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FREQUENTLY ASKED QUESTIONS (FAQS) FOR COMMODITY MURABAHAH TERM FINANCING-i (CMTF-i) EDUCATION FINANCING

1. What is the CMTF-i Education Financing?

   The CMTF-i Education Financing provide financing facility to student and/or their immediate family member to finance their undergraduate / postgraduate /professional program, either on a full / part-time basis at selected recognized public or private Education Institution (EI) in Malaysia.

2. Who is eligible for CMTF-i Education Financing?

   Student and their immediate family members (i.e. parents, spouse, siblings and children) are eligible to apply as joint applicants.

3. If I have no source of income, can I apply this CMTF-i Education Financing?

   Yes, you may apply jointly with up to three (3) immediate family members (i.e. parents, spouse, siblings and children) with verifiable source of income

   Note: The main applicant must be the individual with verifiable source of income while joint applicants including student with no income must be immediate family members.

4. When should I start planning for CMTF-i Education Financing?

   It is advisable to apply early—ideally upon receiving the enrolment letter from Educational Institution (EI). However, students who have already started their studies at EI are also eligible to apply.

5. How do I apply for CMTF-i Education Financing?

   You can apply by visiting any RHB branch.

6. Does CMTF-i Education Financing cover expenses other than tuition fees?

   Yes, this financing covers costs other than tuition fees, such as cost of living, as long as they are indicated on an official EI invoice.

   ?

7. What is the Grace Period?

   The Grace Period enables eligible students to focus on their studies throughout the course duration while only serving the profit. This Grace Period can extend up to four (4) years (depending on the course duration).

   Upon completion/ discontinuation/change of course/at the end of the four-year Grace Period, whichever comes first, full monthly payments comprising both profit and principal will commence.

8. Who is eligible for the Grace Period?

   The Grace Period offered exclusively to students with no source of income. Working professionals with a steady income source, who are pursuing postgraduate / professional programs on part or full-time or part-time basis are not eligible for the Grace Period.

9. What type of work-study programs are allow under CMTF-i Education Financing?
   Any undergraduate/postgraduate/professional program at approved Education Institution as listed in Appendix 1. No applications will be accepted except for approved EIs.

10. Can I apply for another CMTF-i Education Financing within same period?

    No, you and your joint applicants must fully settle your existing CMTF-i Education Financing prior applying for a new one.

11. Can I make full settlement for my CMTF-i Education Financing early?
    Yes, early settlement is allow without any early exit fee.

12. How long will it take to process the application and how the amount disburse?
    The turnaround time is 5-7 days from the date of application (subject to terms & conditions). The financing amount will be disbursed to EI based on invoice issued. Student/EI may email the invoice to mailbox: COSP.EduFinancing>cospedufinancing@rhbgroup.com

13. Do I need to open Current Account Saving Account/-i (CASA/-i)? If yes for what purpose (POA)?
    It is not mandatory, however Customer is encourage opening the CASA/-i for the purpose of the "Financing Payment/Drawdown"

14. Currently do we allow Customer to open CASA/-i via online?
    Yes, Customer is allow to open CASA/-i via online

15. What is the document required to apply this CMTF-i Education Financing?
    Salaried Applicant
    MyKad photocopy, latest 3 months' salary slip, latest 3 months' salary crediting statement, latest EPF statement, Latest BE Form/Tax payment receipt/EA Form and Enrolment Letter from EI
    Self-Employed Applicant
    MyKad photocopy, Sole Proprietor & Partnership (Form A or B, and D), Private Limited – Form 24 & 49, Latest Form B + Tax payment receipt, Latest 6 months current account statement and Enrolment Letter from EI

16. Whom should I contact for status or encounter any issues with my CMTF-i Education Financing?
    If you are seeking for status and encounter any issues, please visit the nearest RHB branch or reach out to us via the RHB Contact Us.

TOGETHER WE PROGRESS

SOALAN LAZIM UNTUK PEMBIAYAAN BERJANGKA KOMODITI MURABAHAH-i ("CMTF-i") PEMBIAYAAN PENDIDIKAN

1. Apakah CMTF-i Pembiayaan Pendidikan?

   CMTF-i Pembiayaan Pendidikan menyediakan kemudahan pembiayaan kepada pelajar dan/atau ahli keluarga terdekat mereka untuk membiayai prasiswazah / pascasiswazah / program profesional mereka, sama ada sepenuh masa atau separuh masa di Institusi Pendidikan (EI) awam atau swasta yang diiktiraf di Malaysia.

