



AceScube (M) Sdn Bhd (811051-D)

We work at your best

Interest

我们管理您的 **利息**

我们关心您的 **利益**

Founder's Message

Current statistics from Bank Negara states that Malaysia's household debt stands at a massive 77% against GDP at RM560 billion*. While economists also foresee that BLR is expectantly on the rise, worries over household debts and bankruptcy begin to burden house owners with unsettled housing loans. Realising the calamity before us, our commitment at AceScube, today and in the future, is more prominent in providing the right assistance with legal assurance to our clients in overcoming this crisis.

Most people perceive that partial lump sum repayments can significantly reduce interest payable. Unfortunately, the reduction through this method is the least convincing of all methods. Evidently, the interest saved is minimal while it remains impossible to keep up with fluctuations of BLR.

While some borrowers opt for mortgage reduction plans in hopes to reduce payable interest, till today, no guarantees for achieving accuracy in interest savings with the possibility of slashing loan tenures by at least half is granted.

The uniqueness of AceScube lies in our proprietary Slash Interest Methodology (SIM) which not only guarantees 99% accuracy in interest saving but pertinently, slashes loan tenures by half. With slight adjustments made to the monthly repayments, miraculously, you can save thousands a year on interest alone.

Drawing upon our expertise and the advantage of SIM, we will continue to help others to help ourselves as *you can get everything in life you want if you will just help enough other people get what they want!* (Zig Ziglar, Secrets of closing the sale, 1984) is our core principle to remain at the forefront of this highly specialised industry.

创办人致辞

国家银行数据显示，马来西亚家庭债务目前占国内生产总值的77%，相当于5600亿令吉*。同时，经济学家也预测，基本贷款利率（基贷率）将继续上升，因此业界人士开始担心未偿清房屋贷款的家庭将面临债务和破产危机。有鉴于眼前的危机，AceScube在合法的情况下，为客户提供合适的援助的使命，就显得更重要了。

大部分人误以为，一次过巨额偿还部分贷款将显著减少应付利息。可惜的是，这个方法却完全无法保障您获得想要的利息节省。事实也证明，它所能带来的利息节省微乎其微，甚至无法跟上基贷率的波动。

有些人则选择了房屋贷款节省计划，期望能节省利息。惟时至今日都没有一项房贷节省计划能担保其利息节省的准确性，或能削减至少一半的贷款期限。

AceScube的独特之处在于我们独创的减息法 (Slash Interest Methodology)。这套方法不但能保证99%的利息节省准确度，同时还能削减一半的贷款期限。只需稍微调整每月的供款，您就能省下数十万令吉的利息。

就如激励大师齐格勒所说：“你可以在你人生中得到任何你想要的东西，如果你愿意帮助其他人得到他们想要的东西。” (Zig Ziglar, Secrets of closing the sale, 1984) 我们将继续利用我们的专业和减息法的优势，帮助更多人。



Founder / Managing Director
Kevin Cheong

About Us

> The Essence Of Our Company's Name - ACESCUBE

The name 'AceScube' is derived from synergising both words 'Ace' and 'Scube'.

The word 'Ace' resembles the epitome of service that AceScube provides. Our full commitment towards fulfilling clients' requirements is unrivalled as high standards of professionalism and integrity is practised in dedicating quality services to all clients.

'Scube' literally means 'S to the power of 3' in scientific terms. The three 'S' significantly represents AceScube's level of commitment in our Service, providing customised Solutions for all and the unquestionable level of Support that we give our clients.

The physical characteristic of a cube is defined by equal length and width at all sides and ends. This brings significance to the word 'cube' in which AceScube strives to deliver the three 'S' in an equal manner without sacrificing quality and attention in either one of the three 'S.'



