

## Payment Table for Personal Financing/-i For Private Sector Variable Rate (promo) FY2024

Financing tenure	1	2	3	4	5	6	7
<b>Financing Amount (RM)</b>	<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>60</b>	<b>72</b>	<b>84</b>
<b>Annual Effective rate</b>	<b>24.00%</b>						
<b>Equivalent Flat rate</b>	13.47%	13.45%	13.75%	14.12%	14.52%	14.93%	15.33%
2,000	189.12	105.74	78.47	65.20	57.54	52.65	49.35
3,000	283.68	158.61	117.70	97.81	86.30	78.98	74.03
4,000	378.24	211.48	156.93	130.41	115.07	105.31	98.70
5,000	472.80	264.36	196.16	163.01	143.84	131.63	123.38
6,000	567.36	317.23	235.40	195.61	172.61	157.96	148.05
7,000	661.92	370.10	274.63	228.21	201.38	184.29	172.73
8,000	756.48	422.97	313.86	260.81	230.14	210.61	197.41
9,000	851.04	475.84	353.10	293.42	258.91	236.94	222.08
10,000	945.60	528.71	392.33	326.02	287.68	263.27	246.76
11,000	1,040.16	581.58	431.56	358.62	316.45	289.60	271.43
12,000	1,134.72	634.45	470.79	391.22	345.22	315.92	296.11
13,000	1,229.27	687.32	510.03	423.82	373.98	342.25	320.79
14,000	1,323.83	740.20	549.26	456.43	402.75	368.58	345.46
15,000	1,418.39	793.07	588.49	489.03	431.52	394.90	370.14
<b>Annual Effective rate</b>	<b>20.00%</b>						
<b>Equivalent Flat rate</b>	11.16%	11.07%	11.26%	11.52%	11.79%	12.08%	12.36%
16,000	1,482.15	814.33	594.62	486.89	423.90	383.25	355.30
17,000	1,574.79	865.23	631.78	517.32	450.40	407.20	377.51
18,000	1,667.42	916.12	668.94	547.75	476.89	431.15	399.71
19,000	1,760.06	967.02	706.11	578.18	503.38	455.10	421.92
20,000	1,852.69	1,017.92	743.27	608.61	529.88	479.06	444.12
21,000	1,945.32	1,068.81	780.44	639.04	556.37	503.01	466.33
22,000	2,037.96	1,119.71	817.60	669.47	582.87	526.96	488.54
23,000	2,130.59	1,170.60	854.76	699.90	609.36	550.91	510.74
24,000	2,223.23	1,221.50	891.93	730.33	635.85	574.87	532.95
25,000	2,315.86	1,272.40	929.09	760.76	662.35	598.82	555.15
26,000	2,408.50	1,323.29	966.25	791.19	688.84	622.77	577.36
27,000	2,501.13	1,374.19	1,003.42	821.62	715.33	646.73	599.57
28,000	2,593.77	1,425.08	1,040.58	852.05	741.83	670.68	621.77
29,000	2,686.40	1,475.98	1,077.74	882.48	768.32	694.63	643.98
30,000	2,779.04	1,526.87	1,114.91	912.91	794.82	718.58	666.19
31,000	2,871.67	1,577.77	1,152.07	943.34	821.31	742.54	688.39
32,000	2,964.30	1,628.67	1,189.23	973.77	847.80	766.49	710.60
33,000	3,056.94	1,679.56	1,226.40	1,004.20	874.30	790.44	732.80
34,000	3,149.57	1,730.46	1,263.56	1,034.63	900.79	814.40	755.01
35,000	3,242.21	1,781.35	1,300.73	1,065.06	927.29	838.35	777.22
36,000	3,334.84	1,832.25	1,337.89	1,095.49	953.78	862.30	799.42

