



## **PENGUMUMAN:**

### **Semakan Kadar Rujukan - Kadar Asas Standard / Kadar Asas Standard Islamik (KAS/KASI) Untuk Pinjaman/Pembiayaan Kadar Terapung Runcit Baru Untuk Individu**

1 Ogos 2022

Pelanggan yang dihormati,

Mulai 1 Ogos 2022, kadar rujukan yang dikemas kini dikenali sebagai Kadar Asas Standard (KAS) atau Kadar Asas Standard Islamik (KASI) akan digunakan untuk pinjaman / pembiayaan kadar terapung runcit baharu untuk individu seperti pinjaman / pembiayaan perumahan dan pinjaman / pembiayaan peribadi.

Terima kasih.

## **ANNOUNCEMENT:**

### **Revised Reference Rate - Standardised Base Rate / Standardised Base Rate Islamic (SBR/SBRI) for New Floating-Rate Retail Loan/Financing for Individual**

1 August 2022

Dear Valued Customers,

Effective 1 August 2022, the revised reference rate known as the Standardised Base Rate (SBR) or Standardised Base Rate Islamic (SBRI) will be used for new floating-rate loans and financing for individuals such as housing loans / home financing and personal loans/financing.

Thank you.

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# Panduan Pengguna tentang Rangka Kerja Kadar Rujukan yang Dikemas Kini

## KA/KAI

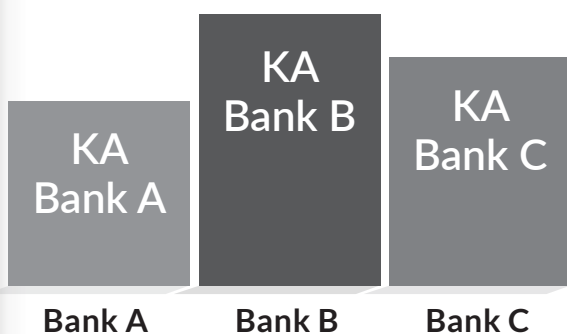
Kadar Asas/Kadar Asas Islamik

## KAS/KASI

Kadar Asas Standard/  
Kadar Asas Standard Islamik

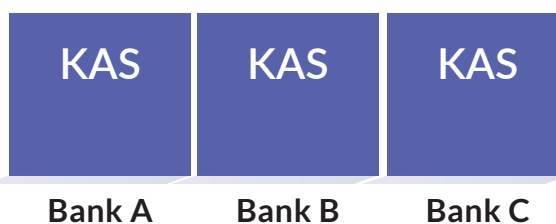
Mulai 1 Ogos 2022

KA/KAI berbeza seperti yang ditetapkan oleh bank-bank



Pinjaman/Pembiayaan yang diambil sebelum 1 Ogos 2022, kadar faedahnya /keuntungannya akan terus berdasarkan **Kadar Asas (KA)** atau **Kadar Asas Islamik (KAI)** sehingga pinjaman/pembiayaan dibayar sepenuhnya.

KAS/KASI = Kadar Dasar Semalaman (Overnight Policy Rate, OPR) BNM bagi semua bank



Mulai 1 Ogos 2022, kadar rujukan yang dikemas kini dikenali sebagai **Kadar Asas Standard (KAS)** atau **Kadar Asas Standard Islamik (KASI)** akan digunakan untuk pinjaman/pembiayaan runcit baharu kepada individu seperti pinjaman/pembiayaan perumahan.

Kadar semasa pada 1 Ogos 2022 ialah:

Kadar Asas Standard (KAS) /  
Kadar Asas Standard Islamik (KASI)

**2.25%\***  
Setahun

Kadar Asas (KA)/  
Kadar Asas Islamik (KAI)

**3.00%\***  
Setahun

Terpakai kepada kemudahan pinjaman / pembiayaan yang ditawarkan kepada individu.

\*tertakluk kepada perubahan



30 Tahun

**RM350,00.00**

Tanpa Tempoh  
"lock-in"

Kadar Rujukan

Kadar Faedah/Ijarah/  
Keuntungan

Kadar Faedah/Ijarah/  
Keuntungan Efektif

Ansuran Bulanan

KA/KAI

Sebelum  
1 Ogos 2022

KA/KAI @ 3.00%

KA/KAI + 1.00%

4.00%

RM1,671

KAS/KASI

Mulai  
1 Ogos 2022

KAS/KASI @ 2.25%

KAS/KASI + 1.75%

4.00%

RM1,671

Untuk tujuan ilustrasi.