AceScube 的核心意义

'AceScube' 是由 'Ace' 和 'Scube' 两字结合而成。

'Ace' (王牌) 代表了 AceScube 所能提供的卓越与专业服务，反映我们致力于满足顾客需求的追求。而 'Scube' 代表了 S 的三次方，代表了 AceScube 在服务 (Service)、解决方案 (Solutions) 和支援 (Support) 三方面努力，全面为帮助客户解决债务烦恼。

立方体无论长、宽和高度都相等，代表着 AceScube 努力在三个 'S' 方面达到同样杰出的水准。

About Us

> About AceScube

Established since March 2008, AceScube (M) Sdn Bhd is proudly Malaysia and Asia's first professional BLR Management Advisory. Over the years, our strong dedication and expertise in this industry have granted us with the gift of specialisation that allows us to see beyond complicated interest structures like no other. Our continuous dedication in helping borrowers achieve their best interests has led us to exclusively develop our proprietary patented Slash Methodology (SIM) that complies with all legal requirements.

Slash Interest Methodology (SIM) which guarantees 99% accuracy in results have to date, received overwhelming response from the market, thus leading AceScube to a positive expansion across Malaysia in a short period of time.

Here at AceScube, we are a group of professional team players standing specifically at your point of view to help you achieve your best interests. Our unbiased advise for the best solutions in settling mortgage loans at its minimal interest and within the shortest time frame, helps to turn liabilities into assets for you to achieve financial freedom earlier.



关于AceScube

AceScube (马)私人有限公司成立于2008年3月,是马来西亚,甚至全亚洲首家专业基贷率管理咨询公司。多年的努力和专业经验让我们能洞悉复杂的利息架构,在完全遵守我国相关法令的基础上,研发出一套能为贷款者争取最佳利息利益的独家专利定制省息计划 - SIM减息法。

这项能保证99%准确性的全新理财还贷概念,获得了市场的热烈反应,使AceScube的业务在短时间内,迅速扩展至全马各地。

AceScube旗下实力超强的专业人士团队从您的利益角度出发,随时准备为您提供中立、客观的咨询,帮助您用更少的金钱,在最短的时间内清偿您的房屋贷款,将您的“债务”转换成“资产”,提早达致财务自由。

> Our Mission

We exist to respond to borrowers' real financial needs. We do this by helping our customers achieve debt free status earlier and easier:

- To create awareness on the impacts of BLR fluctuation towards interest payable and loan tenure.
- To provide unbiased advice to secure our clients' best interests.
- To retain the confidence and trust of our clients through our commitment to honesty & integrity that is in compliance with the law.
- Consistently demonstrate our dedication to professionalism and excellence in everything we do.

> Our Vision

We will continue to rise above the challenge in ensuring our company's visions are met:

- Working towards helping every family to fully own at least one housing property despite the continuous challenges of BLR and interest structure.
- To make BLR Management Service a “must-have service” for every house buyer in the near future.
- Think of BLR Management Services, think of AceScube!

我们的使命

房屋贷款者的利益是我们存在的价值。我们的使命是帮助我们的客户轻易地提早达致财务自由。

- 唤醒大众的醒觉,教育他们基贷率波动对应缴利息和贷款期限的影响。
- 提供中立、客观的意见,为客户争取最佳的利息利益。
- 以真诚、正直、合法的服务态度,让客户继续信赖我们,对我们有信心。
- 持续展现我们专业的行事风格,以及精益求精的态度。

我们的愿景

我们将一一克服未来的挑战,确保公司宏愿得以达成:

- 帮助每一个家庭在持续上升的基贷率和利息架构下,至少偿清一间房产的贷款。
- 在近期的未来,将基贷率管理服务塑造成每个购屋者必须拥有的“必备服务”。
- 想到基贷率管理服务,就想到AceScube!

▶ AceScube's Head Office
© 8trium Damansara in 2013 year



About Us

> Directors' Profile 董事简介



Operations Director
Danica Cheong

Heading the Operations Department, Ms Danica Cheong is the capable high flyer of AceScube. Her extensive experience and professionalism, exude first class service in running the company's entire operations in achieving extraordinary results while maintaining integrity at all times.

