



Banking With Al Rajhi

As a progressive Islamic bank, we offer all the services you would expect from an ordinary bank.

Our Savings Account-i and Current Account-i provides

customers a Visa Debit-ATM Card-i that can be used to shop online, over the phone and at millions of Visa merchants worldwide.

Current Account

Min Deposit RM500

Savings Account

Min Deposit RM20

Fixed Investment

Min Deposit RM500

(3 months & above)

Min Deposit RM1000

(1 months)

Indicative Rates for Fixed Investment

1 Month 3.10%

3 Month 3.25%

1,3,6 Month Profit Ratio 70:30

12 Month 3.75%

12 Month Profit Ratio 80:20

* OUR DEBIT CARD ARE ACCEPTED INTERNATIONALLY INCLUDING IN MAKKAH DURING UMRAH/ PILGRIMAGE

AL RAJHI AUTO FINANCING - I (FOR INDIVIDUAL, NEW CARS ONLY)

- ⇒ Eligibility, 21 years old (age + tenor not to exceed 60 yr. Minimum income of RM 1,500
- ⇒ Minimum financing amount RM 20,000
- ⇒ Maximum financing: 90% from the price
- ⇒ Tenure max 9 years
- ⇒ No guarantor
- ⇒ Motor insurance from Takaful Motor only.
- ⇒ No penalty for early settlement
- ⇒ Processing Fee, deed of assignment RM 90 stamping RM 10.
- ⇒ Local cars rate ranging from 3.9%-4.10%, Imported cars rate at 2.60%-3.10%.

DOCUMENTS REQUIRED

1. Copies of NRIC AND driving licence
2. Latest 3 months' salary slip
3. Latest 3 months' bank statement
4. KWSP / EA statement (either one)
5. Vehicle Sales Order (VSO) from car dealer

For more information, please visit our nearest Al Rajhi Bank (Kajang) Branch, log on to our official website at www.alrajhibank.com.my or contact our Executive at

Mohd Noorisham - 012.302.2040
Nor Fadhliah - 012.695.8725
Muhammad Hafez - 012.295.1904
Sheikh Nurazan - 012.460.4020
Edmond Chang - 012.612.8833
Nurul Huda - 016.356.5266
Tel : 03-8732 1550 Fax : 03-8737 8550

Banking With Us

Al Rajhi Bank



Al-Rajhi Bank
* Berhad
Kajang Branch

Al Rajhi Bank



AL. RAJHI BBA HOME FINANCING - i

Completed Properties Only

FIXED RATE PACKAGE

Tenure	Customer Pays Moving Cost Without Takaful	Customer Pays Moving Cost With Takaful	Free Moving Cost without Takaful	Free Moving Cost with Takaful
Upto 15 Yrs	6.00%		6.20%	
Upto 25 Yrs	6.50%		6.70%	

Margin of Finance - up to 90% inclusive MRTT

Tenure - up to 25 years

Waiver of processing fee - your application is FREE

No lock-in period - for early redemption

Convenient payment options - At any ARB Bank

Branch and via 24hrs ATM

Terms & Condition apply * FMC = free moving cost

DOCUMENTS REQUIRED

1. Copies of NRIC
2. Latest Form EA
3. Latest 3 months' salary slips / employer's confirmation letter
4. Latest 3 months' bank statement / updated saving account passbook
5. Booking Receipt / duplicate of Sale & Purchase Agreement
6. For Refinancing, latest loan statement

AL. RAJHI PERSONAL FINANCING - i

⇒ Minimum basic salary: RM 2,000.00

⇒ Profit Rate: 8.5% per year

⇒ Maximum financing: 5 times gross salary

⇒ No penalty for late payment or penalty for early settlement

⇒ Special Rate for MNC company employees

⇒ Processing fee of RM 310 fixed plus takaful premium applies, (based on the age and financing amount)

DOCUMENTS REQUIRED, salaried worker

1. Copies of NRIC
2. Latest 3 months' salary slips / payment voucher / employer's confirmation letter
3. Latest 3 months' bank statement (endorsed) (salary credited)
4. KWSP (endorsed) / EA statement (either one)

DOCUMENTS REQUIRED, self employed

1. Copies of NRIC
2. Business Registration, Borang A,B and D/ Borang 9,24 and 49 (BUSINESS MUST BE MORE THAN 2 YEARS)
3. Latest 6 months' bank statement (endorsed)
4. Income tax submission/ EA statement / Audited account 1 year (either one)

AL. RAJHI PERSONAL FINANCING - i

RAYA PROMOTION

⇒ Profit Rate 8% per year

⇒ Fast approval 2 days

DOCUMENTS REQUIRED

1. Copies of NRIC
2. Copies of current credit cards, (more than 1 year)

AL. RAJHI PERSONAL FINANCING - i

REPAYMENT TABLE

Financing (RM)	Tenure			
	2	3	4	5
5000	243.75	174.31	139.58	118.75
6000	292.50	209.17	167.50	142.50
7000	341.25	244.03	195.42	166.25
8000	390.00	278.89	223.33	190.00
9000	438.75	313.75	251.25	213.75
10000	487.50	348.61	279.17	237.50
11000	536.25	383.47	307.08	261.25
12000	585.00	418.33	335.00	285.00
13000	633.75	453.19	362.92	308.75
14000	682.50	488.06	390.83	332.50
15000	731.25	522.92	418.75	356.25
16000	780.00	557.78	446.67	380.00
17000	828.75	592.64	474.58	403.75
18000	877.50	627.50	502.50	427.50
19000	926.25	662.36	530.42	451.25
20000	975.00	697.22	558.33	475.00
25000	1,218.75	871.53	697.92	593.75
30000	1,462.50	1,045.83	837.50	712.50
35000	1,706.25	1,220.14	977.08	831.25
40000	1,950.00	1,394.44	1,116.67	950.00
45000	2,193.75	1,568.75	1,256.25	1,068.75
50000	2,437.50	1,743.06	1,395.83	1,187.50
55000	2,681.25	1,917.36	1,535.42	1,306.25
60000	2,925.00	2,091.67	1,675.00	1,425.00
65000	3,168.75	2,265.97	1,814.58	1,543.75
70000	3,412.50	2,440.28	1,954.17	1,662.50
75000	3,656.25	2,614.58	2,093.75	1,781.25
80000	3,900.00	2,788.89	2,233.33	1,900.00
100000	4,875.00	3,486.11	2,791.67	2,375.00
150000	7,312.50	5,229.17	4,187.50	3,562.50