37,000	3,427.48	1,883.14	1,375.05	1,125.92	980.27	886.25	821.63
38,000	3,520.11	1,934.04	1,412.22	1,156.35	1,006.77	910.21	843.84
39,000	3,612.75	1,984.94	1,449.38	1,186.78	1,033.26	934.16	866.04
40,000	3,705.38	2,035.83	1,486.54	1,217.21	1,059.76	958.11	888.25
41,000	3,798.01	2,086.73	1,523.71	1,247.64	1,086.25	982.07	910.45
42,000	3,890.65	2,137.62	1,560.87	1,278.08	1,112.74	1,006.02	932.66
43,000	3,983.28	2,188.52	1,598.03	1,308.51	1,139.24	1,029.97	954.87
44,000	4,075.92	2,239.42	1,635.20	1,338.94	1,165.73	1,053.92	977.07
45,000	4,168.55	2,290.31	1,672.36	1,369.37	1,192.22	1,077.88	999.28
46,000	4,261.19	2,341.21	1,709.52	1,399.80	1,218.72	1,101.83	1,021.49
47,000	4,353.82	2,392.10	1,746.69	1,430.23	1,245.21	1,125.78	1,043.69
48,000	4,446.46	2,443.00	1,783.85	1,460.66	1,271.71	1,149.74	1,065.90
49,000	4,539.09	2,493.89	1,821.02	1,491.09	1,298.20	1,173.69	1,088.10
50,000	4,631.73	2,544.79	1,858.18	1,521.52	1,324.69	1,197.64	1,110.31
<b>Annual Effective rate</b>	<b>17.00%</b>						
<b>Equivalent Flat rate</b>	<b>9.45%</b>	<b>9.33%</b>	<b>9.45%</b>	<b>9.63%</b>	<b>9.82%</b>	<b>10.03%</b>	<b>10.24%</b>
51,000	4,651.44	2,521.56	1,818.29	1,471.61	1,267.48	1,134.55	1,042.23
52,000	4,742.65	2,571.00	1,853.94	1,500.46	1,292.33	1,156.80	1,062.66
53,000	4,833.85	2,620.44	1,889.59	1,529.32	1,317.19	1,179.04	1,083.10
54,000	4,925.06	2,669.88	1,925.25	1,558.17	1,342.04	1,201.29	1,103.53
55,000	5,016.26	2,719.32	1,960.90	1,587.03	1,366.89	1,223.54	1,123.97
56,000	5,107.47	2,768.77	1,996.55	1,615.88	1,391.74	1,245.78	1,144.41
57,000	5,198.67	2,818.21	2,032.21	1,644.74	1,416.60	1,268.03	1,164.84
58,000	5,289.88	2,867.65	2,067.86	1,673.59	1,441.45	1,290.28	1,185.28
59,000	5,381.08	2,917.09	2,103.51	1,702.45	1,466.30	1,312.52	1,205.71
60,000	5,472.29	2,966.54	2,139.16	1,731.30	1,491.15	1,334.77	1,226.15
61,000	5,563.49	3,015.98	2,174.82	1,760.16	1,516.01	1,357.01	1,246.58
62,000	5,654.69	3,065.42	2,210.47	1,789.01	1,540.86	1,379.26	1,267.02
63,000	5,745.90	3,114.86	2,246.12	1,817.87	1,565.71	1,401.51	1,287.46
64,000	5,837.10	3,164.30	2,281.77	1,846.72	1,590.56	1,423.75	1,307.89
65,000	5,928.31	3,213.75	2,317.43	1,875.58	1,615.42	1,446.00	1,328.33
66,000	6,019.51	3,263.19	2,353.08	1,904.43	1,640.27	1,468.24	1,348.76
67,000	6,110.72	3,312.63	2,388.73	1,933.29	1,665.12	1,490.49	1,369.20
68,000	6,201.92	3,362.07	2,424.39	1,962.14	1,689.98	1,512.74	1,389.63
69,000	6,293.13	3,411.52	2,460.04	1,991.00	1,714.83	1,534.98	1,410.07
70,000	6,384.33	3,460.96	2,495.69	2,019.85	1,739.68	1,557.23	1,430.51
71,000	6,475.54	3,510.40	2,531.34	2,048.71	1,764.53	1,579.48	1,450.94
72,000	6,566.74	3,559.84	2,567.00	2,077.56	1,789.39	1,601.72	1,471.38
73,000	6,657.95	3,609.29	2,602.65	2,106.42	1,814.24	1,623.97	1,491.81
74,000	6,749.15	3,658.73	2,638.30	2,135.27	1,839.09	1,646.21	1,512.25
75,000	6,840.36	3,708.17	2,673.95	2,164.13	1,863.94	1,668.46	1,532.69
76,000	6,931.56	3,757.61	2,709.61	2,192.98	1,888.80	1,690.71	1,553.12
77,000	7,022.77	3,807.05	2,745.26	2,221.84	1,913.65	1,712.95	1,573.56
78,000	7,113.97	3,856.50	2,780.91	2,250.69	1,938.50	1,735.20	1,593.99
79,000	7,205.18	3,905.94	2,816.57	2,279.55	1,963.35	1,757.44	1,614.43
80,000	7,296.38	3,955.38	2,852.22	2,308.40	1,988.21	1,779.69	1,634.86

