



RHB ISLAMIC BANK BERHAD
(Registration No. 200501003283 (680329-V))

Product Disclosure Sheet
(Read this Product Disclosure Sheet before you decide to take up the RHB PayLater-i. Be sure to also read the RHB PayLater-i Terms and Conditions)

RHB Islamic Bank Berhad
RHB PayLater-i
Date:

1. WHAT IS THIS PRODUCT ABOUT?

The RHB PayLater-i product (herein to be referred as the “Facility” or “RHB PayLater-i”) enables Instalment Payment Plan (IPP) via RHB Islamic Debit Card-i when used to make purchases based on instalment tenure chosen within the approved revolving limit.

2. WHAT IS THE SHARIAH CONTRACT APPLICABLE?

The Shariah concepts applicable are as below:

Shariah Concepts	Definition
Commodity Murabahah via Tawarruq Arrangement	The credit limit is provided by the Bank to the Customer based on the Shariah concept of Commodity Murabahah via Tawarruq arrangement. Commodity Murabahah via Tawarruq arrangement consists of two (2) sale and purchase contracts. The first involves the sale of commodity by the Bank to the Customer at the sale price of the commodity, which includes cost price (“Purchase Price”) and Total Profit on deferred basis. Subsequently, the Customer will sell the same commodity to a third party at cost price on spot basis equivalent to the credit limit provided.
Ujrah	<i>Ujrah</i> refers to a payment of service fee in exchange for services/ privileges/ benefits rendered to the Customer. The Bank provides the Customer with identified services, benefits and privileges using the Debit Card-i, whereby the Customer can withdraw cash at ATMs nationwide and conduct purchase transactions in exchange of certain fees.
Wakalah	Wakalah refers to a contract where a party, as principal (<i>muwakkil</i>) authorizes another party as his/her agent (<i>wakil</i>) to perform a particular task on matters that may be delegated, with or without imposition of a fee. The Customer appoints the Bank as his/her sole and exclusive agent (<i>wakil</i>) and / or authorizes the Bank to delegate its rights and duties as Customer’s agent to any third party to act on his/her behalf for the commodity trading transactions.
Ibra’	Ibra’ or ‘rebate’ refers to an act by a person relinquishing his/her rights to collect payment due from another person. The Bank shall grant Ibra’ by waiving the Bank’s right over the debt of the remaining deferred profit portion to its customer in early settlement cases or when there is difference between the Ceiling Profit Rate and actual profit rate charged.

3. WHAT DO I GET FROM THE PRODUCT?

Revolving Limit

RHB PayLater-i revolving limit is only applicable to IPP purchases and will be determined based on individual credit assessment and eligibility. The revolving limit given to the Customer will be subject to RHB Islamic Bank’s approval. The approved revolving limit will be made known to the Customer once the application has been approved.

IPP Rate

Customer is entitled to 0% IPP rate when the IPP transaction is made at the merchant stores. To qualify, the IPP transactions must meet the following minimum transaction amounts based on the selected plan.



Plan (months)	Minimum Transaction Amount
3	RM10
6	RM150

Tenure Selection

The tenure selections of RHB PayLater-i are 3 or 6 months depending on the agreed tenure between RHB Islamic Bank and the merchant. Customer may check with the merchant on the availability of the tenure before confirming the purchase. Customer is required to inform the merchant at the point of purchase on the tenure chosen.

Ceiling Profit Rate (CPR)

The CPR for this Facility is 20% per annum (p.a.). CPR will be used to calculate the Total Profit. In cases where the effective profit rate is more than 20% p.a., Customer will only be charged a maximum rate of 20% p.a. CPR consists of Effective Profit Rate of 15% p.a. and an IPP rate of maximum 5%.

4. WHAT ARE MY OBLIGATIONS?

Instalment Payment

First Monthly Instalment Payment will be billed on the transaction date. Customer is to ensure that there are sufficient funds available in the RHB Islamic Current / Savings account for the first and subsequent RHB PayLater-i Monthly Instalment Payment deductions.

Customer can also choose to pay the Monthly Instalment Payment direct to RHB PayLater-i account as per the illustration set out in Table 1 below.

Illustration:

Table 1: Example of scenario for Instalment Payment

Approved Limit		RM1,499
1st Transaction		
Transaction Amount		RM1,200
Transaction Date		15 May 2025
IPP Tenure		3 months
Monthly Instalment Payment Amount		RM400
Instalment	Amount	Payment Due Date
1 st Instalment	RM400	22 May 2025
2 nd Instalment	RM400	15 June 2025
3 rd Instalment	RM400	15 July 2025
2nd Transaction		
Transaction Amount		RM900
Transaction Date		20 May 2025
IPP Tenure		6 months
Monthly Instalment Payment Amount		RM150
Instalment	Amount	Payment Due Date
1 st Instalment	RM150	27 May 2025
2 nd Instalment	RM150	20 June 2025
3 rd Instalment	RM150	20 July 2025
4 th Instalment	RM150	20 Aug 2025
5 th Instalment	RM150	20 September 2025
6 th Instalment	RM150	20 October 2025

*1st instalment will be billed on transaction date and the following instalment will be 1 month apart.

