

**1 CUSTOMER FAQ'S FOR RHB MYHOME****1.1 FREQUENTLY ASKED QUESTIONS (FAQs) FOR RHB MYHOME APP (By Customers)****Q1 What is RHB MyHome App?**

A1 An app that enables customers to submit their mortgage application by keying in basic information (loan/financing, personal and employment details) and uploading snapshots of documents via their mobile device.

**Q2 What are the benefits of using the mortgage app?**

- a) End-to-end mortgage application using a mobile device
- b) Able to check mortgage application status anytime, anywhere
- c) Access to educational articles, learn about mortgage products and check one's mortgage eligibility

**Q3 Which mobile operating system is compatible with RHB MyHome App?**

A3 iOS 11 and above; Android 8.0 and above. The app can be downloaded on Apple Store and Google Play.

**Q4 Is there a web version of RHB MyHome App that I can view from my laptop/desktop?**

A4 Not at this moment.

**Q5 Can I use the app on multiple devices simultaneously?**

A5 No, when you're logged in to your account on a new device, you'll be automatically logged out from the last device used.

**Q6 What is the geographical coverage of RHB MyHome App?**

A6 Customers can choose the nearest sales centre in Malaysia as per the listing provided.

**Q7 If my location isn't in the sales centre list, can I still apply via the app?**

A7 No, but you may opt for one of the options below:

- i) Tap on 'None of the below' and click on the RHB corporate website link provided for online mortgage registration. Key in your details and a Mortgage Sales Consultant (MSC) will contact you.
- ii) Visit the nearest branch/sales centre for further details.

**Note:** Users who are not able to submit their mortgage application via the app are still able to access the education articles on the app, as well as check their loan/financing eligibility.

**Q8 Can I access RHB MyHome App when I am abroad?**

A8 Yes, Malaysians who are working abroad and hold a valid registered Malaysian mobile number will be able to access the app.

**Q9 What can I do as a registered user vs a non-registered user?**

A9 Both users are able to access the same functions on the app, but ONLY a registered user can be assigned a personal MSC, submit his/her mortgage application and track his/her application via RHB MyHome App.

**Q10 What should I do if I have further enquiries on the educational articles on the app?**

A11 Just tap on 'Call Me' to contact the MSC who has been assigned to you.

**Q11 Where can I view the tutorials again?**

A11 Tutorials are only available to new users during their first-time login. If users have any questions related to the application dashboard, they can reach out to their assigned MSC.

**Q12 Can I submit two mortgage applications?**

A12 No. At present, the app only allows one application. You may contact your assigned MSC if you to submit another application.

**Q13 Is the app available in other languages?**

A13 As of now, the app is only available in English.

**Q14 Are there any additional charges imposed when the MSC visits the customer?**

A14 No, this service is provided free.

**Q15 Is there a different platform for RHB Premier customers?**

A15 No, there isn't. RHB MyHome App offers a single platform for all RHB customers. Premier customers will be assigned an MSC but they have the option to engage their RMs to learn more about the app.

**Q16 What should I do if the app hangs or freezes?**

A16 Close the app and ensure you have a working internet connection before opening it again. If the problem persists, please contact your MSC or email MyHome Support Team at [myhome.support@rhbgroup.com](mailto:myhome.support@rhbgroup.com).

**Q17 What should I do if I didn't receive the OTP for registration or when attempting to reset the password?**

A17 Please ensure that you have a working telco network signal and you've tapped on 'Request OTP' when it appears on the screen. If the problem still persists, contact your MSC or MyHome Support Team.

**Q18 How do I reset my password and what should I do if I am logging in to RHB MyHome App for the first time after I've applied for loan/financing via RHB MyHome Web Portal?**

A18 To reset your password and log in for the first time, just tap on 'Login' and choose 'Forgot Your Password / First Time Login'. Next, follow the steps below:

- iii) Key-in your mobile number and tap on 'Submit'.
- iv) Enter your password and key in the same password to confirm your password.
- v) Key in the OTP for validation purpose.
- vi) Tap on 'Reset Password'.
- vii) Close and launch the app again to log in with your new password.

