FAQs: Monthly Instalment Revision for Home Loan/Financing-i / Commercial Property Financing/Financing-i

1. **I received a notification letter from the Bank, informing that my monthly instalment amount will be revised in September 2025. Why is my monthly instalment being revised?**
   Your monthly instalment is revised due to the change of Standardised Base Rate (SBR)/Standardised Base Rate Islamic (SBRI) / Base Rate (BR)/Base Rate Islamic (BRI) / Base Lending Rate (BLR)/Base Financing Rate (BFR) ("Reference Rate"[1]) effective 11 July 2025 (-0.25%) as below:

Reference Rates Effective on	8 May 2023	11 July 2025
Standardised Base Rate (SBR)/Standardised Base Rate Islamic (SBRI)	3.00% per annum	**2.75% per annum**
Base Rate (BR)/Base Rate Islamic (BRI)	3. 75% per annum	**3. 50% per annum**
Base Lending Rate (BLR)/Base Financing Rate (BFR)	6. 70% per annum	**6. 45% per annum**

   Note[1]: The decrease in Reference Rate is in line with the Overnight Policy Rate (OPR) reduction. We have reviewed your Home Loan/Financing-i / Commercial Property Financing/Financing-i and revised your monthly instalment accordingly.

2. **Will the decrease in Reference Rate affect the effective interest/profit rate of my loan/financing account?**
   Yes, the effective interest/profit rate of your account has been revised downward effective on 11 July 2025 if your existing loan/financing account is tied to the Reference Rate.

3. **How is my revised monthly instalment calculated?**
   Your revised monthly instalment is calculated based on a universal standard loan/financing amortisation formula, which is as follows:
   a. Your loan/financing principal outstanding balance as at 5 August 2025[2];
   b. The remaining loan/financing tenure; and
   c. The effective interest/profit rate as at 5 August 2025.

   Note[2]: For Home Loan/Financing-i and Commercial Property Financing/Financing-i full flexi and semi-flexi account (excluding financing under Commodity Murabahah contract), available amount in the Redraw bucket is included in the principal outstanding to calculate the monthly instalment.

   Important Note:

   Although the new interest/profit rate is effective from 11 July 2025, your monthly instalment amount will remain unchanged in August 2025 (i.e., same as July 2025). The new monthly instalment will **only** take effect from 5 September 2025.

4. **Why is there an increase in instalment amount when Reference Rate has been reduced?**
   The increase in instalment amount is to avoid lump sum repayment/payment towards the end of the loan/financing tenure. The following are possible scenarios that could potentially lead to a higher instalment amount:

   Scenario 1:
   Your initial instalment may be as prescribed in the letter of offer (LO) which was calculated when Reference Rate was low (refer to example below). Your new instalment is adjusted to match the current rate.

Example:

a. BLR/BFR was as low as 5.45%, vs the current rate of 6.45%
b. BR/BRI was as low as 2.50%, vs the current rate of 3.50%.
c. SBR/SBRI was as low as 2.50%, vs the current rate of 2.75%.

Sample of illustrations:

Stage	Loan/Financing Amount/Balance	Loan/ Financing Tenure	BR/BRI	Effective Interest/Profit Rate	Monthly Instalment
a. As at Loan/Financing Approval Date (Letter of Offer dated May 2021)	RM329,610	420 months	2.50%	3.50% (BR/BRI+1.00%)	RM1,363
b. Upon Full Disbursement of Loan/ Financing (Monthly Instalment started in October 2023)	RM329,610	420 months	3.75%	4.75% (BR/BRI+1.00%)	RM1,363 as per LO **(vs RM1,612 if recalculated @ 4.75%)**
c. Monthly Instalment for September 2025, recalculated after revision in Reference Rate	RM328,209	397 months	3.50% (reduced by 0.25%)	4.50% (BR/BRI+1.00%)	**RM1,554 (increased RM191 compared to the original RM1,363, due to rate adjustment from 3.50% to 4.50%)**

Scenario 2:
If you were on a Moratorium plan, your instalment will increase afterwards as the repayment/payment after Moratorium will firstly utilise to regularise the accrued interest/profit amount and subsequently restart principal reduction (principal reduction becomes slower).