Monthly Payment

a) All Monthly Instalment Payments due*,



b) Any other value added taxes imposed (if any).

Note:

* Monthly Instalment Payment means a transaction amount that has been converted into a monthly instalment that needs to be paid in full.

Profit Free Period

- a) You will enjoy a Profit Free Period of seven (7) calendar days from the transaction/billing date, if you pay the balance in full before or on the Payment Due Date.
- b) If you do not pay the instalment amount in full before or on the Payment Due Date, Profit Charges will be calculated from the posting day of the transaction.

5. WHAT ARE THE FEES AND CHARGES I HAVE TO PAY?

Fees and Charges

For the avoidance of doubt, the Customer shall bear all professional fees, taxes (if any, including but not limited to service tax and/or any applicable taxes imposed from time to time), and out-of-pocket expenses incurred and any other fees, expenses or recourses in respect of this Facility.

RHB PayLater-i Fees and Charges	Description										
Effective Profit Charges	1.25% per month (effective rate of 15% per annum) on the outstanding amount, calculated on daily rest. Note: No compounding of Profit Charge is allowed										
Late Payment Charges	If the Customer fails to pay the full Monthly Instalment Payment amount by the Payment Due Date, 1% of total outstanding amount due in arrears will be charged after the Payment Due Date. <u>Illustration</u> A RHB PayLater-i transaction of RM1,200 (to be split into 3 months' instalment payment tenure) was transacted on 15 May 2025. Customer A needs to pay the first Monthly Instalment Payment amount of RM400 by 22 May 2025. Customer A is required to pay: <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="background-color: #FFDAB9;">Fees & Charges</th> <th style="background-color: #FFDAB9;">Amount (calculation)</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="background-color: #FFDAB9;">Scenario 1: If Customer A pays the Monthly Instalment Payment in full on 22 May 2025:</td> </tr> <tr> <td> <ul style="list-style-type: none"> • Effective Profit Charges: 15% p.a. • Late Payment Charges : 1%. </td> <td> Effective Profit Charges: RM0 Late Payment Charges: RM0 Remarks: Transaction Date: 15 May 2025 First Payment Due Date: 22 May 2025 Customer paid full amount before Payment Due Date, hence no Effective Profit Charges and Late Payment Charges will be imposed. </td> </tr> <tr> <td colspan="2" style="background-color: #FFDAB9;">Scenario 2: If Customer A pays RM300 on 22 May 2025 and the implication will be on remaining unpaid RM100:</td> </tr> <tr> <td> <ul style="list-style-type: none"> • Effective Profit Charges: 15% p.a. • Late Payment Charges : 1% </td> <td> Effective Profit Charges: RM0.33 (RM100 x 15% x 8/365 = RM0.33) Late Payment Charges: RM1 (RM100 x 1% = RM1) </td> </tr> </tbody> </table>	Fees & Charges	Amount (calculation)	Scenario 1: If Customer A pays the Monthly Instalment Payment in full on 22 May 2025:		<ul style="list-style-type: none"> • Effective Profit Charges: 15% p.a. • Late Payment Charges : 1%. 	Effective Profit Charges: RM0 Late Payment Charges: RM0 Remarks: Transaction Date: 15 May 2025 First Payment Due Date: 22 May 2025 Customer paid full amount before Payment Due Date, hence no Effective Profit Charges and Late Payment Charges will be imposed.	Scenario 2: If Customer A pays RM300 on 22 May 2025 and the implication will be on remaining unpaid RM100:		<ul style="list-style-type: none"> • Effective Profit Charges: 15% p.a. • Late Payment Charges : 1% 	Effective Profit Charges: RM0.33 (RM100 x 15% x 8/365 = RM0.33) Late Payment Charges: RM1 (RM100 x 1% = RM1)
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RHB PayLater-i Fees and Charges	Description	
		Remarks: Effective Profit Charges and Late Payment Charges will be imposed on the subsequent day after the Payment Due Date i.e. 23 May 2025.
	Scenario 3: If Customer A pays the Monthly Instalment Payment amount in full after the 7 days Profit Free Period e.g. pays on 25 May 2025	
	<ul style="list-style-type: none"> Effective Profit Charges: 15% p.a. Late Payment Charges : 1% 	Effective Profit Charges: RM1.64 (RM400 x 15% x 10/365 = RM1.64) Late Payment Charges: RM1 (RM400 x 1% = RM4)
Excess Limit Fee	Not applicable as the transaction will be declined.	

6. WHAT ARE THE KEY TERMS & CONDITIONS?

Auto Standing Instruction (ASI)

Auto Standing Instruction (ASI) will be generated three (3) calendar days before Payment Due Date to Customer's RHB Islamic Current / Savings account for payment deduction(s). If the Customer's RHB Debit Card-i is linked to more than one RHB Islamic Current / Savings account, ASI will deduct payment from the primary default account.