Danica Cheong小姐负责领导公司事务及营运部。凭着她丰富的经验和专业的精神，公司整体营运在她的领导下，持续提供一流服务，并取得卓越的成绩。

Founder / Managing Director
Kevin Cheong

The Founder & Managing Director, Mr. Kevin Cheong is the "Ace" of AceScube. His avid interest coupled with extensive experience & knowledge in the mortgage market has led to his greatest achievement of developing the comprehensive Slash Interest Methodology (SIM). Understanding this niche industry at his fingertips, Kevin strategically sets the overall direction and strategy to take AceScube to the next level.

创办人兼董事经理 Kevin Cheong 先生是AceScube的“王牌”。凭着对抵押贷款的热诚及丰富的经验和知识，他成功创出SIM减息法 (Slash Interest Methodology)。Kevin对抵押贷款领域了如指掌，他负责制定AceScube的整体方向和策略，带领公司继续前进。

Human Resource & Administration Director
Macy Chin

With an impressive A&P background, Ms Macy Chin heads the Administrative and A&P Departments of AceScube. Fluent in the language and terminologies of Marketing Communications, Macy possesses a strong eye for details and creativity in overseeing all marketing plans take effect promptly and successfully.

Macy Chin小姐拥有多年的广告宣传工作经验，目前负责领导AceScube的行政和广告宣传部。她非常熟悉营销传播的语言和专门用语，以细心及富创意的手法准确成功地推行所有的市场行销计划。

> Award 奖项



▲ YB Tuan Chua Tee Yong, Deputy Minister of Agriculture & Agro Based Industry Malaysia, presents AceScube with the Super Service Quality Award for Best BLR Management Service Line. 农业及农基工业部副部长蔡智勇颁发最佳基贷率管理超级服务品质大奖给AceScube。



> Asia Success Award

We are honoured to be awarded with the "Super Service Quality Award for Best BLR Management Service Line" in recognition of our outstanding achievements over the years.

亚洲企业大奖

我们多年来的卓越表现，获得“亚洲企业最佳基贷率管理超级服务品质大奖”表彰。



About Us

Our Services

> Asia Success Award 2010 / 2011 Ceremony 2010 / 2011年亚洲企业大奖颁奖典礼



▲ YB Teresa Kok congratulates AceScube for winning the Super Service Quality Award for Best BLR Management Service Line.
YB郭素沁恭贺AceScube获得最佳基贷率管理超级服务品质大奖。



▲ Group photo of all proud award winners.
所有得奖者合影。



▲ Winning the Super Service Quality Award is the proven result of our commendable team effort and dedication towards work!
超级服务品质大奖是我们团队所付出的努力和诚意的最佳证明!



▲ Founder & Managing Director of AceScube, Mr. Kevin Cheong, makes his presence felt at the Asia Success Award Night.
AceScube创办人兼董事经理 Kevin Cheong 出席亚洲企业大奖颁奖典礼。



▲ Ms. Danica Cheong, Operations Director of AceScube, graciously signs the welcome board!
AceScube 营运董事Danica Cheong小姐开心地在欢迎板上签名。



▲ AceScube's HR & Administration Director, Ms. Macy Chin, graced the meaningful event with honour.
AceScube人力资源及行政董事Macy Chin小姐在欢迎板上签名，纪念此光荣的一刻。

> What is Slash Interest Methodology (SIM)?

SIM is a premier scheme that slashes interest payable and loan tenure by 30-75% with 99% accuracy. It is a flexible and customised scheme that is tailored to suit individual affordability and needs.

As the most comprehensive BLR Management System, SIM has been tested and proven to provide you with interest saving results that are affirmed with legal assurance. AceScube is the only company that provides 100% money back guarantee for its services.

Our professional advisors will evaluate your unique situation to find the best interest solution for you.

> We will advise you on:

- WHEN to pay?
- HOW much to pay?
- HOW to pay?

...to achieve OPTIMUM Interest Savings!

> What make us Different?

- 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



什么是减息法(SIM)?

减息法 (SIM) 是一项能削减应付利息和贷款期限30%至75%的解决方案。它能依大部分贷款者所能负担的能力做出调整，以达到削减利息和贷款期限。

SIM是目前最完整的基贷率管理系统，已经过测试和证实，能为您提供具法律保障的节省利息效果。AceScube也是唯一一家为其服务提供100%退款保障的公司。

我们的专业顾问将评估您的独特财务状况，定制一个能为您带来最大利息利益的最佳解决方案。

我们会建议您：

- 几时偿还?
- 偿还多少?
- 怎样偿还?

