FAQs: Monthly Instalment Revision for Home Loan/Financing -i/ Commercial Property Financing/Financing-i / ASNB Loan/Term Financing-i (ASNB) / Vehicle Financing-i (Variable Rate)/Vehicle Financing-i (Variable Rate) Flexi Redraw

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 / ASNB Loan/Term Financing-i (ASNB) / Vehicle Financing-i (Variable Rate)/Vehicle Financing-i (Variable Rate) Flexi Redraw 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?

i. Home Loan/Financing-i / Commercial Property Financing/Financing-i / ASNB Loan/Term Financing-i (ASNB)

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.

ii. Vehicle Financing-i (Variable Rate) / Vehicle Financing-i (Variable Rate) Flexi Redraw

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 11 July 2025[3];
b. The remaining loan/financing tenure; and
c. The effective interest/profit rate as at 11 July 2025.

Note[3]: For Vehicle Financing-i (Variable Rate) Flexi Redraw, available amount in the Redraw bucket is used for profit charges discount computation only. For monthly instalment calculation, it is based on the principal outstanding amount.

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 Rates has been reduced?

i. Home Loan/Financing-i / Commercial Property Financing/Financing-i

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.

ii. ASNB Loan/Term Financing-i (ASNB)

Irregular repayment/payment conduct
If you missed repayments/payments, your instalment will increase to cover the outstanding amount which includes but not limited to the following:

- Frequent late payments
- Skipped payments
- Partial payments
- Inconsistent payment pattern

Sample of illustrations

Event	**Disbursement**	**After OPR Reduction (Irregular payment conduct)**
Reference Rate (SBRI/BRI)	3.00%	2.75%
Profit Rate Applied	4.90%	4.65%
Principal Balance (RM)	30,375.87	30,713.11
Outstanding Balance (RM)	30,911.00	30,713.11
Remaining Tenure (Months)	480	445
Late Payment Charges (RM)	0	0
Overdue Payment (RM)	0	275.82
Instalment (RM)	138.00	144.00

Explanation	Initial instalment based on full principal, tenure, and profit rate.	a. Although the profit rate reduced, instalment increased because of overdue fee and late payment charges. b. The capitalized of Fee/ Late Payment Charges/ Profit are not applicable for Islamic account

Important Note for Accounts with Moratorium
Accounts with Moratorium take longer time to regularise the accrued interest/profit amount, leading to slower principal reduction. As a result, the outstanding principal remains high and is used to recalculate the total remaining interest/profit based on the new interest/profit rate.

iii. Vehicle Financing-i (Variable Rate) / Vehicle Financing-i (Variable Rate) Flexi Redraw

Irregular payment conduct
If you missed payments, your instalment will increase to cover the outstanding amount which includes but not limited to the following:

- Frequent late payments
- Skipped payments
- Partial payments
- Inconsistent payment pattern

Sample of illustrations

Event	**Disbursement**	**After OPR Increase (May 2023)**	**After OPR Reduced (July 2025) (Irregular payment conduct)**
Reference Rate (SBRI/BR)	2.75%	3.00%	2.75%
Profit Rate Applied	6.10%	6.35%	6.10%
Principal Balance[6] (RM)	36,000.00	31,355.39	5,460.01
Outstanding Balance[7] (RM)	39,485.58	34,080.17	5,543.56
Remaining Tenure (Months)	36	31	5
Instalment (RM)	1,097.00	1,100.00	1,109.00
Explanation	Initial instalment based on full principal, tenure, and profit rate.	Instalment Increased accordingly	Although the profit rate reduced, instalment increased because: a. Customer paying instalment late[8] b. Customer have overdue payments c. Paying less than the required instalment.

Note[6]: The original financing amount minus any repayment customer already made towards the principal only.
Note[7]: The total amount that including principal balance amount and unearned profit amount.

Note[8]: Paying Instalments late can cause higher profit charges compared to paying on time. This is because profit is calculated using the daily-rest method.

Important Note for Accounts with Moratorium

Accounts with Moratorium take longer time to regularise the accrued profit amount, leading to slower principal reduction. As a result, the outstanding principal remains high and is used to recalculate the total remaining profit based on the new profit rate.