# Consumer Guide on the Revised Reference Rate Framework

## BR/BRI

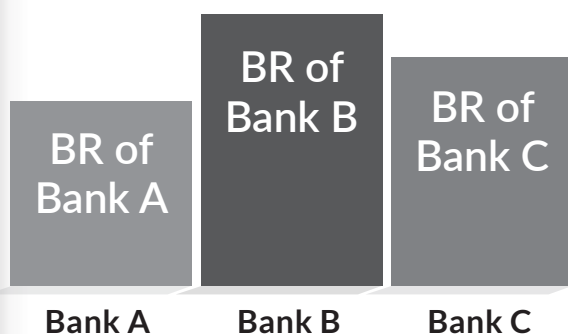
Base Rate/  
Base Rate Islamic

## SBR/SBRI

Standardised Base Rate/  
Standardised Base Rate Islamic

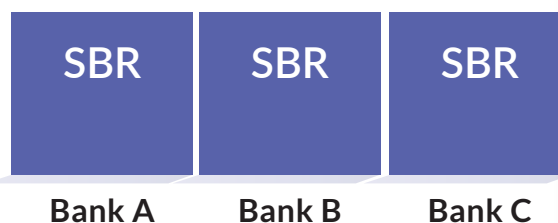
Beginning 1 August 2022

### Different BR/ BRI set by banks



Loans/Financings taken prior to 1 August 2022 will continue to be priced against the **Base Rate (BR)** or **Base Rate Islamic (BRI)** until the loan/financing is fully settled.

### SBR/ SBRI = BNM's Overnight Policy (OPR) for all banks



Effective 1 August 2022, the revised reference rate known as the **Standardised Base Rate (SBR)** or **Standardised Base Rate Islamic (SBRI)** will be used for new floating-rate loans and financing for individuals such as housing loans/ home financing.

The prevailing rates as at 1 August 2022 are:

Standardised Base Rate/  
Standardised Base Rate Islamic

**2.25%\***  
per annum

Base Rate/  
Base Rate Islamic

**3.00%\***  
per annum

Applicable to floating-rate loans/financing facilities offered to individuals.

\*Subject to change.



30 Years Tenure

**RM350,00.00**

No Lock-In Period

Reference Rate

Interest/Ijarah/Profit Rate

Effective Interest/Ijarah/  
Profit Rate

Monthly Instalment

BR/BRI

Before  
1 Aug 2022

BR/BRI @ 3.00%

BR/BRI + 1.00%

4.00%

RM1,671

SBR/SBRI

From  
1 Aug 2022

SBR/SBRI @ 2.25%

SBR/SBRI + 1.75%

4.00%

RM1,671

For illustration purposes.

# Panduan Pengguna tentang Rangka Kerja Kadar Rujukan yang Dikemas Kini

## Consumer Guide on the Revised Reference Rate Framework

Mulai 1 Ogos 2022  
Beginning 1 August 2022

### KA/KAI

Kadar Asas/Kadar Asas Islamik  
**BR/BRI**  
Base Rate/Base Rate Islamic

# 3.00%

Setahun/per annum

Pinjaman / Pembiayaan yang diambil sebelum 1 Ogos 2022, kadar faedahnya / keuntungannya akan terus berdasarkan **Kadar Asas (KA) atau Kadar Asas Islamik (KAI)** sehingga pinjaman / pembiayaan dibayar sepenuhnya.

Loans / Financings taken prior to 1 August 2022 will continue to be priced against the **Base Rate (BR) or Base Rate Islamic (BRI)** until the loan / financing is fully settled.

### KAS/KASI

Kadar Asas Standard/  
Kadar Asas Standard Islamik  
**SBR/SBRI**  
Standardised Base Rate/Standardised Base Rate Islamic

# 2.25%

Setahun/per annum

KAS / KASI = Kadar Dasar Semalaman (Overnight Policy Rate, OPR) BNM bagi semua bank

SBR/ SBRI = BNM's Overnight Policy (OPR) for all banks

Mulai 1 Ogos 2022, kadar rujukan yang dikemas kini dikenali sebagai **Kadar Asas Standard (KAS) atau Kadar Asas Standard Islamik (KASI)** akan digunakan untuk pinjaman / pembiayaan runcit baharu kepada individu seperti pinjaman / pembiayaan perumahan. Effective 1 August 2022, the revised reference rate known as the **Standardised Base Rate (SBR) or Standardised Base Rate Islamic (SBRI)** will be used for new floating-rate loans and financing for individuals such as housing loans / home financing.



