

**Payment Table for Personal Financing-i for Civil Sector
(non-promo wGCFT) FY2024**

Annual Effective Rate	8.85%								
Equivalent Flat Rate	4.74%	4.74%	4.78%	4.82%	4.87%	4.93%	4.99%	5.05%	5.10%
Total Financing Amount	2	3	4	5	6	7	8	9	10
	24	36	48	60	72	84	96	108	120
2000	92.62	64.43	50.39	42.00	36.45	32.52	29.59	27.34	25.55
3000	138.93	96.64	75.57	63.01	54.67	48.77	44.39	41.01	38.34
4000	185.24	128.85	100.77	84.00	72.89	65.03	59.18	54.67	51.12
5,000	231.55	161.07	125.96	105.01	91.13	81.29	73.97	68.35	63.89
6,000	277.87	193.28	151.15	126.00	109.35	97.54	88.77	82.01	76.67
7,000	324.17	225.49	176.35	147.01	127.57	113.80	103.56	95.68	89.45
8,000	370.49	257.71	201.53	168.01	145.80	130.05	118.36	109.35	102.22
9,000	416.79	289.92	226.72	189.01	164.02	146.31	133.15	123.02	115.01
10,000	463.11	322.13	251.92	210.01	182.24	162.57	147.95	136.69	127.79
11,000	509.42	354.35	277.11	231.01	200.47	178.82	162.74	150.36	140.56
12,000	555.73	386.56	302.30	252.01	218.69	195.09	177.53	164.02	153.34
13,000	602.04	418.77	327.49	273.01	236.92	211.34	192.32	177.70	166.12
14,000	648.35	450.98	352.68	294.01	255.15	227.59	207.13	191.36	178.89
15,000	694.66	483.20	377.88	315.01	273.37	243.86	221.92	205.03	191.68
16,000	740.97	515.41	403.07	336.01	291.59	260.11	236.71	218.70	204.45
17,000	787.28	547.62	428.26	357.02	309.82	276.37	251.50	232.37	217.23
18,000	833.59	579.84	453.45	378.01	328.04	292.63	266.30	246.03	230.01
19,000	879.90	612.05	478.64	399.02	346.26	308.88	281.10	259.71	242.78
20,000	926.21	644.26	503.84	420.01	364.49	325.14	295.89	273.37	255.56
21,000	972.52	676.48	529.03	441.02	382.71	341.39	310.68	287.04	268.35
22,000	1018.83	708.69	554.22	462.01	400.94	357.65	325.48	300.71	281.12
23,000	1065.15	740.90	579.41	483.02	419.17	373.91	340.27	314.38	293.90
24,000	1111.45	773.12	604.60	504.02	437.39	390.16	355.07	328.04	306.68
25,000	1157.77	805.33	629.80	525.02	455.61	406.43	369.86	341.72	319.45
26,000	1204.07	837.54	654.98	546.02	473.84	422.68	384.66	355.38	332.23
27,000	1250.39	869.76	680.17	567.02	492.06	438.93	399.45	369.06	345.02
28,000	1296.70	901.97	705.37	588.02	510.28	455.20	414.24	382.72	357.79
29,000	1343.01	934.18	730.56	609.02	528.51	471.45	429.04	396.39	370.57
30,000	1389.32	966.40	755.76	630.02	546.74	487.71	443.84	410.06	383.35
31,000	1435.62	998.61	780.94	651.02	564.96	503.96	458.63	423.73	396.12
32,000	1481.94	1030.82	806.13	672.02	583.19	520.22	473.42	437.39	408.90
33,000	1528.25	1063.04	831.33	693.03	601.41	536.48	488.21	451.07	421.69
34,000	1574.56	1095.25	856.52	714.02	619.63	552.73	503.02	464.73	434.46
35,000	1620.87	1127.46	881.72	735.03	637.86	568.99	517.81	478.40	447.24
36,000	1667.18	1159.68	906.90	756.02	656.08	585.25	532.60	492.07	460.02
37,000	1713.49	1191.89	932.09	777.03	674.30	601.50	547.39	505.74	472.79
38,000	1759.81	1224.10	957.29	798.02	692.53	617.77	562.19	519.40	485.57
39,000	1806.11	1256.31	982.48	819.03	710.76	634.02	576.98	533.08	498.36
40,000	1852.43	1288.53	1007.68	840.03	728.98	650.27	591.78	546.74	511.13