81,000	7,387.58	4,004.82	2,887.87	2,337.26	2,013.06	1,801.94	1,655.30
82,000	7,478.79	4,054.27	2,923.52	2,366.11	2,037.91	1,824.18	1,675.74
83,000	7,569.99	4,103.71	2,959.18	2,394.97	2,062.76	1,846.43	1,696.17
84,000	7,661.20	4,153.15	2,994.83	2,423.82	2,087.62	1,868.68	1,716.61
85,000	7,752.40	4,202.59	3,030.48	2,452.68	2,112.47	1,890.92	1,737.04
86,000	7,843.61	4,252.03	3,066.13	2,481.53	2,137.32	1,913.17	1,757.48
87,000	7,934.81	4,301.48	3,101.79	2,510.39	2,162.17	1,935.41	1,777.92
88,000	8,026.02	4,350.92	3,137.44	2,539.24	2,187.03	1,957.66	1,798.35
89,000	8,117.22	4,400.36	3,173.09	2,568.10	2,211.88	1,979.91	1,818.79
90,000	8,208.43	4,449.80	3,208.75	2,596.95	2,236.73	2,002.15	1,839.22
91,000	8,299.63	4,499.25	3,244.40	2,625.81	2,261.58	2,024.40	1,859.66
92,000	8,390.84	4,548.69	3,280.05	2,654.66	2,286.44	2,046.64	1,880.09
93,000	8,482.04	4,598.13	3,315.70	2,683.52	2,311.29	2,068.89	1,900.53
94,000	8,573.25	4,647.57	3,351.36	2,712.37	2,336.14	2,091.14	1,920.97
95,000	8,664.45	4,697.02	3,387.01	2,741.23	2,360.99	2,113.38	1,941.40
96,000	8,755.66	4,746.46	3,422.66	2,770.08	2,385.85	2,135.63	1,961.84
97,000	8,846.86	4,795.90	3,458.31	2,798.94	2,410.70	2,157.87	1,982.27
98,000	8,938.07	4,845.34	3,493.97	2,827.79	2,435.55	2,180.12	2,002.71
99,000	9,029.27	4,894.78	3,529.62	2,856.65	2,460.41	2,202.37	2,023.14
<b>Annual Effective rate</b>	<b>14.00%</b>						
<b>Equivalent Flat rate</b>	<b>7.74%</b>	<b>7.62%</b>	<b>7.68%</b>	<b>7.79%</b>	<b>7.92%</b>	<b>8.06%</b>	<b>8.20%</b>
100,000	8,978.71	4,801.29	3,417.76	2,732.65	2,326.83	2,060.57	1,874.00
101,000	9,068.50	4,849.30	3,451.94	2,759.97	2,350.09	2,081.18	1,892.74
102,000	9,158.29	4,897.31	3,486.12	2,787.30	2,373.36	2,101.79	1,911.48
103,000	9,248.07	4,945.33	3,520.30	2,814.63	2,396.63	2,122.39	1,930.22
104,000	9,337.86	4,993.34	3,554.47	2,841.95	2,419.90	2,143.00	1,948.96
105,000	9,427.65	5,041.35	3,588.65	2,869.28	2,443.17	2,163.60	1,967.70
106,000	9,517.43	5,089.37	3,622.83	2,896.61	2,466.43	2,184.21	1,986.44
107,000	9,607.22	5,137.38	3,657.01	2,923.93	2,489.70	2,204.81	2,005.18
108,000	9,697.01	5,185.39	3,691.18	2,951.26	2,512.97	2,225.42	2,023.92
109,000	9,786.80	5,233.40	3,725.36	2,978.59	2,536.24	2,246.03	2,042.66
110,000	9,876.58	5,281.42	3,759.54	3,005.91	2,559.51	2,266.63	2,061.40
111,000	9,966.37	5,329.43	3,793.72	3,033.24	2,582.78	2,287.24	2,080.14
112,000	10,056.16	5,377.44	3,827.89	3,060.57	2,606.04	2,307.84	2,098.88
113,000	10,145.94	5,425.46	3,862.07	3,087.89	2,629.31	2,328.45	2,117.62
114,000	10,235.73	5,473.47	3,896.25	3,115.22	2,652.58	2,349.05	2,136.36
115,000	10,325.52	5,521.48	3,930.43	3,142.54	2,675.85	2,369.66	2,155.10
116,000	10,415.31	5,569.49	3,964.61	3,169.87	2,699.12	2,390.27	2,173.84
117,000	10,505.09	5,617.51	3,998.78	3,197.20	2,722.39	2,410.87	2,192.58
118,000	10,594.88	5,665.52	4,032.96	3,224.52	2,745.65	2,431.48	2,211.32
119,000	10,684.67	5,713.53	4,067.14	3,251.85	2,768.92	2,452.08	2,230.06
120,000	10,774.45	5,761.55	4,101.32	3,279.18	2,792.19	2,472.69	2,248.80
121,000	10,864.24	5,809.56	4,135.49	3,306.50	2,815.46	2,493.29	2,267.54
122,000	10,954.03	5,857.57	4,169.67	3,333.83	2,838.73	2,513.90	2,286.28
123,000	11,043.82	5,905.58	4,203.85	3,361.16	2,861.99	2,534.51	2,305.02
124,000	11,133.60	5,953.60	4,238.03	3,388.48	2,885.26	2,555.11	2,323.76