Sample of illustrations

Account with twelve (12) months Moratorium from March 2021 to February 2022:

Timeline	Before Moratorium	After Moratorium		Without Moratorium
	February 2021	Last OPR change in May 2023	Current OPR change (August 2025)	Current OPR change (August 2025)
Principal balance	RM300,000	[4]RM298,991	[4]RM271,966	[5]RM246,979
Effective Interest/ Profit Rate (BR/BRI+1.00%)	3.50% (BR/BRI=2.50%)	4.75% (BR/BRI=3.75%)	4.50% (BR/BRI=3.50%)	4.50% (BR/BRI=3.50%)
Remaining Tenure	240 months	214 months	187 months	187 months
Monthly Instalment	RM1,740	RM2,035	RM2,132	RM1,847

Note[4]: Principal reduction is slow as repayment/payment is firstly utilised to knock off interest/ profit accrued during Moratorium period.
Note[5]: Principal reduction is according to repayment/payment schedule.

Scenario 3:
Capitalisation of fees for Conventional Loan account (i.e. fire insurance / takaful, legal fees etc.) that increased the principal balance.

5. **Can I request for a lower monthly instalment?**
   If you are facing difficulties in making repayments/payments, you may visit any RHB Branch closest to you to fill up and sign the Service Request Form (SRF).

   We will review your request accordingly, it will be **subject to further assessment and management approval.**

   Alternatively, you may contact Agensi Kaunseling & Pengurusan Kredit (AKPK) for assistance on your financial matters.

6. **Can I request the Bank to maintain my current instalment amount if the new monthly instalment is lower than my current monthly instalment?**
   Yes. To submit your request, please visit any RHB branch closest to you **to fill up and sign a Service Request Form (SRF).**

   In the event of future monthly instalment revisions (whether upwards or downwards) due to a change in the Reference Rate (SBR/SBRI/BR/BRI/BLR/BFR), you will need to submit a new request to RHB if you opt to maintain a higher monthly instalment amount.

7. **Will the Bank be revising the monthly instalment although the difference is small compared to the current instalment amount?**
   There will be no revision in monthly instalment if the revision quantum is MYR5.00 and below.

8. **Is there a difference in the Reference Rate (SBR/SBRI/BR/BRI/BLR/BFR) between Conventional and Islamic retail loan/financing?**
   No, it is the same for both Conventional and Islamic retail loan/financing.

9. **If I require more information on the instalment revision, who should I contact?**
   Should you require clarification, do visit the nearest RHB branch or you may Contact Us for assistance.

Soalan Lazim: Penyelarasan Ansuran Bulanan untuk Pinjaman/Pembiayaan Perumahan / Pembiayaan Harta Komersial

1. **Saya telah menerima surat pemberitahuan daripada Bank yang memaklumkan bahawa ansuran bulanan saya akan diselaraskan bermula September 2025. Mengapakah ansuran bulanan saya diselaraskan?**
   Ansuran bulanan anda diselaraskan berdasarkan perubahan Kadar Asas Standard (KAS)/Kadar Asas Standard Islamik (KASI) / Kadar Asas (KA)/Kadar Asas Islamik (KAI) / Kadar Pinjaman Asas/Kadar Pembiayaan Asas (KPA) ("Kadar Rujukan[1]") berkuat kuasa pada 11 Julai 2025 (-0.25%) seperti di bawah:

Kadar Rujukan berkuat kuasa pada	8 Mei 2023	11 Julai 2025
Kadar Asas Standard (KAS) / Kadar Asas Standard Islamik (KASI)	3.00% setahun	2.75% setahun
Kadar Asas (KA)/Kadar Asas Islamik (KAI)	3. 75% setahun	3. 50% setahun
Kadar Pinjaman Asas /Kadar Pembiayaan Asas (KPA)	6.70% setahun	6. 45% setahun

   Nota[1]: Penurunan Kadar Rujukan adalah seiringan dengan penurunan Kadar Dasar Semalaman (Overnight Policy Rate, OPR). Kami telah meneliti Pinjaman/Pembiayaan Perumahan / Pembiayaan Harta Komersial anda dan membuat penyelarasan ke atas ansuran bulanan anda dengan sewajarnya.