Prohibited Merchants

Transaction will be declined under prohibited MCC below:

MCC Code	Descriptions
MCC 5921	Packages Beer, Wine and Liquor
MCC 5993	Cigar Stores and Stands
MCC 7995	Gambling Transactions
MCC 7273	Dating and Escort Services
MCC 7800	Government Owned Lotteries (US Region only)
MCC 7801	Government Licensed Online Casinos (Online Gambling) (US Region only)
MCC 7802	Government Licensed Horse/Dog Racing (US Region only)

7. WHAT IF I FAIL TO FULFILL MY OBLIGATIONS?

Late Payment Charges

Customer will be charged with Late Payment Charges as stated under item no.5.

Recovery Process and Decline of Transaction

If the Customer fails to pay the Monthly Instalment amount by the Payment Due Date, Customer's RHB PayLater-i account will fall into arrears and collection process will commence. Customer's following purchases made using RHB PayLater-i will be declined.

Withdrawal of RHB PayLater-i

RHB Islamic Bank may withdraw the RHB PayLater-i facility offered with sufficient prior written notice and the whole outstanding balance which includes the outstanding principal and other charge / profit amount that has been charged on the RHB PayLater-i shall become immediately due and payable to RHB Islamic Bank.

Right to Set-off

RHB Islamic Bank has a right to set-off any credit balance in your Islamic Current / Savings account maintained with RHB Islamic Bank against any outstanding balance in your RHB PayLater-i account by giving seven (7) calendar days' prior written notice to you.



Right to Disallow Account Closure

RHB Islamic Bank has a right to disallow the closure of your Islamic Current / Savings account maintained with RHB Islamic Bank if there is any outstanding balance in your RHB PayLater-i account.

Liability for Unauthorized Transactions

You will be held liable for PIN-based unauthorized transactions if you have:

- Acted fraudulently;
- Failure to notify us promptly within a reasonable timeframe after discovering the loss or unauthorized use of your Debit Card-i.;
- Voluntarily disclosed your PIN to another person; or
- Stored your PIN on the Debit Card-i or on any item kept near it, which could be lost or stolen along with the Debit Card-i.

You will be held liable for any unauthorized transactions which require signature verification or with contactless card, if you have:

- Acted fraudulently;
- Failure to notify us promptly within a reasonable timeframe after discovering the loss or unauthorized use of your Debit Card-i;
- Left your Debit Card-i or an item containing your Debit Card-i unattended in places visible and accessible to others, except at your place of residence. However, you are expected to exercise due care in safeguarding the Debit Card-i even at your place of residence; or
- Voluntarily allowed another person to use your Debit Card-i.

If you fail to abide by the terms and conditions of the product, we have the right to terminate your revolving limit.

8. WHAT IF I FULLY SETTLE THE BALANCE BEFORE ITS PAYMENT DUE DATE?

You will not be charged with any early settlement fee should you fully settle the RHB PayLater-i. Monthly Instalment amount before its Payment Due Date. However, you will be charged the total amount owed to RHB Islamic Bank Berhad, which includes the outstanding principal and charges / profit amount that has been charged as the final payment.

RHB Islamic Bank shall grant a rebate on part or the entire profit portion from the outstanding Sale Price upon full settlement and/or cancellation of the Facility.

9. WHAT ARE THE MAJOR RISKS RHB PAYLATER-I?

- By paying less than the full amount due, the profit amount and the time taken to settle the full amount will increase. You are advised to assess your payment capacity when using the RHB PayLater-i.
- The charges imposed on the outstanding balance for RHB PayLater-i will be based on the fees and charges as mentioned above.
- If RHB Islamic Bank detects any unusual or suspicious activity on your RHB PayLater-i account, we may suspend your RHB PayLater-i account until such activity is verified.
- If you have problems paying for your RHB PayLater-i account, contact us early to discuss payment alternatives.
- You should not disclose your Debit Card-i details or PIN number to any unauthorized persons.
- You should notify us immediately after having discovered the loss or unauthorized use of your Debit Card-i.
- We are entitled to recall or withdraw all other credit facilities that you have with RHB Islamic Bank in the event of any default or breach in respect of a RHB PayLater-i account with sufficient prior written notice.

10. WHAT DO I NEED TO DO IF THERE ARE CHANGES TO MY CONTACT DETAILS?

Inform us of any change in your contact details by going to any of our branches. It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

11. WHERE CAN I GET ASSISTANCE AND REDRESS?

- a) If you have difficulties in making payments, you should contact us earliest possible to discuss payment alternatives. You may contact us at:



Address	RHB Customer Contact Centre
Tel	03-92068118 (RHB Phone Banking)
E-mail	customer.service@rhbgroup.com
Website	www.rhbgroup.com

- 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 counselling, financial education and debt restructuring for individuals and SME. You may contact AKPK at:

Address	Level 5 & 6, Menara Bumiputra-Commerce, Jalan Raja Laut, 50350 Kuala Lumpur
Tel	03-26167766
Website	https://www.akpk.org.my

