

Terms and Conditions – Home Financing-i Campaign

The Home Financing-i Campaign (“Campaign”) is organised by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (“ARBM”) [(Company Registration No.: 200501036909 (719057-X)].

1.0 CAMPAIGN PERIOD

This Campaign is valid from 19 July 2021 until 30 September 2021, both dates inclusive or upon reaching Ringgit Malaysia Fifty Million (RM50 Million) disbursement, whichever comes first (“Campaign Period”).

2.0 ELIGIBILITY

2.1 The Campaign is open to Malaysia residents, non-residents, ARBM’s employees and their immediate families (spouses, parents and children), who during the Campaign Period apply for the following Home Financing-i products (collectively defined as “Eligible Customer”):

- i. Structured Home Financing-i (“HF-i”)
- ii. Home One Account-i (“H1A”)

2.2 The categories of financing facilities that will be available for the Customer(s) to enjoy under this Campaign are as follows (collectively defined as “Eligible Products”);

- i. Financing the purchase of completed residential units;
- ii. Refinancing of Eligible Customers’ existing completed residential home financing facility with other financial institutions;
- iii. Topping-up of Customers’ existing financing facility with ARBM.

The Campaign is open to all Eligible Customers who apply for an Eligible Product and complete the execution of all legal and security documentation(s).

2.3 The financing application has to be submitted and approved within the Campaign period.

2.4 All applications inclusive of the rates are subject to ARBM’s approval & credit evaluation.

2.5 The preparation and completion of the legal and security documentation(s) under this Campaign must be handled only by the ARBM's Zero Cost listed panel solicitors and panel valuers.

3.0 CAMPAIGN RATES

3.1 Campaign rates for Non Zero Entry Cost ("Non ZEC") or Financing Entry Costs ("FEC") and Zero Entry Cost (ZEC) Packages are as follows:

Table A: Non ZEC or Financing Entry Costs ("FEC") Package			
Type	Financing Amount	A. H1A – Term Financing 1 B. HF C. Existing HF for Top-up	A. H1A – Term Financing 2 for debt consolidation / cash out
Residential	RM100,000	BR + 0.75% = 3.60% p.a.	BR + 1.15% = 4.00% p.a.
	RM100,000 to < RM300,000	BR + 0.45% = 3.30% p.a.	BR + 0.85% = 3.70% p.a.
	RM300,000 to < RM500,000	BR + 0.15% = 3.00% p.a.	BR + 0.55% = 3.40% p.a.
	RM500,000 and above	BR + 0.00% = 2.85% p.a.	BR + 0.40% = 3.25% p.a.

Table B: ZEC Package			
Type	Financing Amount	A. H1A – Term Financing 1 B. HF C. Existing HF for Top-Up	A. H1A – Term Financing 2 for debt consolidation / cash out
Residential	RM300,000 to < RM500,000	BR + 0.15% + 0.20% 2.85% + 0.15% + 0.20% = 3.20% p.a.	BR + 0.55% + 0.20% 2.85% + 0.55% + 0.20% = 3.60% p.a.
	RM500,000 and above	BR + 0.00% + 0.20% 2.85% + 0.00% + 0.20% = 3.05% p.a.	BR + 0.40% + 0.20% 2.85% + 0.40% + 0.20% = 3.45% p.a.

*Current Base Rate ("BR") is 2.85% and is subject to changes from time to time.

** 0.20% is derived to cover the entry cost that the Bank has to bear.

3.2 Under the ZEC package, the minimum financing amount for the financing facility must be RM300,000 and above. The pricing for the said package was derived after taking into consideration the estimated zero entry cost and customer's eligibility for the ZEC package.

3.3 Under the ZEC Package for this Campaign, ARBM will bear the valuation cost together with the legal cost and stamp duties related to the financing documentation up to an amount equivalent to three per cent (3%) of the facility amount or RM20,000 whichever is lower. Should the legal and valuation fees and expenses be more than 3% or RM20,000, the Eligible Customer shall pay the difference. A three (3) year holding period shall commence from the date of first disbursement of the Eligible Product.

3.4 Under the Non-ZEC / FEC Package for this Campaign, the entry costs will form part of the Eligible Customer's financing facility up to the amount equivalent to three per cent (3%) of the facility amount. Should the entry costs be more than 3%, the Eligible Customer shall pay the difference.

3.5 The Bank reserves the right to change or vary the terms of this campaign due to:

- i. adverse market conditions resulting in it being no longer viable for the Bank to continue offering such Campaign or the Campaign Rate; or
- ii. change of market rate as announced by Bank Negara Malaysia from time to time; or
- iii. any relevant change of laws, rules, guidelines.

4.0 EXCLUSION LIST

4.1 Under this Campaign, the applicable facility does not include the following:

- i. Restructuring of existing HF-i or H1A with ARBM;
- ii. Transfers / deeds of assignments pursuant to sale and purchase agreements; and
- iii. Legal fees and costs for the creation of legal charge upon issuance of individual land title prior to disbursement of the applicable facility.

5.0 GENERAL TERMS AND CONDITIONS

5.1 By participating in the Campaign, the Eligible Customer agrees to be bound by these Terms and Conditions and agreement as well as the decisions of ARBM relating to the Campaign.

5.2 The Terms and Conditions contained herein as well as any decisions made by ARBM shall be final and conclusive.

5.3 ARBM reserves the right to amend these Terms and Conditions by giving twenty-one (21) calendar days' notice prior to the effective date of the new/ revised Terms and Conditions. Notification of variation can be made through any mode or method as ARBM deems suitable including but without limitation to by post, notification in the mass media, by posting the notice at ARBM's branches, by electronic transmission or by posting at the ARBM's website or at the ATM or other terminals under the control of ARBM. Any changes to the Terms and Conditions will not retrospectively affect the participation of the existing Eligible Customer in the Campaign.

5.4 ARBM reserves the right to determine the duration of this Campaign. ARBM further reserves the right to suspend, withdraw or terminate this Campaign by giving twenty one (21) calendar days' notice to Eligible Customer through any mode or method as ARBM deems suitable. Any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customer to any form of claims or compensations against ARBM for any and all losses or damages suffered or incurred by the said Eligible Customer whether directly or indirectly.

5.5 If there are any inconsistencies between the Terms and Conditions of this Campaign and any other terms that are contained in any promotional materials for this Campaign, this version shall prevail.

For further enquiries regarding the campaign, please contact ARBM's Customer Care Consultants at +603 2332 6000 or visit www.alrajhibank.com.my.

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