**Q19 Are my loan/financing, personal and employment details kept safe?**

A19 RHB MyHome App has been enhanced with security features to protect and keep customers' information safe. The features are designed to prohibit phone settings such as the enabling of USB debug mode and uninstallation of third-party keyboards which may compromise the security of the app. Do take note that the app may fail to launch if it is detected that you have not downloaded the latest version of the app. For security reasons, we've also disabled screen capturing on mobile device.

**Q20 What should I do if the app automatically closes upon launching it?**

A20 This can happen due to the enhanced security features. All you need to do is disable the USB debug mode and uninstall third party keyboards before launching the app again.

**Q21 After submission for Approval in Principle (AIP) via RHB MyHome Web Portal, am I required to provide my loan/financing, personal and employment details on RHB MyHome App when registering as 'First Time Login'?**

A21 No, you don't because the AIP submission has been done via the RHB MyHome Web Portal.

**Q22 Do I have to resubmit my mortgage application for Approval in Principle (AIP) after logging in to RHB MyHome App for the first time?**

A22 No, you are not required to submit for Approval in Principle (AIP) again if you've completed the submission on RHB MyHome Web Portal.

**Q23 Can I view my mortgage application status on the app?**

A23 Yes, you can.

**Q24 Can I choose to submit the required documents for my application other than the app?**

A24 Yes, you can but we encourage applicants to upload documents on RHB MyHome App for their mortgage application because its more convenient. If you choose not to submit via the app, you may visit any RHB branch to submit your application manually.

**Q25 Can I contact my assigned MSC listed in RHB MyHome Web Portal when registering on RHB MyHome App?**

A25 Yes, the same MSC will be assigned to you when you register on the app.

**Mortgage Advice**

**Q1** What topics can I find in the education section?

A1 Topics related to your end-to-end mortgage application journey:

1. Finding a property
2. Choosing a mortgage & financing
3. After signing a mortgage offer
4. Move-in and re-discussion of your mortgage

## 1.2 Calculator

### Q1 How can I calculate my financing eligibility?

A1 Go to the Home Page and click on Mortgage Calculator. By answering 6 simple questions about your income and property, you'll be able to simulate the amount of loan/financing you may be eligible for and the approximate interest or profit value. You can also adjust the loan/financing tenure and monthly instalment to your desired value to suit your needs.

### Q2 What should I do if I get an error message "Your monthly commitment has exceeded our guideline threshold" when using Mortgage Calculator?

A2 You may proceed with any of the following options:

- Provide additional income to support your application
- Reduce your margin of financing
- Contact your MSC for more information

### Q3 What does the approximate interest or profit value I obtained from Mortgage Calculator mean?

A3 The approximate interest or profit value and eligibility results obtained from the Mortgage Calculator are only indicative results or values and shouldn't be taken as an official offer.

### Q4 Why am I not eligible for financing of 85% or 90% of the property value in Mortgage Calculator?

A4 The margin of financing calculated in Mortgage Calculator depends on the number of property loan or financing, your monthly income and commitment of which its eligibility must comply with RHB's guidelines and it's only an indicative value and shall not be construed as an official offer.

### Q5 I noticed the statement; "An additional RMxxx per month can save you RMXX, XXX p.m. month in interest/profit" in the calculator result, what does this mean?

A5 It's the indicative interest or profit amount that you can save when you increase the instalment amount.

**1.3 Registration/Sign in****Q1 As an existing RHB account holder, do I still need to register on the RHB Home App?**

A1 Yes, you'll still need to register on the app. All it takes are 7 simple fields to proceed with the registration.

**Q2 What are the available methods for me to register on the app?**

A2 You can register on via 'Call Me', 'Sign Up' or on the Calculator results pages.

**Q3 Can I choose my favourite MSC?**

A3 Yes, you may contact your preferred MSC for details.

**Q4 What is the difference between registering via 'Call Me' between 'Speak to a Mortgage Consultant' page?**

A4 If you register via 'Call Me' or 'Speak to a Mortgage Consultant' page, your assigned MSC will contact you within 4 working hours.

