



## ANNOUNCEMENT:

### Revision on Personal Banking Standard Terms & Conditions for Commodity Murabahah Current Account and Saving Account (CM CASA-i) products

21<sup>st</sup> February 2025

Dear Valued Customers,

We would like to inform that the Terms and Conditions for Commodity Murabahah Current Account and Saving Account (CM CASA-i) products will be revised effective from 15<sup>th</sup> March 2025 onwards.

Starting 15<sup>th</sup> March 2025, the following links will be updated to reflect these changes.

[Terms & Conditions](#)

Thank you.

The summary of the changes are as follows:-

Item	Revised Clause				
7. RHB Smart Account-i (SA-i)  RHB Smart Account-i (SA-i) Terms and Conditions	<p>Trade Transactions</p> <p>7.37 Profit Calculation Calculation of the Selling Price for trading purposes and actual Profit (“Actual Profit”) received by you will be based on the following formulas:</p> <table border="1"> <tr> <td> <p><b>Selling Price</b> = Selling Price = Daily Balance of SA-i x (1 + CPR % x Days*/365 )</p> </td> <td> <p><b>**Actual Profit</b> = Aggregate Balance of SA-i x EPR%*** x 1/365</p> </td> </tr> <tr> <td> <p>No. of days will be determined based on the remaining days from date of deposit until the end of the tenure (Profit crediting will be done on monthly basis). CPR: Contracted Profit Rate CPR is used as the ceiling rate to determine the Selling Price. Current CPR is at 4.0 %.</p> </td> <td> <p>** Actual Profit accrued daily and will be credited to customer account on monthly basis. ***Effective Profit Rate (EPR) will differ based on the respective products.</p> </td> </tr> </table> <p>Current CPR will be revised from 4.0% to 7.0%. Meanwhile, the rest remain unchanged.</p>	<p><b>Selling Price</b> = Selling Price = Daily Balance of SA-i x (1 + CPR % x Days*/365 )</p>	<p><b>**Actual Profit</b> = Aggregate Balance of SA-i x EPR%*** x 1/365</p>	<p>No. of days will be determined based on the remaining days from date of deposit until the end of the tenure (Profit crediting will be done on monthly basis). CPR: Contracted Profit Rate CPR is used as the ceiling rate to determine the Selling Price. Current CPR is at 4.0 %.</p>	<p>** Actual Profit accrued daily and will be credited to customer account on monthly basis. ***Effective Profit Rate (EPR) will differ based on the respective products.</p>
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11. RHB Premier Current Account-i (PCA-i)	<p>Trade Transactions</p> <p>11.33 Profit Calculation</p>				

	<p>Calculation of the Selling Price for trading purposes and actual Profit (“Actual Profit”) received by you will be based on the following formulas:</p> <table border="1" data-bbox="507 392 1487 862"> <tr> <td data-bbox="507 392 992 537"> <p><b>Selling Price</b> = Selling Price = Daily Balance of PCA-i x (1 + CPR % x <i>Days</i>*/365 )</p> </td> <td data-bbox="992 392 1487 537"> <p><b>**Actual Profit</b> = Aggregate Balance of PCA-i x EPR%*** x 1/365</p> </td> </tr> <tr> <td data-bbox="507 537 992 862"> <p>No. of days will be determined based on the remaining days from date of deposit until the end of the tenure (Profit crediting will be done on monthly basis). CPR: Contracted Profit Rate CPR is used as the ceiling rate to determine the Selling Price. Current CPR is at 4.0 %.</p> </td> <td data-bbox="992 537 1487 862"> <p>** Actual Profit accrued daily and will be credited to customer account on monthly basis. ***Effective Profit Rate (EPR) will differ based on the respective products.</p> </td> </tr> </table> <p>Current CPR will be revised from 4.0% to 7.0%. Meanwhile, the rest remain unchanged.</p>	<p><b>Selling Price</b> = Selling Price = Daily Balance of PCA-i x (1 + CPR % x <i>Days</i>*/365 )</p>	<p><b>**Actual Profit</b> = Aggregate Balance of PCA-i x EPR%*** x 1/365</p>	<p>No. of days will be determined based on the remaining days from date of deposit until the end of the tenure (Profit crediting will be done on monthly basis). CPR: Contracted Profit Rate CPR is used as the ceiling rate to determine the Selling Price. Current CPR is at 4.0 %.</p>	<p>** Actual Profit accrued daily and will be credited to customer account on monthly basis. ***Effective Profit Rate (EPR) will differ based on the respective products.</p>
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<p>12. Commodity Murabahah Current and Savings Account (CM CASA-i)</p>	<p>Trade Transactions</p> <p>12.21 Profit Calculation</p> <p>Calculation of the Selling Price for trading purposes and actual Profit (“Actual Profit”) received by you will be based on the following formulas:</p> <table border="1" data-bbox="507 1153 1487 1624"> <tr> <td data-bbox="507 1153 992 1299"> <p><b>Selling Price</b> = Selling Price = Daily Balance of CM CASA-i x (1 + CPR % x <i>Days</i>*/365 )</p> </td> <td data-bbox="992 1153 1487 1299"> <p><b>**Actual Profit</b> = Aggregate Balance of CM CASA-i x EPR%*** x 1/365</p> </td> </tr> <tr> <td data-bbox="507 1299 992 1624"> <p>No. of days will be determined based on the remaining days from date of deposit until the end of the tenure (Profit crediting will be done on monthly basis). CPR: Contracted Profit Rate CPR is used as the ceiling rate to determine the Selling Price. Current CPR is at 4.0 %.</p> </td> <td data-bbox="992 1299 1487 1624"> <p>** Actual Profit accrued daily and will be credited to customer account on monthly basis. ***Effective Profit Rate (EPR) will differ based on the respective products.</p> </td> </tr> </table> <p>Current CPR will be revised from 4.0% to 7.0%. Meanwhile, the rest remain unchanged.</p>	<p><b>Selling Price</b> = Selling Price = Daily Balance of CM CASA-i x (1 + CPR % x <i>Days</i>*/365 )</p>	<p><b>**Actual Profit</b> = Aggregate Balance of CM CASA-i x EPR%*** x 1/365</p>	<p>No. of days will be determined based on the remaining days from date of deposit until the end of the tenure (Profit crediting will be done on monthly basis). CPR: Contracted Profit Rate CPR is used as the ceiling rate to determine the Selling Price. Current CPR is at 4.0 %.</p>	<p>** Actual Profit accrued daily and will be credited to customer account on monthly basis. ***Effective Profit Rate (EPR) will differ based on the respective products.</p>
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