

PRODUCT DISCLOSURE SHEET

– HIRE PURCHASE



RHB BANK BERHAD (6171-M)
Incorporated in Malaysia

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on Hire Purchase product. You are advised to read it and consult RHB sales staff should you require further clarification.

Date : [AppLetterGenDate]

1 About Hire Purchase Product

- Hire Purchase (HP) is a financing facility ("Facility") that allows a customer to purchase a motor vehicle by way of monthly instalments.
- The Hire Purchase Act, 1967, governs the Facility.
- This Facility calculates interest on a flat rate basis.

2 Know Your Obligations

Value of vehicle	:	RM _____	
Margin of financing	:	_____ %	
Amount borrowed	:	RM _____	
Interest rate	:	_____ % flat	
Effective yield	:	_____ % p.a.	
Tenure	:	_____ years	(up to 9 years)
Duration of monthly instalment	:	_____ Months	
Monthly instalment	:	RM _____	
Final instalment	:	RM _____	
Total amount you must repay (including the amount borrowed)	:	RM _____	

You also have to pay the following fees and charges:

HP Agreement	RM 10.00 per agreement for stamp duty
Variation on the HP Agreement upon request	RM 10.00 per agreement for stamp duty
Postal	<ul style="list-style-type: none"> • RM 3.50 for account without guarantor • RM 7.00 for account with 1 guarantor • RM 10.50 for account with 2 guarantors
Upon request for retrieval and copy of documents:	
<ul style="list-style-type: none"> • Additional statement of the Facility • Request for copy of the Facility documents 	<ul style="list-style-type: none"> • RM 10.00 per request received over-the-counter • RM 3.00 per request received via e-mail • RM 10.00 per request received over-the-counter • RM 5.00 per request received via e-mail
Copy of the Facility Agreement	RM 25.00 per request

For the avoidance of doubt, you will bear all professional fees, taxes (including service tax and/or any applicable taxes imposed from time to time), and out-of-pocket expenses incurred and any other fees, expenses or recourse in respect of the Facility.

It is your responsibility to:



Read and understand the **key terms** in the contracts before your sign it.



Pay your monthly instalment timely and in full for **[Tenure In Years]** years. Speak to us if you wish to settle your financing earlier.



Contact us immediately, if you are unable to pay your monthly instalment.

3**Know Your Risks**

- (a) Should you fail to pay your monthly instalment by the Payment Due Date, a late payment penalty of 8% p.a. on the amount in arrears will be charged.
- (b) If you continue 4 successive default instalments or if you ignore notices on instalment due:
- Your vehicle may be repossessed and you will have to pay the applicable costs.
 - You are also responsible to settle any shortfall after your vehicle is auctioned off.
 - Legal action against you may affect your credit rating causing credit to be more difficult or expensive to you.
 - If you fail to perform your obligation to pay the monthly instalment or violate other terms and conditions stated in the Hire Purchase Agreement, the Bank has the right to exercise reasonable actions to mitigate losses.

4**Other Key Terms**

- (a) Motor Insurance/Takaful is **compulsory** – RHB Insurance Berhad is the preferred insurer. However, you are free to use the services of other insurers/ takaful operators.
- (b) The interest rate on the Facility is fixed. Thus, it will not change for the whole tenure of the Facility. Therefore, if you have any problems meeting your financial obligations under the Facility, please contact us early to discuss the repayment alternatives
- (c) There is no lock-in period. Thus, you may settle the Facility at any time before its maturity.
- (d) Visit RHB Online Banking to get your Facility e-statement and make online payment.

If you have any questions or require assistance on your financing, you can:



Call us at:
03-9206 8118



Email us at: custserv.autofinop@rhbgroup.com



Scan the
QR code



Visit us at:
<https://www.rhbgroup.com/others/contact-us/index.html>

The information provided in this disclosure sheet is valid from 29 December 2025