Untuk mengelak sebarang keraguan, RHB Islamic Bank hanya mempromosi dan menguruskan promosi yang berkaitan dengan produk RHB Islamic Bank dan cadangan yang berkaitan dengannya sahaja.

For avoidance of doubt, RHB Islamic Bank only promotes and manages promotions in relation to RHB Islamic Bank products and its related proposition only.

RHB Bank Berhad 196501000373 (6171-M) | RHB Islamic Bank Berhad 200501003283 (680329-V)

# Kadar rujukan

## Reference rate

Untuk kemudahan pinjaman/pembiayaan runcit  
For retail loan/financing facilities

Kadar Asas Standard (KAS)/Kadar Asas Standard Islamik (KASI)  
Standardised Base Rate (SBR)/Standardised Base Rate Islamic (SBRI)

# 2.25%

Setahun per annum

\*Merujuk kepada pinjaman/pembiayaan perumahan dengan jumlah pinjaman / pembiayaan RM350,000 untuk tempoh 30 tahun tanpa tempoh "lock-in".  
\*Refers to a housing loan/home financing with loan / financing amount of RM350,000 for 30 years and has no lock-in period.

Petunjuk Kadar Efektif Pinjaman/Pembiayaan*/ Indicative Effective Lending/Financing Rate*	4.00% setahun/per annum
Kadar Asas (KA)/Kadar Asas Islamik (KAI) Base Rate (BR)/Base Rate Islamic (BRI)	Kadar Pinjaman Asas/Kadar Pembiayaan Asas (KPA) Base Lending Rate (BLR)/Base Financing Rate (BFR)
<h1 style="color: red; font-size: 2em;">3.00%</h1> <p style="color: red;">Setahun per annum</p>	<h1 style="color: red; font-size: 2em;">5.95%</h1> <p style="color: red;">Setahun per annum</p>



Untuk mengelak sebarang keraguan, RHB Islamic Bank hanya mempromosi dan menguruskan promosi yang berkaitan dengan produk RHB Islamic Bank dan cadangan yang berkaitan dengannya sahaja.

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## SOALAN LAZIM

### 1. Apakah itu Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI)?

Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI) ialah kadar rujukan yang akan digunakan oleh semua institusi perbankan mulai 1 Ogos 2022 untuk menentukan kadar kemudahan pinjaman/pembiayaan kadar terapung runcit baharu. Keperluan ini digunakan untuk:

- Permohonan diterima untuk kemudahan pinjaman/pembiayaan runcit baru;
- Pembiayaan semula kemudahan pinjaman/pembiayaan runcit sedia ada; dan
- Pembaharuan kemudahan pinjaman/pembiayaan runcit pusingan sedia ada

Pinjaman/Pembiayaan runcit merujuk kepada pinjaman/pembiayaan kepada individu (bukan PKS atau perniagaan), manakala “pinjaman berkadar terapung” merujuk kepada pinjaman/pembiayaan yang kadar faedahnya/keuntungannya boleh berubah sepanjang tempoh pinjaman/pembiayaan tersebut. KAS/KASI dikaitkan hanya kepada Kadar Dasar Semalaman (Overnight Policy Rate, OPR) yang ditentukan oleh jawatankuasa Dasar Monetori (Monetary Policy Committee, MPC) Bank Negara Malaysia (BNM).

### 2. Bagaimanakah Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI) ditetapkan?

KAS/KASI ditetapkan sebagai:

Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI) = Kadar Penanda Aras
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Kadar penanda aras ditetapkan sebagai Kadar Dasar Semalaman (Overnight Policy Rate, OPR), seperti yang ditentukan oleh jawatankuasa Dasar Monetori (Monetary Policy Committee, MPC) Bank Negara Malaysia.

### 3. Adakah Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI) diguna pakai untuk semua bank?

Ya, berkuat kuasa 1 Ogos 2022, KAS/KASI diguna pakai untuk semua bank di Malaysia. Ia berfungsi sebagai kadar rujukan untuk penetapan harga pinjaman/pembiayaan kadar terapung runcit.

Keperluan ini dikecualikan untuk produk Pembiayaan Sewa Beli kenderaan yang kadar faedahnya akan terus berdasarkan KA atau KAI.

