

# PRODUCT DISCLOSURE SHEET

(Please read and understand this Product Disclosure Sheet together with the general terms and conditions governing the Personal Financing-i for Private Sector before you decide to take up this product. Please seek assistance from RHB Islamic Bank Berhad if you need further clarification on any part of this document or general terms and conditions.)



**RHB ISLAMIC BANK BERHAD (200501003283 (680329-V))**  
**PERSONAL FINANCING-i FOR PRIVATE SECTOR (VARIABLE RATE)**

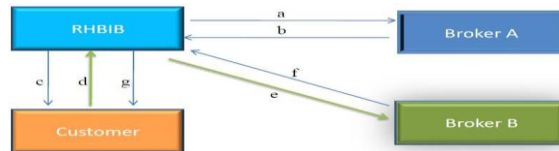
Date:.....

## 1. What is this product about?

This is an unsecured Personal Financing-i Facility - a short term financing facility that provides lump sum cash to customer (herein referred as "Customer") and/or to any third (3<sup>rd</sup>) party institutions authorized/instructed by Customer. The facility is to be utilized for the personal consumption of the Customer as long as it is not contrary to Shariah principles.

## 2. What is the Shariah concept applicable?

The Personal Financing-i adopts the concept of Commodity Murabahah via Tawarruq arrangement and Wakalah. Commodity Murabahah consists of two (2) sale and purchase contracts. The first involves the sale of an asset by a seller to a purchaser on a deferred basis. Subsequently, the purchaser of the first sale will sell the same asset to a third party on a cash-on-spot basis.



### Transaction Flows:

The Customer and RHB Islamic Bank (RHBIB) enter into an agreement where the Customer undertakes to buy a specified commodity or asset from RHBIB and the Customer then authorize and appoints RHBIB as his sole and exclusive agent (Wakil) and / or authorize RHBIB to delegate its rights and duties as such agent herein to any third party under Agency (Wakalah) contract to act on his behalf for the commodity trading transactions.

- RHBIB will purchase a commodity from Broker A at purchase price (financing amount);
- Ownership of the commodity will be transferred to RHBIB;
- RHBIB will sell the commodity to the Customer at a 'mark-up' price (purchase price plus profit margin). RHBIB (acting as the Customer's agent) will accept the purchase of the commodity;
- Customer will appoint RHBIB as agent to sell-off the commodity;
- RHBIB (acting as the Customer's agent) will sell the commodity to Broker B;
- Broker B will purchase the commodity from RHBIB (acting as the Customer's agent) at the purchase price;
- RHBIB will make the funds available to the Customer in the form of Personal Financing-i (disbursement amount).

## 3. What can I benefit from this product?

<b>Financing amount:</b> Minimum: RM2,000 Maximum: RM150,000 (RM200,000 for direct salary deduction scheme only)  For Solar Panel Financing Package: Minimum: RM16,000 Maximum: RM100,000	<b>RM 20,000</b>
<b>Profit Calculation:</b>	<b>Reducing Balance (Daily Rest)</b>
<b>Effective Profit Rate (EPR):</b>	i. Standardized Base rate Islamic (SBRI) 3.00% ii. Spread + 17.00% = 20.00% p.a.
<b>Ceiling Profit Rate (CPR):</b>	30% Note: In any cases, where the effective rate is more than 30%, customer will only be charged at maximum profit rate of 30%)
<b>Payment Period:</b> Minimum: 2 years Maximum: 7 years (10 years for direct salary deduction scheme only)	<b>7 years</b>
<b>Total Selling Price</b>	<b>RM48,036</b>

### Note:

- Selling Price** = Financing Amount + Total Profit throughout Tenure;
- Illustration is based on ceiling profit rate 30%, financing amount RM20,000 for 7 years.
- Customers under the Joy@Work Salary Deduction Scheme will earn additional 3% rebate on the Effective Profit Rate.

## 4. What are my obligations?

<b>Monthly payment*</b>	<b>RM444</b>
<b>Total amount including the amount financed (selling price)</b>	<b>RM48,036</b>

**Important: Your monthly payment and total payment amount will vary if the SBRI\* changes.**

Year	1st Year (Start)	3rd Year	5th Year
<b>No of payment paid</b>	0 month	24 months	48 months
<b>No of remaining payment financing</b>	84 months	60 months	36 months
<b>SBRI + Spread</b>	*3.00% +17.00%= 20.00%	If SBRI goes up 1%; 4.00%+17.00% = 21.00%	If SBRI goes up 2%; 5.00%+17.00% = 22.00%
<b>Principal Balance</b>	RM20,000	RM16,757	RM12,027
<b>Monthly payment</b>	RM444	RM453	RM459
<b>Total profit cost at the end of 7 years</b>	RM17,271	RM17,838	RM18,063
<b>Total payment amount at the end of 7 years</b>	RM37,271	RM37,838	RM38,063

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- \*SBRI may vary from time to time. You may refer to our website, www.rhbgroup.com for the latest rate.
- Illustration is based on financing amount RM20,000 for 7 years
- Applicable for Joy@Work customers only – One (1) month payment will be deducted from the amount approved before disbursement of the Facility. From the 2nd month onwards, monthly payment via salary deduction will commence on the salary crediting day. Where the payment period extends into retirement, it is important that you plan ahead to make sure that you would be able to continue to meet the obligation to pay the monthly payments after retirement.

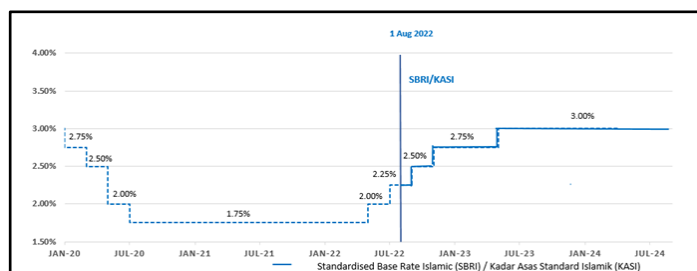
## 5. What is the Standardized Base Rate Islamic (SBRI)?

The SBRI we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.

## 6. What are possible scenarios to trigger a change in the SBRI?

The SBRI can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).

## 7. Historical SBRI in the last 3 years



## 8. What are the fees and charges I have to pay?

Type of Fee	Detail of Fee
<b>Stamp Duty</b>	0.5% of the financing amount (RM5 for every RM1,000 or part thereof), as per the Stamp Duty Act 1949 (Revised in 1989)
<b>Brokerage Fee</b>	RM30.00 per application
<b>Takaful Contribution</b>	Takaful contribution is optional. Varies accordingly to financing amount, Customer's age and tenure.

- **Note 1:** The Bank will inform you at least 21 calendar days before the effective date of implementation should there be any changes in the fees and charges which are applicable to your financing facility.
- **Note 2:** Stamp duty, brokerage fee and Takaful contribution (if applicable) will be deducted from the total financing proceeds.
- **Note 3:** It is encouraged to opt for Takaful contribution. In circumstances of death and total permanent disability, the Takaful will pay off all outstanding amount of your financing with the Bank. This will alleviate the burden of payment on your survivors or next of kin.

## 9. What if I fail to fulfill my obligations?

- RHBIB may charge and you are liable to pay RHBIB, by way of Ta'widh (compensation), in the following manner: -
  - Before the maturity date of your financing facility: 1 % p.a. on the overdue payment amount(s); or
  - After the maturity date of your financing facility: up to the prevailing BNM's Islamic Interbank Money Market (IIMM) Rate on the total outstanding balance, until full settlement of the overdue amount(s)
- RHBIB may set-off any credit balance in any account maintained with RHBIB against any outstanding balance in this facility account which RHBIB will notify you of within at least seven (7) calendar days in advance.
- Legal action will be taken if you fail to respond to reminder notices. You will have to bear all costs and responsibility to settle any shortfall after legal action has been taken against you.
- Legal action against you may affect your credit rating, which may lead to future credit being more difficult or expensive for you.

## 10. What if I fully settle the financing before its maturity?

- There will be no exit fee charges imposed in the event of early settlement.
- No lock-in period is imposed and no partial principal payment is allowed.
- Rebate (Ibra') - RHBIB may grant rebate (Ibra') on any amount payable by you in respect of any payment due under the facility including any Takaful plan (if applicable) taken up by you with RHBIB in any of the following situations: -
  - any early settlement or early redemption by you including prepayment;
  - any settlement of the facility due to any financing restructuring exercise by you;
  - any settlement by you upon occurrence of the event of default;
  - any settlement by you in the event of termination or cancellation of the facility before the expiry of the facility tenure; and
  - the difference between the amount of profit calculated based on the ceiling/contracted profit rate (CPR) and the amount of profit based on the effective profit rate (EPR).

Rebate (Ibra') = \*Remaining Unearned Profit – Early Settlement Charges (if any).

