

BRANCH:

BRANCH STAMP:

PERSONAL FINANCING-i for GOVERNMENT SERVANT CHECKLIST

Please tick [v] where applicable.

With Credit Card:

Without Credit Card:

APPLICANT'S NAME:

NRIC:

No	Documents Required	YES	NO
1	1 original complete Application Form		
2	2 copies of MyKad (front and back)		
3	1 original + 2 copy of Salary Slip (Latest 3 months)		
4	1 original + 1 copy of Bank Statement / Passbook (Latest 1 month with clear account no.) – <i>Existing salary account</i>		
5	1 copy of RHB or RHBIB or any other bank 's Savings Account Passbook / Statement – <i>for Disbursement</i>		
6	1 original + 1 copy of "Surat Akuan Kebenaran Potongan Gaji Pembeli/Peminjam"		
7	1 original + 1 copy of Employee Confirmation Letter (with Employer's Letterhead)		
8	1 original Letter of Authorization of Payment Deduction from Personal Financing-i		
9	2 copies Letter of Offer (Pre-sign)		
10	1 copy of Product Disclosure Sheet (Bank's copy)		
11	1 original Shariah Compliance Checklist		
12	1 original Self-Declaration Form		
13	1 original Redemption Statement of other banks/FIs (if any)		
14	1 original Retirement Option Letter (for applicant age 48 years old & above if tenure exceed mandatory retirement age)		
15	1 original Transfer Letter (for applicant who will be transferred in less than 6 months from the point of application)		
16	1 original Foreign Account Tax Compliance Act (FATCA) Declaration Form		

Note:

- ✓ Please ensure all documents are completed upon submission.
- ✓ All duplicate copies must be stamped "Original sighted" by Sales Staffs and certified by Head of Department / Ketua Jabatan / Unit Gaji.
- ✓ Web print out salary slip must be certified by Head of Department / Ketua Jabatan / Unit Gaji.
- ✓ For declined / cancelled cases, documents will only be returned upon request.

Prepared by:

Checked by:

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**PERSONAL FINANCING - i FOR GOVERNMENT SERVANT APPLICATION FORM /
BORANG PERMOHONAN PEMBIAYAAN PERIBADI - i UNTUK SEKTOR AWAM**



*Please use a black ball-point pen ONLY / Sila gunakan pen dakwat hitam SAHAJA **Mandatory to fill in / Wajib dilengkapkan.

All documents must be verified by employer / Head of Department / Dokumen-dokumen harus disahkan oleh majikan / Ketua Jabatan

FACILITY DETAILS / BUTIRAN KEMUDAHAN

Personal Financing Amount Requested RM

Amaun Pembiayaan Peribadi yang dikehendaki

Payment Period (months)

Tempoh Bayaran (bulan) _____ Months / Bulan

Purpose of Financing

Tujuan Pembiayaan _____

PERSONAL DETAILS / BUTIRAN PERIBADI

Name as per MyKad / Nama seperti MyKad _____

MyKad No. / No. MyKad

Old IC / KP Lama

Academic Qualification / Kelayakan Akademik

Primary/Secondary / Rendah/Menengah Diploma / Diploma Degree / Ijazah Masters/Phd / Sarjana/Doktor Falsafah

Race / Bangsa

Malay / Melayu Bumiputera / Bumiputera

Chinese / Cina Indian / India Others / Lain-lain

Mr / Encik Mrs / Puan Ms / Cik

Others (Please Specify) / Lain-lain (Sila Nyatakan) _____

Sex / Jantina Male / Lelaki Female / Perempuan

Date of Birth / Tarikh Lahir dd / hh mm / bb yy / tt

Nationality / Warganegara _____

Marital Status / Taraf Perkahwinan

Single / Bujang Married / Kahwin Divorced / Janda/Duda Widowed / Balu/Duda

No. of Dependents / Bilangan Tanggungan _____

**Office Tel. No. / No. Tel. Pejabat

**House Tel. No. / No. Tel. Rumah

**Mobile Tel. No. / No. Tel. Bimbit

Email / Emel _____

****RESIDENCE DETAILS / BUTIRAN KEDIAMAN**

Residential Address / Alamat Kediaman _____

Postcode / Poskod

Years there / Tempoh Menetap _____

Residence is / Kediaman

Owned / Milik Sendiri Rented / Disewa Family Owned / Milik Keluarga

Mortgaged / Digadai Employer / Majikan

Mailing Address / Alamat Surat-menyurat Residence / Alamat Kediaman Office / Pejabat