41,000	1898.73	1320.74	1032.86	861.03	747.21	666.54	606.57	560.42	523.91
42,000	1945.05	1352.95	1058.05	882.03	765.43	682.79	621.37	574.08	536.68
43,000	1991.36	1385.17	1083.25	903.03	783.65	699.05	636.16	587.75	549.46
44,000	2037.66	1417.38	1108.44	924.03	801.88	715.30	650.95	601.42	562.24
45,000	2083.98	1449.59	1133.62	945.03	820.10	731.56	665.75	615.09	575.02
46,000	2130.28	1481.81	1158.82	966.03	838.32	747.82	680.55	628.75	587.80
47,000	2176.60	1514.02	1184.01	987.03	856.56	764.07	695.34	642.43	600.58

48,000	2222.91	1546.23	1209.21	1008.03	874.78	780.34	710.13	656.09	613.35
49,000	2269.22	1578.45	1234.40	1029.04	893.01	796.59	724.92	669.76	626.13
50,000	2315.53	1610.66	1259.58	1050.03	911.23	812.84	739.73	683.43	638.91
51,000	2361.84	1642.87	1284.78	1071.04	929.45	829.11	754.52	697.10	651.69
52,000	2408.15	1675.09	1309.97	1092.03	947.68	845.36	769.31	710.76	664.47
53,000	2454.47	1707.30	1335.17	1113.04	965.90	861.61	784.10	724.44	677.25
54,000	2500.77	1739.51	1360.36	1134.03	984.12	877.88	798.90	738.10	690.02
55,000	2547.09	1771.73	1385.54	1155.04	1002.35	894.13	813.70	751.77	702.80
56,000	2593.39	1803.94	1410.74	1176.04	1020.58	910.39	828.49	765.44	715.58
57,000	2639.71	1836.15	1435.93	1197.04	1038.80	926.64	843.28	779.11	728.36
58,000	2686.02	1868.37	1461.12	1218.04	1057.03	942.90	858.08	792.78	741.14
59,000	2732.32	1900.58	1486.31	1239.04	1075.25	959.16	872.87	806.45	753.92
60,000	2778.64	1932.79	1511.50	1260.04	1093.47	975.41	887.66	820.11	766.69
61,000	2824.94	1965.01	1536.70	1281.04	1111.70	991.68	902.46	833.79	779.47
62,000	2871.26	1997.22	1561.89	1302.04	1129.92	1007.93	917.26	847.45	792.25
63,000	2917.56	2029.43	1587.08	1323.04	1148.14	1024.18	932.05	861.12	805.03
64,000	2963.88	2061.64	1612.27	1344.04	1166.38	1040.45	946.84	874.79	817.81
65,000	3010.19	2093.86	1637.46	1365.05	1184.60	1056.70	961.63	888.46	830.59
66,000	3056.50	2126.07	1662.66	1386.04	1202.82	1072.95	976.44	902.12	843.36
67,000	3102.81	2158.28	1687.85	1407.05	1221.05	1089.21	991.23	915.80	856.14
68,000	3149.12	2190.50	1713.04	1428.04	1239.27	1105.47	1006.02	929.46	868.91
69,000	3195.43	2222.71	1738.23	1449.05	1257.49	1121.73	1020.81	943.13	881.70
70,000	3241.75	2254.92	1763.42	1470.04	1275.72	1137.98	1035.61	956.80	894.48
71,000	3288.05	2287.14	1788.62	1491.05	1293.94	1154.24	1050.41	970.47	907.25
72,000	3334.37	2319.35	1813.81	1512.05	1312.17	1170.50	1065.20	984.13	920.03
73,000	3380.67	2351.56	1838.99	1533.05	1330.40	1186.75	1079.99	997.81	932.81
74,000	3426.98	2383.78	1864.19	1554.05	1348.62	1203.02	1094.79	1011.47	945.58
75,000	3473.30	2415.99	1889.38	1575.05	1366.84	1219.27	1109.58	1025.15	958.37
76,000	3519.60	2448.20	1914.57	1596.05	1385.07	1235.52	1124.38	1038.81	971.15
77,000	3565.92	2480.42	1939.77	1617.05	1403.29	1251.79	1139.17	1052.48	983.92
78,000	3612.22	2512.63	1964.95	1638.05	1421.51	1268.04	1153.97	1066.15	996.70
79,000	3658.54	2544.84	1990.15	1659.05	1439.74	1284.29	1168.76	1079.82	1009.48
80,000	3704.85	2577.06	2015.34	1680.05	1457.96	1300.55	1183.55	1093.48	1022.25
