

## Payment Table for Personal Financing-i for Civil Sector Variable Rate (non-promo) non GCFT FY2024

Annual Effective Rate	11.85%								
Equivalent Flat Rate	6.40%	6.44%	6.51%	6.60%	6.70%	6.80%	6.90%	7.01%	7.11%
Total Financing Amount	2	3	4	5	6	7	8	9	10
	24	36	48	60	72	84	96	108	120
2000	95.44	67.30	53.32	45.02	39.53	35.69	32.83	30.66	28.95
3000	143.16	100.94	79.98	67.52	59.31	53.52	49.25	45.99	43.43
4000	190.87	134.59	106.64	90.02	79.08	71.36	65.66	61.32	57.91
5,000	238.60	168.23	133.30	112.53	98.84	89.20	82.08	76.65	72.39
6,000	286.31	201.89	159.96	135.04	118.61	107.05	98.50	91.98	86.86
7,000	334.03	235.53	186.62	157.54	138.39	124.88	114.91	107.31	101.34
8,000	381.76	269.18	213.28	180.05	158.15	142.72	131.33	122.64	115.82
9,000	429.47	302.82	239.94	202.56	177.92	160.56	147.75	137.97	130.29
10,000	477.19	336.48	266.60	225.07	197.69	178.41	164.17	153.30	144.78
11,000	524.91	370.12	293.26	247.57	217.46	196.24	180.59	168.63	159.26
12,000	572.63	403.77	319.92	270.07	237.23	214.08	197.01	183.96	173.74
13,000	620.35	437.42	346.58	292.58	256.99	231.92	213.42	199.29	188.21
14,000	668.07	471.07	373.24	315.09	276.76	249.77	229.84	214.62	202.69
15,000	715.79	504.71	399.90	337.59	296.53	267.60	246.25	229.95	217.17
16,000	763.51	538.36	426.56	360.10	316.30	285.44	262.67	245.28	231.64
17,000	811.23	572.01	453.22	382.61	336.07	303.28	279.09	260.61	246.12
18,000	858.94	605.65	479.88	405.12	355.84	321.13	295.50	275.94	260.60
19,000	906.67	639.30	506.54	427.62	375.60	338.96	311.92	291.27	275.08
20,000	954.39	672.94	533.20	450.12	395.38	356.80	328.34	306.60	289.55
21,000	1002.10	706.60	559.87	472.63	415.15	374.64	344.75	321.93	304.03
22,000	1049.83	740.24	586.53	495.14	434.91	392.49	361.17	337.25	318.51
23,000	1097.54	773.89	613.19	517.64	454.68	410.32	377.58	352.58	332.98
24,000	1145.26	807.54	639.85	540.15	474.45	428.16	394.00	367.91	347.46
25,000	1192.98	841.19	666.51	562.66	494.22	446.01	410.42	383.24	361.94
26,000	1240.70	874.83	693.17	585.17	513.99	463.85	426.83	398.57	376.42
27,000	1288.42	908.48	719.83	607.68	533.76	481.69	443.25	413.90	390.89
28,000	1336.14	942.13	746.49	630.17	553.52	499.52	459.68	429.23	405.37
29,000	1383.86	975.78	773.15	652.68	573.30	517.37	476.09	444.56	419.85
30,000	1431.57	1009.42	799.81	675.19	593.07	535.21	492.51	459.89	434.34
31,000	1479.30	1043.07	826.47	697.70	612.83	553.05	508.92	475.22	448.81
32,000	1527.02	1076.72	853.13	720.20	632.60	570.88	525.34	490.55	463.29
33,000	1574.73	1110.37	879.79	742.71	652.38	588.73	541.76	505.88	477.77
34,000	1622.46	1144.01	906.45	765.22	672.14	606.57	558.17	521.21	492.24
35,000	1670.17	1177.65	933.11	787.73	691.91	624.41	574.59	536.54	506.72
36,000	1717.89	1211.31	959.77	810.22	711.68	642.24	591.01	551.87	521.20
37,000	1765.61	1244.95	986.43	832.73	731.44	660.09	607.42	567.20	535.68
38,000	1813.33	1278.60	1013.09	855.24	751.22	677.93	623.84	582.53	550.15
39,000	1861.05	1312.25	1039.75	877.75	770.98	695.77	640.25	597.86	564.63
40,000	1908.77	1345.90	1066.41	900.25	790.75	713.60	656.67	613.19	579.11
41,000	1956.49	1379.54	1093.07	922.76	810.52	731.45	673.09	628.52	593.58