\*Remaining Unearned Profit is equal to unrealized profit at the time of full settlement

The calculation of rebate (Ibra') will be made in accordance with any rules, regulations and/or directives (whether or not having the force of law) required of or imposed upon RHBIB from time to time and at any time by Bank Negara Malaysia or any other authority having jurisdiction over RHBIB.

The illustration shown during the application of assessment is only indicative in nature and in certain circumstances may trigger changes in the amount shall be provided in the payment schedule (i.e. changes in EPR, prepayment, partial payments, any fees and promptness of payment by the Customer).

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## 11. What if I were to pay more than the required monthly payment amount?

Any excess payment of the monthly payment will be recognized as advance payment.

## 12. Do I need any Takaful coverage?

It is encouraged to opt for Takaful coverage under the Facility. In circumstances of death and total permanent disability, the Takaful will pay off all outstanding amounts of your financing with RHBIB. This will alleviate the burden of payment on your survivors or next of kin. You may take up a Takaful plan either from a Takaful operator listed on RHBIB's panel of Takaful operators or from any other legitimate Takaful operator of your choice. However, if the chosen Takaful operator is listed on RHBIB's panel, then the total contribution payable will be deducted from the approved financing amount before disbursement of the facility.

Note: If your preferred Takaful operator is not from RHBIB's panel of Takaful operators, the cost of such coverage will be borne at your own expense. The Takaful cost shall not be deducted from the financing amount.

## 13. What are the documents that I need to submit?

No	Documents Required
1	Copy of MyKad (front and back)
2	Salary Slip (latest 1 month before the application)
3	Redemption Statement of other banks/ financial institutions (if any)
4	Purchase invoice, electricity bill & quit rent/assessment notice (only applicable for Solar Panel Financing Package)

## 14. What are the major risks?

Should you encounter any difficulty in meeting your obligations, please contact RHBIB in advance to discuss payment alternatives. This is to avoid legal action if you are unable to pay your monthly payments.

## 15. What if salary deduction / salary transfer is withdrawn / non-crediting for what so ever reason?

You shall agree with the Effective Profit Rates to be revised upwards (not exceeding the Ceiling Profit Rate as specified in the terms and conditions), in the event the salary deduction / salary transfer is withdrawn / non-crediting for what so ever reason.

## 16. Do I need a guarantor or collateral?

No guarantor or collateral is required.

## 17. What is the treatment of monthly payment?

Any changes or revision of the SBRI (upwards or downwards), the Bank shall revise the monthly payment of financing facility which is revised according to the changes of SBRI.

## 18. What do I need to do if there are changes to my contact details or my employment status?

It is important that you inform RHBIB of any changes to your contact details to ensure that all correspondences reach you in a timely manner.

To update your correspondence details, please contact us at: -

Address : Customer Contact Centre,  
03-9206 8118  
Email : [customer.service@rhbgroupp.com](mailto:customer.service@rhbgroupp.com)

## 19. Where can I get further information?

- Should you require additional information regarding this Personal Financing-i, please visit any RHB Bank/RHB Islamic Bank branches or log on to [www.rhbgroupp.com](http://www.rhbgroupp.com)
  - If you have difficulties in making payments, you are advised to contact us at the earliest possible occasion to discuss payment alternatives at: -  
RHB Islamic Bank Berhad  
Level 5, Crystal Plaza  
No 4, Jln 51A/223  
46100 PJ, Selangor  
Tel: 03-7498 2222
  - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals and you may also join the "Program Pengurusan Wang Anda" (POWER) to help your credit management. You can contact AKPK at: -  
Level 5 and 6 Menara Aras Raya,  
(formerly known as Menara Bumiputra-Commerce)  
Jalan Raja Laut,  
50350 Kuala Lumpur.  
Tel: 03-26167766  
Email: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)
  - If you wish to lodge a complaint on the products or services provided by us, you may contact us at: -  
Customer Contact Centre,  
Tel: 03-9206 8118  
Email: [customer.service@rhbgroupp.com](mailto:customer.service@rhbgroupp.com)
  - If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK at: -  
BNMLINK  
4th Floor, Podium Bangunan AICB,  
No. 10, Jalan Dato' Onn,  
50480 Kuala Lumpur  
Web form: [bnmlink.bnm.gov.my](http://bnmlink.bnm.gov.my)  
Telephone: 1-300-88-5465 or +603-2174-1717 (for overseas calls)  
Fax: +603-2174-1515
- Alternatively, you may also seek the services of Ombudsman for Financial Markets Ombudsman Service (FMOS) [Formerly known as Ombudsman for Financial Services], a non-profit organization which functions as an alternative dispute resolution channel to settle disputes between OFS members (i.e. the financial service providers licensed or approved by BNM) and financial consumers. You can contact OFS at:  
Level 14, Main Block,  
Menara Takaful Malaysia,  
No. 4, Jalan Sultan Sulaiman,  
50000 Kuala Lumpur  
Tel: 03-2272 2811  
Web Form: <https://www.fmos.org.my/en/feedback.html>  
Website: <https://www.fmos.org.my/en/>

