PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on Vehicle Financing-i (Variable Rate) Flexi Redraw.

Other customers have read this PDS and found it helpful; **you should read it too.**

RHB

Date : [AppLetterGenDate]

1 What is Vehicle Financing-i (Variable Rate) Flexi Redraw?

Vehicle Financing-i (Variable Rate) Flexi Redraw ("the Facility") is an innovation to our basic variable rate financing product where you will be able to enjoy discount on profit charges (also known as "rental charges") and the flexibility to redraw excess funds from your financing account with this Facility. Flexi Redraw features are:

1) Profit Charges Discount	• Discount on profit charges when extra payments are made towards your financing account. • Capped at 50% of total original financing amount. • No profit charges discount on the excess amount that exceeded the capping amount.	
2) Redraw Option	**Source**	Excess amount in redraw bucket
	Minimum Amount	RM2,000 and in multiples of RM1,000
	Destination	The amount will be credited to your active RHB CASA/-i same name account
	Fee	RM18.50 per transaction
	Channel	RHB Branches nationwide (Over-the-counter/OTC transaction only)

Shariah Concept applicable:

- **IJARAH**: Also known as leasing/hiring. You will hire the Vehicle from the Bank at an agreed monthly instalment over a specific period ("the Hire Term"). In the event that you make extra payment on top of the agreed monthly instalment, the excess amount will be treated as advance payment. Under Flexi Redraw structure, this advance payment will be parked under redraw bucket which will be made available for redraw and/or discount your profit charges.
- **WAKALAH**: The Bank will appoint you as a Bank's agent for the purpose of maintenance of the Vehicle during the Hire Term.
- **BAI'**: Literally means sale, where on expiry of the Hire Term/early settlement/prepayment, you will enter into a contract to purchase the Vehicle from the Bank at an agreed price. In this regard, you are deemed to have an option of purchasing the Vehicle if you have paid a deposit to the Bank. During the Hire Term, the ownership of the Vehicle belongs to the Bank. On completion of the final instalment, a Sales Contract will be executed to transfer the ownership of the Vehicle from the Bank to you.

2 Know Your Obligations

Vehicle Financing Amount	: RM ________________
Rental Charges Amount	: RM ________________
Margin of financing	: ________________ %
HP Reducing Term Takaful (HPRTT)	: RM ________________
Total (Vehicle Financing & HPRTT)	: RM ________________
Current Standardised Base Rate Islamic (SBRI)	: ________________ %
Spread	: ________________ %
Effective Profit Rate (EPR: SBRI & Spread)	: ________________ %
Gross Effective yield / Annual Percentage Rate	: ________________ %
Tenure	: ______________ Years
Duration of monthly instalment	: ____________ Months
Amount for first instalment	: RM ________________
Amount of each instalment	: RM ________________
One (1) final instalment	: RM ________________

- Ceiling Profit Rate: 12% (you will only be charged at maximum profit rate of 12% should the EPR exceed 12%)
- Any changes in the EPR that is applicable to the Facility will be informed in writing at least seven (7) calendar days before the effective date of such change.

You also have to pay the following fees and charges:

The Facility Agreement	: RM 10.00 per agreement for stamp duty
Variation on Facility Agreement upon request	: RM 10.00 per agreement for stamp duty
Postal	: • RM 3.50 for account without guarantor • RM 7.00 for account with 1 guarantor • RM 10.50 for account with 2 guarantors
Request for retrieval and copy of documents:	
• Additional statement of the Facility	: • RM 10.00 per request received OTC • RM 3.00 per request received via e-mail
• Request for copy of Facility documents	: • RM 10.00 per request received OTC • RM 5.00 per request received via e-mail
Copy of Facility Agreement	: RM 25.00 per request
Redraw Fee	: RM 18.50 per transaction

- For the avoidance of doubt, you will bear all professional fees, taxes (including service tax and/or any applicable taxes imposed from time to time), and out-of-pocket expenses incurred and any other fees, expenses or recourse in respect of the Facility.