**Q5 What type of information do I need to prepare to sign up?**

A5 To sign up, you'll need to prepare the information below:

- a. Name as per NRIC
- b. Nearest Mortgage Sales Office
- c. Mobile number with prefix (60)
- d. Email address

During the sign-up process, you'll need to set a password to secure your account with a minimum of 6 alphanumeric characters. Thereafter, you'll need to input a valid OTP upon request to confirm your identity.

**Q6 What should I do if I meet my preferred MSC only after I've registered on the app and I would like the same MSC to process my application instead of the one that was auto-assigned to me?**

A6 Please call the same MSC and inform him/her that you'd like to make the switch. The MSC will escalate your request to MyHome Support Team and the change will be processed within 3 working days.

**Q7 What should I do if I tap on OTP and I don't receive an OTP code?**

A7 Please contact your MSC or MyHome Support Team or you may perform the following self-check:

- i) Ensure your telco network coverage is good.
- ii) Ensure you have clicked on the 'OTP Request' button whereby the message "Your OTP token will expire in 120 seconds" will be displayed above the 'Sign Up' button upon request.

- iii) If the problem persists, please contact your assigned MSC.
- iv) If an MSC hasn't been assigned to you, please email [myhome.support@rhbgroup.com](mailto:myhome.support@rhbgroup.com) with the screenshot of the issue encountered.

**Q8 What should I do if I have entered all the correct details but I'm still unable to register for an account or sign in to my account?**

A8 Please email MyHome Support Team at [myhome.support@rhbgroup.com](mailto:myhome.support@rhbgroup.com) with the screenshot of the issue encountered.

**Q9 Upon completion of registration, how should I proceed with the application?**

A9 You'll be prompted with 5 profiling questions and 3 step-by-step tutorial screens to guide you. You're also required to complete 3 information sections for application submission. You may also contact your assigned MSC if you still have further enquiries.

**Q10 What should I do if I forgot my password?**

A10 Just tap on 'Forgot your password?' to reset your password.

**Q11 I tried logging in with an invalid ID/password 3 times and I can't log in anymore, what should I do?**

A11 Just tap on 'Forgot your password?' link to reset your password.

**Q12 There are only a few branches or sales centres that I can choose from. Can I choose one of the sales centres or branches even though don't live near them?**

A12 Yes, you can. However, do speak with your assigned MSC to check if any additional arrangement is needed.

**Q13 What if my location is 'not within' the coverage of the sales centres listed?**

A13 You'll be directed to a screen to click on the RHB corporate website link provided for online mortgage registration. An MSC will contact you.

**Q14 Can I use a non-Malaysian mobile number to register on the app?**

A14 No, only valid Malaysian mobile numbers (60) can be used to register for an account on the app.

**Q15 I've updated my mobile number after registration. Can I change it?**

A15 No, the registered mobile number is your unique ID and you're not allowed to change it. Please contact your assigned MSC for assistance.

**Q16 How can I change my password?**

A16 Click on 'Profile' to go to Account Profile, and you'll see 'Change Password' at the bottom of the screen.

Follow these steps to reset your password:

- a. Make sure you've entered your correct "Existing Password".
- b. Enter and confirm your new password.
- c. Request for an OTP for validation.
- d. Tap on 'Update Password' and you should be able to log in with your new password.

**1.4 Application Process****Q1 What if I'm a non-Malaysian who is interested to apply for a mortgage via the app?**

A1 Please indicate your interest on our corporate website or visit our nearest sales centre or branch.

**Q2 How many steps are there to complete the application process?**

A2 Upon registration, you're expected to fill up basic information entry fields (loan/financing, personal and employment details) and upload your documents according to the cards or checklist provided.

**Q3 Can I add a co-applicant when applying for a mortgage through the app? How can I add a co-applicant?**

A3 Yes, you can. Just add your co-applicant by tapping on 'Add Co-applicant' on the application dashboard.

**Q4 If my application has a co-applicant, will both of us need to download the app?**

A4 No, only the main applicant is required to download and complete the registration process on the app.

**Q5 What file formats can be uploaded on the app? Are screenshots of documents accepted?**

A5 JPEG format. Users can take a snapshot via the app or upload an image from photo gallery on the phone.