42,000	2004.21	1413.19	1119.73	945.27	830.29	749.29	689.50	643.85	608.06
43,000	2051.93	1446.84	1146.39	967.78	850.06	767.13	705.92	659.18	622.54
44,000	2099.64	1480.49	1173.05	990.27	869.83	784.97	722.34	674.51	637.02
45,000	2147.37	1514.13	1199.71	1012.78	889.59	802.81	738.75	689.84	651.49
46,000	2195.09	1547.78	1226.37	1035.29	909.36	820.65	755.17	705.17	665.97
47,000	2242.80	1581.43	1253.03	1057.80	929.14	838.49	771.59	720.50	680.45

48,000	2290.53	1615.08	1279.69	1080.30	948.90	856.34	788.01	735.83	694.92
49,000	2338.24	1648.72	1306.35	1102.81	968.67	874.17	804.43	751.16	709.41
50,000	2385.96	1682.38	1333.01	1125.32	988.44	892.01	820.84	766.49	723.89
51,000	2433.69	1716.02	1359.66	1147.82	1008.21	909.85	837.26	781.82	738.37
52,000	2481.40	1749.66	1386.32	1170.32	1027.98	927.70	853.68	797.15	752.84
53,000	2529.12	1783.31	1412.98	1192.83	1047.75	945.53	870.09	812.48	767.32
54,000	2576.84	1816.96	1439.64	1215.34	1067.51	963.37	886.51	827.81	781.80
55,000	2624.56	1850.61	1466.30	1237.85	1087.29	981.21	902.92	843.14	796.27
56,000	2672.27	1884.25	1492.96	1260.36	1107.06	999.06	919.34	858.47	810.75
57,000	2720.00	1917.90	1519.62	1282.86	1126.82	1016.89	935.76	873.80	825.23
58,000	2767.72	1951.55	1546.28	1305.37	1146.59	1034.73	952.17	889.13	839.71
59,000	2815.43	1985.20	1572.94	1327.87	1166.36	1052.57	968.59	904.46	854.18
60,000	2863.16	2018.84	1599.60	1350.38	1186.13	1070.42	985.01	919.79	868.66
61,000	2910.87	2052.50	1626.27	1372.88	1205.90	1088.25	1001.42	935.12	883.14
62,000	2958.59	2086.14	1652.93	1395.39	1225.66	1106.09	1017.84	950.45	897.61
63,000	3006.31	2119.79	1679.59	1417.90	1245.43	1123.93	1034.25	965.78	912.09
64,000	3054.03	2153.43	1706.25	1440.41	1265.21	1141.78	1050.67	981.11	926.57
65,000	3101.75	2187.09	1732.91	1462.91	1284.97	1159.61	1067.09	996.44	941.05
66,000	3149.47	2220.73	1759.57	1485.42	1304.74	1177.45	1083.51	1011.76	955.52
67,000	3197.19	2254.38	1786.23	1507.92	1324.51	1195.30	1099.93	1027.09	970.00
68,000	3244.90	2288.02	1812.89	1530.43	1344.27	1213.14	1116.35	1042.42	984.49
69,000	3292.63	2321.68	1839.55	1552.93	1364.05	1230.97	1132.76	1057.75	998.96
70,000	3340.35	2355.32	1866.21	1575.44	1383.82	1248.81	1149.18	1073.08	1013.44
71,000	3388.07	2388.96	1892.87	1597.95	1403.58	1266.66	1165.59	1088.41	1027.92
72,000	3435.79	2422.62	1919.53	1620.46	1423.35	1284.50	1182.01	1103.74	1042.40
73,000	3483.50	2456.26	1946.19	1642.96	1443.13	1302.34	1198.43	1119.07	1056.87
74,000	3531.23	2489.91	1972.85	1665.47	1462.89	1320.17	1214.84	1134.40	1071.35
75,000	3578.94	2523.55	1999.51	1687.97	1482.66	1338.02	1231.26	1149.73	1085.83
76,000	3626.66	2557.21	2026.17	1710.48	1502.43	1355.86	1247.68	1165.06	1100.30
77,000	3674.39	2590.85	2052.83	1732.98	1522.20	1373.70	1264.09	1180.39	1114.78
78,000	3722.10	2624.50	2079.49	1755.49	1541.97	1391.53	1280.51	1195.72	1129.26
79,000	3769.82	2658.14	2106.15	1778.00	1561.74	1409.38	1296.92	1211.05	1143.74
80,000	3817.54	2691.80	2132.81	1800.51	1581.50	1427.22	1313.34	1226.38	1158.21
81,000	3865.26	2725.44	2159.47	1823.02	1601.27	1445.06	1329.76	1241.71	1172.69