2. Siapakah yang layak untuk CMTF-i Pembiayaan Pendidikan?

   Pelajar dan ahli keluarga terdekat mereka (iaitu ibu bapa, pasangan, adik-beradik dan anak-anak) layak untuk memohon sebagai pemohon bersama.

3. Jika saya tiada sumber pendapatan, bolehkah saya memohon CMTF-i Pembiayaan Pendidikan ini?

   Ya, anda boleh memohon bersama sehingga tiga (3) ahli keluarga terdekat (iaitu ibu bapa, pasangan, adik-beradik dan anak-anak).

   Nota: Pemohon utama mesti individu yang mempunyai sumber pendapatan yang boleh disahkan manakala pemohon bersama termasuk pelajar sepenuh masa yang tiada pendapatan mesti ahli keluarga terdekat.

4. Bilakah saya boleh mula merancang untuk CMTF-i Pembiayaan Pendidikan?

   Adalah disyorkan untuk memohon awal—sebaik-baiknya setelah menerima surat tawaran dari Institusi Pendidikan (EI). Walau bagaimanapun, pelajar yang telah memulakan pengajian di EI juga layak untuk memohon.

5. Bagaimana saya boleh memohon CMTF-i Pembiayaan Pendidikan?

   Anda boleh memohon dengan mengunjungi di mana-mana cawangan RHB.

6. Adakah CMTF- i Pembiayaan Pendidikan meliputi perbelanjaan selain yuran pengajian?

   Ya, pembiayaan ini meliputi kos selain yuran pengajian, seperti kos sara hidup, dengan syarat ia dinyatakan dalam invois rasmi daripada EI.

7. Apakah Tempoh Penangguhan?

   Tempoh Penangguhan membolehkan pelajar yang layak menumpukan perhatian kepada pengajian mereka sepanjang tempoh pengajian dengan hanya membayar keuntungan. Tempoh Penangguhan ini boleh dilanjutkan sehingga empat (4) tahun (bergantung pada tempoh pengajian).

   Setelah tamat/berhenti/menukar kursus/pada akhir Tempoh Penangguhan empat tahun, yang mana terdahulu, bayaran bulanan penuh yang merangkumi kedua-dua keuntungan dan prinsipal akan bermula.

8. Siapa yang layak untuk Tempoh Penangguhan?
   Tidak, Tempoh Penangguhan ditawarkan secara eksklusif kepada pelajar yang tiada sumber pendapatan. Profesional yang bekerja dengan sumber pendapatan tetap, yang mengikuti program pascasiswazah / program profesional secara sepenuh masa atau separuh masa tidak layak untuk Tempoh Penangguhan.

9. Apakah jenis program pengajian yang dibenarkan di bawah CMTF-i Pembiayaan Pendidikan?
   Mana-mana program prasiswazah/pascasiswazah/ program profesional di Institusi Pendidikan yang diluluskan seperti yang disenaraikan dalam Lampiran 1. Tiada permohonan akan diterima kecuali untuk Institusi Pendidikan yang diluluskan..

10. Bolehkah saya memohon CMTF-i Pembiayaan Pendidikan yang lain dalam tempoh yang sama?
    Tidak, anda dan pemohon bersama hendaklah menyelesaikan sepenuhnya CMTF-i Pembiayaan Pendidikan sedia ada sebelum memohon yang baru.

11. Adakah saya boleh membuat penyelesaian penuh untuk CMTF-i Pembiayaan Pendidikan lebih awal?
    Ya, penyelesaian awal dibenarkan tanpa sebarang yuran keluar awal.

12. Berapa lama masa yang diambil untuk memproses permohonan CMTF-i Pembiayaan Pendidikan dan bagaimana jumlah pembiayaan akan dibayar?
    Masa pemprosesan adalah 5-7 hari dari tarikh permohonan (tertakluk kepada terma & syarat). Jumlah pembiayaan akan dibayar kepada EI berdasarkan invois yang dikeluarkan.
    Pelajar/EI boleh emelkan inbois kepada: COSP.EduFinancing > cospedufinancing@rhbgroup.com

13. Adakah saya perlu membuka Akaun Semasa Akaun Simpanan/-i (CASA/-i)? Jika ya, untuk tujuan apa (POA)?
    Ia tidak diwajibkan, namun Pelanggan digalakkan membuka CASA/-i untuk tujuan "Bayaran/Pengeluaran Pembiayaan".

14. Adakah kita kini membenarkan Pelanggan membuka CASA/i secara dalam talian?
    Ya, Pelanggan dibenarkan membuka CASA/i secara dalam talian.