Permanent Address (If different from residential address) / Alamat Tetap (Jika berlainan daripada alamat kediaman) _____

Postcode / Poskod

EMPLOYMENT DETAILS / BUTIRAN PEKERJAAN

Name of Department / Nama Jabatan _____

Address / Alamat _____

Postcode / Poskod

Office Tel. No. / No. Tel. Pejabat

Position / Jawatan _____

Years of Service / Tempoh Berkhidmat _____

Annual Income / Pendapatan Tahunan _____

Other Income / Pendapatan Lain _____

Status of Employment / Status Pekerjaan _____

SPOUSE'S DETAILS / MAKLUMAT SUAMI / ISTERI

Name as per MyKad / Nama seperti MyKad _____

MyKad No. / No. MyKad

Name of Company / Department / Nama Syarikat / Jabatan _____

Unit / Unit _____

Address / Alamat _____

Office Tel. No. / No. Tel. Pejabat

Position / Jawatan _____

****PERSONAL SECURITY REFERENCE / RUJUKAN KESELAMATAN PERIBADI**

Mother's Maiden Name / Nama Ibu Sebelum Kahwin _____

****PERSONAL REFERENCE / RUJUKAN PERIBADI**

Referral Name and Contact No. / Nama Rujukan dan No. Telefon _____

****EMERGENCY CONTACT PERSON / RUJUKAN SEMASA KECEMASAN**

(Family Members Not Living With You) / (Ahli Keluarga Yang Tidak Tinggal Bersama)

Name / Nama _____

Relationship / Hubungan _____

House Tel. No. / No. Tel. Rumah

Mobile Tel. No. / No. Tel. Bimbit

Address / Alamat _____

Postcode / Poskod

REQUIRED DOCUMENTS / DOKUMEN DIPERLUKAN

REQUIRED DOCUMENTS / DOKUMEN DIPERLUKAN

2 copies of MyKad (front and back) / 2 salinan MyKad (depan dan belakang)

1 original + 1 copy of Salary Slip (Latest 3 months) / 1 salinan asal + 1 salinan Slip Gaji (Terkini 3 bulan)

1 original + 1 copy of Employee Confirmation Letter (with Employer's Letterhead) / 1 salinan asal + 1 salinan Surat Pengesahan Jawatan dari Majikan (dengan Kepala Surat Rasmi Majikan)

1 original Redemption Statement of other banks/FIs (if any) / 1 salinan asal Penyata Penebusan dari Bank-bank lain/ Institusi Kewangan (jika berkenaan)

DISBURSEMENT / PEMBAYARAN

Please provide the Bank's name and sole account number. / Sila nyatakan nama Bank dan nombor akaun tunggal.

Bank's Name / Nama Bank

Account No. / No. Akaun

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I declare, confirm and undertake that the details of the account stated above are correct and valid and that it is an individually-held account which is active and non-dormant (i.e. not inactive for more than 6 months). I acknowledge that there could be delays in the processing of my application or that the Personal Financing-i for Government Servant amount may not be credited into my account if the details given are not correct. Any charges imposed or levied on the account shall be my sole and absolute responsibility and liability. /

Saya mengakui, mengesahkan dan mengakujaji bahawa butiran akaun yang dicatatkan di atas adalah pegangan individu yang aktif dan tidak dorman (iaitu bukan tidak aktif selama 6 bulan). Saya akui bahawa mungkin berlaku kelewatan di dalam pemrosesan permohonan saya atau jumlah Pembiayaan Peribadi-i untuk Sektor Awam mungkin tidak dapat dikreditkan ke dalam akaun saya sekiranya butiran yang diberikan tidak betul. Sebarang bayaran yang dikenakan atau dilevikan ke atas akaun tersebut adalah tanggungjawab dan liabiliti saya sepenuhnya.

**FINANCING TRANSACTIONS AND EXPOSURE WITH CONNECTED PARTIES /
TRANSAKSI PEMBIAYAAN DAN PENDEDAHAN DENGAN PIHAK BERKAITAN**

Do you have any immediate family or close relatives (including parent, brother/sister and their spouses, dependents of the spouse and own/step/adopted children and spouse of the child/children) that are employees of RHB Banking Group? /

Adakah anda mempunyai ahli keluarga atau saudara terdekat (termasuk ibu bapa, abang / kakak / adik dan pasangan mereka dan tanggungan kepada pasangan, anak sendiri/ tiri / angkat dan pasangan tanggungan) yang merupakan kakitangan Kumpulan Perbankan RHB?

