

NEWS RELEASE

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RHB LAUNCHES OVERSEAS PROPERTY FINANCING FOR MALAYSIANS

Unlock prime property opportunities in the UK and Australia

Kuala Lumpur - RHB Banking Group ("RHB" or the "Group") has launched the RHB Overseas Property Financing, a Malaysian Ringgit (MYR)-denominated, full flexi housing financing designed as part of the RHB Premier proposition. This financing is for Malaysian real estate investors planning to purchase overseas residential properties, specifically in Australia and the United Kingdom (UK).

The proposition welcomes Malaysians who are neither permanent residents nor citizens of the UK and Australia, and have plans to purchase prime residential properties located within 30km of the Central Business District of Melbourne or Sydney, Australia and in London (Zones 1-3¹), UK.

RHB continues to support its affluent and premier clients in their wealth-building endeavours, particularly through property investments. Real estate is recognised as a time-tested asset class that offers long-term value, diversification, and generational security. It remains a resilient asset, providing a combination of capital appreciation and rental yield potential, while acting as a natural hedge against inflation.

Jeffrey Ng Eow Oo, Managing Director, Group Community Banking, RHB Banking Group said, "RHB is committed to being a trusted partner for RHB Premier clients looking to diversify their real estate portfolios beyond borders. Our overseas property financing complements our clients' aspirations to tap into new growth opportunities, diversify their wealth portfolio and gain access to a new home at an attractive destination. We are here to provide the right expertise to our clients for their real estate investment ambitions with confidence."

As part of the Bank's future plans, the locations of residential properties covered are slated to expand, based on property market outlook and clients' real estate portfolio aspirations, to include other major cities in Australia and outer zones of London.

Clients have the choice to opt for an early release of the financing during the construction period to manage foreign exchange risk, in accordance with Bank Negara Malaysia's regulations for investment in foreign currency assets. The Malaysian Ringgit (MYR) financing will then be converted into foreign currency and deposited into RHB's interest-bearing Multi-Currency Account (MCA). This fund will be earmarked as interim security before remittance to the overseas solicitor as part of the financing disbursement process upon property completion.

¹ London's Zones 1 to 3 refer to the central and inner areas of the city, typically defined by the Transport for London ("TfL") fare zones for public transport. These zones encompass London's primary business districts, major cultural attractions, and well-connected residential neighbourhoods. For more details on London's transport zones, refer to Transport for London's official website: <https://tfl.gov.uk/fares> or <https://tfl.gov.uk/maps>

Additionally, clients benefit from flexible financing structures as the full flexi feature enables them to make excess payments into their financing account at any time. After financing disbursement, these funds are available for redraw at no cost.

The RHB Premier proposition highlights the Bank's commitment to delivering comprehensive financial solutions, enabling clients to turn international opportunities into long-term returns while maintaining liquidity and optimising leverage. This support extends to various financial goals, including planning for children's education, wealth preservation or legacy building. This initiative also aligns with RHB's PROGRESS27 strategy, which focuses on sustainable growth by being Best in Service, High Profitability, Responsible & Purposeful.

For more information, please visit <https://www.rhbgroup.com/personal/home-loan/my1-full-flexi-overseas-property-home-loan/index.html>