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### 20. Other personal financing package available?

- Personal Financing-i for Pensioner
- Personal Financing-i for Civil Sector

If you are applying the facility for the purpose of home renovation expenses or for business purposes if you are self-employed under a sole proprietorship, you may consider alternative financing products such as Home Renovation Financing or Micro Financing that are more suited for these purposes and come with finer profit rates.

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP WITH PAYMENTS ON YOUR PERSONAL FINANCING-i.**

The information provided in this disclosure sheet is valid effective 01 March 2025

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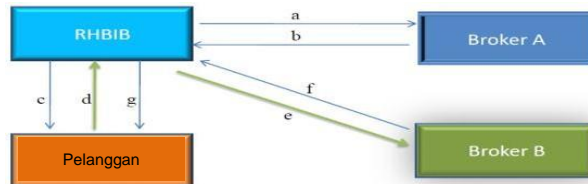
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## 1. Apakah produk ini?

Ini adalah Pembiayaan Peribadi-i tanpa cagaran - kemudahan pembiayaan jangka pendek yang menyediakan wang tunai secara sekaligus kepada pelanggan (dirujuk sebagai "Pelanggan") dan/atau kepada mana-mana institusi pihak ketiga (ke-3) yang diberi kuasa/diarahkan oleh Pelanggan. Pembiayaan Peribadi-i ini untuk memenuhi keperluan peribadi Pelanggan selagi tidak bertentangan dengan prinsip Syariah..

## 2. Apakah kontrak Syariah yang digunakan untuk produk ini?

Pembiayaan Peribadi-i adalah berdasarkan konsep Komoditi Murabahah melalui pengaturan Tawarruq dan Wakalah. Komoditi Murabahah terdiri daripada dua(2) kontrak jual beli. Yang pertama melibatkan penjualan aset oleh penjual kepada pembeli secara tertangguh, Selepas itu, pembeli penjualan pertama akan menjual aset yang sama kepada pihak ketiga secara tunai dan lani



### Aliran Transaksi:

Pelanggan dan RHB Islamic Bank (RHBIB) memasuki satu perjanjian di mana Pelanggan berjanji untuk membeli komoditi tertentu atau aset dari RHBIB dan Pelanggan kemudiannya memberi kuasa dan melantik RHBIB sebagai ejen (Wakil) tunggal dan eksklusif Pelanggan dan / atau membenarkan RHBIB untuk mewakilkan hak dan tanggungjawab sebagai ejen kepada pihak ketiga di bawah kontrak Agensi (Wakalah) untuk bertindak bagi pihak Pelanggan untuk transaksi perdagangan komoditi.

- RHBIB akan membeli komoditi daripada Broker A pada harga belian (jumlah pembiayaan);
- Pemilikan komoditi itu akan dipindahkan kepada RHBIB;
- RHBIB akan menjual komoditi tersebut kepada Pelanggan pada harga tokokan (harga belian ditambah margin keuntungan). RHBIB (bertindak sebagai ejen Pelanggan) akan menerima pembelian komoditi;
- Pelanggan melantik RHBIB sebagai ejen untuk menjual komoditi tersebut;
- RHBIB yang bertindak sebagai ejen Pelanggan akan menjual komoditi kepada Broker B;
- Broker B akan membeli komoditi pada harga belian ;
- RHBIB akan menyediakan dana kepada Pelanggan dalam bentuk Pembiayaan Peribadi-i (jumlah pengeluaran).