81,000	3751.16	2609.27	2040.53	1701.06	1476.19	1316.81	1198.35	1107.16	1035.04
82,000	3797.47	2641.48	2065.73	1722.05	1494.42	1333.07	1213.15	1120.82	1047.82
83,000	3843.78	2673.70	2090.91	1743.06	1512.64	1349.32	1227.94	1134.49	1060.59
84,000	3890.09	2705.91	2116.11	1764.05	1530.86	1365.58	1242.73	1148.16	1073.37
85,000	3936.41	2738.12	2141.30	1785.06	1549.09	1381.84	1257.52	1161.83	1086.15
86,000	3982.71	2770.34	2166.49	1806.05	1567.31	1398.09	1272.32	1175.49	1098.92
87,000	4029.03	2802.55	2191.69	1827.06	1585.53	1414.36	1287.12	1189.17	1111.71
88,000	4075.33	2834.76	2216.87	1848.06	1603.76	1430.61	1301.91	1202.83	1124.49
89,000	4121.64	2866.97	2242.07	1869.06	1621.99	1446.86	1316.70	1216.50	1137.26
90,000	4167.96	2899.19	2267.26	1890.06	1640.21	1463.13	1331.50	1230.17	1150.04
91,000	4214.26	2931.40	2292.45	1911.06	1658.44	1479.38	1346.29	1243.84	1162.82
92,000	4260.58	2963.61	2317.64	1932.06	1676.66	1495.63	1361.09	1257.51	1175.59
93,000	4306.88	2995.83	2342.83	1953.06	1694.88	1511.89	1375.88	1271.18	1188.38
94,000	4353.20	3028.04	2368.02	1974.06	1713.11	1528.15	1390.68	1284.84	1201.15
95,000	4399.51	3060.25	2393.22	1995.06	1731.33	1544.41	1405.47	1298.52	1213.93
96,000	4445.82	3092.47	2418.41	2016.06	1749.55	1560.66	1420.26	1312.18	1226.71
97,000	4492.13	3124.68	2443.60	2037.07	1767.78	1576.92	1435.06	1325.85	1239.48
98,000	4538.44	3156.89	2468.79	2058.06	1786.01	1593.18	1449.86	1339.52	1252.26
99,000	4584.75	3189.11	2493.98	2079.07	1804.23	1609.43	1464.65	1353.19	1265.05
100,000	4631.07	3221.32	2519.18	2100.06	1822.46	1625.70	1479.44	1366.85	1277.82
101,000	4677.37	3253.53	2544.37	2121.07	1840.68	1641.95	1494.23	1380.53	1290.60
102,000	4723.69	3285.75	2569.56	2142.06	1858.90	1658.20	1509.04	1394.19	1303.38
103,000	4769.99	3317.96	2594.75	2163.07	1877.13	1674.46	1523.83	1407.86	1316.15

104000	4816.30	3350.17	2619.94	2184.07	1895.35	1690.72	1538.62	1421.53	1328.93
105000	4862.61	3382.39	2645.14	2205.07	1913.57	1706.97	1553.41	1435.20	1341.72
106000	4908.92	3414.60	2670.32	2226.07	1931.81	1723.23	1568.21	1448.86	1354.49
107000	4955.24	3446.81	2695.51	2247.07	1950.03	1739.49	1583.01	1462.54	1367.27
108000	5001.54	3479.03	2720.71	2268.07	1968.25	1755.75	1597.80	1476.20	1380.05
109000	5047.86	3511.24	2745.90	2289.07	1986.48	1772.00	1612.59	1489.88	1392.82
110000	5094.16	3543.45	2771.10	2310.07	2004.70	1788.26	1627.39	1503.54	1405.60
111000	5140.48	3575.66	2796.28	2331.08	2022.92	1804.52	1642.18	1517.21	1418.39
112000	5186.79	3607.88	2821.47	2352.07	2041.15	1820.77	1656.97	1530.88	1431.16
113000	5233.10	3640.09	2846.67	2373.08	2059.37	1837.04	1671.77	1544.55	1443.94
114000	5279.41	3672.30	2871.86	2394.07	2077.59	1853.29	1686.57	1558.21	1456.72
115000	5325.72	3704.52	2897.06	2415.08	2095.83	1869.54	1701.36	1571.89	1469.49
116000	5372.03	3736.73	2922.24	2436.07	2114.05	1885.80	1716.15	1585.55	1482.27
117000	5418.35	3768.94	2947.43	2457.08	2132.27	1902.06	1730.94	1599.22	1495.06
118000	5464.65	3801.16	2972.63	2478.07	2150.50	1918.31	1745.75	1612.89	1507.83
119000	5510.96	3833.37	2997.82	2499.08	2168.72	1934.57	1760.54	1626.56	1520.61