### 4. Adakah Kadar Asas / Kadar Asas Islamik (KA/KAI) akan dihentikan?

Semua kemudahan pinjaman/pembiayaan kadar terapung runcit bukan pusingan sedia ada yang diberikan sebelum 1 Ogos 2022 akan terus kekal pada KA/KAI sehingga pinjaman/pembiayaan matang.



**5. Bagaimanakah perubahan dalam Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI) memberi kesan kepada ansuran bulanan pinjaman/pembiayaan kadar terapung runcit?**

Untuk sebarang pelarasan naik atau turun kepada KAS/KASI, RHB akan menyemak semula ansuran bulanan kemudahan pinjaman/pembiayaan runcit yang ditetapkan pada KAS/KASI menurut Garis Panduan BNM. Dalam kes sedemikian, RHB akan memberi pelanggan-pelanggannya butir-butir mengenai jumlah ansuran bulanan yang telah disemak sekurang-kurangnya tujuh (7) hari kalendar sebelum tarikh ansuran bulanan yang disemak itu berkuat kuasa.

**6. Bolehkah pelanggan meminta untuk mengekalkan ansuran bulanan sedia ada jika jumlah ansuran yang disemak lebih tinggi daripada jumlah ansuran sedia ada selepas Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI) diselaras ke atas?**

Sekiranya pelanggan menghadapi kesukaran untuk membayar ansuran yang lebih tinggi/membuat bayaran tetap, pelanggan boleh menghubungi pihak Bank dan mengemukakan permintaan melalui saluran berikut:-

- a. Pusat Perkhidmatan Pelanggan RHB pada 03-9206 8118;
- b. E-mel kepada [customer.service@rhbgroup.com](mailto:customer.service@rhbgroup.com); atau
- c. Kunjungi cawangan-cawangan RHB.

Bank akan menimbang permintaan pelanggan dengan sewajarnya. Walaubagaimanapun, sila ambil maklum bahawa segala permintaan adalah tertakluk kepada penilaian lanjut dan kelulusan pihak bank. Sebagai alternatif, pelanggan boleh menghubungi Agensi Kaunseling & Pengurusan Kredit (AKPK) untuk mendapatkan bantuan dalam hal ehwal kewangan.

**7. Bagaimanakah pelanggan boleh mengetahui tentang Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI)?**

Maklumat mengenai KAS/KASI boleh didapati di laman web RHB Bank di <https://www.rhbgroup.com/others/rates/index.html> . Pelanggan juga boleh menghubungi Pusat Perkhidmatan Pelanggan RHB pada 03-9206 8118 dan mengunjungi cawangan-cawangan RHB di seluruh negara.

**8. Pinjaman/Pembiayaan Rumah yang sedia ada dirujuk kepada Kadar Asas/Kadar Asas Islam (KA/KAI) dan pelanggan yang sama memerlukan pinjaman/pembiayaan tambah nilai yang dijamin dengan cagaran yang sama. Adakah kadar faedah/keuntungan pinjaman/pembiayaan tambah nilai akan dirujuk kepada Kadar Asas Standard / Kadar Asas Standard Islamik (KAS / KASI)? Adakah pelanggan perlu menukar kadar faedah/keuntungan pinjaman/pembiayaan sedia ada kepada metodologi KAS/KASI juga?**

Bagi pinjaman/pembiayaan tambah nilai yang ditawarkan di bawah Pinjaman/Pembiayaan Rumah sedia ada yang dirujuk kepada KA/KAI, penetapan harga pinjaman/pembiayaan tambah nilai baharu akan dirujuk kepada KAS/KASI. Kadar faedah/keuntungan Pinjaman/Pembiayaan Rumah sedia ada akan terus dirujuk kepada harga KA/KAI sehingga Pinjaman/Pembiayaan Rumah dilangsaikan sepenuhnya.





9. Untuk penjelasan lebih terperinci, sila rujuk kepada Panduan Pengguna BNM dan Soalan Lazim (FAQ) mengenai Rangka Kerja Kadar Rujukan yang Dikemas kini dan boleh didapati di laman web BNM [https://www.bnm.gov.my/documents/20124/938039/Consumer+Guide\\_RRF\\_BM.pdf](https://www.bnm.gov.my/documents/20124/938039/Consumer+Guide_RRF_BM.pdf)

## FREQUENTLY ASKED QUESTIONS

### 1. What is Standardised Base Rate / Standardised Base Rate Islamic (SBR / SBRI)?

Standardised Base Rate / Standardised Base Rate Islamic (SBR / SBRI) is the reference rate that all banks will use starting from 1 August 2022 in the pricing of new retail floating rate loan/financing facilities. This requirement applies to:

- Applications received for new retail loans/financing facilities;
- Refinancing of existing retail loans/financing facilities; and
- Renewal of existing revolving retail loans/financing facilities

Retail loan/financing refer to loans/financing to individuals (not SMEs or businesses), while 'floating-rate loans' refer to loan/financing where the interest/profit rate can change during the lifetime of the loan/financing. The SBR/SBRI is linked solely to the Overnight Policy Rate (OPR), as determined by the Monetary Policy Committee (MPC) of Bank Negara Malaysia.

### 2. How Standardised Base Rate / Standardised Base Rate Islamic (SBR / SBRI) being set?

The SBR/SBRI shall be set as:

Standardised Base Rate / Standardised Base Rate Islamic (SBR / SBRI) = Benchmark rate
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The benchmark rate shall be set as the prevailing Overnight Policy Rate (OPR), as stated in the Monetary Policy Statement of the Monetary Policy Committee of Bank Negara Malaysia (BNM).

### 3. Is Standardised Base Rate / Standardised Base Rate Islamic applicable to all Banks?

Yes, effective 1 August 2022, Standardised Base Rate / Standardised Base Rate Islamic is applicable to all banks in Malaysia. It serves as a reference rate for pricing of retail floating rate loan/financing.

This requirement is exempted for Auto Financing products which will continue to be priced against BR or BRI.

### 4. Will Base Rate (BR) / Base Rate Islamic (BRI) be discontinued?

All existing non-revolving retail floating rate loans/financing facilities granted prior to 1 August 2022 shall continue to remain priced against the BR/BRI until its loans/ financing maturity.

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**5. How will the change in Standardised Base Rate / Standardised Base Rate Islamic impact the monthly instalment of the retail floating rate loan/financing?**

For any upward or downward adjustment to the SBR/SBRI, RHB shall revise the monthly instalment of retail loans/financing facilities which are priced against the SBR/SBRI as the default option in accordance to BNM Guidelines. In such case, RHB shall provide customers with particulars of the revised monthly instalment amount at least seven (7) calendar days prior to the date the revised monthly instalment comes into effect.

**6. Can a customer request to maintain the existing monthly instalment if the revised amount is higher than existing instalment amount upon upward adjustment on the SBR/SBRI?**

If a customer is facing difficulties in making a higher/regular payment, customer may contact Bank and submit request via the following channels:-

- a. RHB Customer Contact Centre at 03-9206 8118;
- b. email at [customer.service@rhbgroup.com](mailto:customer.service@rhbgroup.com); or
- c. Visit our Branches.

Bank will review a customer's request accordingly, however please be informed that it is subject to further assessment and management approval.

Alternatively, the customer may contact Agensi Kaunseling & Pengurusan Kredit (AKPK) for assistance on financial matters.

**7. How can a customer obtain information on Standardised Base Rate / Standardised Base Rate Islamic?**

Information on Standardised Base Rate / Standardised Base Rate Islamic are available on the RHB Bank website <https://www.rhbgroup.com/others/rates/index.html>. Customers may also contact RHB Customer Contact Centre at 03-9206 8118 and walk-in to RHB Bank branches nationwide.

**8. An existing Housing Loan / Home Financing is referenced to Base Rate (BR) / Base Rate Islamic (BRI) and the same customer needs a top-up loan/financing secured against the same collateral. Will the interest/profit rate of the top up loan/financing be referenced to Standardised Base Rate / Standardised Base Rate Islamic? Does the customer have to change the interest/profit rate of existing loan/financing to Standardised Base Rate / Standardised Base Rate Islamic methodology as well?**

For Top Up loan/financing offered under an existing Housing Loan / Home Financing referenced against BR/BRI, pricing of new top-up loan/financing is referenced to Standardised Base Rate / Standardised Base Rate Islamic. The interest/profit rate of existing Housing Loan / Home Financing shall continue to be priced against the BR/BRI until the Housing Loan / Home Financing is fully settled.

**9. For more detailed explanation, please refer to BNM's Consumer Guide and Frequently Asked Questions (FAQs) on the Revised Reference Rate Framework, which can be found in BNM's website, [https://www.bnm.gov.my/documents/20124/938039/Consumer+Guide\\_RRF\\_EN.pdf](https://www.bnm.gov.my/documents/20124/938039/Consumer+Guide_RRF_EN.pdf).**

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