- c) If you wish to complaint on the products or services provided by us, you may also contact us at:

Address	RHB Customer Contact Centre, Level 6, Menara AA, Jalan Tun Razak, 50400 Kuala Lumpur
Tel	03-92068118 (RHB Phone Banking)
E-mail	customer.service@rhbgroup.com
Website	www.rhbgroup.com

- d) If your query or complain is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Address	BNMLINK, 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur
Tel	1-300-88-5465 or +603 2174 1717 for overseas call
Fax	03-2174 1515
E-mail	bnmtelelink@bnm.gov.my

Or:

Financial Markets Ombudsman Service (FMOS) [Formerly known as Ombudsman for Financial Services] at:

Address	Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Tel	03-2272 2811
Fax	https://www.fmos.org.my/en/feedback.html
Website	https://www.fmos.org.my/en/

12. WHERE CAN I GET FURTHER INFORMATION?

- For further information on RHB PayLater-i, please visit www.rhbgroup.com

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP PAYMENTS ON YOUR RHB PAYLATER-i BALANCES

The information provided in this disclosure sheet is valid as at 7th February 2025



RHB ISLAMIC BANK BERHAD
(No Pendaftaran. 200501003283 (680329-V))

Lembaran Pendedahan Produk

RHB Islamic Bank Berhad
RHB PayLater-i

(Baca Lembaran Pendedahan Produk ini sebelum anda mengambil RHB PayLater-i. Pastikan juga anda membaca Terma dan Syarat RHB PayLater-i)

Tarikh:

1. APAKAH PRODUK INI?

Produk RHB PayLater-i (di sini akan dirujuk sebagai “Kemudahan” atau “RHB PayLater-i”) membolehkan Pelan Pembayaran Ansuran (PPA) dilakukan melalui Kad Debit-i RHB apabila digunakan untuk membuat pembelian berdasarkan tempoh ansuran yang dipilih dalam had kredit putaran yang diluluskan.

2. APAKAH KONTRAK SYARIAH YANG DIGUNAPAKAI UNTUK PRODUK INI?

Konsep Syariah yang terpakai adalah seperti yang berikut:

Konsep Syariah	Definisi
Komoditi Murabahah melalui aturan Tawarruq	Had kredit disediakan oleh Bank kepada Pelanggan berdasarkan konsep Syariah Komoditi Murabahah melalui aturan Tawarruq. Komoditi Murabahah melalui aturan Tawarruq terdiri daripada dua (2) kontrak jual beli. Yang pertama melibatkan penjualan komoditi oleh Bank kepada Pelanggan pada harga jualan komoditi, yang terdiri daripada harga kos (“Harga Belian”) dan Jumlah Untung secara tertanggung. Selepas itu, Pelanggan akan menjual komoditi yang sama kepada pihak ketiga pada harga kos secara lani bersamaan dengan had kredit yang diberikan.
Ujrah	Konsep Ujrah akan memberi hak kepada Pemegang Kad untuk perkhidmatan tertentu, manfaat dan keistimewaan sebagai balasan bagi yuran yang ditetapkan.
Wakalah	Wakalah merujuk kepada kontrak di mana pihak, sebagai prinsipal (muwakkil) memberi kuasa kepada pihak lain sebagai ejennya (wakil) untuk melaksanakan tugas tertentu mengenai perkara yang mungkin diwakilkan, dengan atau tanpa mengenakan yuran. Pelanggan melantik Bank sebagai ejen tunggal dan eksklusif (Wakil) dan / atau memberi kuasa kepada Bank untuk mewakilkan hak dan kewajipannya sebagai ejen Pelanggan kepada mana-mana pihak ketiga untuk bertindak bagi pihaknya bagi transaksi perdagangan komoditi.
Ibra	Ibra’ atau ‘Rebat’ merujuk kepada perbuatan seseorang melepaskan haknya untuk mengutip bayaran yang perlu dibayar daripada orang lain. Bank hendaklah memberikan Ibra’ dengan mengetepikan hak Bank ke atas hutang baki bahagian keuntungan tertunda kepada Pelanggannya dalam kes penyelesaian awal atau apabila terdapat perbezaan antara Kadar Keuntungan Siling dan kadar keuntungan sebenar yang dikenakan.

3. APAKAH YANG BOLEH SAYA PEROLEH DARIPADA PRODUK?

Had Kredit Putaran

Had Kredit Putaran RHB PayLater-i hanya boleh digunakan untuk pembelian melalui PPA dan akan ditentukan berdasarkan penilaian kredit individu dan kelayakan. Had kredit putaran yang diberikan kepada Pelanggan adalah tertakluk pada kelulusan RHB Islamic Bank. Had kredit putaran yang diluluskan akan dimaklumkan kepada Pelanggan setelah permohonan diluluskan.

