

## User Guide – Ar Rahnu Calculator

### Option 1:

Proceed to the link <https://www.muamalat.com.my/consumer-banking/ar-rahnu-2>

### Option 2:

Visit BMMB website [www.muamalat.com.my](http://www.muamalat.com.my)



## 2. Choose Menu function



### 3. Select Consumer Banking



### 4. Select Ar Rahnu



## 5. Daily gold price screen prompted. Select Ar Rahnu Calculator

Consumer Banking > Ar Rahnu Talk To Us

### Ar Rahnu, Islamic Pawn Broking (Tawarruq)

#### Daily Gold Price

Effective Update: 09 December, 2020

No	Gold Standard ("Mutu Emas")	Price per gram (RM)
1	750	208.42
2	835	232.04
3	875	243.15
4	916	254.55
5	950	263.99
6	999	277.61

Pawn your gold items and enjoy immediate financing of up to 80% of the pledged gold value with **Islamic Pawn Broking** under Muamalat Ar Rahnu (Tawarruq).

Enjoy fixed profit rate of 11.25% p.a (0.9375% monthly) based on financing amount and a tenure up to 18 months.

Islamic Pawn Broking is an Islamic Pawn Broking scheme based on the Shariah concept of Tawarruq (commodity Murabahah) and **Islamic Pawn Broking**.

[Ar Rahnu Calculator](#)

Applicant Eligibility

- Open to all Malaysian citizens and Permanent Residents, aged 18 and above
- Not declared a bankrupt

## 6. Insert gold weight, choose gold standard from the dropdown list.

### AR-RAHNU CALCULATOR

Weight(g)	Gold Standard	Price (RM)	Marhun Value (RM)
10	999	277.61	2,776.10

[Add Gold](#) [Clear](#)

Total Weight (g)	10.00
Total Marhun (RM)	2,776.10
Margin Financing (%)	Choose <span style="float: right;">x +</span>
<small>Please choose a valid margin financing.</small>	
Financing Max Allowed (RM)	2,082.08
Financing Applied (RM)	e.g. xxxxxx
Tenure (Months)	18

[Calculate](#)

Disclaimer:

7. To add other item (s), select Add Gold button. The price and marhun will be calculated

AR-RAHNU CALCULATOR

Weight(g)	Gold Standard	Price (RM)	Marhun Value (RM)
10	999	277.61	2,776.10
20	916	254.55	5,091.00

**Add Gold** **Clear**

Total Weight (g): 30.00  
Total Marhun (RM): 7,867.10  
Margin Financing (%): Choose Please choose a valid margin financing.  
Financing Max Allowed (RM):  
Financing Applied (RM): e.g. xxxxxx.xx  
Tenure (Months): 18

**Calculate**

8. Choose Margin of Financing and insert amount of Financing Applied and select calculate.

AR-RAHNU CALCULATOR

Weight(g)	Gold Standard	Price (RM)	Marhun Value (RM)
10	999	277.61	2,776.10

**Add Gold** **Clear**

Total Weight (g): 10.00  
Total Marhun (RM): 2,776.10  
Margin Financing (%): 80 ✓  
Financing Max Allowed (RM): 2,220.88  
Financing Applied (RM): 2200.00 ✓  
Tenure (Months): 18

**Calculate**

**Disclaimer:**  
\*The information shown is indicative and for illustration only. It made available as a self-help tool for your guidance and independent use. The above does not constitute an offer of credit nor does it

9. Details of Profit Servicing 6 month will be automated calculate.

The screenshot shows the AR-RAHNU CALCULATOR interface. At the top, there is a table with columns: Weight(g), Gold Standard, Price (RM), and Marhun Value (RM). The first row contains: 10, 999, 277.61, and 2,776.10. Below the table are 'Add Gold' and 'Clear' buttons. The main form is divided into two columns. The left column contains: Total Weight (g) 10.00, Total Marhun (RM) 2,776.10, Margin Financing (%) 75 (with a green checkmark), Financing Max Allowed (RM) 2,082.08, Financing Applied (RM) 2000 (with a green checkmark), and Tenure (Months) 18 (with a green checkmark). A 'Calculate' button is at the bottom of this column. The right column contains: Tenure (Months) 18, Rate (%) 11.25, Amount (RM) 2,000.00, and a section titled 'Profit Servicing 6 months (installments)' which is highlighted with a red box. This section has two options: '6 months' and '112.50'. A 'Disclaimer:' link is visible at the bottom left.

10. To delete item, select 'X' mark .

The screenshot shows the AR-RAHNU CALCULATOR interface with two items in the table. The first row is: 10, 999, 277.61, 2,776.10. The second row is: 20, 999, 277.61, 5,552.20. A red box highlights the 'X' delete button at the end of the second row. Below the table are 'Add Gold' and 'Clear' buttons. The main form is divided into two columns. The left column contains: Total Weight (g) 30.00, Total Marhun (RM) 8,328.30, Margin Financing (%) Choose (with a red 'X' and a dropdown arrow), Financing Max Allowed (RM) (empty), Financing Applied (RM) e.g. xxxxx.xx, and Tenure (Months) 18. A 'Calculate' button is at the bottom of this column. A red error message 'Please choose a valid margin financing.' is displayed below the Margin Financing (%) field.

11. To clear all the details, choose clear button.

The screenshot displays the AR-RAHNU CALCULATOR interface. At the top, there is a navigation bar with the Bank Muamalat logo and the text 'Home'. Below this, the title 'AR-RAHNU CALCULATOR' is centered. The main content area features a table with the following columns: 'Weight(g)', 'Gold Standard', 'Price (RM)', and 'Marhun Value (RM)'. The table contains two rows of data. Below the table, there are two buttons: 'Add Gold' (orange) and 'Clear' (red, highlighted with a red box). Below the table, there is a summary section with the following fields:

Weight(g)	Gold Standard	Price (RM)	Marhun Value (RM)
10	999	277.61	2,776.10
20	999	277.61	5,552.20

Buttons: Add Gold, Clear

Summary Section:

Total Weight (g)	30.00
Total Marhun (RM)	8,328.30
Margin Financing (%)	Choose
Financing Max Allowed (RM)	
Financing Applied (RM)	e.g. xxxxxx.xx
Tenure (Months)	18

Buttons: Calculate