5. **Can I request for a lower monthly instalment?**
   If you are facing difficulties in making payments/repayments, you may visit any RHB Branch closest to you to fill up and sign the Service Request Form (SRF) / Auto Finance Customer 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?**
   (i) Home Loan/Financing-i / Commercial Property Financing/Financing-i / ASNB Loan/ Term Financing-i (ASNB)
   Yes. To submit your request, please visit any RHB branch closest to you **to fill up and sign a Service Request Form (SRF).**

   (ii) Vehicle Financing-i (Variable Rate) / Vehicle Financing-i (Variable Rate) Flexi Redraw
   To maintain the existing/old instalment amount, please submit your request via email to *vr_updates.autofinop@rhbgroup.com* at least seven (7) calendar days before the instalment due date.

   Alternatively, you may also visit any RHB branch closest to you to **fill up and sign the Auto Finance Customer 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?**
   (i) Home Loan/Financing-i / Commercial Property Financing/Financing-i / ASNB Loan/Term Financing-i (ASNB)
   There will be no revision in monthly instalment if the revision quantum is MYR5.00 and below.

   (ii) Vehicle Financing-i (Variable Rate) / Vehicle Financing-i (Variable Rate) Flexi Redraw
   Yes, the Bank will proceed to revise the monthly instalment regardless of the difference.

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 / Pinjaman ASNB / Pembiayaan Berjangka-i (ASNB) / Pembiayaan Kenderaan-i (Kadar Berubah) / Vehicle Financing-i (Variable Rate) Flexi Redraw

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 / Pinjaman ASNB/Pembiayaan Berjangka-i (ASNB) / Pembiayaan Kenderaan-i (Kadar Berubah)/Vehicle Financing-i (Variable Rate) Flexi Redraw 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?**
   (i) <u>Pinjaman/Pembiayaan Perumahan / Pembiayaan Harta Komersial / Pinjaman ASNB / Pembiayaan Berjangka-i (ASNB)</u>
   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.

   (ii) <u>Pembiayaan Kenderaan-i (Kadar Berubah) / Vehicle Financing-i (Variable Rate) Flexi Redraw</u>
   Penyelarasan ansuran bulanan anda dikira berdasarkan fomula piawaian sejagat untuk perlunasan pinjaman/pembiayaan seperti berikut:
      a. Baki pinjaman/pembiayaan prinsipal yang tertunggak pada 11 Julai 2025[3];
      b. Baki tempoh pinjaman/pembiayaan; dan
      c. Kadar faedah/keuntungan efektif yang berkuat kuasa pada 11 Julai 2025.

   Nota[3]: Untuk akaun Vehicle Financing-i (Variable Rate) Flexi Redraw, amaun lebihan hanya diguna pakai bagi pengiraan diskaun ke atas caj keuntungan sahaja. Pengiraan ansuran bulanan adalah berdasarkan kepada baki prinsipal tertunggak.

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?

(i) Pinjaman/Pembiayaan Perumahan / Pembiayaan Harta Komersial

Peningkatan jumlah ansuran 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 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 melunaskan faedah/keuntungan terkumpul 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.

(ii) ASNB Loan / Term Financing-i (ASNB)

Tingkah laku pembayaran yang tidak konsisten

Jika anda terlepas pembayaran balik/pembayaran, ansuran anda akan meningkat untuk menampung jumlah tertunggak, termasuk tetapi tidak terhad kepada perkara berikut:
- Kerap membuat pembayaran lewat
- Tidak membuat bayaran
- Pembayaran separa
- Corak pembayaran yang tidak konsisten

Contoh ilustrasi

Peristiwa	**Pengeluaran**	**Selepas Penurunan OPR (Pembayaran tidak konsisten)**
Kadar Rujukan (KASI/KA)	3.00%	2.75%
Kadar keuntungan yang dikenakan	4.90%	4.65%
Baki Prinsipal (RM)	30,375.87	30,713.11
Baki Pembiayaan (RM)	30,911.00	30,713.11
Baki Tempoh Pembiayaan (Bulan)	480	445
Caj Pembayaran Lewat (RM)	0	0
Bayaran Tertunggak (RM)	0	275.82
Ansuran (RM)	138.00	144.00
Penerangan	Ansuran awal berdasarkan prinsipal penuh, tempoh pembiayaan, dan kadar keuntungan.	a. Walaupun kadar keuntungan berkurangan, ansuran bulanan meningkat kerana caj lewat pembayaran b. Yuran/Caj Lewat Pembayaran/ Keuntungan yang termasuk didalam prinsipal tidak terpakai untuk Pembiayaan Islamik

Nota Penting untuk Akaun dengan Moratorium
Akaun dengan Moratorium akan mengambil masa yang lebih lama untuk menyelesaikan jumlah faedah/keuntungan terkumpul, membawa kepada pengurangan prinsipal yang lebih perlahan. Oleh itu, baki prinsipal tertunggak kekal tinggi dan digunakan untuk mengira semula jumlah faedah/keuntungan yang tinggal berdasarkan kadar faedah/keuntungan baharu.

