

FREQUENTLY ASKED QUESTIONS

1. What is Share Margin Financing (SMF)?

Share Margin Financing (SMF) is a **secured financing facility** that allows investors to **borrow funds to purchase approved shares** by pledging their existing shares in their portfolio, cash and/or RHB Fixed Deposit as collateral.

2. Who are the potential clients I should refer for SMF?

You can refer individuals who meet the following criteria:

- Malaysians aged 18 and above
- Have an existing or are willing to open an RHBIB trading account
- Have investable assets or interest in stock market trading
- Are seeking to increase their investment capacity through financing
- Possess good credit standing and are eligible for credit approval

Ideal referrals include **active investors, working professionals, high net-worth individuals, or anyone keen to grow their portfolio through leverage.**

3. What are the types of [SMF accounts](#) available and eligible for this referral campaign?

- SMF Classic
- SMF Exclusive
- SMF Strategic
- SMF for ESOS
- SMF for IPO
- SMF for ESG
- Islamic Share Margin Financing (SMF-i)

4. What is the minimum facility limit?

Minimum RM50,000 and maximum facility limit is subject to merits of the application.

5. How do I refer for SMF if I am not familiar with the product?

If you are not familiar with the SMF product, just filled in the digital referral form and RHB Investment Dealer Representative will then contact the referred client to follow up on the application process.

6. How does the incentive works?

To be eligible for the reward, you must fulfil the following criteria:

1. Submit the **digital referral form** with **accurate details** of both yourself and the potential client.
2. You must still be employed under the **RHB Group** at the point of campaign fulfilment.
3. You will be contacted via **office email** to confirm your details before the reward is processed.

You will receive **RM50 for every RM50,000** of approved SMF facility limit, **capped at RM1,000 per successful application**.

Example:

If you submitted 4 referrals and all were approved during the campaign period:

Client	Approved Facility Limit (RM)	Incentive (RM)
A	80,000	50
B	300,000	300
C	1,050,000	1,000 <i>(maximum capped)</i>
D	5,000,000	1,000 <i>(maximum capped)</i>
Total		2,350

7. When will I receive the reward?

Incentives are paid monthly via:

- E-wallet, *or*
- Approved staff reward mechanism