.... 以达到最大的利息节省!

我们的不同之处：

- 分析您的贷款状况
- 适用于全新或既有贷款
- 不需再融资
- 具法律保障
- 99%准确性
- 100%退款保证
- 不需一次过偿还贷款
- 30天内即看到效果

Our Services

Slash Interest Methodology (SIM) 减息方法论

A premier scheme to slash interest payable and loan tenure by at least 50%. It can be scaled down to achieve 30% savings on net interest payable and loan tenure, which is affordable to most borrowers.

一项能削减应付利息和贷款期限至少50%的计划。它能依大部分贷款者所能负担的能力做出调整，以达到30%的净应付利息和贷款期限。



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



> FAQ

What is SIM50?

SIM50 provides 99% accuracy on the ledger with the objective to slash 50% off the mortgage loan interest and its tenure by 50% regardless of your current or future property loan. Ultimately, it protects you from the dramatic fluctuations of BLR with the help of the provided ledger. This is not refinancing, restructuring or similar services by lending institutions.

What is the uniqueness of SIM50?

AceScube (M) Sdn Bhd is the first company that provides 99% accuracy mortgage loan ledger with BLR management in Malaysia.

Why BLR Management is essential?

Without BLR Management, any pre-payment done previously or in the future could be compounded to interest due to BLR fluctuation, default rate, late or insufficient payment (i.e. lump sum, extra pre-payment or monthly repayment.) Hence, improper BLR Management would result in loan tenure extension with an increase in interest.

How do I know my SIM Ledger is on track?

By checking your current outstanding balance, you are rest assured of our service accuracy together with your mortgage maturity. The objective of SIM Ledger is to avoid extra interest or tenure that is payable.

How do I know if my loan qualifies for this service?

You can obtain advice from our Business Advisory Officer whereby they can assist you to understand your current loan situation.

What is the difference between Mortgage Reduction and BLR Management?

Any other private companies that provide Mortgage Reduction may not guarantee accuracy due to BLR fluctuation and may result to an extension of your loan tenure and interest. BLR Management on the other hand, guarantees the result despite BLR fluctuation.

Why 99% accuracy is required?

Saving on tenure and interest payable is assured even with BLR fluctuation. SIM50 provides lowest pre-payment capability and marginal payment for marginal savings. Any extra amount is not advisable.

What are the consequences of not having SIM50 or BLR Management?

Never ending loan payment resulting in an extended period of repayment unlike what you have signed up for. This will involve paying more interest than what you are supposed to, thus, using up unnecessary cash for settlement.

How secure is the provided service?

All rendered service comes with a legal document. You can be rest assured that what has been conveyed to you is guaranteed legally.

Despite making prompt monthly instalment repayments, will your Bank Loan Statement show the reduction accordingly?

In the case of Housing Loans, 80 - 95% of the monthly instalment will go to the repaying of interest. Only less than 20% of the sum goes to the repayment of principal. The principal portion increases after the loan tenure reaches the half-way mark. By then, you would have paid large amounts of interest!

On your own accord, repaying extra monthly instalment will reduce interest and shorten loan tenure. How true is this?

Generally, borrowers would benefit in terms of lesser interest payable and shorter loan tenure. But you may not know precisely how much of the interest payable is reduced nor when will the loan expire. Whenever BLR increases, with the same monthly instalment, the loan tenure extends. A mere 0.25% p.a. increase in BLR may increase loan tenure from 6 months to 30 months, depending on the remaining loan tenure.

However, BLR may fluctuate downward. Do you know its implication?

Normally, the lender will reduce the borrower's monthly instalment. But the loan tenure may remain or in some cases, be extended. Are you one of them facing such situations? AceScube (M) Sdn. Bhd. has the solution to your "problems." The solution is to use a mathematical methodology to reduce loan tenure that is subjected to terms & conditions.