## 3. Apa yang boleh saya perolehi daripada produk ini?

<b>Amaun Pembiayaan:</b> Minima: RM2,000 Maksima: RM150,000 (RM200,00 untuk skim potongan gaji sahaja)	<b>RM 20,000</b>
Untuk Pakej Pembiayaan Solar: Minima: RM16,000 Maksima: RM100,000	
<b>Pengiraan Keuntungan</b>	<b>Kiraan atas baki harian</b>
<b>Kadar Keuntungan Efektif (KKE):</b>	i. Kadar Asas Standard Islamik (KASI) 3.00% ii. Peratusan + 17.00% = 20.00% tahunan
<b>Kadar Keuntungan Siling (KKS):</b>	30% Nota: Dalam mana-mana kes, di mana kadar efektif adalah lebih daripada 30%, pelanggan hanya akan dikenakan kadar keuntungan maksimum 30%)
<b>Tempoh pembayaran:</b> Minima: 2 tahun Maksima: 7 (10 tahun untuk skim potongan gaji sahaja)	<b>7 tahun</b>
<b>Jumlah harga jualan:</b>	<b>RM 48,036</b>

### Nota:

- Harga Jual** = Jumlah Pembiayaan + Jumlah Keuntungan sepanjang Tempoh;
- Ilustrasi berdasarkan andaian kadar keuntungan siling 30%, jumlah pembiayaan RM20,000 untuk 7 tahun.
- Pelanggan di bawah Skim Potongan Gaji 'Joy@Work' akan mendapat tambahan 3% rebat pada Kadar Keuntungan Efektif.

## 4. Apakah tanggungjawab saya?

<b>Bayaran Bulanan*:</b>	<b>RM 444</b>
<b>Jumlah keseluruhan termasuk jumlah yang dibiayai (harga jualan):</b>	<b>RM 48,036</b>

### Penting: Bayaran bulanan dan jumlah pembayaran anda akan berbeza jika KASI berubah.

Tahun	Tahun Pertama (Mula)	Tahun Ketiga	Tahun Kelima
<b>Bilangan Pembiayaan Yang Telah Dibayar</b>	<b>0 bulan</b>	<b>24 bulan</b>	<b>48 bulan</b>
<b>Bilangan Baki Pembiayaan</b>	<b>84 bulan</b>	<b>60 bulan</b>	<b>36 bulan</b>
<b>KASI+ Peratusan</b>	<b>*3.00% +17.00%= 20.00%</b>	<b>Jika KASI naik 1%; 4.00%+17.00% = 21.00%</b>	<b>Jika KASI naik 2%; 5.00%+17.00% = 22.00%</b>
<b>Baki Asas</b>	RM20,000	RM16,757	RM12,027
<b>Bayaran bulanan</b>	RM444	RM453	RM459
<b>Jumlah kos keuntungan di akhir 7 tahun</b>	RM17,271	RM17,838	RM18,063
<b>Jumlah kos keuntungan di akhir 7 tahun</b>	RM37,271	RM37,838	RM38,063

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- KASI\* tertakluk kepada perubahan dari semasa ke semasa. Anda boleh merujuk kepada laman web kami, [www.rhbgroup.com](http://www.rhbgroup.com) untuk kadar terkini.
- Ilustrasi berdasarkan andaian jumlah pembiayaan RM20,000 untuk 7 tahun.

Apabila tempoh pembayaran berlanjutan sehingga persaraan, adalah penting bahawa anda merancang terlebih dahulu untuk memastikan bahawa anda akan dapat terus memenuhi kewajipan untuk membayar pembayaran bulanan setelah bersara

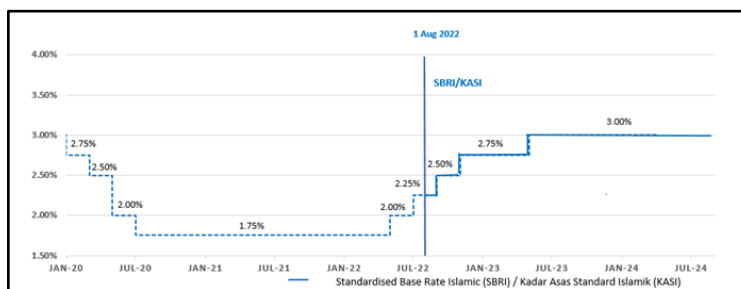
## 5. Apakah Kadar Asas Standard Islamik (KASI)?

KASI yang kami tawarkan pada produk ini adalah berdasarkan kadar penanda aras yang ditetapkan oleh Bank Negara Malaysia. Kadar penanda aras pada masa ini ditetapkan sebagai Kadar Dasar Semalaman (OPR), yang mencerminkan pendirian dasar monetari seperti yang diputuskan oleh Jawatankuasa Dasar Monetari Bank Negara Malaysia.