15. Apakah dokumen yang diperlukan untuk memohon CMTF-i Pembiayaan Pendidikan ini?
    Pemohon Bergaji
    Salinan MyKad slip gaji 3 bulan terkini, penyata kredit gaji 3 bulan terkini, penyata KWSP terkini, Borang BE/Penerimaan pembayaran cukai/Borang EA dan Surat Penawaran/Pendaftaran dari EI.
    Pemohon Bekerja Sendiri
    Salinan MyKad, Pemilik Tunggal & Perkongsian (Borang A atau B, dan D), Syarikat Sendirian Berhad – Borang 24 & 49, Borang B Terkini + Resit pembayaran Cukai, Penyata akaun semasa 6 bulan terkini dan Surat Pendaftaran daripada EI

16. Siapa yang patut saya hubungi untuk mengetahui status atau jika mengalami sebarang masalah dengan CMTF-i Pembiayaan Pendidikan saya?
    Jika anda ingin mengetahui status akaun anda dan mengalami sebarang masalah, sila kunjungi cawangan RHB terdekat atau hubungi kami melalui halaman RHB Contact Us.

Appendix 1-List of Approved Education Institutions/ Senarai Institusi Pendidikan yang Diluluskan

Public Universities Malaysia	
No.	**Name of Universities**
1	Universiti Malaya (UM)
2	Universiti Putra Malaysia (UPM)
3	Universiti Sains Malaysia (USM)
4	Universiti Kebangsaan Malaysia (UKM)
5	Universiti Teknologi Malaysia (UTM)
6	Universiti Utara Malaysia (UUM)
7	Universiti Teknologi MARA (UiTM)
8	Universiti Islam Antarabangsa Malaysia (UIAM)
9	Universiti Malaysia Pahang Al-Sultan Abdullah (UMPSA)
10	Universiti Malaysia Terengganu (UMT)
11	Universiti Malaysia Perlis (UniMAP)
12	Universiti Malaysia Sabah (UMS)
13	Universiti Malaysia Sarawak (UNIMAS)
14	Universiti Pendidikan Sultan Idris (UPSI)
15	Universiti Tun Hussein Onn Malaysia (UTHM)
16	Universiti Teknikal Malaysia Melaka (UTeM)
17	Universiti Sultan Zainal Abidin (UniSZA)
18	Universiti Sains Islam Malaysia (USIM)
19	Universiti Malaysia Kelantan (UMK)
20	Universiti Pertahanan Nasional Malaysia (UPNM)

Note: Source from Ministry of Higher Education (www.mohe.gov.my)

Private Higher Education Institutions Malaysia	
No	**Name of Institutions**
1	Raffles University (RU)
2	Universiti Metropolitan Asia (Asia Metropolitan University)
3	Universiti Melaka (UNIMEL)
4	MILA University
5	Universiti Antarabangsa INTI (INTI International University)
6	Universiti Nilai (Nilai University)
7	Universiti KPJ Healthcare (KPJ Healthcare University)
8	Enforcement, Leadership and Management University (ELMU)
9	Asia e University (AeU)
10	Binary University of Management and Entrepreneurship (BUME)
11	City University
12	Malaysia University of Science and Technology (MUST)
13	Universiti MISI (MISI University)
14	Management and Science University (MSU)
15	Putra Business School (PBS)
16	Sunway University
17	UNITAR International University
18	Universiti Infrastruktur Kuala Lumpur
19	Universiti Islam Malaysia
20	Universiti MAHSA (MAHSA University)
21	Universiti Multimedia
22	Universiti SEGi (SEGi University)
23	Universiti Selangor (UNISEL)
24	Universiti Taylor's (Taylor's University)
25	Universiti Teknologi Kreatif Limkokwing (LUCT)
26	Universiti Tenaga Nasional Kampus Putrajaya
27	Universiti Terbuka Malaysia (UNITEM) (Open University Malaysia (OUM))
28	University Malaysia of Computer Science and Engineering (UNIMY)
29	Universiti Cyberjaya (University of Cyberjaya (UoC))
30	Universiti Keusahawanan Koperasi Malaysia (Malaysian Cooperative Entrepreneurship University)
31	Universiti Islam Selangor (UIS)
32	University of Wollongong Malaysia
33	Al-Madinah International University (MEDIU)
34	Asia Pacific University of Technology and Innovation
35	Asia School Of Business (ASB)
36	INCEIF University
37	IMU University
38	Universiti Malaya-Wales (UM-WALES)
39	Meritus University
40	Perdana University