What if BLR increases?

Currently, BLR is on an uptrend. We believe BLR is going to increase in the near future. For those whose monthly instalment remains unchanged for the last 12 months, don't get too happy just yet! Your loan tenure will definitely be extended. Come to AceScube for a viable solution.

常见问题

什么是SIM50?

SIM50 提供99%的贷款帐目准确率，目的是帮助削减50%的房贷利息及缩短50%的贷款期限，无论贷款是既有的，还是未来的。它能保障您免受基贷率大幅波动带来的冲击所影响。这并非再融资、债务重组或任何其他借贷机构所提供的类似服务。

SIM50的独特之处是?

AceScube (马) 私人有限公司是马来西亚首家提供99%贷款帐目准确率的基贷率管理公司。

为什么基贷率管理如此重要?

在没有使用基贷率管理的情况之下，之前或未来所付出的提前还款 (Prepayment) 可能会因基贷率波动、违约拖欠率、逾期付款或付款不足等原因，被以复利计算。(其他：一次性支付大笔款项、额外提前还款或每月供款) 因此，不当的基贷率管理将导致贷款期限延长，以及利息增加等问题。

我怎么知道我的SIM帐目是合乎预期的?

您只要检查您的现有未偿贷款余额，就能确定我们服务的准确度和您的房贷到期日。SIM帐目的目的是让您避免支付额外的利息或延长贷款期限。

我如何知道我的贷款是否适合使用这项服务?

您可以咨询我们的商业顾问，他们将帮助您了解您目前的贷款状况。

房贷利息节省和基贷率管理有何不同?

由于基贷率的起伏变化会导致您的贷款期限延长和利息增加，其他提供房贷利息节省服务的私人公司并不会担保其准确性。相反的，基贷率管理即使面对基贷率的波动，也能保证准确。

为何需要99%准确性?

即使基贷率波动起伏，我们依然可以保证达到缩短期限，节省利息。SIM50保障最低预付能力及合理还款，以达到最低限度的节省。不建议额外的还款。

没有SIM50或基贷率管理的后果是?

无止境的贷款偿还，您可能需要偿还比当初贷款合约里所预计的更多的利息，因而花上不必要的现金还清贷款。

这项服务有保障吗?

我们所提供的所有服务都附有一份法律文件。因此，您可以放心，我们向您承诺的一切都有法律的保障。

尽管每月准时偿还房屋贷款供款，您的剩余房贷数额就会依序减少?

在房屋贷款中，80 - 95%的每月供款都将被拨至偿还利息。只有少于20%的供款部分被用来偿还本金。被拨至偿还本金的部分，只有在贷款期限达到一半时，才会慢慢增加。但届时，您可能已经偿还了很大数额的利息!

根据您的记录，额外增加每月供款将能节省利息和缩短贷款偿还期限。事实真的如此吗?

一般上，贷款者将享受到某程度上的利息节省及缩短贷款期限。但您却无法准确知道应付利息究竟减少了多少，贷款将在何时清偿。当基贷率上升时，数额相同的每月供款将导致贷款期限被延长。基贷率每年只要微涨0.25%就可能使贷款期限被延长6至30个月，视剩余的贷款期限而定。

当基贷率下降时，您知道它所带来的影响吗?

一般上，银行将减少贷款者的每月供款数额。但是贷款的期限将维持不变，或在某些情况下被延长。您是否也面临这样的问题? AceScube (马)私人有限公司能为您的“问题”提供解决方案。我们的解决方案采用数学方法来缩短贷款期限，一切皆视条件与规则而定。

如果基贷率上升呢?

基贷率目前处于上升趋势。我们相信基贷率在近期的未来将继续向上。对于那些在过去12个月都未改变每月供款的人来说，别开心得太早! 您的贷款期限肯定会延长。让AceScube为您提供另一个可行的解决方案吧!

FAQ

Our Services

> Events and Workshops

Our continuous efforts to educate the public on the importance of BLR management has took AceScube across the nation with our awareness roadshows and educational events in hopes to benefit more people with the advantages from using our services.