## 6. Apakah senario-senario yang boleh menyebabkan perubahan KASI?

KASI boleh naik atau turun disebabkan oleh perubahan dalam kadar penanda aras, iaitu perubahan dalam Kadar Dasar Semalaman (OPR).

## 7. Sejarah KASI untuk tempoh 3 tahun yang lepas



## 8. Apakah fi dan caj yang perlu saya bayar?

Jenis fi dan caj	Penerangan fi dan caj
Duti Setem	0.5% daripada jumlah pembiayaan (RM5 untuk setiap RM1,000 atau sebahagian daripadanya), mengikut Akta Duti Setem 1949 (Revised in 1989)
Fi Broker	RM30.00 bagi setiap permohonan
Sumbangan Takaful	Sumbangan Takaful adalah pilihan. *Berbeza mengikut jumlah dan tempoh pembiayaan serta umur anda.

- **Nota 1:** RHBIB akan memberitahu anda sekurang-kurangnya 21 hari kalendar sebelum tarikh pelaksanaan sekiranya terdapat perubahan dalam fi dan caj yang berkaitan untuk kemudahan pembiayaan anda
- **Nota 2:** Bayaran duti setem, fi broker dan sumbangan Takaful (jika ada) akan ditolak daripada jumlah asal pembiayaan.
- **Nota 3:** Sumbangan Takaful adalah digalakkan. Dalam kes-kes kematian atau situasi kecacatan kekal, pelan Takaful ini akan membayar kesemua baki yang belum dijelaskan bagi pembiayaan anda dengan Bank. Ini akan mengurangkan beban pembayaran pada waris atau keluarga terdekat anda.

## 9. Bagaimana jika saya gagal memenuhi tanggungjawab saya?

- RHBIB mungkin mengenakan bayaran dan anda bertanggungjawab untuk membayar RHBIB, dengan cara Ta'widh (pampasan), dengan cara berikut: -
  - Sebelum tarikh matang kemudahan pembiayaan anda: 1% pa pada jumlah pembayaran tertunggak; atau
  - Selepas tarikh matang kemudahan pembiayaan anda: hingga Kadar Pasaran Wang Antara Bank Islam (IIMM) BNM yang berlaku pada jumlah baki tertunggak, sehingga penyelesaian penuh jumlah tertunggak.
- RHBIB boleh melunaskan baki kredit dalam akaun yang disimpan dengan RHBIB terhadap baki tertunggak dalam akaun kemudahan ini yang akan diberitahu oleh RHBIB kepada anda sekurang-kurangnya tujuh (7) hari kalendar sebelumnya.
- Tindakan undang-undang akan diambil sekiranya anda gagal memberi maklum balas peringatan. Anda harus menanggung semua kos dan tanggungjawab untuk menyelesaikan kekurangan setelah tindakan undang-undang diambil terhadap anda
- Tindakan undang-undang terhadap anda boleh mempengaruhi penilaian kredit anda yang boleh menyebabkan kredit masa depan menjadi lebih sukar atau mahal bagi anda

## 10. Bagaimana sekiranya saya menyelesaikan sepenuhnya pembiayaan sebelum tempoh matang?

- Tiada caj akan dikenakan sekiranya penyelesaian awal.
- Tiada tempoh tertutup ("lock-in") dikenakan dan pembayaran prinsipal tidak dibenarkan.
- Rebat (Ibra') - RHBIB boleh memberikan rebat (Ibra') atas jumlah yang perlu dibayar oleh anda berkenaan dengan sebarang pembayaran yang perlu dibayar di bawah kemudahan tersebut termasuk sebarang rancangan takaful (jika ada) yang diambil oleh anda dengan RHBIB dalam salah satu daripada situasi berikut:
  - Sebarang penyelesaian awal atau penebusan awal oleh anda termasuk pembayaran awal;
  - apa-apa penyelesaian Kemudahan disebabkan oleh perstruktur semula pembiayaan oleh anda;
  - apa-apa penyelesaian oleh anda apabila berlaku kejadian ingkar; dan
  - sebarang penyelesaian oleh anda sekiranya berlaku penamatan atau berakhirnya pembatalan Kemudahan; sebelum Tempoh
  - perbezaan antara jumlah keuntungan yang dikira berdasarkan kadar keuntungan siling / kontrak dan jumlah keuntungan kadar keuntungan efektif.

Rebat (Ibra') = \*Baki Untung Belum Diperolehi – Caj Penyelesaian Awal (jika ada).

