



**Your monthly instalment may increase during the tenure of your financing.**

- The SBR may increase due to a rise in the OPR set by BNM. An increase in SBR means you shall pay a higher monthly instalment.

	Current rate at 5.40% p.a.	If SBR increase by 1% p.a.	If SBR increase by 2% p.a.
Monthly instalment	RM1,080.31	RM1,130.40	RM1,181.81
Total profit @ 10 years	RM29,637.20	RM35,648.00	RM41,817.20
Total payment @ 10 years	RM129,637.20	RM135,648.00	RM141,817.20

**IMPORTANT:**

All calculations and information above are for illustration purposes only.

**4 OTHER KEY TERMS**

- It is important that you inform us of any change in your contact details to ensure that all correspondence reaches you in a timely manner.
- You are advised to obtain takaful coverage from the operator appointed by the Bank to secure such protection accordingly. However, you remain free to choose any other takaful operator in Malaysia, in which case the arrangement must be made on your own.

**If you have any questions or feedback or require assistance on your Personal Financing-i, you can:**



Call us at:  
**1-300-80-5454**

International  
Line:  
**+603-5526 9000**



Visit us at  
**[www.bankrakyat.com.my](http://www.bankrakyat.com.my)**



Email us at  
**[telerakyat@bankrakyat.com.my](mailto:telerakyat@bankrakyat.com.my)**  
**[aduan@bankrakyat.com.my](mailto:aduan@bankrakyat.com.my)**



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**[bnm.gov.my/BNMLINK](http://bnm.gov.my/BNMLINK)**

BNMLINK Address:  
**4th Floor,  
Podium Bangunan AICB,  
No. 10, Jalan Dato' Onn,  
50480 Kuala Lumpur.**



Alternatively, refer to:  
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 for enquiry,  
please call  
**03-2616 7766**

**Customer's Acknowledgement\***

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that **Bank Rakyat** has provided me a copy of the PDS.

☐ I have read and understood the key information contained in the PDS.

\*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product term and conditions.

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Name:

Date: