period and get **10 TIMES FREE BLR Adjustments** during SIM Tenure that is **worth RM2,300.***
在促销期间签购我们的配套，即能在 SIM 期限内，享有 **10 次价值 RM2,300 的免费基本贷款利率调整计算。***
2. Customers are entitled to **ONE TIME SIM Product upgrade or downgrade DURING SIM Tenure.***
客户可在 **SIM 期限内享有一次的 SIM 产品升级或降级。***
3. Refer 3 customers to us and enjoy **FREE one month instalment.***
介绍 **3 名客户**，即享有一个月的免费房贷供款。*

* Terms and Conditions applied. 须符合条件与规则。

ALL customers must provide the related full documents (i.e. latest bank statement) when applying for FREE BLR Amendments. AceScube WILL NOT entertain customers who do not follow the SIM payment Schedule. *申请免费基本贷款利率调整计算时，所有客户必须提供完整的相关文件 (即最新的银行月结单)。不遵守SIM付款时间表的客户将不受理。



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With AceScube's Professional
Advisory Services, you can now have
a peace of mind while leaving your
best interests to us.

AceScube 为您提供专业咨询服务，
您可安心地将您的利息利益交给我们。



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