

## Comparison of Features

	RHB Vehicle Financing-i (Variable Rate)	RHB Vehicle Financing-i (Variable Rate) Flexi Redraw
Profit Charges	Reducing balance method (daily rest)	
Excess Amount	1. Payment towards future instalment OR 2. Principal Reduction over-the-counter	1. Able to enjoy discount on profit charges on the excess amount <sup>1</sup> OR 2. Payment towards future instalment OR 3. Principal Reduction over-the-counter
Withdrawal from Excess Amount	Not eligible	Available over-the-counter <sup>2</sup>
Redraw Fee	Not applicable	RM18.50 per withdrawal
Early Settlement	No early settlement charges	
Monthly instalment (when there is a revision of Standardised Base Rate Islamic)	Option available for customers: 1. To maintain the existing number of instalments and vary the instalment amount 2. Maintain the existing instalment amount with the existing number of instalments where the final instalment will be reduced if the SBRI goes down or increased <sup>3</sup> if the SBRI goes up	

<sup>1</sup> Profit Discount feature is capped at 50% of total original financing amount.

<sup>2</sup> Minimum redraw amount is RM2,000 and in multiples of RM1,000.

<sup>3</sup> Subject to when there is no principal reduction done within the financing period.

## RHB Vehicle Financing-i (Variable Rate) Flexi Redraw NEW

For illustration purposes only.

Discount on profit charges feature is capped at 50% of the total original financing amount when extra payments are made towards your financing.

Enjoy the option to redraw over-the-counter when extra payment has been made (minimum redraw amount is RM2,000 and in multiples of RM1,000).

Financing Amount <b>RM100,000</b>	Financing Tenure <b>9 years</b>	Variable Rate <b>5.00% p.a.</b> (SBRI + 2.00%)*	Fixed Rate Equivalent <b>2.71% p.a.</b>
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\*SBRI = 3.00% as of 8 May 2023

### A. Payment as per instalment amount stated in the agreement

	Month 1 - 23	Month 24 - 47	Month 48 - 108	Total	Savings
Total principal paid	RM17,720.61	RM20,380.49	RM61,898.90	RM100,000.00	No savings
Total profit paid	RM8,775.39	RM7,267.51	RM8,343.65	RM24,386.55	
Financing fully paid by	Month 108				

### B. Advance payment with RM30,000 in month 24

#### B1. Without Redraw transaction:

	Month 1 - 23	Month 24 - 47	Month 48 - 108	Total	Savings
Total principal paid	RM17,720.61	RM23,528.74	RM58,750.65	RM100,000.00	RM9,821.44
Total profit paid	RM8,775.39	RM4,119.26	RM1,670.46	RM14,565.11	
Financing fully paid by	Month 100, shortened by 8 months, with savings of RM9,821.44				

#### B2. With Redraw transaction of RM20,000 in month 48:

	Month 1 - 23	Month 24 - 47	Month 48 - 108	Total	Savings
Total principal paid	RM17,720.61	RM23,528.74	RM58,750.65	RM100,000.00	RM6,500.38
Total profit paid	RM8,775.39	RM4,119.26	RM4,991.52	RM17,886.17	
Financing fully paid by	Month 103, shortened by 5 months, with savings of RM6,500.38				

### C. Advance payment with larger sum

#### C1. Advance payment of RM50,000 equivalent to 50% of original financing amount, in month 24:

	Month 1 - 23	Month 24 - 47	Month 48 - 108	Total	Savings
Total principal paid	RM17,720.61	RM25,627.58	RM56,651.81	RM100,000.00	RM13,495.37
Total profit paid	RM8,775.39	RM2,020.42	RM95.37	RM10,891.18	
Financing fully paid by	Month 97, shortened by 11 months, with savings of RM13,495.37				

#### C2. Advance payment of RM60,000\*, which is beyond 50% of original financing amount, in month 24:

	Month 1 - 23	Month 24 - 47	Month 48 - 108	Total	Savings
Total principal paid	RM17,720.61	RM25,627.58	RM56,651.81	RM100,000.00	RM13,495.37
Total profit paid	RM8,775.39	RM2,020.42	RM95.37	RM10,891.18	
Financing fully paid by	Month 97, shortened by 11 months, with savings of RM13,495.37				

\*The discount feature on the profit charges is capped at 50% of the total original financing amount.

Redraw Transaction to be performed over-the-counter. A fee of RM18.50 will be deducted from the final amount received by the customer.