120000	5557.27	3865.58	3023.02	2520.08	2186.94	1950.83	1775.33	1640.22	1533.38
121000	5603.58	3897.80	3048.20	2541.08	2205.17	1967.09	1790.12	1653.90	1546.16
122000	5649.90	3930.01	3073.39	2562.08	2223.39	1983.34	1804.92	1667.56	1558.94
123000	5696.20	3962.22	3098.59	2583.08	2241.62	1999.60	1819.72	1681.24	1571.72
124000	5742.52	3994.44	3123.78	2604.08	2259.85	2015.86	1834.51	1694.90	1584.50
125000	5788.82	4026.65	3148.96	2625.08	2278.07	2032.11	1849.30	1708.57	1597.28
126000	5835.14	4058.86	3174.16	2646.08	2296.29	2048.38	1864.10	1722.24	1610.05
127000	5881.45	4091.08	3199.35	2667.09	2314.52	2064.63	1878.89	1735.91	1622.83
128000	5927.76	4123.29	3224.55	2688.08	2332.74	2080.88	1893.69	1749.57	1635.61
129000	5974.07	4155.50	3249.74	2709.09	2350.96	2097.14	1908.48	1763.25	1648.39
130000	6020.38	4187.72	3274.92	2730.08	2369.19	2113.40	1923.28	1776.91	1661.17
131000	6066.69	4219.93	3300.12	2751.09	2387.41	2129.65	1938.07	1790.58	1673.95
132000	6113.01	4252.14	3325.31	2772.08	2405.64	2145.91	1952.86	1804.25	1686.72
133000	6159.31	4284.36	3350.51	2793.09	2423.87	2162.17	1967.65	1817.92	1699.50
134000	6205.62	4316.57	3375.70	2814.08	2442.09	2178.43	1982.46	1831.58	1712.28
135000	6251.93	4348.78	3400.88	2835.09	2460.31	2194.68	1997.25	1845.26	1725.06
136000	6298.24	4380.99	3426.08	2856.09	2478.54	2210.94	2012.04	1858.92	1737.84
137000	6344.56	4413.21	3451.27	2877.09	2496.76	2227.20	2026.83	1872.59	1750.62
138000	6390.86	4445.42	3476.47	2898.09	2514.98	2243.45	2041.63	1886.26	1763.39
139000	6437.18	4477.63	3501.65	2919.09	2533.21	2259.71	2056.43	1899.93	1776.17
140000	6483.48	4509.85	3526.84	2940.09	2551.44	2275.97	2071.22	1913.60	1788.95
141000	6529.80	4542.06	3552.04	2961.09	2569.66	2292.22	2086.01	1927.27	1801.73
142000	6576.10	4574.27	3577.23	2982.09	2587.89	2308.48	2100.81	1940.93	1814.51
143000	6622.42	4606.49	3602.42	3003.10	2606.11	2324.74	2115.60	1954.61	1827.29
144000	6668.73	4638.70	3627.61	3024.09	2624.34	2340.99	2130.40	1968.27	1840.06
145000	6715.04	4670.91	3652.80	3045.10	2642.56	2357.25	2145.19	1981.94	1852.84
146000	6761.35	4703.13	3678.00	3066.09	2660.78	2373.51	2159.99	1995.61	1865.61
147000	6807.65	4735.34	3703.19	3087.10	2679.01	2389.77	2174.78	2009.28	1878.40
148000	6853.97	4767.55	3728.38	3108.09	2697.23	2406.02	2189.57	2022.94	1891.18
149000	6900.28	4799.77	3753.57	3129.10	2715.46	2422.28	2204.37	2036.62	1903.95
150000	6946.59	4831.98	3778.76	3150.09	2733.69	2438.54	2219.17	2050.28	1916.73
151000	6992.90	4864.18	3803.96	3171.10	2751.91	2454.79	2233.96	2063.95	1929.51
152000	7039.21	4896.40	3829.15	3192.10	2770.13	2471.05	2248.75	2077.62	1942.28
153000	7085.52	4928.61	3854.34	3213.10	2788.36	2487.31	2263.54	2091.29	1955.07
154000	7131.84	4960.82	3879.53	3234.10	2806.58	2503.56	2278.35	2104.95	1967.85
155000	7178.14	4993.04	3904.72	3255.10	2824.80	2519.82	2293.14	2118.63	1980.62
156000	7224.46	5025.25	3929.92	3276.10	2843.03	2536.08	2307.93	2132.29	1993.40
157000	7270.76	5057.46	3955.11	3297.10	2861.26	2552.34	2322.72	2145.97	2006.18