Kadar PPA

Pelanggan berhak terhadap 0% Kadar PPA apabila transaksi PPA dibuat di kedai peniaga. Untuk layak, transaksi mesti memenuhi jumlah transaksi minima berikut berdasarkan tempoh pelan yang dipilih:



Pelan (bulan)	Jumlah Transaksi Minima
3	RM10
6	RM150

Pertukaran Selepas Pembelian

Pelanggan boleh menukar pembelian kepada PPA sebelum 30 haribulan setiap bulan. Jika Pelanggan memilih untuk menukar pembelian kepada PPA selepas pembelian, Caj Penukaran Selepas Pembelian akan dikenakan terhadap jumlah transaksi berdasarkan pemilihan tempoh seperti yang dinyatakan dalam Fasal 5.

Pilihan Tempoh

Pilihan tempoh RHB PayLater-i adalah 3 atau 6 bulan bergantung pada tempoh yang dipersetujui antara RHB Islamic Bank dan kedai – kedai peniaga dan Pelanggan boleh menyemak dengan kedai–kedai peniaga tentang ketersediaan pilihan tempoh sebelum mengesahkan pembelian. Pelanggan dikehendaki memaklumkan kepada peniaga pada masa pembelian untuk tempoh yang dipilih.

Kadar Keuntungan Siling (KKS)

KKS Kemudahan ini adalah 20% setahun. KKS akan digunakan untuk mengira jumlah keuntungan. Dalam mana-mana kes di mana kadar keuntungan efektif melebihi 20% setahun, anda hanya akan dicaj kadar maksimum sebanyak 20% setahun. KKS terdiri daripada Kadar Keuntungan Efektif sebanyak 15% setahun dan kadar PPA maksimum sebanyak 5%.

4. APAKAH OBLIGASI SAYA?

Bayaran Ansuran

Bayaran Ansuran Bulanan pertama akan dibilkan pada tarikh transaksi. Pelanggan harus memastikan terdapat dana yang mencukupi dalam akaun Semasa / Simpanan RHB Islamic untuk penolakan Bayaran Ansuran Bulanan RHB PayLater-i yang pertama dan berikutnya,

Pelanggan juga boleh memilih untuk membuat Bayaran Ansuran Bulanan secara terus kepada akaun RHB PayLater-i seperti yang diilustrasikan dalam Jadual 1 di bawah.

Ilustrasi:

Jadual 1: Contoh scenario untuk Bayaran Ansuran

Had Diluluskan	RM1,499	
Transaksi Pertama		
Jumlah Transaksi	RM1,200	
Tarikh Transaksi	15 Mei 2025	
Tempoh Pelan Bayaran Ansuran	3 bulan	
Jumlah Ansuran Bulanan	RM400	
Ansuran	Jumlah	Tarikh Akhir Bayaran
Ansuran Pertama	RM400	22 Mei 2025
Ansuran Kedua	RM400	15 Jun 2025
Ansuran Ketiga	RM400	15 Julai 2025
Transaksi Kedua		
Jumlah Transaksi	RM900	
Tarikh Transaksi	20 Mei 2025	
Tempoh Pelan Bayaran Ansuran	6 bulan	
Jumlah Ansuran Bulanan	RM150	
Ansuran	Jumlah	Tarikh Akhir Bayaran
Ansuran Pertama	RM150	27 Mei 2025
Ansuran Kedua	RM150	20 Jun 2025
Ansuran Ketiga	RM150	20 Julai 2025
Ansuran Keempat	RM150	20 Ogos 2025



Ansuran Kelima	RM150	20 September 2025
Ansuran Keenam	RM150	20 Oktober 2025

**Ansuran Pertama akan dibil pada tarikh transaksi dan ansuran seterusnya akan berjarak 1 bulan*

Bayaran Bulanan

- Semua Bayaran Ansuran Bulanan yang perlu dibayar*,
- Mana-mana cukai nilai tambah yang dikenakan (jika ada)

Nota:

*Bayaran Ansuran Bulanan bermaksud jumlah transaksi yang telah ditukarkan kepada ansuran bulanan yang perlu dibayar penuh.

Tempoh Bebas Keuntungan

- Anda akan menikmati Tempoh Bebas Keuntungan sebanyak tujuh (7) hari kalendar bermula dari tarikh transaksi, jika anda membayar baki sepenuhnya dan sebelum atau pada Tarikh Akhir Bayaran.
- Sekiranya anda tidak membayar jumlah ansuran sepenuhnya dan sebelum atau pada Tarikh Akhir Bayaran, Caj Keuntungan akan dikira dari tarikh pengeposan transaksi.

5. APAKAH YURAN DAN CAJ YANG PERLU SAYA BAYAR?

Yuran dan Caj

Bagi mengelakkan keraguan, Pelanggan hendaklah menanggung semua yuran professional, cukai (termasuk tetapi tidak terhad kepada cukai perkhidmatan dan/atau apa-apa cukai terpakai yang dikenakan dari semasa ke semasa), dan perbelanjaan luar jangka yang ditanggung dan apa-apa yuran yang lain, perbelanjaan atau tindakan sewajarnya berkenaan dengan Kemudahan ini.