() Yes / Ya () No / Tidak

DECLARATION / PENGESAHAN

I hereby confirm and declare that all information provided by me is complete, true and correct and that I authorize RHB Islamic Bank Berhad ("the Bank") to verify any information provided and to obtain from any source including Inland Revenue Board as the Bank considers appropriate any information which the Bank may require. The Bank may, at its sole and absolute discretion, approve or reject my application. I agree that by signing and / or using the financing facilities, I agree to be bound by and to comply with all the terms and conditions of the Bank which will be sent to me upon approval of my application and any other terms and conditions imposed by the Bank from time to time for financing facilities and all amendments thereto and agree that financing facilities may only be used subject to such terms and conditions. I understand that the financing facilities when issued remain the property of the Bank and must be paid to the Bank upon request and shall be subject to cancellation with prior notice. I irrevocably and unconditionally agree, authorize and permit the Bank to disclose or release to Bank Negara Malaysia, Cagamas Berhad, the credit bureau established by Bank Negara Malaysia including but not limited to the Central Credit Reference Information System (CCRIS) and such other authorities pursuant to any applicable law, regulations or directive (whether having the force of law or otherwise) or any party as the Bank shall deem fit, any information with respect to me for any purpose including but not limited to the purpose of assessing my credit worthiness. I hereby confirm that no further permission or consent from me is necessary or required in relation to all of the above disclosures. I hereby declare that I have not breached or contravened the provisions of Section 57 of the Islamic Financial Services Act 2013 read together with Bank Negara Malaysia (BNM) Guidelines on Credit Transactions and Exposures with Connected Parties for Islamic Banks and/or of any replacement standards/guidelines/specifications/ circulars issued by BNM from time to time in connection herewith. I further declare and confirm to the Bank that my spouse, parents, child/children are not in the employment of or directly related to any of the directors, officers or employees of the Bank. I shall not dispute the contents of the faxed copy received by RHB Islamic Bank Berhad which shall be deemed as the original application and I shall produce the original application to the Bank upon request. I agree to abide by the laws of Malaysia related to Anti-Money Laundering and Counter Financing of Terrorism. I have been briefed on the description and benefits pursuant to the Product Disclosure Sheet that has been given to me on the RHB Islamic Personal Financing-i for Government Servant herein. /

Saya dengan ini mengesahkan dan mengaku bahawa kesemua maklumat yang diberikan oleh saya adalah lengkap, benar dan tepat dan saya memberi kebenaran kepada RHB Islamic Bank Berhad ("Bank") untuk mengesah sebarang maklumat yang diberikan dan mendapat daripada mana-mana sumber termasuk Lembaga Hasil Dalam Negeri sebarang maklumat yang dianggap perlu atau diperlukan oleh Bank. Bank berhak atas budi bicara mutlak untuk melulus atau menolak permohonan saya. Saya bersetuju dengan menandatangani dan / atau menggunakan kemudahan pembiayaan ini, saya bersetuju untuk diikat oleh dan mematuhi dengan kesemua terma-terma dan syarat-syarat perjanjian Bank yang akan dihantar kepada saya setelah permohonan saya diluluskan dan kesemua terma-terma dan syarat-syarat lain yang dikenakan oleh Bank dari semasa ke semasa untuk kemudahan pembiayaan dan semua pindaan lain dan bersetuju bahawa kemudahan pembiayaan hanya boleh digunakan tertakluk kepada apa-apa terma-terma dan syarat-syarat. Saya faham bahawa kemudahan pembiayaan apabila diluluskan adalah sentiasa hakmilik Bank dan hendaklah dibayar kepada Bank apabila diminta dan boleh dibatalkan oleh Bank dengan notis terdahulu. Saya dengan perihal tidak boleh dibatalkan dan dengan tiada syarat bersetuju, memberi kebenaran dan membenarkan Bank untuk memberi kepada Bank Negara Malaysia, Cagamas Berhad dan biro kredit yang ditubuhkan oleh Bank Negara Malaysia termasuk tetapi tidak terhad kepada Sistem Maklumat Rujukan Kredit Pusat dan lain-lain pihak berkuasa di bawah sebarang undang-undang, peraturan atau perintah (samada mempunyai kuasa undang-undang atau tidak) atau mana-mana pihak yang ditentukan sesuai dan berkenaan oleh Bank, sebarang maklumat berkenaan dengan saya untuk apa-apa tujuan termasuk tetapi tidak terhad kepada tujuan menilai kemampuan pembiayaan saya. Saya dengan ini mengesahkan bahawa tiada lagi kebenaran atau persetujuan dari saya adalah perlu atau dikehendaki berhubung dengan perkara tersebut di atas. Saya dengan ini mengaku bahawa saya tidak pernah melanggar peruntukan Seksyen 57 Akta Perkhidmatan Kewangan Islam 2013 dibaca bersama dengan Garis Panduan Bank Negara berkenaan Urus Niaga Kredit dan Pendedahan dengan Pihak Berkaitan bagi perbankan Islam dan/atau mana-mana garis panduan pengganti/spesifikasi/pekeliling yang dikeluarkan oleh BNM dari semasa ke semasa yang berkaitan dengannya. Saya juga mengaku dan mengesahkan kepada Bank bahawa pasangan, ibu bapa, anak-anak saya adalah bukan pekerja atau secara langsung berhubung kait dengan mana-mana pengarah, pegawai atau pekerja Bank. Saya tidak akan mempertikaikan isi kandungan salinan faks yang diterima oleh RHB Islamic Bank Berhad yang akan dikira sebagai permohonan benar dan saya akan mengeluarkan permohonan benar kepada Bank apabila diminta. Saya bersetuju mematuhi undang-undang Malaysia yang berkaitan dengan Pencegahan Pengubahan Wang Haram dan Pembanterasannya. Saya telah diberitahu tentang keterangan dan faedah berhubung dengan Helaian Pendedahan Produk yang telah diberikan kepada saya berkaitan dengan Pembiayaan Peribadi-i untuk Sektor Awam RHB Islamic yang dipohon di sini.

