

PRODUCT DISCLOSURE SHEET

Please read and understand this Product Disclosure Sheet together with the general terms and conditions governing the Personal Financing before you decide to take up this product.

Please seek assistance from RHB Bank Berhad if you need further clarification on any part of this document or general terms and conditions.



RHB BANK BERHAD 196501000373 (6171-M)

PERSONAL FINANCING (VARIABLE RATE)

Date:

1. What is this product about?

RHB Personal Financing Variable Rate ("Facility") is an unsecured personal loan offered to individuals. The interest is computed based on variable rate on daily rest basis.

2. What do i get from this product?

Loan amount Minimum: RM2,000 Maximum: RM150,000 (For Solar Panel Loan Package: Minimum: RM16,000 Maximum: RM100,000)	:	RM20,000
Interest Calculation	:	Reducing Balance (Daily Rest)
Effective Interest Rate	:	Standardized Base Rate (SBR) + 17.00% = 20% per annum
Repayment Period Minimum: 1 year Maximum: 7 years	:	7 years
Total repayment	:	RM37,271

Note:

- The Bank's current Standardized Base Rate is 3.00% p.a.
- Customers under the Joy@Work Salary Deduction Scheme will earn 3% rebate from the Effective Interest Rate.
- Illustration above is based on loan amount RM20,000 for 7 years.

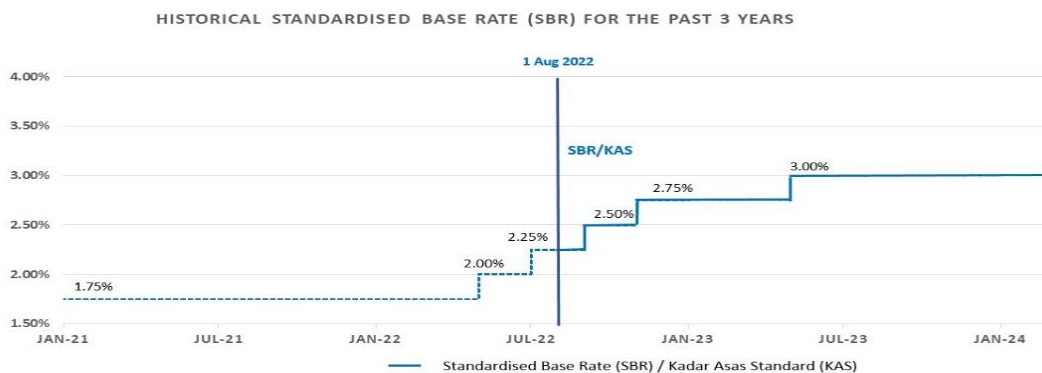
3. What is Standardised Base Rate (SBR)?

The SBR 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.

4. What are possible scenarios to trigger a change in the SBR?

The SBR can rise or fall due to changes in the benchmark rate i.e. changes in the OPR.

5. Historical SBR in the last 3 years



6. What are my obligations?

Monthly Repayment	RM444
Total repayment amount including the amount financed	RM37,271

Important: Your monthly repayment and total repayment amount will vary if the SBR changes.

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Year	1st Year (Start)	3rd Year	5th Year
No of repayment paid	0 month	24 months	48 months
No of remaining repayment	84 months	60 months	36 months
Effective Interest Rate (SBR +17.00%)	SBR=3.00%	If SBR goes up 1%	If SBR goes up 2%
	20.00%	21.00%	22.00%
Principal Balance	RM20,000	RM16,757	RM12,027
Monthly repayment	RM444	RM453	RM459
Total interest cost at the end of 7 years	RM17,271	RM17,838	RM18,063
Total repayment amount at the end of 7 years	RM37,271	RM37,838	RM38,063

Note:

- The SBR may vary from time to time. You may refer to the Bank's website, www.rhbgroup.com for the latest rate.
- Illustration above is based on loan amount RM20,000 for 7 years.
- Applicable for Joy@Work customers only – One (1) month repayment will be deducted from the amount approved before disbursement of the Facility. From the 2nd month onwards, monthly repayment via salary deduction will commence on the salary crediting day.
- Once the application is approved, the Bank will contact you if:
 - i) the approved amount is lower; and/or
 - ii) the tenure is longer,than applied for and stated in your application form to obtain your acceptance of the terms of the Loan.
You are deemed to have accepted the terms of the Facility as approved by the Bank upon Bank's issuance of the approval SMS and/or the Approval Letter, whichever is earlier, to you. The Bank will credit the net amount into your bank account as stated in the application form.

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

Stamp Duty

0.5% of the loan amount (RM5 for every RM1,000 or part thereof), as per the Stamp Duty Act 1949 (Revised in 1989).

Insurance Coverage

Insurance coverage is optional and it depends on the tenor and amount of facility, including age and gender of the Customer.

Note: Stamp duty and Insurance contribution (if applicable) will be deducted from the total approved Facility before disbursement.

8. What if I fail to fulfil my obligations?

- The Bank may charge and you are liable to pay late payment fee on the repayment in arrears due at the rate of one percent (1%) per annum, calculated on daily basis until such arrears are paid in full.
- Right to set off: The Bank may transfer or set off any credit balance from any account maintained with the Bank against any outstanding balance of the Facility account by giving you at least seven (7) calendar days' prior notice.
- Legal action may be taken against you in the event of a default on the Facility. You will bear all cost, expenses and fees (including the Bank's solicitors cost) which the Bank may incur, in the enforcement to recover the indebtedness under the Facility.
- Legal action against you may affect your credit rating which may lead to credit being more difficult or expensive for you to obtain in the future.

9. What if I fully settle the loan before its maturity?

Early Exit Fee

- Lock-in period: Six (6) months after the date of the Approval Letter.
- Total fee charged is RM100 or one percent (1%) of total approved loan amount, whichever is higher (note: not subject to Service Tax as the fee does not fall within the scope of taxable service).

10. What are the major risks?

- The interest rate is variable rate and may change according to changes in the reference rate (i.e. SBR). An increase in interest rate may result in higher monthly repayment.

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- ii) If you have problems meeting your loan obligations, you are advised to contact us at the earliest possible occasion to discuss repayment alternatives.

11. Do I need a guarantor or collateral?

This product does not require guarantor or collateral.

12. What do I need to do if there are changes to my contact details?

It is important to inform the Bank of any changes in your contact details to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact us at: -

Customer Contact Centre,
Tel: 03-9206 8118
Email: customer.service@rhbgroup.com

13. Where can I get further information / assistance / redress?

- i) Should you require additional or additional information, assistance and/or redress regarding our personal loan, please visit any RHB Bank branches or log on to www.rhbgroup.com
- ii) If you have difficulties in making repayments, you are advised to contact us at the earliest possible occasion to discuss repayment alternatives. You may contact us at:

RHB Bank Berhad
Level 5, Crystal Plaza
No 4, Jln 51A/223
46100 PJ, Selangor
Tel: 03-7498 2222

- iii) 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 counseling, financial education and debt restructuring for individuals and you may also join the "Program Pengurusan Wang Anda" (POWER) to help your credit management. You may contact AKPK at: -

Level 5 and 6, Menara Aras Raya,
(formerly known as Menara Bumiputera Commerce)
Jalan Raja Laut,
50350 Kuala Lumpur.
Tel: 03-26167766
Email: enquiry@akpk.org.my

- iv) If you wish to lodge a complaint on the products or services provided by us, you may also contact us at: -

Customer Contact Centre,
Tel: 03-9206 8118
Email: customer.service@rhbgroup.com

- v) Alternatively, you may also seek the services of Ombudsman for Financial Services (OFS) (formerly known as Financial Mediation Bureau), 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
Email: enquiry@ofs.org.my
Web: <https://www.ofs.org.my>

- vi) If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK at: -

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Date:

BNMLINK
4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur
Web form: bnmlink.bnm.gov.my
Telephone: 1-300-88-5465 or +603-2174-1717 (for overseas calls)
Fax: +603-2174-1515

14. OTHER LOAN PACKAGE AVAILABLE

- i) RHB Personal Financing-i for Pensioners
- ii) RHB Personal Financing-i for Civil Sector
- iii) RHB Personal Financing-i for Private Sector

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP WITH REPAYMENTS ON YOUR PERSONAL FINANCING FACILITY

The information provided in this disclosure sheet is valid effective 1 Feb 2024

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1. Apakah produk ini?

Pembiayaan Peribadi RHB Kadar Berubah adalah pembiayaan tanpa cagaran yang ditawarkan kepada individu. Faedah yang dikira berdasarkan kadar berubah mengikut kiraan harian.