Yuran dan Caj RHB PayLater-i	Perihal						
Caj Keuntungan Efektif	1.25% sebulan (kadar efektif sebanyak 15% setahun) pada jumlah tertunggak, berasaskan kadar harian. Nota: Tiada kompaun Caj Keuntungan dibenarkan.						
Caj Pembayaran Lewat	Sekiranya Pelanggan gagal membayar jumlah Pembayaran Balik Ansuran Bulanan dengan penuh pada Tarikh Akhir Pembayaran Balik, 1% daripada jumlah tertunggak akan dikenakan selepas Tarikh Akhir Pembayaran Balik. <u>Ilustrasi</u> Transaksi RHB PayLater-i sebanyak RM1,200 (untuk dibahagikan kepada tempoh bayaran ansuran selama 3 bulan) telah dilakukan pada 15 Mei 2025. Pelanggan A perlu membayar jumlah Bayaran Ansuran Bulanan pertama sebanyak RM400 sebelum 22 Mei 2025. Pelanggan A dikehendaki membayar: <table border="1" data-bbox="481 1756 1481 1805"> <thead> <tr> <th>Yuran dan Caj</th> <th>Jumlah (pengiraan)</th> </tr> </thead> <tbody> <tr> <td colspan="2">Senario 1: Jika Pelanggan A membayar penuh untuk Pembayaran Balik Ansuran Bulanan pada 22 Mei 2025:</td> </tr> <tr> <td> <ul style="list-style-type: none"> Caj Keuntungan: 15% setahun Caj Pembayaran Lewat: 1% </td> <td> Caj Keuntungan: RM0 Caj Pembayaran Lewat: RM0 Catatan: Tarikh Transaksi: 15 Mei 2025 Tarikh Akhir Bayaran pertama: 22 Mei 2025 Pelanggan membayar jumlah penuh sebelum Tarikh Akhir Bayaran, oleh itu </td> </tr> </tbody> </table>	Yuran dan Caj	Jumlah (pengiraan)	Senario 1: Jika Pelanggan A membayar penuh untuk Pembayaran Balik Ansuran Bulanan pada 22 Mei 2025:		<ul style="list-style-type: none"> Caj Keuntungan: 15% setahun Caj Pembayaran Lewat: 1% 	Caj Keuntungan: RM0 Caj Pembayaran Lewat: RM0 Catatan: Tarikh Transaksi: 15 Mei 2025 Tarikh Akhir Bayaran pertama: 22 Mei 2025 Pelanggan membayar jumlah penuh sebelum Tarikh Akhir Bayaran, oleh itu
Yuran dan Caj	Jumlah (pengiraan)						
Senario 1: Jika Pelanggan A membayar penuh untuk Pembayaran Balik Ansuran Bulanan pada 22 Mei 2025:							
<ul style="list-style-type: none"> Caj Keuntungan: 15% setahun Caj Pembayaran Lewat: 1% 	Caj Keuntungan: RM0 Caj Pembayaran Lewat: RM0 Catatan: Tarikh Transaksi: 15 Mei 2025 Tarikh Akhir Bayaran pertama: 22 Mei 2025 Pelanggan membayar jumlah penuh sebelum Tarikh Akhir Bayaran, oleh itu						

Yuran dan Caj RHB PayLater-i	Perihal
	tiada Caj Keuntungan dan Caj Pembayaran Lewat akan dikenakan.
	<p>Senario 2: Jika Pelanggan A membayar RM300 pada 22 Mei 2025 dan implikasinya akan dikenakan ke atas baki RM100 yang belum dibayar:</p> <ul style="list-style-type: none"> Caj Keuntungan: 15% setahun Caj Pembayaran Lewat: 1% <p>Caj Keuntungan: RM0.33 ($RM100 \times 15\% \times \frac{8}{365} = RM0.33$) Caj Pembayaran Lewat: RM1 ($RM100 \times 1\% = RM1$)</p> <p>Catatan: Caj Keuntungan dan Caj Pembayaran Lewat akan dikenakan and pada hari berikutnya selepas Tarikh Akhir Bayaran iaitu pada 23 Mei 2025.</p>
	<p>Senario 3: Jika Pelanggan A membayar jumlah Bayaran Ansuran Bulanan dengan penuh selepas 7 hari Tempoh Bebas Keuntungan, pada 25 Mei 2025</p> <ul style="list-style-type: none"> Caj Keuntungan: 15% setahun Caj Pembayaran Lewat: 1% <p>Caj Keuntungan: RM1.64 ($RM400 \times 15\% \times \frac{10}{365} = RM1.64$) Caj Pembayaran Lewat: RM4 ($RM400 \times 1\% = RM4$)</p>
Yuran Melebihi Had	Tidak terpakai kerana transaksi akan ditolak.

6. APAKAH TERMA UTAMA?

Arahan Tetap Automatik (ATA)

Arahan Tetap Automatik akan dijanakan tiga (3) hari kalendar sebelum Tarikh Akhir Bayaran kepada Akaun Semasa / Simpanan RHB Islamic pelanggan untuk penolakan bayaran. Jika Kad Debit-i RHB Pelanggan dipautkan kepada lebih daripada satu akaun Semasa / Simpanan RHB Islamic, ATA akan memotong bayaran daripada akaun utama.