() Yes / Ya

() No / Tidak

Signature of Applicant / Tandatangan Pemohon

Date / Tarikh

FOR BRANCH/SALES USE ONLY / UNTUK KEGUNAAN CAWANGAN/JUALAN SAHAJA

Referred by / Dirujuk oleh

Supported by / Disokong oleh

Name / Nama :
Staff ID / No. Pekerja :
Branch Stamp / Cop Cawangan :

Name / Nama :
Staff ID / No. Pekerja :
Branch Stamp / Cop Cawangan :

Organisation Code / Kod Organisasi		Program Code / Kod Program		Branch Code / Kod Cawangan				Staff ID No. / No. ID Pekerja						

1. PERAKUAN PEMBELI / PEMINJAM

Saya dengan ini bersetuju supaya gaji saya dipotong untuk dibayar kepada (nama organisasi) _____ bagi bayaran seperti ternyata di Bahagian Tiga (3) dalam surat kebenaran ini dan lain-lain bayaran atau perubahan yang diarahkan oleh organisasi dari semasa ke semasa. Potongan ini akan dibuat kepada I Destinasi Sdn. Bhd. (IDSB) yang bertanggungjawab mengendalikan pengutipan potongan gaji.

Persetujuan saya ini juga adalah keizinan saya yang dikehendaki di bawah undang-undang bertulis mengenai potongan gaji dan/atau buruh terpakai dan keizinan ini termasuk memberi kuasa kepada majikan saya untuk mengubah dan/atau meminda potongan gaji ini selaras dengan undang-undang bertulis.

Persetujuan ini laku sehingga kebenaran ini saya tarik balik secara bertulis dan pembatalan potongan ini akan dilaksanakan setelah disahkan oleh organisasi bahawa saya adalah bebas dari sebarang hutang atau tunggakan ansuran pinjaman dan lain-lain bayaran atau perubahan yang diarahkan. Saya maklum bahawa urusan potongan gaji ini ialah suatu kemudahan membayar dan saya masih bertanggungjawab terhadap bayaran-bayaran yang tidak dijelaskan kepada organisasi tersebut.

Saya juga membenarkan pihak organisasi atau majikan menyemak maklumat potongan gaji dan maklumat lain saya. Sebagai balasan bagi yang tersebut di atas, saya dengan ini menyelamatkan Kerajaan Malaysia dan IDSB dari kerugian dan saya tidak akan membuat tuntutan terhadap mereka, tidak akan menuntut daripada mereka, atau tidak akan mendakwa mereka, di atas apa-apa kerugian yang mungkin berlaku selepas apa-apa jumlah telah dipotong dari gaji saya dan dihantar kepada IDSB atas permintaan saya.