\*Baki Keuntungan Belum Diperolehi adalah sama dengan keuntungan tidak nyata pada masa penyelesaian penuh

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**RHB ISLAMIC BANK BERHAD (200501003283 (680329-V))**  
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Date:.....

Pengiraan Rebat (Ibra') hendaklah dibuat mengikut apa-apa kaedah, peraturan dan/ atau arahan (sama ada mempunyai kuasa undang-undang atau tidak) yang diperlukan atau dikenakan ke atas RHBIB dari semasa ke semasa dan pada bila-bila masa oleh Bank Negara Malaysia atau mana-mana pihak berkuasa lain yang mempunyai bidang kuasa ke atas Bank.

Ilustrasi yang ditunjukkan semasa penilaian permohonan hanya bersifat indikatif dan dalam keadaan tertentu boleh berubah pada jumlah yang ditunjukkan di dalam jadual pembayaran (iaitu perubahan dalam KKE, prabayaran, pembayaran separa, sebarang fi dan ketepatan pembayaran oleh Pelanggan).

## 11. Bagaimana sekiranya saya melangsaikan bayaran bulanan melebihi daripada jumlahnya?

Sebarang lebihan pembayaran bulanan akan dianggap sebagai bayaran pendahuluan.

## 12. Adakah saya memerlukan perlindungan Takaful?

Perlindungan Takaful adalah digalakkan. Ia akan melunaskan semua jumlah tertunggak pembiayaan anda dengan RHBIB sekiranya berlaku kematian atau hilang upaya kekal. Ini akan meringankan beban pembayaran kepada pewaris yang masih hidup atau saudara terdekat. Anda boleh mengambil pelan Takaful sama ada dari pengendali Takaful yang tersenarai di bawah panel Takaful RHBIB atau dari pengendali Takaful lain yang sah mengikut pilihan anda. Walau bagaimanapun, jika pengendali Takaful terpilih disenaraikan di bawah panel RHBIB, maka jumlah sumbangan yang perlu dibayar akan ditolak dari jumlah pembiayaan yang diluluskan sebelum pembayaran Pembiayaan Peribadi-i.

Nota: Sekiranya pengendali Takaful pilihan anda bukan dari panel pengendali Takaful RHBIB, dan kos perlindungan tersebut akan ditanggung di bawah perbelanjaan anda sendiri. Kos Takaful tidak akan ditolak dari jumlah pembiayaan.

## 13. Apakah dokumen-dokumen yang perlu saya serahkan?

No	Dokumen Diperlukan
1	Salinan MyKad (depan dan belakang)
2	Slip gaji (sehingga 1 bulan sebelum permohonan)
3	Penyata Penebusan bank/institusi Kewangan yang lain (jika ada)
4	Invois Pembelian, bil elektrik, cukai pintu / notis taksiran dan sijil kelulusan Pemeteran Tenaga Bersih (NEM) (terpakai untuk pakej pembiayaan solar sahaja)

## 14. Apakah risiko utama?

Sekiranya anda menghadapi kesukaran untuk memenuhi kewajipan anda, sila hubungi RHBIB terlebih dahulu untuk membincangkan alternatif pembayaran. Ini untuk mengelakkan tindakan undang-undang jika anda tidak dapat membayar pembayaran bulanan anda.

## 15. Bagaimanakah sekiranya pemotongan gaji/pemindahan gaji ditarik/ gaji tidak dikreditkan di atas sebab tertentu?

Anda bersetuju dengan semakan semula kenaikan KadarKeuntungan Efektif (tidak melebihi Kadar Keuntungan Siling seperti yang dinyatakan dalam Terma dan Syarat)sekiranya pemotongan gaji/ pemindahan gaji ditarik/ gajitidak dikreditkan di atas sebab tertentu.

## 16. Adakah saya memerlukan penjamin atau cagaran?

Tidak ada penjamin atau cagaran diperlukan.

## 17. Bagaimana dengan bayaran bulan?

Sebarang perubahan KASI, Bank akan menyemak semula pembayaran pembiayaan bulanan berdasarkan perubahan KASI.

## 18. Apakah yang perlu saya lakukan sekiranya terdapat perubahan pada maklumat hubungan saya atau status pekerjaan saya?

Penting untuk anda memberitahu RHBIB mengenai sebarang perubahan pada maklumat hubungan anda untuk memastikan bahawa semua surat-menyerat menghubungi anda tepat pada masanya.