158000	7317.08	5089.68	3980.29	3318.10	2879.48	2568.59	2337.52	2159.63	2018.95
159000	7363.39	5121.89	4005.49	3339.11	2897.71	2584.85	2352.31	2173.30	2031.74
160000	7409.70	5154.10	4030.68	3360.10	2915.93	2601.11	2367.11	2186.97	2044.52

161000	7456.01	5186.31	4055.87	3381.11	2934.15	2617.36	2381.90	2200.64	2057.29
162000	7502.31	5218.53	4081.07	3402.10	2952.38	2633.62	2396.70	2214.30	2070.07
163000	7548.63	5250.74	4106.25	3423.11	2970.60	2649.88	2411.49	2227.98	2082.85
164000	7594.94	5282.95	4131.45	3444.10	2988.82	2666.13	2426.28	2241.64	2095.62
165000	7641.25	5315.17	4156.64	3465.11	3007.05	2682.39	2441.08	2255.31	2108.41
166000	7687.56	5347.38	4181.83	3486.10	3025.28	2698.65	2455.88	2268.98	2121.19
167000	7733.87	5379.59	4207.03	3507.11	3043.50	2714.90	2470.67	2282.65	2133.96
168000	7780.18	5411.81	4232.21	3528.11	3061.73	2731.16	2485.46	2296.31	2146.74
169000	7826.50	5444.02	4257.41	3549.11	3079.95	2747.42	2500.25	2309.99	2159.52
170000	7872.80	5476.23	4282.60	3570.11	3098.17	2763.68	2515.06	2323.65	2172.29
171000	7919.12	5508.45	4307.79	3591.11	3116.40	2779.93	2529.85	2337.32	2185.08
172000	7965.42	5540.66	4332.98	3612.11	3134.62	2796.19	2544.64	2350.99	2197.85
173000	8011.74	5572.87	4358.17	3633.11	3152.84	2812.45	2559.43	2364.66	2210.63
174000	8058.05	5605.09	4383.36	3654.11	3171.08	2828.70	2574.23	2378.34	2223.41
175000	8104.36	5637.30	4408.56	3675.12	3189.30	2844.96	2589.03	2392.00	2236.18
176000	8150.67	5669.51	4433.75	3696.11	3207.52	2861.22	2603.82	2405.66	2248.96
177000	8196.97	5701.73	4458.94	3717.12	3225.75	2877.47	2618.61	2419.34	2261.75
178000	8243.29	5733.94	4484.13	3738.11	3243.97	2893.73	2633.41	2433.01	2274.52
179000	8289.60	5766.15	4509.32	3759.12	3262.19	2909.99	2648.20	2446.67	2287.30
180000	8335.91	5798.37	4534.52	3780.11	3280.42	2926.24	2662.99	2460.35	2300.08
181000	8382.22	5830.58	4559.71	3801.12	3298.64	2942.50	2677.79	2474.01	2312.85
182000	8428.53	5862.79	4584.90	3822.11	3316.86	2958.76	2692.59	2487.68	2325.63
183000	8474.84	5895.01	4610.09	3843.12	3335.10	2975.02	2707.38	2501.35	2338.42
184000	8521.15	5927.22	4635.28	3864.12	3353.32	2991.27	2722.17	2515.02	2351.19
185000	8567.46	5959.43	4660.48	3885.12	3371.54	3007.53	2736.96	2528.68	2363.97
186000	8613.78	5991.64	4685.66	3906.12	3389.77	3023.79	2751.77	2542.36	2376.75
187000	8660.08	6023.86	4710.86	3927.12	3407.99	3040.04	2766.56	2556.02	2389.52
188000	8706.40	6056.07	4736.05	3948.12	3426.21	3056.29	2781.35	2569.69	2402.30
189000	8752.70	6088.28	4761.24	3969.12	3444.44	3072.56	2796.14	2583.36	2415.09
190000	8799.02	6120.50	4786.44	3990.12	3462.66	3088.81	2810.94	2597.03	2427.86
191000	8845.33	6152.71	4811.62	4011.13	3480.89	3105.07	2825.74	2610.70	2440.64
192000	8891.63	6184.92	4836.81	4032.12	3499.12	3121.33	2840.53	2624.37	2453.42
193000	8937.95	6217.14	4862.01	4053.13	3517.34	3137.58	2855.32	2638.03	2466.19
194000	8984.25	6249.35	4887.20	4074.12	3535.56	3153.84	2870.12	2651.71	2478.97
195000	9030.57	6281.56	4912.40	4095.13	3553.79	3170.10	2884.91	2665.37	2491.76