Saya dengan ini mengizinkan IDSB mengenakan caj proses dan penyediaan potongan gaji sebanyak 2% daripada jumlah potongan gaji bulanan saya sehingga tamat bayaran / penyelesaian pembiayaan sepertimana yang terdapat di dalam perjanjian pembiayaan.

Saya mengakui telah membaca dan memahami implikasi surat kebenaran ini dan semua pekeliling, arahan dan aturan-aturan yang mengawalselia urusan potongan gaji

Tandatangan _____
 Nama Penuh _____
 No. Kad Pengenalan / No. Tentera / No. Polis _____
 Tarikh _____

DIPENUHI OLEH SAKSI

Tandatangan _____
 Nama Penuh _____
 No. Kad Pengenalan _____
 Tarikh _____

No. Gaji / Pekerja / Personel _____
 Jawatan _____
 Nama / Alamat Majikan _____
 No. Telefon _____
 Nama Bank / No. Akaun _____

2. PENGESAHAN UNIT GAJI / BAHAGIAN KEWANGAN / BAHAGIAN PENTADBIRAN

Adalah dengan ini disahkan bahawa butir-butir yang ternyata di atas diakui betul dan penama berkenaan berkhidmat di jabatan / sekolah ini.

Tandatangan _____
 Nama Penuh _____
 Jawatan Pegawai _____
 Tarikh _____

Cop Rasmi Majikan

3. UNTUK KEGUNAAN ORGANISASI SAHAJA

Kod Potongan	Tarikh Mula		Tarikh Akhir		Amaun Pokok	Amaun Faedah
	Bulan	Tahun	Bulan	Tahun		

Jumlah Hash (Amaun Pokok + Amaun Faedah) _____

Disediakan oleh:
 Nama _____

Tandatangan _____
 Tarikh _____

COP ORGANISASI

AUTHORIZATION OF PAYMENT DEDUCTION FROM PERSONAL FINANCING-i

Date :

RHB Islamic Bank
Level 11, Menara Yayasan Tun Razak
200, Jalan Bukit Bintang
55100, Kuala Lumpur

Sir / Madam,

AUTHORIZATION OF PAYMENT DEDUCTION FROM PERSONAL FINANCING-i FACILITY

We refer to the above.

I, _____ (MyKad: _____) hereby authorize and allow RHB Islamic Bank ("Bank") to make direct deduction/payment from the amount approved by the Bank.

- | | |
|-------------------------|----------|
| 1. Stamp Duty | RM _____ |
| 2. Takaful Contribution | RM _____ |
| 3. Redemption Amount* | RM _____ |
| 4. Trading Fee | RM 30.00 |

Total Deduction RM _____

* If applicable

I also agree that the balance amount of the above financing (after deduction) will be paid by the Bank to me through Bank account or through any means deemed fit by the Bank.

I also hereby agree that this authorization is an irrevocable approval if the redemption amount has been paid to any third party on my behalf by the Bank, and I also agree and promise to pay the whole redemption amount to the Bank if I were to withdraw from the facility.

The Bank shall credit the net amount of the financing as per above (after taking into consideration the above deduction and any fees charged by the Bank on me) into my account as per below:

RHB Islamic Bank Berhad

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I hereby agree that the Bank shall not be liable on any damages, losses, or any costs that should be borne by me. I also will bear all the losses ("fully indemnify") on behalf of the Bank on any losses or damages that experienced by the Bank on the Bank's action in order to execute my order and authorization above.

APPLICANT'S SIGNATURE

NAME : _____

PRODUCT DISCLOSURE SHEET

(Please read and understand this Product Disclosure Sheet together with the general terms and conditions governing the product before you apply or decide to accept the Personal Financing-i for Government Servant. Seek clarification from RHB Islamic Bank Berhad if you do not understand any part of this document or the general terms.)

PERSONAL FINANCING-i FOR GOVERNMENT SERVANT

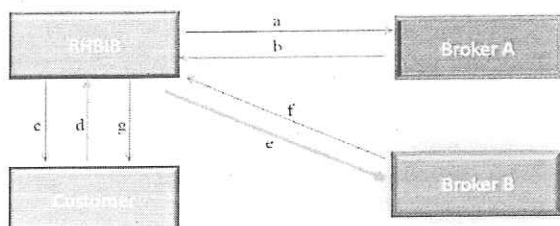
Date: _____
[To be filled in by Sales/Branch Personnel]

1. What is this product about?

This is an unsecured Personal Financing-i offered to government servant. The financing is offered through salary deduction using the service of an appointed service provider namely I. Destinasi Sdn. Bhd. (IDSB).

2. What is the applicable Shariah concept for this product?

The Personal Financing-i adopts the concept of Commodity Murabahah via Tawarruq arrangement. Commodity Murabahah is referring to trading of commodities which act as underlying assets of a transaction. Customer will make payment of the sale price of the commodity, which is including cost price and profit on deferred basis. With the concept of Tawarruq, Customers will receive cash in exchange for the commodities being sold off to third party.



Transaction Flows:

The Customer and RHB Islamic Bank (RHBIB) enter into an agreement where the Customer promises to buy a specified commodity or asset from RHBIB and the Customer then appoints RHBIB as his agent to sell the said commodity.

- RHBIB will purchase a commodity from Broker A at a purchase price;
- Ownership of the commodity will be transferred to RHBIB;
- RHBIB will sell the commodity to a Customer at a 'mark-up' price (purchase price plus profit margin)
- Customer will appoint RHBIB as agent to sell-off the commodity;
- RHBIB acting as Customer's agent will sell the commodity to Broker B;
- Broker B will purchase the commodity at the purchase price and credit RHBIB account to reflect the sales transaction;
- RHBIB will make the fund available to Customer in the form of Personal Financing-i (disbursement amount).

3. What can I benefit from this product?

Total amount financed	RM _____
Total selling price	RM _____
Profit rate	_____ % p.a
Tenor	_____ years

4. What are my obligations?

Monthly instalment	RM _____
Total amount including the amount financed	RM _____

5. What are the fees and charges that I have to pay?

Types of Fee	Details of Fee
Stamp Duty	Nominal amount of RM10.00 (per document) As per the Stamp Duty Act 1949 (Revised 1989) (subject to change that imposed by Government)
Brokerage fee	RM30.00 per application
Collection fee	2% of monthly instalment payment
Takaful contribution	Varies accordingly to financing amount, Customer's age and tenor.

Note:

- Bank will inform you within at least 21 calendar days prior to the effective date of implementation should there be any changes in the fees and charges which are applicable to your financing facility.
- Stamp duty, brokerage fee and Takaful contribution will be deducted from the total financing proceeds.
- Collection fee already incorporated in monthly instalment payment.

6. What are the documents that I need to submit?

NO	DOCUMENTS REQUIRED	YES	NO
1	1 original complete Application Form		
2	2 copies of MyKad (front and back)		
3	1 original + 1 copy of Salary Slip (Latest 3 months)		
4	1 original + 1 copy of "Surat Akuan Kebenaran Potongan Gaji Pembeli/Peminjam (AG- Accountant General) / Surat Kebenaran Potongan Gaji (BPA-Biro Perkhidmatan Angkasa)" (whichever applicable)		
5	1 original + 1 copy of Employee Confirmation Letter (with Employer's Letterhead)		
6	1 original Letter of Authorization of Payment Deduction from Personal Financing-i		
7	2 copies Letter of Offer (Pre-sign)		
8	1 copy of Product Disclosure Sheet (Bank's copy)		
9	1 original Shariah Compliance Checklist		
10	1 original Self-Declaration Form		
11	1 copy of RHB / RHBIB / any other banks Account Passbook		
12	1 original Redemption Statement of other banks/FIs (if any)		
13	1 original Retirement Option Letter (for applicant aged 48 years old & above if tenure exceeds mandatory retirement age)		
14	1 original Transfer Letter (for applicant who will be transferred in less than 6 months from the point of application)		

7. Do I need any Takaful coverage?

Yes. Takaful coverage is compulsory. In circumstances of death and total permanent disability, the Takaful will pay off all outstanding amount of your financing with the Bank. This will alleviate the burden of payment on your survivors or next of kin. Customer shall take up a personal Takaful plan from any Takaful operator as approved by the Bank. Takaful contribution will depend on the tenor and amount of facility, including age of the Customers. The Takaful contribution will be deducted from the financing proceeds.

8. What if I fail to fulfill my obligations?

- a) Customer shall pay the Bank, by way of Ta'widh (compensation), a sum equivalent to one per centum (1%) per annum of the overdue instalment(s) until date of full payment and/or settlement; OR a sum equivalent to the BNM's Islamic Interbank Money Market (IIMM) Rate on the balance principal amount outstanding upon maturity date or the expiry of the Financing.
- b) The Bank may set-off any credit balance in any account maintained with the Bank against any outstanding balance in this facility account which the Bank will notify you within at least 7 calendar days in advance.
- c) Legal action will be taken if you fail to respond to reminder notices. You will have to bear all costs and responsible to settle any shortfall after legal action has been taken against you.
- d) Legal action against you may affect your credit rating, which leads to credit being more difficult or expensive for you.