Private Higher Education Institutions Malaysia	
No	**Name of Institutions**
41	Universiti HELP
42	Universiti Kuala Lumpur (UniKL)
43	Universiti Tun Abdul Razak (UNIRAZAK)
44	Universiti UCSI (UCSI University)
45	Universiti Geomatika Malaysia (University of Geomatika Malaysia)
46	Tunku Abdul Rahman University of Management and Technology (TAR UMT)
47	Universiti Poly-Tech Malaysia (UPTM)
48	Universiti Manipal GlobalNxt (Manipal GlobalNxt University)
49	Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS)
50	Universiti AIMST (AIMST University)
51	Universiti Antarabangsa Albukhary (Albukhary International University)
52	Universiti Sultan Azlan Shah (USAS)
53	Universiti Teknologi Petronas (UTP)
54	Quest International University
55	Universiti Tunku Abdul Rahman (UTAR)
56	Universiti Muhammadiyah Malaysia (UMAM)
57	Universiti Islam Antarabangsa Tuanku Syed Sirajuddin (UniSIRAJ)
58	Universiti Terbuka Wawasan (Wawasan Open University)
59	DRB-HICOM University Of Automotive Malaysia
60	Universiti Islam Pahang Sultan Ahmad Shah (UnIPSAS)
61	Universiti UCYP (UCYP University)
62	Universiti UCSI (UCSI University) Kampus Terengganu
63	Universiti Teknologi Sarawak (UTS)
64	Universiti UCSI, Kampus Sarawak (UCSI University, Sarawak Campus)
65	Newcastle University Medicine Malaysia (NUMed)
66	University of Reading Malaysia
67	University of Southampton Malaysia (UoSM)
68	Monash University Malaysia
69	University of Nottingham Malaysia (UNM) (Universiti Nottingham Malaysia)
70	Universiti Xiamen Malaysia (Xiamen University Malaysia)
71	University of Tsukuba, Malaysia
72	Heriot-Watt University Malaysia

Private Higher Education Institutions Malaysia	
No	**Name of Institutions**
73	Royal College of Surgeons In Ireland And University College Dublin Malaysia Campus
74	Swinburne University of Technology Sarawak Campus
75	Curtin University, Malaysia
76	Kolej Universiti Selatan (Southern University College)
77	Netherlands Maritime University College (NMUC)
78	Kolej Universiti Islam Johor Sultan Ibrahim (KUIJSI)
79	Kolej Universiti Manipal Malaysia (Manipal University College Malaysia) (MUCM)
80	Kolej Universiti Agrosains Malaysia (University College of Agroscience Malaysia)
81	Kolej Universiti Antarabangsa Putra
82	Kolej Universiti Linton (Linton University College)
83	First City University College
84	Kolej Universiti Fairview
85	Kolej Universiti Lincoln
86	Kolej Universiti New Era (New Era University College)
87	Kolej Universiti Saito
88	Kolej Universiti Genovasi (Genovasi University College)
89	Alfa University College (AUC)
90	University College of Aviation Malaysia (UniCAM)
91	Kolej Universiti Inovatif (Innovative University College)
92	Kolej Universiti Antarabangsa Spektrum (Spectrum International University College)
93	Kolej Universiti Antarabangsa Pengurusan dan Sukan (International University College of Management and Sports)
94	Kolej Universiti BERJAYA (BERJAYA University College)
95	Kuala Lumpur Metropolitan University College (KLMUC)
96	Kolej Universiti Veritas (Veritas University College)
97	Kolej Universiti Antarabangsa MAIWP (University College of MAIWP International) (UCMI)
98	Kolej Universiti Kings (Kings University College)
99	UOW Malaysia KDU Penang University College
100	Kolej Universiti Asia Kepimpinan Wanita (Asian Women's Leadership University College)
101	Kolej Universiti Teknologi Antarabangsa Twintech (Twintech International University College of Technology)
102	Kolej Universiti Komunikasi Han Chiang (Han Chiang University College Of Communication)
103	Kolej Universiti Islam Antarabangsa Sultan Ismail Petra (KIAS) (Sultan Ismail Petra International Islamic University College)

Private Higher Education Institutions Malaysia	
No	Name of Institutions
104	Kolej Universiti Widad (Widad University College)
105	Kolej Universiti Bestari (University College Bestari)
106	Kolej Universiti TATI (University College TATI (UC TATI)
107	Kolej Universiti Borneo Utara (KUBU) (North Borneo University College (NBUC))
108	Kolej Universiti Yayasan Sabah (KUYS) (University College Sabah Foundation (UCSF))
109	Kolej Universiti Jesselton (Jesselton University College)
110	Kolej Universiti AMC
111	Kolej Universiti i-CATS (i-CATS University College (i-CATS UC))
112	Admal Aviation College

Note: Source from Ministry of Higher Education (www.mohe.gov.my)