196000	9076.88	6313.78	4937.58	4116.12	3572.01	3186.36	2899.71	2679.04	2504.53
197000	9123.19	6345.99	4962.77	4137.13	3590.23	3202.61	2914.50	2692.71	2517.31
198000	9169.50	6378.20	4987.97	4158.12	3608.46	3218.87	2929.30	2706.38	2530.09
199000	9215.81	6410.42	5013.16	4179.13	3626.69	3235.13	2944.09	2720.04	2542.86
200000	9262.12	6442.63	5038.36	4200.13	3644.91	3251.38	2958.88	2733.72	2555.64
201000	9308.44	6474.84	5063.54	4221.13	3663.14	3267.63	2973.68	2747.38	2568.42
202000	9354.74	6507.06	5088.73	4242.13	3681.36	3283.90	2988.48	2761.05	2581.20
203000	9401.06	6539.27	5113.93	4263.13	3699.58	3300.15	3003.27	2774.72	2593.98
204000	9447.36	6571.48	5139.12	4284.13	3717.81	3316.41	3018.06	2788.39	2606.75
205000	9493.68	6603.70	5164.31	4305.13	3736.03	3332.67	3032.85	2802.06	2619.53
206000	9539.99	6635.91	5189.50	4326.13	3754.25	3348.92	3047.65	2815.73	2632.31
207000	9586.29	6668.12	5214.69	4347.14	3772.48	3365.18	3062.45	2829.39	2645.09
208000	9632.61	6700.34	5239.89	4368.13	3790.71	3381.44	3077.24	2843.07	2657.87
209000	9678.91	6732.55	5265.08	4389.14	3808.93	3397.70	3092.03	2856.73	2670.65
210000	9725.23	6764.76	5290.26	4410.13	3827.16	3413.95	3106.83	2870.40	2683.42
211000	9771.54	6796.97	5315.46	4431.14	3845.38	3430.21	3121.62	2884.07	2696.20
212000	9817.85	6829.19	5340.65	4452.13	3863.60	3446.47	3136.42	2897.74	2708.98
213000	9864.16	6861.40	5365.85	4473.14	3881.83	3462.72	3151.21	2911.40	2721.76
214000	9910.47	6893.61	5391.04	4494.14	3900.05	3478.97	3166.01	2925.08	2734.54
215000	9956.78	6925.83	5416.22	4515.14	3918.27	3495.24	3180.80	2938.74	2747.32
216000	10003.10	6958.04	5441.42	4536.14	3936.51	3511.49	3195.59	2952.41	2760.09

217000	10049.40	6990.25	5466.61	4557.14	3954.73	3527.75	3210.39	2966.08	2772.87
218000	10095.72	7022.47	5491.81	4578.14	3972.95	3544.01	3225.19	2979.75	2785.65
219000	10142.02	7054.68	5516.99	4599.14	3991.18	3560.26	3239.98	2993.41	2798.43
220000	10188.34	7086.89	5542.18	4620.14	4009.40	3576.52	3254.77	3007.09	2811.21
221000	10234.65	7119.11	5567.38	4641.14	4027.62	3592.78	3269.56	3020.75	2823.99
222000	10280.95	7151.32	5592.57	4662.14	4045.85	3609.04	3284.37	3034.43	2836.76
223000	10327.27	7183.53	5617.76	4683.15	4064.07	3625.29	3299.16	3048.09	2849.54
224000	10373.57	7215.75	5642.95	4704.14	4082.29	3641.54	3313.95	3061.76	2862.32
225000	10419.89	7247.96	5668.14	4725.15	4100.53	3657.81	3328.74	3075.43	2875.10
226000	10466.19	7280.17	5693.34	4746.14	4118.75	3674.06	3343.54	3089.10	2887.88
227000	10512.51	7312.39	5718.53	4767.15	4136.97	3690.31	3358.34	3102.76	2900.65
228000	10558.82	7344.60	5743.72	4788.14	4155.20	3706.58	3373.13	3116.44	2913.43
229000	10605.13	7376.81	5768.91	4809.15	4173.42	3722.83	3387.92	3130.10	2926.21
230000	10651.44	7409.03	5794.10	4830.15	4191.64	3739.09	3402.72	3143.77	2938.98
231000	10697.75	7441.24	5819.30	4851.15	4209.87	3755.35	3417.51	3157.44	2951.77
232000	10744.06	7473.45	5844.49	4872.15	4228.09	3771.60	3432.30	3171.11	2964.55
233000	10790.38	7505.66	5869.68	4893.15	4246.32	3787.86	3447.10	3184.77	2977.32