9. What if I were to pay more than the required instalment amount?
Any excess payment of the monthly instalment will be recognised as advance payment.

10. What if I fully settle the financing before its maturity?

- a) There will be no exit fee charges imposed for early settlement by the Customer.
- b) No lock-in period imposed and no partial principal payment is allowed.
- c) Rebate (Ibra') - The Bank shall grant rebate (Ibra') on any amount payable by the Customer in respect of any payment due under the transaction documents and / or security documents in any of the following situations:
 - i. any early settlement or early redemption by the Customer including prepayment;
 - ii. any settlement of the Facility due to any financing restructuring exercise by the Customer;
 - iii. any settlement by the Customer upon occurrence of the Event of Default; and
 - iv. any settlement by the Customer in the event of termination or cancellation of the Facility before the expiry of the Facility period.

Rebate (Ibra') = *Remaining Unearned Profit – Early Settlement Charges (if any).

**Remaining Unearned Profit is equal to unrealised profit at the time of full settlement*

The calculation of rebate (Ibra') shall be made in accordance with any rules, regulations and/ or directives (whether or not having the force of law) required of or imposed upon the Bank from time to time and at any time by Bank Negara Malaysia or any other authority having jurisdiction over the Bank.

11. What are the major risks?

- Should you encounter any difficulty in meeting your obligations, please contact us in advance to discuss payment alternatives. This is to avoid legal action if you are unable to pay your monthly payment.
- For government employees, monthly payment is deducted directly from the salary account. For those who opted to early settle the facility, a certain period of processing time is required to cease the deduction from the salary account. Therefore, Customers are advised to properly plan their time to make early settlement as it may result in over deduction of the salary account even though the facility has been fully settled.

12. Do I need a guarantor or collateral?

No guarantor or security is required.

13. What do I have to do if there are any changes on my current employment status e.g transfer or resignation?

If you are going to be transferred or resigning from current employment, you need to contact:

Rahilah Abdul Rahim

Tel: 03-2171 5165

Email: rahilah.rahim@rhbgroup.com or pfi@rhbgroup.com.

14. What do I need to do if there are changes to my contact details?

It is important that you inform the Bank on any changes in your contact details to ensure that all correspondences reach you in a timely manner.

15. Where can I get assistance and redress?

- a) If you have difficulties in making payments, you should contact us the earliest possible to discuss payment alternatives.
- b) Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling, financial education and debt restructuring for individuals.
You can contact AKPK at:
**Tingkat 8, Maju Junction Mall, 1001,
Jalan Sultan Ismail, 50250 Kuala Lumpur.
Tel : 1-800-88-2575
Email : enquiry@akpk.org.my**
- c) If you wish to complain on the products or services provided by us, you may contact us at:
**RHB Islamic Bank Berhad
Level 11, Menara Yayasan Tun Razak,
200, Jalan Bukit Bintang, 55100 Kuala Lumpur.
Tel: 03 9206 8118 / 082 276 118
Fax: 03 9206 8088 / 082 276 088
Email: customer.service@rhbgroup.com
Web: www.rhb.com.my**
- d) If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:
**Block D, Bank Negara Malaysia
Jalan Dato' Onn, 50480 Kuala Lumpur.
Tel : 1-300-88-5465, Fax : 03-21741515
E-mail : bnmtelelink@bnm.gov.my**

16. Where can I get further information?

If you have any enquiries, please contact us at:
**RHB Islamic Bank Berhad,
Level 11, Menara Yayasan Tun Razak,
200, Jalan Bukit Bintang, 55100 Kuala Lumpur.
Tel : 03 9206 8118 / 082 276 118
Fax : 03 9206 8088 / 082 276 088
Email : customer.service@rhbgroup.com
Web : www.rhb.com.my**

17. Other personal financing package available:

- Personal Financing-i for Pensioner
- Personal Financing-i for Private Sector

Other Information:

Where the financing tenor extends into retirement, it is important that Applicant plans ahead to make sure that the Applicant would be able to continue to meet the obligation to pay the Monthly Payments after retirement.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP WITH PAYMENTS ON YOUR PERSONAL FINANCING.

The information provided in this disclosure sheet is valid as at 17/4/2014

I/ We hereby confirm having explained the Product Disclosure Sheet (PDS) to Customer.

