



PENGUMUMAN:

Kadar Rujukan yang Dikemas Kini - Kadar Asas Standard / Kadar Asas Standard Islamik (KAS/KASI) Untuk Kadar Terapung Pinjaman / Pembiayaan Runcit Baharu Bagi Pembiayaan Kenderaan (produk Kadar Berubah) dan Penstokan Lantai/-i

20 November 2024

Pelanggan yang dihormati,

Mulai 20 November 2024, kadar rujukan yang dikemas kini dikenali sebagai Kadar Asas Standard (KAS) atau Kadar Asas Standard Islamik (KASI) akan diguna pakai untuk pinjaman / pembiayaan runcit baharu bagi Pembiayaan Kenderaan (produk Kadar Berubah) dan Penstokan Lantai/-i.

Terima kasih.

ANNOUNCEMENT:

Revised Reference Rate - Standardised Base Rate / Standardised Base Rate Islamic (SBR/SBRI) for New Floating-Rate Retail Loan / Financing for Auto Financing (Variable Rate products) and Floor Stocking/-i

20 November 2024

Dear Valued Customers,

Effective 20 November 2024, the revised reference rate known as the Standardised Base Rate (SBR) or Standardised Base Rate Islamic (SBRI) will be used for new floating-rate retail loan / financing for Auto Financing (Variable Rate products) and Floor Stocking/-i.

Thank you.



SOALAN LAZIM

1. Apakah itu Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI)?

Mulai 20 November 2024, Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI) ialah kadar rujukan yang akan digunakan oleh RHB Bank Berhad/RHB Islamic Bank Berhad untuk menentukan kadar terapung pinjaman / pembiayaan runcit baharu bagi Pembiayaan Kenderaan (produk Kadar Berubah) dan Penstokan Lantai/-i.

KAS/KASI dikaitkan hanya kepada Kadar Dasar Semalaman (Overnight Policy Rate, OPR) yang ditentukan oleh jawatankuasa Dasar Monetari (Monetary Policy Committee, MPC) Bank Negara Malaysia (BNM).

2. Bagaimanakah Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI) ditetapkan?

KAS/KASI ditetapkan sebagai:

Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI) = Kadar Penanda Aras

Kadar penanda aras ditetapkan sebagai Kadar Dasar Semalaman (Overnight Policy Rate, OPR), seperti yang dinyatakan di dalam Penyata Polisi Monetari, Jawatankuasa Dasar Monetari (Monetary Policy Committee, MPC) Bank Negara Malaysia.

3. Adakah Kadar Asas / Kadar Asas Islamik (KA/KAI) akan dihentikan?

Bagi Pembiayaan Kenderaan (produk Kadar Berubah)

Semua pinjaman / pembiayaan runcit sedia ada yang diberikan sebelum 20 November 2024 akan terus kekal dinilai dengan kadar KA/KAI sehingga pinjaman / pembiayaan matang.

Bagi Penstokan Lantai/-i

Semua pengeluaran sedia ada bagi peniaga berdaftar dengan Kumpulan Perbankan RHB sebelum 20 November 2024 akan terus kekal dinilai dengan kadar KA/KAI sehingga tiba masa pembaharuan kemudahan tahunan peniaga bagi tahun tersebut.

4. Bagaimanakah perubahan dalam Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI) memberi kesan kepada ansuran bulanan Pembiayaan Kenderaan (produk Kadar Berubah)?

Untuk sebarang pelarasan naik atau turun kepada KAS/KASI, RHB akan menyemak semula ansuran bulanan kemudahan pinjaman / pembiayaan yang dinilai dengan kadar KAS/KASI menurut Rangka Kerja Kadar Rujukan BNM. Dalam kes sedemikian, RHB akan memberikan butiran semakan semula ansuran bulanan kepada pelanggan sekurang-kurangnya tujuh (7) hari kalendar sebelum tarikh pelaksanaan perubahan tersebut.



Merujuk kepada perkara di atas, sekiranya Kadar Rujukan telah disemak semula, pelanggan boleh memilih untuk mengekalkan amaun ansuran yang asal dengan membuat permintaan khusus kepada RHB dalam tempoh tujuh (7) hari kalendar dari tarikh notis RHB kepada pelanggan. Pelanggan boleh mengirimi emel kepada RHB di vr_updates.autofinop@rhbgroup.com untuk menetapkan pilihan pelanggan sepanjang tempoh tersebut.

