



Key Product Features

Product Name	Personal Financing-i for Government Servant					
Profit Rate	<p style="text-align: center;">Deduction via AG</p> <p>Rate valid from 1st January 2015 – 31st March 2015</p> <p>2 - 10 yrs : 4.2% flat p.a.</p>	<p style="text-align: center;">Deduction via ANGKASA</p> <p>Promo Rate valid from 1st January 2015 – 31st March 2015</p> <table border="1" data-bbox="624 1182 954 1937"> <tr> <td data-bbox="815 1182 954 1534"> Primary Target Market (Federal/PDRM) </td> <td data-bbox="815 1534 954 1937"> 2-10 years 4.20% flat p.a. </td> </tr> <tr> <td data-bbox="624 1182 815 1534"> Secondary Market (State Govt/selected GLCs/National Universities) </td> <td data-bbox="624 1534 815 1937"> 2 - 10 yrs 4.50% flat p.a. </td> </tr> </table>	Primary Target Market (Federal/PDRM)	2-10 years 4.20% flat p.a.	Secondary Market (State Govt/selected GLCs/National Universities)	2 - 10 yrs 4.50% flat p.a.
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Financing Amount	<p>Min. : RM 2,000</p> <p>Max. : RM 200,000</p>					
Financing Tenure	<p>Min. : 2 years</p> <p>Max. : 10 years</p>					



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Eligibility	<table border="1"><thead><tr><th data-bbox="526 638 1077 1288">Deduction via AG</th><th data-bbox="526 1288 1077 1948">Deduction via ANGKASA</th></tr></thead><tbody><tr><td data-bbox="526 638 1077 1288"><ul style="list-style-type: none">Permanent staff with minimum income of RM2,000 (inclusive of fixed allowance).Min. age of 18 years & Max. age of 57 years at point of application.</td><td data-bbox="526 1288 1077 1948"><ul style="list-style-type: none">For Primary Target Market, staff MUST MEET minimum income of RM1,500. Employment status MUST be PERMANENT staff with minimum of 1 year in service (inclusive of fixed allowance).For Secondary Target Market, staff MUST MEET minimum income of RM3,000 & employment of 3 YEARS (inclusive of fixed allowance).Min. age of 18 years & Max. age of 58 years at point of application.</td></tr></tbody></table> <ul style="list-style-type: none">For the Cross Selling option, the terms & conditions are as follows:<ol style="list-style-type: none">The rate is subject to credit card approval, otherwise option without cross selling credit card rate will be applicable.Customer must be a NEW to bank credit card customer.		Deduction via AG	Deduction via ANGKASA	<ul style="list-style-type: none">Permanent staff with minimum income of RM2,000 (inclusive of fixed allowance).Min. age of 18 years & Max. age of 57 years at point of application.	<ul style="list-style-type: none">For Primary Target Market, staff MUST MEET minimum income of RM1,500. Employment status MUST be PERMANENT staff with minimum of 1 year in service (inclusive of fixed allowance).For Secondary Target Market, staff MUST MEET minimum income of RM3,000 & employment of 3 YEARS (inclusive of fixed allowance).Min. age of 18 years & Max. age of 58 years at point of application.
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Financing Payout (disbursement stage)

No.	Deduction	Market by Bank
1.	Takaful Contribution	1 off deduction. *varies according to the customer's age, financing amount and tenure.
2.	Brokerage Fee	RM30
3.	Stamping Fee	RM10 (Actual stamp duty charges per account to Stamp Duty Act 1949)

Fee & Charges (during financing)

No.	Deduction	Market by Bank
1.	Collection Fee	up to 2% of monthly installment
2.	Late Payment Charges (Ta'widh)	1% of overdue installment payment

Turn-around time

7 working days*
**upon completion of full documentations*

Disbursement Requirement

1. Credit into existing customer's RHB Deposit/ Current Acct account (individual account only) No Joint/Company Account; OR
2. For non "RHB Deposit/Current Acct Customer, a cheque will be issued and banked into the bank acct that specified by customer or via IBG transfer; OR
3. For refinancing / overlap cases, final loan amount will be credited to the other Bank / Koperasi loan account



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Takaful Coverage Risk Assessment on Customer's Credit Worthiness	Group Credit Family Takaful coverage a. CCRIS Check i. Applicant are required to regularize overdue payments (more than 3 months in arrears) by settling themselves or authorized the Bank to settle directly to the Financial Institution concerned through the proceeds from the financing amount. ii. The applicant is to execute a letter authorizing the Bank to deduct from the financing proceeds. b. CTOS Check i. CTOS cases related (where the applicants capacity stands as principal borrower / co-borrower) by other creditors with the exception of RHHB or RHB Islamic Bank, it shall be settled directly to the case creditors through the proceeds from the financing amount. ii. In case, where the CTOS is being originated by RHB or RHBIB and the applicants fail to settle themselves, the application will be rejected.