2. **Adakah penurunan Kadar Rujukan akan mempengaruhi kadar faedah/keuntungan efektif akaun pinjaman/pembiayaan saya?**
   Ya, kadar faedah/keuntungan efektif akaun pinjaman/pembiayaan anda telah diselaraskan secara menurun berkuatkuasa pada 11 Julai 2025 sekiranya pinjaman/pembiayaan anda terikat pada Kadar Rujukan.

3. **Bagaimanakah ansuran bulanan saya yang diselaraskan dikira?**
   Penyelarasan ansuran bulanan anda dikira berdasarkan fomula piawaian sejagat untuk perlunasan pinjaman/pembiayaan seperti berikut:

   a. Baki pinjaman/pembiayaan prinsipal yang tertunggak pada 5 Ogos 2025[2];
   b. Baki tempoh pinjaman/pembiayaan; dan
   c. Kadar faedah/keuntungan efektif yang berkuat kuasa pada 5 Ogos 2025.

   Nota[2]: Untuk akaun Pinjaman/Pembiayaan Perumahan dan Pembiayaan Harta Komersial flexi penuh dan semi-flexi (tidak termasuk pembiayaan di bawah kontrak Komoditi Murabahah), jumlah dalam Pengeluaran Semula akan ditambahkan ke dalam baki prinsipal tertunggak untuk pengiraan ansuran bulanan.

   Nota Penting:

   Walaupun kadar faedah/keuntungan baharu berkuat kuasa mulai 11 Julai 2025, jumlah ansuran bulanan anda akan kekal tidak berubah pada Ogos 2025 (iaitu sama seperti Julai 2025). Ansuran bulanan baharu hanya akan berkuat kuasa mulai 5 September 2025.

4. **Mengapa terdapat peningkatan dalam jumlah ansuran walaupun Kadar Rujukan telah diturunkan?**
   Peningkatan jumlah ansuran bulanan adalah untuk mengelakkan bayaran sekaligus pada akhir tempoh pinjaman/pembiayaan. Berikut adalah senario yang berpotensi membawa kepada jumlah ansuran bulanan yang lebih tinggi:

Senario 1:

Ansuran bulanan permulaan anda mungkin seperti yang ditetapkan dalam surat tawaran (LO) yang dikira apabila Kadar Rujukan adalah rendah (rujuk contoh di bawah). Ansuran bulanan baharu anda dilaraskan agar sepadan dengan kadar semasa.

Contoh:

i. KPA serendah 5.45%, berbanding kadar semasa pada 6.45%
ii. KA/KAI serendah 2.50%, berbanding kadar semasa pada 3.50%.
iii. KAS/KASI as low as 2.50%, berbanding kadar semasa pada 2.75%.

Contoh ilustrasi:

Peringkat	Jumlah / Baki Pinjaman / Pembiayaan	Tempoh Pinjaman / Pembiayaan	KA/KAI	Kadar Faedah/ Keuntungan Efektif	Ansuran Bulanan
a. Pada Tarikh Kelulusan Pinjaman/ Pembiayaan (Surat Tawaran bertarikh Mei 2021)	RM329,610	420 bulan	2.50%	3.50% (KA/KAI+1.00%)	RM1,363
b. Setelah Pengeluaran Penuh Pinjaman/ Pembiayaan (Ansuran Bulanan bermula pada Oktober 2023)	RM329,610	420 bulan	3.75%	4.75% (KA/KAI+1.00%)	RM1,363 Seperti tertera dalam Surat Tawaran **(berbanding RM1,612 jika dikira pada kadar 4.75%)**
c. Ansuran bulanan bagi September 2025, dikira semula selepas semakan Kadar Rujukan	RM328,209	397 bulan	3.50% (menurun sebanyak 0.25%)	4.50% (KA/KAI+1.00%)	**RM1,554 (meningkat RM191 berbanding dengan ansuran asal RM1,363, disebabkan pelarasan kadar daripada 3.50% kepada 4.50%)**

Senario 2:
Jika anda pernah berdaftar untuk pelan Moratorium, ansuran bulanan anda akan meningkat selepas itu kerana bayaran balik/bayaran selepas Moratorium akan digunakan untuk melunaskan jumlah faedah/keuntungan terakru dan seterusnya memulakan semula pengurangan prinsipal (pengurangan prinsipal menjadi lebih perlahan).