活动与讲座会

AceScube致力于向公众推广基贷率管理的重要性，在全国各地展开了多场巡回讲座与教育活动，希望让更多人了解可以如何从我们的服务受惠。



▲ Public speaking session at the Federal Hotel, KL
于吉隆坡 Federal Hotel 举行的讲座。



▲ Invited by REHDA as guest Speaker in MAPEX Event 2011
受马来西亚房地产发展商会 (REHDA) 之邀为MAPEX产业展演讲。



▲ Malaysian dignitaries meet & greet the AceScube team at the SMI Exhibition in PWTC (from L to R: YB Dato Sri Ismail Sabri Bin Yaakob & Deputy Finance Minister, Datuk Donald Lim)
AceScube团队与马来西亚多位名人在太子世界贸易中心的中小型工业展览会上合影。
(左起: YB 拿督斯里 Ismail Sabri Bin Yaakob 及财政部副部长拿督林祥才)



▲ Interest Evaluation Workshop. 利息评估工作坊。



▲ Promoting our BLR Management service at the HomeDec Exhibition @ KLCC.
在 KLCC HomeDec 展览会上推广基贷率管理的概念。



▲ Special invitation to speak at The Star Property Fair. 受The Star之邀在2010年产业展上演讲。



▲ Exclusively interviewed by RTM.
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Our Satisfied Customers



Fenni Soo, 37 years old
Interior Designer 室内设计师

“ AceScube's SIM50 has given me and my family the freedom and flexibility to manage our own finances while reducing our financial worries about when we will ever own our home? Now we can confidently say YES!

AceScube的SIM50让我和我的家人有更大的财务自由和灵活度,同时也让我们不再担心财务问题。现在,我们非常确信,我们一定能拥有自己的家。”

Fenni Soo, 37 years old
Interior Designer 室内设计师

“ I love to see my outstanding balance go down at such a quick pace. It makes me not want to spend extra money on early settlement. Now, I can use my extra money for investments.

我非常开心看到自己的未偿还贷款余额以那么快的速度递减。现在,我已不再想付出大笔额外的金钱来提早偿还贷款。现在我可以把多余的钱拿去投资。”

Lara Natasha Ismail, 32 years old
Sales Executive 销售执行员

“ I love the fact that my outstanding balance decreases significantly and that it will make me free from mortgage debt soon!

我很开心看到自己的未偿还贷款余额显著减少,我知道自己很快就能还完房贷。”

Hazelle Ng, 33 years old
Marketing Manager 市场经理



Hazelle Ng, 33 years old
Marketing Manager 市场经理

“ SIM50 is one of the most innovative products that I have come across in the last 15 years. As I also appreciate good customer service, I am glad that AceScube has given me the best service so far. Thank you AceScube!

SIM50是我在过去15年所见过最创新的服务之一。我是非常注重优质服务的人,而AceScube的服务则是我遇过,最好的客户服务。感谢AceScube。”

Sam Thoi Lin, 46 years old
Business Owner 生意人

“ I hope to be debt free by 55. Miraculously with SIM50, I am now able to achieve my goal at 50 instead. Now, there's only 7 more years to pay off my mortgage!

我希望在55岁时,将所有债务都还清。使用SIM50后,我可以提早在50岁达成这个目标!我还有十年就能清偿我的房贷!”

Dr. Wong Hsien Taik, 43 years old
Doctor 医生

“ Mortgage loan interest is more complicated than what I thought. Eventhough I'm an accountant by profession, there were some areas of my loan interest that I just couldn't figure out. Thank you AceScube for the great assistance and for giving me that peace of mind.

房贷利息比我想象中复杂。虽然我是一名会计师,但房贷利息中的一些细节还是让我摸不着头脑。感谢AceScube,为我解决了不少的烦恼。”

William Yong, 43 years old
Chartered Accountant 会计师



Sam Thoi Lin, 46 years old
Business Owner 生意人



Dr. Wong Hsien Taik, 43 years old
Doctor 医生



William Yong, 43 years old
Chartered Accountant 会计师

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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