234000	10836.68	7537.88	5894.87	4914.15	4264.55	3804.12	3461.90	3198.45	2990.10
235000	10882.99	7570.09	5920.06	4935.15	4282.77	3820.38	3476.69	3212.11	3002.88
236000	10929.30	7602.30	5945.26	4956.15	4300.99	3836.63	3491.48	3225.78	3015.65
237000	10975.61	7634.52	5970.45	4977.15	4319.22	3852.88	3506.27	3239.45	3028.44
238000	11021.93	7666.73	5995.63	4998.15	4337.44	3869.15	3521.08	3253.12	3041.22
239000	11068.23	7698.94	6020.83	5019.16	4355.66	3885.40	3535.87	3266.79	3053.99
240000	11114.55	7731.16	6046.02	5040.15	4373.89	3901.65	3550.66	3280.46	3066.77
241000	11160.85	7763.37	6071.21	5061.16	4392.11	3917.92	3565.45	3294.12	3079.55
242000	11207.17	7795.58	6096.41	5082.15	4410.35	3934.17	3580.25	3307.80	3092.32
243000	11253.48	7827.80	6121.59	5103.16	4428.57	3950.43	3595.05	3321.46	3105.11
244000	11299.79	7860.01	6146.79	5124.15	4446.79	3966.69	3609.84	3335.13	3117.89
245000	11346.10	7892.22	6171.98	5145.16	4465.02	3982.94	3624.63	3348.80	3130.66
246000	11392.41	7924.44	6197.17	5166.16	4483.24	3999.20	3639.43	3362.47	3143.44
247000	11438.72	7956.65	6222.37	5187.16	4501.46	4015.46	3654.22	3376.13	3156.22
248000	11485.04	7988.86	6247.55	5208.16	4519.69	4031.72	3669.02	3389.81	3168.99
249000	11531.34	8021.08	6272.75	5229.16	4537.91	4047.97	3683.81	3403.47	3181.78
250000	11577.65	8053.29	6297.94	5250.16	4556.14	4064.22	3698.61	3417.14	3194.56
251000	11623.96	8085.50	6323.13	5271.16	4574.37	4080.49	3713.40	3430.81	3207.33
252000	11670.27	8117.72	6348.32	5292.16	4592.59	4096.74	3728.19	3444.48	3220.11
253000	11716.59	8149.93	6373.51	5313.16	4610.81	4112.99	3742.98	3458.14	3232.88
254000	11762.89	8182.14	6398.71	5334.16	4629.04	4129.26	3757.79	3471.82	3245.66
255000	11809.21	8214.36	6423.90	5355.17	4647.26	4145.51	3772.58	3485.48	3258.45
256000	11855.51	8246.57	6449.09	5376.16	4665.48	4161.77	3787.37	3499.16	3271.22
257000	11901.83	8278.78	6474.28	5397.17	4683.71	4178.03	3802.16	3512.82	3284.00
258000	11948.14	8310.99	6499.47	5418.16	4701.93	4194.28	3816.96	3526.49	3296.78
259000	11994.45	8343.21	6524.66	5439.17	4720.16	4210.54	3831.76	3540.16	3309.55
260000	12040.76	8375.42	6549.86	5460.16	4738.39	4226.79	3846.55	3553.83	3322.34
261000	12087.07	8407.63	6575.05	5481.17	4756.61	4243.06	3861.34	3567.49	3335.12
262000	12133.38	8439.85	6600.24	5502.17	4774.83	4259.31	3876.14	3581.17	3347.89
263000	12179.69	8472.06	6625.43	5523.17	4793.06	4275.56	3890.93	3594.83	3360.67
264000	12226.00	8504.27	6650.62	5544.17	4811.28	4291.83	3905.73	3608.50	3373.45
265000	12272.31	8536.49	6675.82	5565.17	4829.50	4308.08	3920.52	3622.17	3386.22
266000	12318.62	8568.70	6701.01	5586.17	4847.73	4324.34	3935.32	3635.84	3399.01
267000	12364.93	8600.91	6726.20	5607.17	4865.96	4340.60	3950.11	3649.50	3411.79
268000	12411.24	8633.13	6751.39	5628.17	4884.18	4356.85	3964.90	3663.18	3424.56
269000	12457.55	8665.34	6776.58	5649.17	4902.41	4373.11	3979.70	3676.84	3437.34
270000	12503.87	8697.55	6801.78	5670.17	4920.63	4389.37	3994.50	3690.51	3450.12
271000	12550.17	8729.77	6826.96	5691.18	4938.85	4405.62	4009.29	3704.18	3462.89