I/ We hereby confirm having received and understand the explanation given.

Staff Name:
Staff ID:
Date:

Name:
NRIC:
Date:

Shariah Requirement Checklist (For Internal Use Only)

Customer Name:.....

Date:.....

**Consumer Banking - Financing Products
Commodity Murabahah - Tawaruq**

Personal Financing For Government - i	Personal Financing For Private - i	Personal Financing For Pensioner - i
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

No./Step	Shariah Requirements
	Application Process
1	Have you explained the terms applicable to Shariah Contract? Notes: i) Commodity Murabahah: Sale of goods at cost plus profit at an agreed price ii) Tawarruq: Tripartite Cost plus Profit Sale (between Customer, Bank and Broker)
	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
	Upon Signing The Letter of Offer
1	Has the customer signed & dated the Letter of Offer/ Commodity Purchase Order form / Murabahah Sale Acceptance Letter / Seller's Offer once his application has been approved by the bank?
	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
Remarks/Notes:	

Attended by:

Name:

Debt Repayment Obligation – Self Declaration Form

Following are my/our outstanding debts with financial institutions and/or non-financial institutions in Malaysia.

Bank/ Finance Company/ Others	Type of Facility [Housing Loan (HL)/ Car Loan (CL)/ Personal Loan (PL)/ Others]	Loan Amount (RM)	Outstanding Balance (RM)	Outstanding Balance (RM)	Monthly Repayment Amount (RM)

I/ We, the undersigned hereby declare that the above information provided by me/us are true and correct and in the event that the Bank subsequently discovered that any of the information provided are found to be false, incorrect or incomplete, the Bank shall have the absolute discretion to cancel or vary the facility approved.

Borrower / Co-Borrower

.....

Name:
 NRIC/Passport:
 Date:

Witnessed By:

.....

Name:
 NRIC/Passport:
 Date:



**FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION FORM/BORANG AKUAN AKTA
KEPATUHAN PERCUKAIAN AKAUN ASING**

PLEASE TICK (v) WHERE APPLICABLE IN RELATION TO THE PROVISION BELOW/ Sila tandakan (v) untuk yang berkenaan

I/We have been briefed and I/we hereby confirm I/we understand the FATCA requirements. I/We hereby declare that I am/we are

Saya/Kami telah dimaklumkan dan saya/kami dengan ini mengesahkan bahawa saya/kami memahami keperluan FATCA. Saya/Kami dengan ini mengisytiharkan bahawa saya/kami

- | | | |
|---|---|--|
| <input type="checkbox"/> Non-U.S. Individual(s) with no U.S. indicia/ bukan individu Amerika Syarikat dan tidak mempunyai ciri-ciri indicia Amerika Syarikat | <input type="checkbox"/> Non-U.S. Individual(s) with U.S. Indicia/ Non-U.S. Legal Entity(s) (provide Form W-8)/ bukan individu Amerika Syarikat tetapi mempunyai ciri-ciri indicia Amerika Syarikat/bukan Entiti Sah Amerika Syarikat (sediakan borang W-8) | <input type="checkbox"/> U.S. Individual(s)/ U.S. Legal Entity(s) (provide Form W-9)/ individu Amerika Syarikat/ Entiti Sah Amerika Syarikat (sediakan borang W-9) |
|---|---|--|

If there is any update to the account information/FATCA status, I/we hereby agree to notify and furnish RHB with the relevant documentary evidence within 30 days of such change. I/We consent to and authorize RHB to perform any of the following, if applicable:

1. Withhold any applicable payments in the account
2. Report or disclose all relevant information relating to or arising from the account
3. Terminate (with prior notice) my/our contractual relationship(s) with RHB

Sekiranya terdapat sebarang kemaskini berkenaan dengan maklumat akaun/status FATCA, saya/kami dengan ini bersetuju untuk memaklumkan pihak RHB dan memberi bukti dokumen yang diperlukan dalam tempoh 30 hari dari tarikh perubahan tersebut. Saya/Kami mengizinkan dan memberi kebenaran kepada pihak RHB untuk mengambil sebarang tindakan berikut, jika berkenaan:

1. *Mengenakan sebarang penahanan bayaran cukai yang berkenaan ke atas akaun tersebut*
2. *Melaporkan atau mendedahkan maklumat relevan berhubung dengan akaun tersebut*
3. *Menamatkan (dengan notis terlebih dahulu) hubungan kontrak di antara saya/kami dengan pihak RHB*

Yours truly,

.....
(please provide name & IC)