Peniaga Yang Dilarang

Transaksi akan ditolak di bawah Kod KKP larangan di bawah:

Kod KKP	Penerangan
KKP 5921	Pakej, Bir, Wain, Minuman Keras
KKP 5993	Kedai dan Gerai Rokok
KKP 7995	Transaksi Perjudian
KKP 7273	Perkhidmatan Janji Temu & Pengiring
KKP 7800	Loteri Milik Kerajaan (Wilayah AS sahaja)
KKP 7801	Kasino Dalam Talian Berlesen Kerajaan (Perjudian Dalam Talian) (Wilayah AS sahaja)
KKP 7802	Lumba Kuda/ Anjing Berlesen Kerajaan (Wilayah AS sahaja)

7. BAGAIMANA SEKIRANYA SAYA GAGAL MEMENUHI OBLIGASI SAYA?

Caj Pembayaran Lewat

Pelanggan akan dikenakan Caj Pembayaran Lewat seperti yang dinyatakan dalam Fasal 5.

Proses Pemulihan dan Penolakan Transaksi

Jika Pelanggan gagal membayar jumlah Ansuran Bulanan pada Tarikh Akhir Bayaran, akaun RHB PayLater-i. Pelanggan akan jatuh tertunggak dan proses pengutipan akan bermula. Pembelian Pelanggan yang berikutnya melalui RHB PayLater-i akan ditolak.



Penarikan Balik RHB PayLater-i

RHB Islamic Bank boleh menarik balik Kemudahan RHB PayLater-i yang ditawarkan dengan memberikan notis bertulis terdahulu yang mencukupi dan keseluruhan baki tertunggak termasuk baki prinsipal tertunggak dan caj lain serta jumlah keuntungan yang telah dicaj bagi RHB PayLater-i hendaklah dibayar dengan serta-merta dan perlu dibayar kepada RHB Islamic Bank.

Hak Tolak Selesai

RHB Islamic Bank berhak untuk menolak selesai apa-apa baki kredit dalam Akaun Semasa / Simpanan Islamic anda yang disenggarakan dengan RHB Islamic Bank terhadap sebarang baki tertunggak dalam akaun RHB PayLater-i anda dengan memberikan notis bertulis sebanyak tujuh (7) hari kalendar terdahulu.

Hak Untuk Tidak Membenarkan Penutupan Akaun

RHB Islamic Bank berhak untuk tidak membenarkan penutupan Akaun Semasa / Simpanan Islamic anda yang dibuka dengan RHB Islamic Bank jika terdapat mana - mana baki tertunggak dalam akaun RHB PayLater-i anda.

Liabiliti bagi Urusniaga yang Tidak Dibenarkan

Anda bertanggungjawab ke atas urus niaga tanpa kebenaran berasaskan PIN jika anda:

- Melakukan penipuan;
- Kegagalan untuk memberitahu RHB Islamic Bank dengan segera dalam tempoh masa yang munasabah selepas mendapati kehilangan atau penggunaan tanpa kebenaran Kad Debit-i anda;
- Secara sukarela mendedahkan PIN kepada orang lain; atau
- Menyimpan PIN anda pada Kad Debit-i atau pada mana-mana item yang disimpan berdekatan dengannya, yang boleh hilang atau dicuri bersama Kad Debit-i

Anda bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan tandatangan atau dengan kad tanpa sentuh jika anda:

- Melakukan penipuan;
- Kegagalan untuk memberitahu RHB Islamic Bank dengan segera dalam tempoh masa yang munasabah selepas mendapati kehilangan atau penggunaan tanpa kebenaran Kad Debit-i anda;
- Meninggalkan Kad Debit-i anda atau barang yang mengandungi Kad Debit-i anda tanpa jagaan di tempat tempat yang boleh dilihat dan boleh diakses kepada yang lain, kecuali di tempat kediaman anda. Walau bagaimanapun, anda disarankan berhati-hati dalam melindungi Kad Debit-i walaupun di tempat kediaman anda; atau
- Secara sukarela membenarkan orang lain menggunakan Kad Debit-i anda.

Jika anda gagal mematuhi terma-terma dan syarat-syarat, kami berhak menamatkan had kredit putaran anda.

8. BAGAIMANA SEKIRANYA SAYA MENJELASKAN SEMUA BAKI SEBELUM TARIKH AKHIR BAYARANNYA?

Anda tidak akan dikenakan dengan mana-mana Yuran Penyelesaian Awal jika jumlah Ansuran Bulanan RHB PayLater-i dilangsaikan dengan sepenuhnya sebelum Tarikh Akhir Bayaran. Walau bagaimana pun, anda akan dicaj jumlah keseluruhan yang tertunggak kepada RHB Islamic Bank Berhad, termasuk baki prinsipal tertunggak dan caj lain/ jumlah keuntungan yang telah dicaj sebagai bayaran akhir.