**Q6 Can I view mortgage rates on the app?**

A6 No, you won't be able to view the actual rates offered via the app. Please contact your assigned MSC. Rates stated in the mortgage calculator simulation results only serve as an indication for users.

**Q7 Can I use the app for new mortgage and refinancing?**

A7 Yes, the app can be used for both purposes.

**Q8 How can I edit my details after I've submitted my application?**

A8 Please contact your assigned MSC.

**Q9 How frequently will I receive push notifications?**

A9 You'll normally receive push notifications when the application has been approved or an action is required from your end.

**Q10 How can I contact my MSC during the application process?**

A10 Tap on 'Call' from the footer or you can view your assigned MSC's details on the application dashboard.

**Q11 What does each of the spheres on the status progress bar mean?**

A11 A green sphere indicates the stages of your mortgage application that are completed, while a grey sphere indicates the remaining steps of your mortgage application.

**Q12 If my application was first created on RHB MyHome App, am I allowed to continue my application on RHB MyHome Web Portal?**

A12 No, you'll have to complete the application on RHB MyHome App.

**Q13 If I decide not to proceed with my application midway, can I still track my application using the app?**

A13 Yes, please contact your assigned MSC for assistance.

**Q14 What is the difference between Conventional Loan and Islamic Financing?**

A14 Islamic Financing complies with Shariah principles while Conventional Loan doesn't.

**Q15 I chose the wrong profile when answering the profiling questions. How do I change my profile?**

A15 You can change your profile details by changing your selection on your Profile page.

**Q16 Can I finance the purchase of commercial property through RHB MyHome App?**

A16 Yes, you can.

**Q17 Can I check my status with MyHome Support Team if I have yet to receive updates from my MSC or if there is no status update in the app?**

A17 Please contact your assigned MSC first. Otherwise, you can email to MyHome Support Team at [myhome.support@rhbgroup.com](mailto:myhome.support@rhbgroup.com).

**1.5 Document Requirements****Q1 What should I do if I do not have the complete set of documents?**

A1 Please contact your assigned MSC for assistance.

**Q2 What do I upload in the "Additional Documents" section?**

A2 You're not required to upload anything on the 'Additional Documents' section unless requested by your MSC.

**Q3 Is it mandatory to upload documents online?**

A3 No, it's optional to upload documents online. You can submit your documents to your assigned MSC. Please contact your MSC for details.

**Q4 As a self-employed applicant, how can I upload my documents? As I can only view the static documents checklist - does it mean that I can't submit my application through the app?**

A4 You can still submit your application via the app by providing your loan/financing, personal and employment details. However, your MSC will collect the documents as listed in the static document's checklist from you in person and you can still track your application status via the app.

**1.6 FREQUENTLY ASKED QUESTIONS (FAQs) FOR RHB MYHOME WEB PORTAL APP (By Customer)****Q1 What is RHB MyHome Web Portal?**

A1 RHB MyHome Web Portal is a platform for customers to submit his/her mortgage application via the participating partner's web portal.

**Q2 What are the benefits of using RHB MyHome Web Portal?**

A2 You can apply for Approval in Principle (AIP) on RHB MyHome Web Portal for online mortgage application when you are directed from the participating partner's web portal immediately upon online booking of your property.

**Q3 Which web browsers and versions of operating system are compatible with RHB MyHome Web Portal?**

A3 Google Chrome and Mozilla Firefox are recommended. It's also compatible with Microsoft Edge and other browsers too.

**Q4 Can I use RHB MyHome Web Portal on multiple devices simultaneously?**

A4 No, when you are directed to RHB MyHome Web Portal from a new device, you'll be automatically logged out from the last device used.

**Q5 Can I access RHB MyHome Web Portal when I am abroad?**

A5 Yes, RHB MyHome Web Portal is also open to Malaysians who are working abroad and subject to the availability of internet access and a valid registered Malaysian mobile number.

**Q6 What is the 'auto-save' feature on RHB MyHome Web Portal?**

A6 As soon as you input a value, RHB MyHome Web Portal will automatically save it.

**Q7 Who can assist me if I have any enquiries?**

A7 You may reach out to your assigned MSC if you have enquiries related to mortgage application. Just click on the MSC icon at the bottom of the page.

