

RENOVATION LOAN

Completing Your Perfect Home



RHB
BANKING SIMPLIFIED™

Business Banking
Consumer Banking
Corporate Banking
Investment Banking
Treasury

www.rhbbank.com.sg

Renovating your home is an exciting and rewarding process. Whether you're looking at a minor facelift or transforming your entire home into the dream of your lifetime, it can be simpler and more affordable than you imagine.

Let **RHB Renovation Loan** and **Furnishing Loan** complete your vision of a perfect home.

RHB Renovation Loan¹

- ◆ Loan between S\$10,000 to S\$30,000 or up to six times² of your monthly income, whichever is lower
- ◆ Flexible loan tenure up to 5 years
- ◆ Free Group Personal Accident³ coverage during your loan repayment period
- ◆ Processing Fee of 1% applies

RHB Furnishing Loan¹

- ◆ Loan amount up to six times⁴ of your monthly income
- ◆ Flexible loan tenure up to 5 years
- ◆ Processing Fee of 1% applies

Note

- Interest rates and product features are subject to change without prior notice
- Minimum annual income of \$24,000 is required.
- Insurance coverage is underwritten by NTUC Income, or such other insurer as may be appointed by RHB Bank from time to time
- Exclusive to RHB Renovation Loan customers only. For annual income of \$20,000 to \$29,999, the loan amount will be up to two times of your monthly income. For annual income of \$30,000 to \$119,999, the loan amount will be up to four times of your monthly income. For annual income of \$120,000 and above, the loan amount will be up to six times of your monthly income or an amount RHB may in its absolute discretion determine.
- The estimated monthly repayment calculation is for illustrative purposes only. The figures (round off to the nearest dollar) are computed based on the interest rates quoted and are subject to change when the interest rates change.
- Effective interest rate is inclusive of 1% processing fee

RHB Bank reserves the right to amend these terms and conditions, with or without prior notice to the customer, at any time. The mode of notification of suspension, termination or variation shall be at RHB's sole discretion, including but not limited to branch display and statement inserts.

Attractive Interest Rates

RHB Renovation Loan
Enjoy Flat Rate as low as 2.98% p.a.!

FLAT RATE PACKAGE									
Tenure	Loan below \$15,000		Loan \$15,000 to \$30,000		Estimated Monthly Repayment ⁵				
	Interest Rate (p.a.)	Effective Interest Rate (p.a.) ⁶	Interest Rate (p.a.)	Effective Interest Rate (p.a.) ⁶	Approved Loan Amount				
					\$12,000	\$15,000	\$20,000	\$25,000	\$30,000
1 year	3.68%	8.53%	2.98%	7.27%	\$1,037	\$1,288	\$1,716	\$2,145	\$2,575
2 years	3.68%	7.83%	2.98%	6.55%	\$537	\$662	\$883	\$1,104	\$1,325
3 years	3.68%	7.53%	2.98%	6.26%	\$370	\$454	\$605	\$757	\$908
4 years	3.68%	7.35%	2.98%	6.09%	\$287	\$350	\$466	\$583	\$700
5 years	3.68%	7.21%	2.98%	5.97%	\$237	\$287	\$383	\$479	\$575

RHB Renovation Loan
Enjoy Monthly Rest Rate as low as 5.38% p.a.!

MONTHLY REST PACKAGE									
Loan Tenure	Loan below \$15,000		Loan \$15,000 to \$30,000		Estimated Monthly Repayment ⁵				
	Interest Rate (RBR-2.27% p.a.)	Effective Interest Rate (p.a.) ⁶	Interest Rate (RBR-2.87% p.a.)	Effective Interest Rate (p.a.) ⁶	Approved Loan Amount				
					\$12,000	\$15,000	\$20,000	\$25,000	\$30,000
1 year	5.98%	7.79%	5.38%	7.19%	\$1,033	\$1,287	\$1,716	\$2,145	\$2,573
2 years	5.98%	6.90%	5.38%	6.31%	\$532	\$661	\$881	\$1,101	\$1,321
3 years	5.98%	6.59%	5.38%	5.99%	\$365	\$452	\$603	\$754	\$904
4 years	5.98%	6.43%	5.38%	5.84%	\$282	\$348	\$464	\$580	\$696
5 years	5.98%	6.34%	5.38%	5.74%	\$232	\$286	\$381	\$476	\$571

Renovation Loan Board Rate (RBR) is 8.25% p.a. currently

RHB Furnishing Loan
What's more, as a RHB Renovation Loan customer, you will be eligible for Furnishing Loan for your home furnishing needs.

MONTHLY REST PACKAGE												
Loan Tenure	Interest Rate	Effective Interest Rate (p.a.) ⁶	Estimated Monthly Repayment ⁵									
			Approved Loan Amount									
			\$12,000		\$15,000		\$20,000		\$25,000		\$30,000	
			1st Year	2nd Year onwards	1st Year	2nd Year onwards	1st Year	2nd Year onwards	1st Year	2nd Year onwards		
1 year	1st Year: 6.5% p.a. (PLR+0.8%)	8.31%	\$1,036	N.A.	\$1,295	N.A.	\$1,726	N.A.	\$2,158	N.A.	\$2,589	N.A.
2 years		7.67%	\$535	\$536	\$668	\$670	\$891	\$894	\$1,114	\$1,117	\$1,337	\$1,340
3 years	2nd-5th Year: 7.00% p.a. (PLR+1.3%)	7.44%	\$368	\$370	\$460	\$462	\$613	\$617	\$771	\$771	\$920	\$925
4 years		7.33%	\$285	\$287	\$356	\$359	\$475	\$478	\$593	\$598	\$712	\$717
5 years		7.25%	\$235	\$238	\$294	\$297	\$392	\$396	\$490	\$494	\$587	\$593

Prime Lending Rate (PLR) is 5.70% p.a. currently

Visit any **RHB Branch**

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