2. Apakah yang boleh saya perolehi daripada produk ini?

Jumlah Pinjaman Minima: RM2,000 Maksima: RM150,000 (Untuk Pakej Pinjaman Solar: Minima: RM16,000 Maksima: RM100,000)	:	RM20,000
Pengiraan Faedah	:	Baki Pengurangan (Kiraan Harian)
Kadar Faedah Efektif	:	Kadar Asas Standard (KAS) + 17.00% = 20% setiap tahun
Tempoh Bayaran Minima: 1 tahun Maksima: 7 tahun	:	7 tahun
Jumlah Bayaran	:	RM37,271

Nota: -

- KAS Bank semasa ialah 3.00% p.a.
- Pelanggan di bawah Skim Potongan Gaji 'Joy@Work' akan mendapat 3% rebat daripada Kadar Faedah Efektif.
- Ilustrasi di atas adalah berdasarkan jumlah pinjaman sebanyak RM20,000 untuk tempoh 7 tahun

3. APAKAH ITU KADAR ASAS STANDARD (KAS)

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

4. APAKAH SENARIO-SENARIO YANG BOLEH MENYEBABKAN PERUBAHAN KAS?

KAS boleh meningkat atau berkurang disebabkan oleh perubahan dalam kadar penanda aras iaitu perubahan dalam OPR.

5. SEJARAH KAS UNTUK TEMPOH 3 TAHUN YANG LEPAS

HISTORICAL STANDARDISED BASE RATE (SBR) FOR THE PAST 3 YEARS



6. APAKAH TANGGUNGJAWAB SAYA?

Bayaran Bulanan	RM444
Jumlah bayaran termasuk amaun pembiayaan	RM37,271

Penting: Bayaran bulanan dan jumlah amaun bayaran akan berubah mengikut perubahan Kadar Asas Standard.

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Date:

Tahun	Tahun Pertama (Permulaan)	Tahun Ketiga	Tahun Kelima
Bilangan bayaran bulanan yang telah dibayar	0 bulan	24 bulan	48 bulan
Bilangan bayaran bulanan yang belum dibayar	84 bulan	60 bulan	36 bulan
Kadar Faedah Efektif (*KAS+17.00%)	KAS = 3.00%	Jika KAS meningkat 1%	Jika KAS meningkat 2%
	20.00%	21.00%	22.00%
Baki Prinsipal	RM20,000	RM16,757	RM12,027
Bayaran Bulanan	RM444	RM453	RM459
Jumlah kos faedah pada akhir 7 tahun	RM17,271	RM17,838	RM18,063
Jumlah bayaran pada akhir 7 tahun	RM37,271	RM37,838	RM38,063

Nota:

- KAS mungkin berubah dari semasa ke semasa. Anda boleh merujuk ke laman sesawang Kumpulan RHB untuk KAS yang terkini.
- Ilustrasi di atas adalah berdasarkan amaun pinjaman RM20,000 untuk tempoh 7 tahun.
- Hanya untuk pelanggan Joy@Work sahaja – Bayaran balik sebulan akan ditolak daripada jumlah pembiayaan yang diluluskan sebelum pengeluaran dibuat. Bermula bulan kedua dan seterusnya, bayaran bulanan akan dibuat melalui potongan gaji pada hari pengkreditan gaji.
- Setelah permohonan diluluskan, pihak Bank akan menghubungi anda sekiranya:-
 - i) Jumlah yang diluluskan adalah lebih rendah dan/atau
 - ii) Tempoh bayaran lebih lama,daripada yang dipohon dan dinyatakan dalam borang permohonan anda untuk mendapatkan persetujuan anda terhadap syarat-syarat Kemudahan tersebut.

Anda dianggap telah menerima syarat-syarat Kemudahan seperti yang diluluskan oleh pihak Bank selepas pihak Bank mengeluarkan kelulusan melalui sistem pesanan ringkas 'SMS' dan/atau Surat Kelulusan, yang mana terdahulu, kepada anda dan pihak Bank akan mengkreditkan jumlah bersih e dalam akaun anda seperti yang dinyatakan. dalam borang permohonan anda.

7. Apakah fi dan caj yang perlu saya bayar?

Duti Setem

0.5% daripada jumlah pinjaman (RM5 untuk setiap RM1,000 atau sebahagian daripadanya), mengikut Akta Duti Setem 1949 (Disemak pada tahun 1989).

Perlindungan Insurans

Perlindungan insurans adalah pilihan dan ia bergantung kepada tempoh dan jumlah kemudahan, termasuk umur dan jantina Pelanggan.