RHB Islamic Bank boleh memberikan rebat sebahagian atau keseluruhan bahagian keuntungan daripada Harga Jualan tertunggak selepas penyelesaian penuh dan/atau pembatalan kemudahan RHB PayLater-i.

9. APAKAH RISIKO UTAMA RHB PAYLATER-i?

- Dengan membayar kurang daripada bayaran penuh perlu dibayar, jumlah keuntungan dan tempoh masa yang diambil untuk menyelesaikan jumlah penuh akan bertambah. Anda dinasihati untuk memikirkan tentang kemampuan bayaran anda apabila menggunakan RHB PayLater-i.
- Caj yang dikenakan ke atas baki tertunggak bagi RHB PayLater-i adalah berdasarkan yuran dan caj yang dinyatakan di atas.
- Jika RHB Islamic Bank mengesan apa-apa aktiviti luar biasa atau yang menimbulkan kesangsian pada akaun RHB PayLater-i anda, kami boleh menggantung akaun RHB PayLater-i anda sehingga aktiviti sedemikian disahkan.



- Jika anda mempunyai masalah untuk membayar akaun RHB PayLater-i anda, hubungi kami secepat mungkin untuk membincangkan alternatif bayaran.
- Anda seharusnya tidak mendedahkan perincian atau nombor PIN Kad Debit-i anda kepada mana-mana orang yang tidak dibenarkan.
- Anda hendaklah memberitahu kami serta-merta selepas mengetahui kehilangan atau penggunaan tanpa kebenaran Kad Debit-i anda.
- Kami berhak untuk menarik balik atau memanggil kembali semua kemudahan kredit anda yang ada dengan RHB Islamic Bank sekiranya anda melanggar atau mungkir yang berkaitan dengan akaun RHB PayLater-i dengan memberi notis bertulis terdahulu yang mencukupi.

10. APAKAH YANG PERLU SAYA LAKUKAN JIKA TERDAPAT APA-APA PERUBAHAN KEPADA BUTIR-BUTIR PERIBADI SAYA?

Maklumkan kepada kami akan apa-apa perubahan butir-butir peribadi anda dengan mengunjungi mana-mana cawangan kami. Penting untuk anda memaklumkan kepada kami terhadap apa-apa perubahan kepada butir-butir peribadi anda untuk memastikan agar urusan surat-menyurat berjalan dengan lancar dalam masa yang ditetapkan.

11. DI MANAKAH SAYA BOLEH MENDAPATKAN BANTUAN DAN PEMBELAAN?

- a) Jika anda mengalami masalah untuk membuat bayaran, anda patut menghubungi kami secepat mungkin untuk membincang alternatif bayaran. Anda boleh hubungi kami di:

Alamat	RHB Customer Contact Centre
No. Telefon	03-92068118 (RHB Phone Banking)
E-mel	customer.service@rhbgroup.com
Laman web	www.rhbgroup.com

- b) Sebaliknya, anda boleh menghubungi perkhidmatan oleh Agensi Kaunseling Dan Pengurusan Kredit, agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan pengurusan kewangan, kaunseling kredit, pendidikan kewangan dan penstrukturan semula hutang kepada individu dan SME secara percuma. Anda boleh menghubungi AKPK di:

Alamat	Tingkat 5 & 6, Menara Bumiputra-Commerce, Jalan Raja Laut, 50350 Kuala Lumpur
No. Telefon	03-26167766
E-mel	https://www.akpk.org.my

- c) Jika anda mempunyai sebarang aduan mengenai produk atau perkhidmatan kami, anda boleh juga menghubungi kami di:

Alamat	Pusat Perhubungan Pelanggan RHB, Tingkat 6, Menara AA, Jalan Tun Razak, 50400 Kuala Lumpur
No. Telefon	03-92068118
E-mel	customer.service@rhbgroup.com
Laman web	www.rhbgroup.com

- d) Jika pertanyaan atau aduan anda tidak dapat diselesaikan oleh kami secara memuaskan, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di:

Alamat	BNMLINK Tingkat 4, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur
No. Telefon	1-300-88-5465 atau +603 214 1717 (luar negara)
No. Faks	03-21741515
E-mel	bnmtelelink@bnm.gov.my

Atau

Perkhidmatan Ombudsman Pasaran Kewangan [dahulunya dikenali sebagai Ombudsman untuk Perkhidmatan Kewangan] di:

Alamat	Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Tel	03-2272 2811
Fax	https://www.fmos.org.my/en/feedback.html
E-mel	https://www.fmos.org.my/en/



12. DI MANAKAH SAYA BOLEH MENDAPATKAN MAKLUMAT LANJUT?

- Untuk maklumat lanjut mengenai RHB PayLater-i, sila lawat www.rhbgroup.com

PERINGATAN PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA SEKIRANYA ANDA TIDAK MEMATUHI BAYARAN BAKI RHB PAYLATER-i ANDA.

Maklumat yang disediakan dalam lembaran pendedahan ini adalah sah bermula dari 7 February 2025