125,000	11,223.39	6,001.61	4,272.20	3,415.81	2,908.53	2,575.72	2,342.50
126,000	11,313.18	6,049.62	4,306.38	3,443.14	2,931.80	2,596.32	2,361.24
127,000	11,402.96	6,097.64	4,340.56	3,470.46	2,955.07	2,616.93	2,379.98
128,000	11,492.75	6,145.65	4,374.74	3,497.79	2,978.34	2,637.53	2,398.72
129,000	11,582.54	6,193.66	4,408.91	3,525.12	3,001.60	2,658.14	2,417.46
130,000	11,672.33	6,241.67	4,443.09	3,552.44	3,024.87	2,678.75	2,436.20
131,000	11,762.11	6,289.69	4,477.27	3,579.77	3,048.14	2,699.35	2,454.94
132,000	11,851.90	6,337.70	4,511.45	3,607.09	3,071.41	2,719.96	2,473.68
133,000	11,941.69	6,385.71	4,545.62	3,634.42	3,094.68	2,740.56	2,492.42
134,000	12,031.47	6,433.73	4,579.80	3,661.75	3,117.95	2,761.17	2,511.16
135,000	12,121.26	6,481.74	4,613.98	3,689.07	3,141.21	2,781.77	2,529.90
136,000	12,211.05	6,529.75	4,648.16	3,716.40	3,164.48	2,802.38	2,548.64
137,000	12,300.84	6,577.77	4,682.34	3,743.73	3,187.75	2,822.99	2,567.38
138,000	12,390.62	6,625.78	4,716.51	3,771.05	3,211.02	2,843.59	2,586.12
139,000	12,480.41	6,673.79	4,750.69	3,798.38	3,234.29	2,864.20	2,604.86
140,000	12,570.20	6,721.80	4,784.87	3,825.71	3,257.56	2,884.80	2,623.60
141,000	12,659.98	6,769.82	4,819.05	3,853.03	3,280.82	2,905.41	2,642.34
142,000	12,749.77	6,817.83	4,853.22	3,880.36	3,304.09	2,926.02	2,661.08
143,000	12,839.56	6,865.84	4,887.40	3,907.69	3,327.36	2,946.62	2,679.82
144,000	12,929.34	6,913.86	4,921.58	3,935.01	3,350.63	2,967.23	2,698.56
145,000	13,019.13	6,961.87	4,955.76	3,962.34	3,373.90	2,987.83	2,717.30
146,000	13,108.92	7,009.88	4,989.93	3,989.67	3,397.16	3,008.44	2,736.04
147,000	13,198.71	7,057.89	5,024.11	4,016.99	3,420.43	3,029.04	2,754.78
148,000	13,288.49	7,105.91	5,058.29	4,044.32	3,443.70	3,049.65	2,773.52
149,000	13,378.28	7,153.92	5,092.47	4,071.64	3,466.97	3,070.26	2,792.26
150,000	13,468.07	7,201.93	5,126.64	4,098.97	3,490.24	3,090.86	2,811.00

Note:

1. The amount shown is based on promo rate, for application approved with Group Credit Family Takaful (GCFT)/Personal Smart Shield (PSS) and for selected credit criteria
2. This financing is based on reducing balance, daily rest method
3. Approved rate is final, subject to credit underwriting
4. Current standard base rate is 3.00%

Range	Tier	Spread
RM2K - RM15K	1	SBR + 21.00%
RM16K - RM50K	2	SBR + 17.00%
RM51K - RM99K	3	SBR + 14.00%
RM100K - RM150K	4	SBR + 11.00%

5. This payment table is for reference only
6. Minimum financing tenure of 1 year only applicable for personal financing (conventional).
7. Campaign pricing ending 31/12/2024

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