(iii) Pembiayaan Kenderaan-i (Kadar Berubah) / Vehicle Financing-i (Variable Rate) Flexi Redraw

Tingkah laku pembayaran yang tidak konsisten

Jika anda terlepas pembayaran, ansuran anda akan meningkat untuk menampung jumlah tertunggak, termasuk tetapi tidak terhad kepada perkara berikut:

- Kerap membuat pembayaran lewat
- Tidak membuat bayaran
- Pembayaran separa
- Corak pembayaran yang tidak konsisten

Contoh ilustrasi

Peristiwa	**Pengeluaran**	**Selepas Penurunan OPR (Mei 2023)**	**Selepas Penurunan OPR (Julai 2025) (Pembayaran tidak konsisten)**
Kadar Rujukan (KASI/KA)	2.75%	3.00%	2.75%
Kadar Keuntungan yang Dikenakan	6.10%	6.35%	6.10%
Baki Prinsipal[6] (RM)	36,000.00	31,355.39	5,460.01
Baki Pembiayaan[7] (RM)	39,485.58	34,080.17	5,543.56

Baki Tempoh Pembiayaan (Bulan)	36	31	5
Ansuran (RM)	1,097.00	1,100.00	1,109.00
Penerangan	Ansuran awal berdasarkan prinsipal penuh, tempoh pembiayaan, dan kadar keuntungan.	Ansuran diturunkan seperti yang sepatutnya	Walaupun kadar keuntungan berkurangan, ansuran bulanan meningkat kerana: a. caj lewat pembayaran[8] b. Bayaran tertunggak c. Membayar kurang dari bayaran ansuran yang ditetapkan.

Nota Penting untuk Akaun dengan Moratorium
Akaun dengan Moratorium akan mengambil masa yang lebih lama untuk menyelesaikan jumlah keuntungan terkumpul, membawa kepada pengurangan prinsipal yang lebih perlahan. Oleh itu, baki prinsipal tertunggak kekal tinggi dan digunakan untuk mengira semula jumlah keuntungan yang tinggal berdasarkan kadar keuntungan baharu.

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

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

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?**
(i) <u>Pinjaman/Pembiayaan Perumahan / Pembiayaan Harta Komersial / Pinjaman ASNB / Pembiayaan Berjangka-i (ASNB)</u>
Boleh. Untuk menghantar permintaan anda, anda boleh mengunjungi cawangan RHB yang berdekatan untuk **<u>mengisi dan menandatangani "Service Request Form" (SRF).</u>**

(ii) <u>Pembiayaan Kenderaan-i (Kadar Berubah) / Vehicle Financing-i (Variable Rate) Flexi Redraw</u>
Untuk mengekalkan jumlah ansuran sedia ada/lama, anda perlu menghantar permintaan anda melalui e-mel kepada *vr_updates.autofinop@rhbgroup.com* sekurang-kurangnya tujuh (7) hari kalendar sebelum tarikh akhir tetapan ansuran.

Selain itu, anda juga boleh mengunjungi cawangan RHB yang berdekatan untuk **<u>mengisi dan menandatangani "Auto Finance Customer Service Request Form" (SRF).</u>**

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?

(i) Pinjaman/Pembiayaan Perumahan / Pembiayaan Harta Komersial / Pinjaman ASNB/ Pembiayaan Berjangka-i (ASNB)

Tiada penyelarasan ansuran bulanan sekiranya jumlah perbezaan adalah RM5.00 dan ke bawah

(ii) Pembiayaan Kenderaan-i (Kadar Berubah) / Vehicle Financing-i (Variable Rate) Flexi Redraw

Ya, Bank akan meneruskan penyelarasan ansuran bulanan tanpa mengira jumlah perbezaannya.

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.