272000	12596.49	8761.98	6852.15	5712.17	4957.08	4421.88	4024.08	3717.85	3475.68

273000	12642.79	8794.19	6877.35	5733.18	4975.30	4438.13	4038.87	3731.52	3488.46
274000	12689.11	8826.41	6902.54	5754.17	4993.52	4454.40	4053.68	3745.19	3501.23
275000	12735.42	8858.62	6927.74	5775.18	5011.75	4470.65	4068.47	3758.85	3514.01
276000	12781.73	8890.83	6952.92	5796.17	5029.98	4486.90	4083.26	3772.53	3526.79
277000	12828.04	8923.05	6978.11	5817.18	5048.20	4503.17	4098.05	3786.19	3539.56
278000	12874.35	8955.26	7003.31	5838.18	5066.43	4519.42	4112.85	3799.86	3552.35
279000	12920.66	8987.47	7028.50	5859.18	5084.65	4535.68	4127.64	3813.53	3565.12
280000	12966.97	9019.69	7053.70	5880.18	5102.87	4551.94	4142.44	3827.20	3577.90
281000	13013.28	9051.90	7078.88	5901.18	5121.10	4568.19	4157.23	3840.86	3590.68
282000	13059.59	9084.11	7104.07	5922.18	5139.32	4584.45	4172.03	3854.54	3603.45
283000	13105.90	9116.32	7129.27	5943.18	5157.54	4600.71	4186.82	3868.20	3616.23
284000	13152.21	9148.54	7154.46	5964.18	5175.78	4616.96	4201.61	3881.87	3629.02
285000	13198.53	9180.75	7179.65	5985.18	5194.00	4633.22	4216.41	3895.54	3641.79
286000	13244.83	9212.96	7204.84	6006.18	5212.22	4649.47	4231.21	3909.21	3654.57
287000	13291.15	9245.18	7230.03	6027.19	5230.45	4665.74	4246.00	3922.88	3667.35
288000	13337.45	9277.39	7255.23	6048.18	5248.67	4681.99	4260.79	3936.55	3680.12
289000	13383.77	9309.60	7280.42	6069.19	5266.89	4698.24	4275.58	3950.21	3692.90
290000	13430.08	9341.82	7305.60	6090.18	5285.12	4714.51	4290.39	3963.89	3705.69
291000	13476.39	9374.03	7330.80	6111.19	5303.34	4730.76	4305.18	3977.55	3718.46
292000	13522.70	9406.24	7355.99	6132.18	5321.56	4747.02	4319.97	3991.22	3731.24
293000	13569.01	9438.46	7381.19	6153.19	5339.80	4763.28	4334.76	4004.89	3744.02
294000	13615.32	9470.67	7406.38	6174.19	5358.02	4779.53	4349.56	4018.56	3756.79
295000	13661.63	9502.88	7431.56	6195.19	5376.24	4795.79	4364.36	4032.22	3769.57
296000	13707.94	9535.10	7456.76	6216.19	5394.47	4812.04	4379.15	4045.90	3782.36
297000	13754.25	9567.31	7481.95	6237.19	5412.69	4828.30	4393.94	4059.56	3795.13
298000	13800.56	9599.52	7507.15	6258.19	5430.91	4844.56	4408.74	4073.23	3807.91
299000	13846.87	9631.74	7532.34	6279.19	5449.14	4860.81	4423.53	4086.90	3820.69
300000	13893.19	9663.95	7557.52	6300.19	5467.36	4877.08	4438.32	4100.57	3833.46

Note:

1. This is a nonpromo rate for financing approved with Group Credit Family Takaful (GCFT) take-up only
2. This financing is based on variable rate, reducing balance on daily rest basis
3. Current standard base rate (SBR) is 3.00%, spread is 5.85%
4. The equivalent flat rate is only for reference
5. The amount shown is amount of monthly salary deduction (inclusive of 1.5% monthly collection fee) and only for reference (actual amount might have up to RM1 differences due to decimal point)
6. Package code by deduction channel:
 - i. Federal government employees = SPFP08
 - ii. Non federal government employees = SPFP10

upd as at 18012024_SPFP08 SPFP10