Contoh ilustrasi

Akaun dengan dua belas (12) bulan Moratorium dari Mac 2021 ke Februari 2022:

Garis Masa	**Sebelum Moratorium**	**Selepas Moratorium**		**Tiada Moratorium**
	February 2021	**Perubahan OPR yang terakhir pada Mei 2023**	**Perubahan OPR semasa (Ogos 2025)**	**Perubahan OPR semasa (Ogos 2025)**
Baki Prinsipal	RM300,000	[4]RM298,991	[4]RM271,966	[5]RM246,979
Kadar Efektif Faedah/ Keuntungan (KA/KAI+1.00%)	3.50% (KA/KAI=2.50%)	4.75% (KA/KAI =3.75%)	4.50% (KA/KAI =3.50%)	4.50% (KA/KAI =3.50%)
Tempoh Baki	240 bulan	214 bulan	187 bulan	187 bulan
Ansuran Bulanan	RM1,740	RM2,035	RM2,132	RM1,847

Nota[4]: Pengurangan prinsipal adalah perlahan kerana bayaran balik/bayaran terlebih dahulu digunakan untuk menlunaskan faedah/keuntungan terakru sepanjang tempoh Moratorium.
Nota[5]: Pengurangan prinsipal mengikut jadual bayaran balik/bayaran.

Senario 3:
Pengkapitalan fi bagi akaun Pinjaman Konvensional (i.e. insurans / takaful kebakaran, fi guaman, dan lain-lain) yang menaikkan baki prinsipal.

5. **Bolehkah saya meminta untuk ansuran bulanan yang lebih rendah?**
Sekiranya anda menghadapi kesukaran untuk membuat pembayaran balik/pembayaran, anda boleh mengunjungi mana-mana cawangan RHB yang berdekatan dan mengisi dan menandatangani “Service Request Form” (SRF).

Kami akan meneliti permintaan anda dengan sewajarnya, dan ia **tertakluk kepada penilaian yang lebih lanjut dan kelulusan dari pihak pengurusan**.

Anda juga mempunyai pilihan untuk menghubungi Agensi Kaunseling & Pengurusan Kredit (AKPK) bagi mendapatkan bantuan mengenai hal kewangan anda.

6. **Bolehkah saya meminta Bank mengekalkan jumlah ansuran sedia ada jika ansuran baharu adalah lebih rendah daripada ansuran bulanan semasa saya?**
Boleh. Untuk menghantar permintaan anda, anda boleh mengunjungi cawangan RHB yang berdekatan untuk **mengisi dan menandatangani “Service Request Form” (SRF).**

Sekiranya ada penyelarasan ansuran bulanan dimasa hadapan (menaik atau menurun) disebabkan oleh perubahan dalam Kadar Rujukan (KAS/KASI/KA/KAI/KPA), anda perlu mengemukakan permintaan baharu kepada RHB sekiranya anda memilih untuk mengekalkan jumlah ansuran bulanan yang lebih tinggi.

7. **Adakah Bank akan menyelaraskan ansuran bulanan walaupun perbezaannya adalah kecil berbanding dengan jumlah ansuran semasa?**
   Tiada penyelarasan ansuran bulanan sekiranya jumlah perbezaan adalah RM5.00 dan ke bawah

8. **Adakah terdapat perbezaan dalam Kadar Rujukan (KAS/KASI/KA/KAI/KPA) di antara pinjaman/pembiayaan runcit Konvensional dan Islamik?**
   Tidak, ia adalah sama untuk pinjaman/pembiayaan runcit Konvensional dan Islamik .

9. **Sekiranya saya ingin mengetahui lebih lanjut mengenai ansuran bulanan, siapa yang harus saya hubungi?**
   Sekiranya anda mempunyai pertanyaan mengenai penyelarasan ansuran bulanan, sila kunjungi mana-mana cawangan RHB yang berdekatan atau Hubungi Kami untuk sebarang bantuan.