# Mortgage – Referral Scheme

<table>
<tr><th>PRODUCT</th><th>PRODUCT TYPE/TARGET SEGMENT</th><th>ELIGIBLE REFERRER</th><th>INCENTIVE (RM)</th></tr>
<tr><td rowspan="7">MORTGAGE<br>• RHB Home/Property Loan or Financing/-i<br>• Commercial Property Financing/-i</td><td>Completed properties (secondary market transactions - sub sales or refinancing, auctioned properties and completed properties purchased directly from developer)</td><td>Real Estate Agent</td><td>0.10% of the loan/financing value (exclude MRTA/MRTT), max RM5K per case</td></tr>
<tr><td>Completed properties (secondary market transactions - sub sales/refinancing/auction only)</td><td>Insurance/<br>Takaful Agent</td><td>≥ RM200k–RM500k: RM100 per case<br>> RM500k–RM1 mil: RM150 per case<br>> RM1 mil: RM250 per case</td></tr>
<tr><td>Primary Market – purchase direct from developer</td><td rowspan="2">API Partners<br>ie Developers, Fintech companies, Financial aggregators in close collaboration with RHB Digital Business</td><td>≥ RM200k–RM500k:RM100 per case<br>> RM500k–RM1 mil:RM150 per case<br>> RM1 mil:RM250 per case</td></tr>
<tr><td>Secondary Property Market transactions -<br>Subsales/ Refinancing/ Auction</td><td>0.10% of the loan/financing amount (exclude MRTA/MRTT), max RM5K per case</td></tr>
<tr><td>Secondary Property Market transactions -<br>Subsales/ Refinancing/ Auction</td><td>RHB Asset Management Agent</td><td>0.10% of the loan/financing value (exclude MRTA/MRTT), max RM5K per case</td></tr>
<tr><td>Secondary Property Market transactions -<br>Subsales/ Refinancing/ Auction</td><td>RHB Investment Bank Remisier</td><td>0.10% of the loan/financing value (exclude MRTA/MRTT), max RM5K per case</td></tr>
<tr><td colspan="3">Note:<br>refine the terminology from “Completed Properties” to “Secondary Property Market transactions”.</td></tr>
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