Untuk mengemas kini maklumat surat-menyerat anda, silahubungi kami di:

Alamat : Pusat Perhubungan Pelanggan,  
03-9206 8118

E-mel : [customer.service@rhbgroupp.com](mailto:customer.service@rhbgroupp.com)

## 19. Di mana saya boleh mendapatkan maklumat lanjut ?

- a) Sekiranya anda memerlukan maklumat tambahan mengenai Pembiayaan Peribadi-i ini, sila kunjungi cawangan RHB Bank / RHB Islamic Bank atau log masuk ke [www.rhbgroupp.com](http://www.rhbgroupp.com)
- b) Sekiranya anda menghadapi kesukaran dalam membuat pembayaran, anda dinasihatkan untuk menghubungi kami secepat mungkin untuk membincangkan alternatif pembayaran di:  
RHB Islamic Bank Berhad,  
Tingkat 5, Crystal Plaza  
No 4, Jln 51A/223  
46100 PJ, Selangor  
Tel: 03-7498 2222
- c) Sebagai alternatif, anda boleh mendapatkan khidmat Agensi Kaunseling dan Pengurusan Kredit (AKPK), sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia untuk memberikan perkhidmatan percuma mengenai pengurusan wang, kaunseling kredit, pendidikan kewangan dan penyusunan semula hutang untuk individu dan anda juga boleh menyertai 'Program Pengurusan Wang Anda (POWER) untuk membantu pengurusan kredit anda. Anda boleh menghubungi AKPK di:  
Tingkat 5 dan 6, Menara Aras Raya  
(dahulu dikenali sebagai Menara Bumiputera-Commerce),Jalan Raja Laut,  
50350 Kuala Lumpur.  
Tel: 03-26167766  
Email: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)
- d) Sekiranya anda ingin membuat aduan mengenai produk atau perkhidmatan yang disediakan oleh kami, anda boleh menghubungi kami di:  
Pusat Perhubungan Pelanggan,  
Tel: 03-9206 8118  
E-mel: [customer.service@rhbgroupp.com](mailto:customer.service@rhbgroupp.com)
- e) Jika pertanyaan atau aduan anda tidak diselesaikan dengan sepenuhnya oleh pihak Bank, anda boleh menghubungi Bank Negara Malaysia LINK di:  
BNMLINK  
4th Floor, Podium Bangunan AICB,  
No. 10, Jalan Dato' Onn,  
50480 Kuala Lumpur  
Borang Web: [bnmlink.bnm.gov.my](http://bnmlink.bnm.gov.my)  
Tel: 1-300-88-5465 atau +603-2174-1717 (untuk panggilan luar negara)  
Fax: +603-2174-1515
- Sebagai alternatif, anda juga boleh mendapatkan perkhidmatan Financial Markets Ombudsman Service (FMOS) [dahulunya dikenali sebagai Ombudsman for Financial Services], sebuah organisasi bukan untung yang berfungsi sebagai saluran penyelesaian pertikaian alternatif untuk menyelesaikan pertikaian antara ahli OFS (iaitu organisasi kewangan. pembekal perkhidmatan yang dilesenkan atau diluluskan oleh BNM) dan pengguna kewangan. Anda boleh menghubungi OFS di:  
Level 14, Main Block, Menara Takaful Malaysia, No.4,Jalan Sultan Sulaiman, 50000 Kuala Lumpur  
Tel: 03-2272 2811  
Borang Web: <https://www.fmos.org.my/bm/feedback.html>  
Laman Web: <https://www.fmos.org.my/bm/>

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### 20. Pakej Pembiayaan Peribadi lain yang ditawarkan:

- Pembiayaan Peribadi-i untuk Pesara
- Pembiayaan Peribadi-i untuk Sektor Awam

Jika anda memohon kemudahan ini untuk tujuan perbelanjaan pengubahsuaian rumah atau untuk tujuan perniagaan (jika anda bekerja sendiri di bawah pemilikan tunggal), anda boleh mempertimbangkan produk pembiayaan alternatif seperti Pembiayaan Pengubahsuaian Rumah atau Pembiayaan Mikro yang lebih sesuai untuk tujuan ini dan mempunyai kadar keuntungan yang lebih baik.

**NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA INGKAR DALAM PEMBAYARAN PEMBIAYAAN PERIBADI-i ANDA.**

Maklumat yang diberikan dalam lembaran pendedahan ini sah berkuat kuasa 01 Mac 2025