

## NEWS RELEASE FOR IMMEDIATE RELEASE 9 JULY 2025

## RHB ANNOUNCES REDUCTION IN RATES

Reduce rates by 25 basis points following the Overnight Policy Rate adjustment

**KUALA LUMPUR** – In line with Bank Negara Malaysia's (BNM) decision to reduce the Overnight Policy Rate (OPR) by 25 basis points, RHB Banking Group ("RHB" or the "Group") will implement a corresponding 25 basis point reduction in its Base Rate ("BR") and Standardised Base Rate ("SBR"), effective 11 July 2025

RHB Bank and RHB Islamic Bank's Fixed Deposit Rates will also be adjusted downwards by 25 basis points. Similarly, lending and financing rates based on Base Lending Rate ("BLR") and Base Financing Rate ("BFR") will be reduced by 0.25%.

The revised rates are as follows:

- RHB's Standardised Base Rate (SBR): 2.75% per annum (from 3.00%)
- RHB's Base Rate (BR): 3.50% per annum (from 3.75%)
- RHB's Base Lending Rate (BLR) and Base Financing Rate (BFR): 6.45% per annum (from 6.70%)

Dato' Mohd Rashid Mohamad, RHB Banking Group Managing Director / Group Chief Executive Officer said, "This reduction reflects our continued support for Bank Negara Malaysia's efforts to stimulate domestic demand through accommodative monetary policy. By easing borrowing costs, we are helping households and SMEs better manage their financial commitments while encouraging consumption and investment amid prevailing global uncertainties."