Sekiranya pelanggan membuat permintaan untuk mengekalkan amaun ansuran yang asal disebabkan oleh keadaan kewangan pelanggan yang merosot, yang membawa kepada ketidakupayaan untuk memenuhi amaun ansuran yang telah disemak semula berdasarkan terma dan syarat asal pembayaran palik / pembayaran, RHB akan memaklumkan tentang klasifikasi “penjadualan dan penstrukturan” serta kesan-kesannya kepada pelanggan sewajarnya.

5. Bagaimanakah perubahan dalam Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI) memberi kesan kepada Penstokan Lantai/-i?

Untuk sebarang pelarasan naik atau turun kepada KAS/KASI, RHB akan menyemak semula jumlah penebusan bagi Penstokan Lantai/-i (SOLA) yang telah dikeluarkan berdasarkan kadar yang telah dikemaskini, dikira daripada hari pertama tarikh pengeluaran. Dalam kes sedemikian, RHB akan memberikan notis berkenaan SBR/SBRI yang telah dikemas kini kepada peniaga sekurang-kurangnya tujuh (7) hari kalendar sebelum tarikh pelaksanaan perubahan tersebut.

6. Dimanakah pelanggan boleh mendapatkan maklumat mengenai Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI)?

Maklumat mengenai KAS/KASI boleh didapati di laman web RHB Banking Group di <https://www.rhbgroup.com/others/rates/index.html>. Pelanggan juga boleh menghubungi Pusat Panggilan Pelanggan RHB di 03-9206 8118 atau kunjungi mana-mana cawangan RHB yang berdekatan.

FREQUENTLY ASKED QUESTIONS

1. What is Standardised Base Rate / Standardised Base Rate Islamic (SBR / SBRI)?

Effective 20 November 2024, Standardised Base Rate / Standardised Base Rate Islamic (SBR / SBRI) is the reference rate that RHB Bank Berhad/RHB Islamic Bank Berhad will be using in the pricing of new floating rate retail loan / financing for Auto Financing (Variable Rate products) and Floor Stocking/-i.

The SBR/SBRI is linked solely to the Overnight Policy Rate (OPR), as determined by the Monetary Policy Committee (MPC) of Bank Negara Malaysia.

2. How Standardised Base Rate / Standardised Base Rate Islamic (SBR / SBRI) being set?

The SBR/SBRI shall be set as:



Standardised Base Rate / Standardised Base Rate Islamic (SBR / SBRI) = Benchmark rate

The benchmark rate shall be set as the prevailing Overnight Policy Rate (OPR), as stated in the Monetary Policy Statement of the Monetary Policy Committee of Bank Negara Malaysia (BNM).

3. Will Base Rate (BR) / Base Rate Islamic (BRI) be discontinued?

For Auto Financing (Variable Rate products)

All existing retail loan / financing granted prior to 20 November 2024 shall continue to remain priced against the BR/BRI until its loan/ financing maturity.

For Floor Stocking/-i

All existing drawdown for dealers registered with RHB Banking Group prior to 20 November 2024 shall continue to remain priced against the BR/BRI until dealers' annual facility renewal for the year is due.

4. How will the change in Standardised Base Rate / Standardised Base Rate Islamic impact the monthly instalment of the Auto Financing (Variable Rate products)?

For any upward or downward adjustment to the SBR/SBRI, RHB shall revise the monthly instalment of loan / financing facilities which are priced against the SBR/SBRI as the default option in accordance to BNM Reference Rate Framework. In such case, RHB shall provide customers with particulars of the revised monthly instalment amount at least seven (7) calendar days prior to the effective date of implementation of such changes.

With reference to the above, whenever the Reference Rate has been revised, customer may opt to retain the original instalment amount upon customer's specific request made to RHB within seven (7) calendar days from the date of RHB's notice to customer. Customer may email RHB at vr_updates.autofinop@rhbgroup.com to arrange for the option preferred within the said period.