**Q8 Is it possible to have more than one mortgage application?**

A8 No. Currently, RHB MyHome Web Portal only allows one application. You may contact your MSC if you wish to submit more than one mortgage application.

**Q9 Is the MyHome Web Portal available in other languages other than English?**

A9 As of now, RHB MyHome Web Portal is only available in English.

**Q10 Are there any additional fees or charges imposed when my MSC visits me?**

A10 No, this service is provided free.

**Q11 Is there a different platform for Premier customers?**

A11 No. However, Premier customers can contact their RMs to learn more about RHB MyHome Web Portal.

**Q12 What should I do if I click on RHB MyHome Web Portal and it hangs?**

A12 Close the browser and ensure that you have network connection before opening it again. If the problem persists, please contact your MSC or email MyHome Support Team at [myhome.support@rhbgroup.com](mailto:myhome.support@rhbgroup.com).

**Q13 What should I do if I am unable to receive the OTP when I am directed from the partner's website to RHB MyHome Web Portal?**

A13 Please contact your MSC or MyHome Support Team or you may perform self-check as follows:

- i) Check the email you've registered with RHB including in your junk or spam folder.
- ii) Ensure that your telco network coverage is good.
- iii) Ensure that you have clicked on 'Resend OTP' next to 'Submit' after 120 seconds.
- iv) If the problem persists, please contact your MSC or email MyHome Support Team at [myhome.support@rhbgroup.com](mailto:myhome.support@rhbgroup.com) for assistance.

**Q14 Can a customer resume an AIP request from RHB MyHome App which was partially filled via RHB MyHome Web Portal?**

A14 Yes, you can submit your AIP request via the app even if the application was created via the partner's web portal.

**Q15 Can I use RHB MyHome Web Portal on multiple devices simultaneously?**

A15 No, when you're logged into your account on a new device/browser, you'll be logged out from the last device used.

**Q16 What should I do if I need help in answering the profiling questions?**

A16 Just click on 'Contact' for details of your assigned MSC and call or email him/her for assistance. Alternatively, you can click on the tooltip icon which provides more information.

**Q17 What should I do if I need help in answering questions on loan/financing, personal and employment details?**

A17 Just click on 'Contact' for details of your assigned MSC and call or email him/her for assistance. Alternatively, you can click on the tooltip icon which provides more information.

**Q18 What should I do if I need help from my assigned MSC?**

A18 Just click on 'Contact' for details of your assigned MSC and call or email him/her for assistance.

**Q19 What is the validity period for a partially filled AIP request which has yet to be submitted?**

A19 The pending AIP request will be active for 90 days.

**Q20 What is the validity period for an AIP request which has been submitted?**

A20 The AIP request that has been successfully submitted will be active for 2 days after submission.

**Q21 Can a customer modify details that have been auto-saved?**

A21 Yes, details entered during mortgage application by customers can be updated. Please consult your assigned MSC if you haven't updated a particular field on RHB MyHome Web Portal.

**Q22 What should I do when logging in to RHB MyHome App for the first time?**

A22 Tap on 'Forgot Your Password? / First Time Login?' and create a profile. Ensure that you're using the same mobile number used to create the AIP request. An OTP will then be sent to your mobile number.

**Q23 What can an existing RHB MyHome App user do?**

A23 You can log in the app to view the status of existing mortgage application. However, if you're an existing user with an active case on the app, the system won't allow new mortgage loan or financing application via the app or web portal. Please consult your MSC for further assistance.

**Q24 Where can I upload the required documents for my application?**

A24 Just log in into RHB MyHome App and upload the required documents.

**Q25 Is it possible to modify an AIP request after the submission?**

A25 No. You're not allowed to modify your application after AIP request has been submitted.

**Q26 Can I check the status of the AIP request via RHB MyHome Web Portal?**

A26 No, but you can view your mortgage application status on RHB MyHome App. You can also contact your assigned MSC for assistance.

**Q27 Can I continue with my application on RHB MyHome Web Portal if I close the browser and log in again from the participating partner's web portal?**

**A27** Yes, you can continue with your application after logging in again from the participating partner's web portal.