



15 April 2026
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P.U. (A) 171

WARTA KERAJAAN PERSEKUTUAN

*FEDERAL GOVERNMENT
GAZETTE*

PERATURAN-PERATURAN SEWA BELI
(CAJ TERMA) 2026

HIRE-PURCHASE (TERMS CHARGES) REGULATIONS 2026

DISIARKAN OLEH/
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AKTA SEWA BELI 1967

PERATURAN-PERATURAN SEWA BELI (CAJ TERMA) 2026

PADA menjalankan kuasa yang diberikan oleh seksyen 30 dan 57 Akta Sewa Beli 1967 [*Akta 212*], Menteri membuat peraturan-peraturan yang berikut:

Nama dan permulaan kuat kuasa

1. (1) Peraturan-peraturan ini bolehlah dinamakan **Peraturan-Peraturan Sewa Beli (Caj Terma) 2026**.

(2) Peraturan-Peraturan ini mula berkuat kuasa pada 1 Jun 2026.

Had maksimum kadar tetap caj terma

2. Jika suatu perjanjian sewa beli berkenaan dengan barangan yang dinyatakan dalam Jadual Pertama Akta memperuntukkan bagi caj terma pada suatu kadar tetap, caj terma itu hendaklah tidak, apabila dikira sebagai kadar faedah efektif, melebihi kadar—

(a) 17 peratus setahun jika tempoh perjanjian jual beli itu ialah 5 tahun atau kurang; atau

(b) 16 peratus setahun jika tempoh perjanjian jual beli itu melebihi 5 tahun.

Had maksimum kadar berubah caj terma

3. Jika suatu perjanjian sewa beli berkenaan dengan barang yang dinyatakan dalam Jadual Pertama Akta memperuntukkan bagi caj terma pada kadar berubah, caj terma itu hendaklah tidak, apabila dikira sebagai kadar faedah efektif, melebihi kadar 17 peratus setahun.

Pembatalan

4. Peraturan-Peraturan Sewa Beli (Caj Terma) 2005 [*P.U. (A) 164/2005*] dibatalkan.

Dibuat 10 April 2026
[KPDN.100-1/1/13; PN(PU2)317/III]

DATUK ARMIZAN BIN MOHD ALI
Menteri Perdagangan Dalam Negeri dan Kos Sara Hidup

HIRE-PURCHASE ACT 1967

HIRE-PURCHASE (TERMS CHARGES) REGULATIONS 2026

IN exercise of the powers conferred by sections 30 and 57 of the Hire-Purchase Act 1967 [Act 212], the Minister makes the following regulations:

Citation and commencement

1. (1) These regulations may be cited as the **Hire-Purchase (Terms Charges) Regulations 2026**.

(2) These Regulations come into operation on 1 June 2026.

Maximum limit of fixed rate terms charges

2. Where a hire-purchase agreement in respect of goods specified in the First Schedule of the Act provides for terms charges at a fixed rate, the terms charges shall not, when calculated as an effective interest rate, exceed the rate of—

(a) 17 per centum per annum where the period of the hire-purchase agreement is 5 years or less; or

(b) 16 per centum per annum where the period of the hire-purchase agreement is more than 5 years.

Maximum limit of variable rate terms charges

3. Where a hire-purchase agreement in respect of goods specified in the First Schedule of the Act provides for terms charges at a variable rate, the terms charges shall not, when calculated as an effective interest rate, exceed the rate of 17 per centum per annum.

Revocation

4. The Hire-Purchase (Terms Charges) Regulations 2005 [P.U. (A) 164/2005] are revoked.

Made 10 April 2026
[KPDN.100-1/1/13; PN(PU2)317/III]

DATUK ARMIZAN BIN MOHD ALI
Minister of Domestic Trade and Cost of Living