In the event that customer's request to retain the original instalment amount due to a deterioration in the financial condition of the customer resulting in the inability of the customer to meet the revised instalment amount in accordance with the original repayment/payment terms and conditions, RHB shall inform the customer on the classification of "rescheduled and restructured" and its implications accordingly.

5. How will the change in Standardised Base Rate / Standardised Base Rate Islamic impact Floor Stocking/-i?

For any upward or downward adjustment to the SBR/SBRI, RHB shall revise the total amount redemption of Floor Stocking/-i (SOLA) drawn based on the revised rate calculated from the first day of drawdown. In such case, RHB shall provide dealer with notice on the revised SBR/SBRI at least seven (7) calendar days prior to the effective date of implementation of such changes.

6. Where can a customer obtain information on Standardised Base Rate / Standardised Base Rate Islamic?



Information on Standardised Base Rate / Standardised Base Rate Islamic are available on the RHB Banking Group website <https://www.rhbgroup.com/others/rates/index.html>. Customers may also contact RHB Customer Contact Centre at 03-9206 8118 or walk-in to any nearby RHB branches.

<END>

Panduan Pengguna tentang Rangka Kerja Kadar Rujukan yang Dikemas Kini

Consumer Guide on the Revised Reference Rate Framework

Mulai 20 November 2024
Beginning 20 November 2024

KA/KAI
Kadar Asas/Kadar Asas Islamik
BR/BRI
Base Rate/Base Rate Islamic

3.75%
Setahun/per annum

Pinjaman/Pembiayaan yang dimohon sebelum 20 November 2024, kadar faedahnya/keuntungannya akan terus berdasarkan **Kadar Asas (KA) atau Kadar Asas Islamik (KAI)** sehingga pinjaman/pembiayaan dibayar sepenuhnya.

Loans/Financings applied prior to 20 November 2024 will continue to be priced against the **Base Rate (BR) or Base Rate Islamic (BRI)** until the loan /financing is fully settled.

KAS/KASI

Kadar Asas Standard/
Kadar Asas Standard Islamik
SBR/SBRI

Standardised Base Rate/Standardised Base Rate Islamic

3.00%
Setahun/per annum

KAS / KASI = Kadar Dasar Semalaman (Overnight Policy Rate, OPR) BNM bagi semua bank

SBR/SBRI = BNM's Overnight Policy (OPR) for all banks

Mulai 20 November 2024, kadar rujukan yang dikemas kini dikenali sebagai **Kadar Asas Standard (KAS) atau Kadar Asas Standard Islamik (KASI)** akan diguna pakai untuk pinjaman / pembiayaan runcit baharu bagi Pembiayaan Kenderaan (produk Kadar Berubah) dan Penstokan Lantai/-i.

Effective 20 November 2024, the revised reference rate known as the **Standardised Base Rate (SBR) or Standardised Base Rate Islamic (SBRI)** will be used for new floating-rate retail loan / financing for Auto Financing (Variable Rate products) and Floor Stocking/-i.

Kadar rujukan

Reference rate

Untuk kemudahan pinjaman/pembiayaan runcit baharu bagi Pembiayaan Kenderaan (produk Kadar Berubah) dan Penstokan Lantai/-i.

For new floating rate retail loan/financing for Auto Financing (Variable Rate products) and Floor Stocking/-i facility.

Kadar Asas (KA)/ Kadar Asas Islamik (KAI) Base Rate (BR)/Base Rate Islamic (BRI)	Mulai 20 November 2024 Beginning 20 November 2024	Kadar Asas Standard (KAS)/ Kadar Asas Standard Islamik (KASI) Standardised Base Rate (SBR)/ Standardised Base Rate Islamic (SBRI)
<h1>3.75%</h1> <p>Setahun per annum</p>		<h1>3.00%</h1> <p>Setahun per annum</p> <p>Petunjuk Kadar Efektif Pinjaman/Pembiayaan Indicative Effective Lending/Financing Rate</p> <p>4.56% setahun per annum*</p> <p>*Merujuk kepada Pembiayaan Kenderaan (produk Kadar Berubah) dengan jumlah pembiayaan RM90,000 untuk tempoh 9 tahun. *Refers to Auto Financing (Variable Rate products) with financing amount of RM90,000 for 9 years.</p>