Nota: Duti setem dan sumbangan Insurans (jika berkenaan) akan ditolak daripada jumlah Kemudahan yang diluluskan sebelum pembayaran

8. Bagaimana sekiranya saya gagal memenuhi tanggungjawab saya?

- i) Bank boleh mengenakan bayaran dan anda bertanggungjawab untuk membayar yuran pembayaran lewat bagi pembayaran tunggakan dengan kadar satu peratus (1%) setahun, dikira setiap hari sehingga tunggakan tersebut dibayar sepenuhnya.
- ii) Bank boleh memindahkan atau melunaskan baki kredit dari akaun yang disimpan dengan Bank terhadap baki akaun pinjaman yang belum dijelaskan dengan memberi anda notis sekurang-kurangnya tujuh (7) hari calendar.
- iii) Tindakan undang-undang boleh diambil terhadap anda sekiranya berlaku kegagalan dalam pembayaran balik Pinjaman. Anda akan menanggung semua kos, perbelanjaan dan yuran (termasuk kos peguam Bank) yang mungkin ditanggung oleh Bank dalam penguatkuasaan untuk mendapatkan semula pinjaman tersebut.
- iv) Tindakan undang-undang terhadap anda boleh menjejaskan penilaian kredit anda yang boleh menyebabkan kredit menjadi lebih sukar atau mahal untuk anda dapatkan pada masa akan datang.

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9. Bagaimana sekiranya saya membuat penyelesaian sepenuhnya ke atas pinjaman ini sebelum tarikh matang?

i) Fi Penyelesaian Awal

- Tempoh Tertutup: Enam (6) bulan dari tarikh Surat Kelulusan.
- Jumlah fi yang dikenakan ialah RM100 atau satu peratus (1%) daripada jumlah pinjaman yang diluluskan, yang mana lebih tinggi (nota: tidak tertakluk kepada Cukai Perkhidmatan kerana yuran tidak termasuk dalam skop perkhidmatan bercukai).

10. Apakah risiko utamanya?

- i) Kadar faedah boleh berubah selaras dengan perubahan kadar rujukan (iaitu KAS). Kenaikan kadar keuntungan boleh menyebabkan bayaran bulanan lebih tinggi.
- ii) Sekiranya anda menghadapi apa-apa kesukaran dalam melaksanakan tanggungjawab anda, sila hubungi Bank terlebih dahulu untuk membincangkan bayaran alternatif. Ini adalah untuk mengelakkan tindakan undang-undang jika anda tidak dapat membayar balik bayaran bulanan anda

11. Adakah saya memerlukan penjamin atau cagaran?

Produk ini tidak memerlukan penjamin atau cagaran

12. Apakah yang perlu saya lakukan sekiranya terdapat perubahan pada butiran perhubungan saya?

Ini adalah penting untuk memaklumkan pihak Bank mengenai sebarang perubahan dalam butiran hubungan anda untuk memastikan bahawa semua surat-menyurat sampai ke tangan anda tepat pada masanya. Untuk mengemas kini maklumat surat-menyurat anda, sila hubungi kami di: -

Pusat Perhubungan Pelanggan,

Tel: 03-92068118

Emel: customer.service@rhbgroup.com

13. Di mana saya boleh mendapatkan maklumat lanjut?

- i) Sekiranya anda memerlukan maklumat, bantuan, dan / atau pampasan mengenai pinjaman peribadi kami, sila kunjungi mana-mana cawangan RHB Bank atau log masuk ke www.rhbgroup.com
- ii) Sekiranya anda menghadapi kesukaran untuk membuat pembayaran balik, anda disarankan untuk menghubungi kami secepat mungkin untuk membincangkan alternatif pembayaran balik. Anda boleh menghubungi kami di: -

RHB Bank Berhad

Tingkat 5, Crystal Plaza

No 4, Jln 51A/223

46100 PJ, Selangor

Tel: 03-7498 2323 / Faks: 03-7491 6100

- iii) Sebagai alternatif anda boleh mendapatkan perkhidmatan 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 Bangunan Bumiputera Commerce)

Jalan Raja Laut,

50250 Kuala Lumpur.

Tel: 03-26167766

Email : enquiry@akpk.org.my

- iv) 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@rhbgroup.com

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- v) Sebagai alternatif, anda juga boleh mendapatkan perkhidmatan Ombudsman untuk Perkhidmatan Kewangan (OFS) (dahulunya dikenali sebagai Biro Pengantaraan Kewangan), 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
Email: enquiry@ofs.org.my / Web: <https://www.ofs.org.my>

- vi) 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
Web form: bnmlink.bnm.gov.my
Tel: 1-300-88-5465 atau +603-2174-1717 (untuk panggilan luar negara)
Fax: +603-2174-1515

14. PAKEJ PINJAMAN LAIN YANG ADA:

- i) Pembiayaan Peribadi-i RHB untuk Pesara
- ii) Pembiayaan Peribadi-i RHB untuk Sektor Awam
- iii) Pembiayaan Peribadi-i RHB untuk Sektor Swasta

NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA INKAR DALAM PEMBAYARAN KEMUDAHAN PEMBIAYAAN PERIBADI ANDA

Maklumat yang diberikan dalam lembaran pendedahan ini sah berkuat kuasa 1 Feb 2024