



ANNOUNCEMENT:

Revision on Personal Banking Standard Terms & Conditions for RHB Smart Account-i (SA-i), RHB Premier Current Account-i (PCA-i) and Commodity Murabahah Current Account and Saving Account (CM CASA) products

24th March 2025

Dear Valued Customers,

We would like to inform that the Terms and Conditions for RHB Smart Account-i (SA-i), RHB Premier Current Account-i (PCA-i) and Commodity Murabahah Current Account and Saving Account (CM CASA) products will be revised effective from 17th April 2025 onwards.

Starting 17th April 2025, the following links will be updated to reflect these changes.

[T&C](#)

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>Selling Price = Selling Price = Daily Balance of SA-i x (1 + CPR % x Days*/365)</td><td>**Actual Profit = Aggregate Balance of SA-i x EPR%*** x 1/365</td></tr><tr><td>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%.</td><td>** 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.</td></tr></table> <p>Current CPR will be revised from 4.0% to 6.85%. Meanwhile, the rest is remain unchanged.</p>	Selling Price = Selling Price = Daily Balance of SA-i x (1 + CPR % x Days*/365)	**Actual Profit = Aggregate Balance of SA-i x EPR%*** x 1/365	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%.	** 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.
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<p>11. RHB Premier Current Account-i (PCA-i)</p>	<p>Trade Transactions</p> <p>11.33 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" data-bbox="507 488 1481 958"> <tr> <td data-bbox="507 488 994 633"> <p>Selling Price = Selling Price = Daily Balance of PCA-i x (1 + CPR % x <i>Days</i>*/365)</p> </td> <td data-bbox="994 488 1481 633"> <p>**Actual Profit = Aggregate Balance of PCA-i x EPR%*** x 1/365</p> </td> </tr> <tr> <td data-bbox="507 633 994 958"> <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="994 633 1481 958"> <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 6.85%. Meanwhile, the rest is remain unchanged.</p>	<p>Selling Price = Selling Price = Daily Balance of PCA-i x (1 + CPR % x <i>Days</i>*/365)</p>	<p>**Actual Profit = 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 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 1249 1481 1720"> <tr> <td data-bbox="507 1249 994 1395"> <p>Selling Price = Selling Price = Daily Balance of CM CASA-i x (1 + CPR % x <i>Days</i>*/365)</p> </td> <td data-bbox="994 1249 1481 1395"> <p>**Actual Profit = Aggregate Balance of CM CASA-i x EPR%*** x 1/365</p> </td> </tr> <tr> <td data-bbox="507 1395 994 1720"> <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="994 1395 1481 1720"> <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 6.85%. Meanwhile, the rest is remain unchanged.</p>	<p>Selling Price = Selling Price = Daily Balance of CM CASA-i x (1 + CPR % x <i>Days</i>*/365)</p>	<p>**Actual Profit = 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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