It is your responsibility to:

- Read and understand the **key terms** in the contracts before your sign it.
- Pay your monthly instalment timely and in full for **[TenureInYears]** years. Speak to us if you wish to settle your financing earlier.
- Ensure you can afford to **pay a higher instalment** if the Overnight Policy Rate (OPR) rises.
- **Contact us immediately**, if you are unable to pay your monthly instalment.

3 Know Your Risks

A. What if you fail to fulfil your obligations?

(a) You are liable to pay the Bank compensation (Ta'widh) as follows:

1) Before the maturity of the Facility, up to 1% per annum:
   - i. on the overdue amount in case of default of scheduled payments; or
   - ii. on the outstanding balance of the Facility in case of default causing the Facility to be terminated or brought to court for judgement before the expiry of the Facility.
2) After the Facility tenure or after judgement is obtained (whichever is earlier), at such rate per annum not exceeding the prevailing Bank Negara Malaysia's (BNM) Islamic Interbank Money Market (IIMM) Rate:
   - i. on the total outstanding balance of the Facility calculated on daily rest basis; or
3) by any other method approved by the Shariah Advisory Council of BNM; and
4) the amount of such compensation (Ta'widh) will not be compounded.

(b)
- Legal action will be taken if you fail to respond to reminder notices.
- Your vehicle may be repossessed and you will have to pay the applicable costs.
- You are also responsible to settle any shortfall after your vehicle is auctioned off.
- Legal action against you may affect your credit rating causing credit to be more difficult or expensive to you.

(c) If you fail to perform your obligation to pay the monthly instalment or violate other terms and conditions stated in the Facility Agreement, the Bank has the right to exercise reasonable actions to mitigate losses.

(d) Right to set-off: The Bank may set-off any outstanding amount due in this Facility account from any of your deposit accounts maintained with the Bank, which the Bank will notify you at least seven (7) calendar days in advance.

B. Your monthly instalment may increase during the tenure of your financing

The SBRI may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in SBRI means that you have to pay a higher monthly instalment.

Financing Amount : RM100,000.00

Monthly Instalment : RM1,140.00

Tenure : 9 years

Year	1st Year (Start)	3rd Year	5th Year
No. of Instalment paid	**0 months**	**24 months**	**48 months**
No. of Remaining Instalment	**108 months**	**84 months**	**60 Months**
SBRI + Spread	**Today SBRI; 2.75% + 2.00% = 4.75%**	**If SBRI goes up 1%; 3.75% + 2.00%= 5.75%**	**If SBRI goes up 2%; 5.75% + 2.00%= 7.75%**
Principal Balance	RM100,000.00	RM81,299.92	RM61,293.40
Monthly Instalment	RM1,140.00	RM1,178.00	RM1,236.00
Final Instalment	RM1,108.16	RM1,174.19	RM1,205.32
Rental Charges Amount	RM23,088.16	RM17,648.27	RM12,835.92
Total Balance Payable	RM123,088.16	RM98,948.19	RM74,129.32

4 Other Key Terms

- Visit RHB Online Banking to get your Facility e-statement and make online payment.
- Proceed to any RHB Branches nationwide for principal reduction service (over-the-counter/OTC only)
- Motor Takaful is **compulsory -** comprehensive protection coverage against fire, accident, theft, force majeure events such as natural disaster (flood, typhoon, hurricane, storm, volcanic eruption, earthquake, landslide, etc.) and such other risk required by the Bank.
- Hire Purchase Reducing Term Takaful (HPRTT) is optional - death & total permanent disability coverage.
- Guaranteed Asset Protection (GAP) is optional - total loss or theft of the Vehicle coverage.
- The Takaful protection is important to ensure end-to-end Shariah compliant offering of this product. However, the Bank has the right to claim any amount due even if you choose the conventional insurance.
- In the event where you opt for conventional Motor Insurance, a portion of deposit paid by you is deemed to be used as payment for the insurance premium.

If you have any questions or require assistance on your financing, you can:

Call us at:
03-9206 8118

Visit us at:
https://www.rhbgroup.com/others/contact-us/index.html

Email us at:
custserv.autofinop@rhbgroup.com

Scan **RHB VF-i Flexi Redraw** for more info

The information provided in this disclosure sheet is valid from 06-08-2026