82,000	3912.97	2759.09	2186.13	1845.52	1621.05	1462.89	1346.17	1257.04	1187.17
83,000	3960.70	2792.74	2212.79	1868.02	1640.81	1480.74	1362.59	1272.37	1201.64
84,000	4008.42	2826.39	2239.45	1890.53	1660.58	1498.58	1379.02	1287.70	1216.12
85,000	4056.13	2860.03	2266.11	1913.04	1680.35	1516.42	1395.43	1303.03	1230.60
86,000	4103.86	2893.68	2292.77	1935.54	1700.12	1534.25	1411.85	1318.36	1245.08
87,000	4151.57	2927.33	2319.43	1958.05	1719.89	1552.10	1428.26	1333.69	1259.55
88,000	4199.29	2960.97	2346.09	1980.56	1739.65	1569.94	1444.68	1349.02	1274.04
89,000	4247.02	2994.62	2372.75	2003.07	1759.42	1587.78	1461.10	1364.35	1288.52
90,000	4294.73	3028.26	2399.41	2025.56	1779.19	1605.62	1477.51	1379.68	1302.99
91,000	4342.45	3061.92	2426.07	2048.07	1798.96	1623.46	1493.93	1395.01	1317.47
92,000	4390.17	3095.56	2452.73	2070.58	1818.73	1641.30	1510.35	1410.34	1331.95
93,000	4437.89	3129.21	2479.39	2093.09	1838.50	1659.14	1526.76	1425.66	1346.43
94,000	4485.60	3162.85	2506.05	2115.59	1858.26	1676.98	1543.18	1440.99	1360.90
95,000	4533.33	3196.51	2532.71	2138.10	1878.04	1694.82	1559.59	1456.32	1375.38
96,000	4581.05	3230.15	2559.37	2160.61	1897.81	1712.66	1576.01	1471.65	1389.86
97,000	4628.77	3263.80	2586.03	2183.12	1917.57	1730.50	1592.43	1486.98	1404.34
98,000	4676.49	3297.45	2612.69	2205.61	1937.34	1748.35	1608.84	1502.31	1418.81
99,000	4724.20	3331.10	2639.35	2228.12	1957.12	1766.18	1625.26	1517.64	1433.29
100,000	4771.93	3364.74	2666.01	2250.63	1976.88	1784.02	1641.68	1532.97	1447.77
101,000	4819.64	3398.39	2692.67	2273.14	1996.65	1801.86	1658.09	1548.30	1462.24
102,000	4867.36	3432.04	2719.34	2295.64	2016.42	1819.71	1674.51	1563.63	1476.72
103,000	4915.09	3465.69	2746.00	2318.15	2036.18	1837.54	1690.93	1578.96	1491.20

104000	4962.80	3499.33	2772.66	2340.66	2055.96	1855.38	1707.35	1594.29	1505.68
105000	5010.52	3532.97	2799.32	2363.17	2075.73	1873.22	1723.77	1609.62	1520.15
106000	5058.24	3566.63	2825.98	2385.66	2095.49	1891.07	1740.18	1624.95	1534.63
107000	5105.96	3600.27	2852.64	2408.17	2115.26	1908.90	1756.60	1640.28	1549.12
108000	5153.68	3633.92	2879.30	2430.68	2135.04	1926.74	1773.02	1655.61	1563.59
109000	5201.40	3667.57	2905.96	2453.19	2154.80	1944.59	1789.43	1670.94	1578.07
110000	5249.12	3701.22	2932.62	2475.70	2174.57	1962.43	1805.85	1686.26	1592.55
111000	5296.83	3734.86	2959.28	2498.20	2194.34	1980.26	1822.26	1701.59	1607.03
112000	5344.56	3768.51	2985.94	2520.71	2214.10	1998.10	1838.68	1716.92	1621.50
113000	5392.27	3802.16	3012.60	2543.22	2233.88	2015.95	1855.10	1732.25	1635.98
114000	5439.99	3835.81	3039.26	2565.72	2253.64	2033.79	1871.51	1747.58	1650.46
115000	5487.72	3869.45	3065.92	2588.22	2273.41	2051.62	1887.93	1762.91	1664.93
116000	5535.43	3903.10	3092.58	2610.73	2293.18	2069.46	1904.35	1778.24	1679.41
117000	5583.15	3936.75	3119.24	2633.24	2312.95	2087.31	1920.76	1793.57	1693.89
118000	5630.87	3970.40	3145.90	2655.75	2332.72	2105.15	1937.18	1808.90	1708.37
119000	5678.59	4004.04	3172.56	2678.25	2352.49	2122.98	1953.59	1824.23	1722.84
120000	5726.30	4037.70	3199.22	2700.76	2372.25	2140.82	1970.01	1839.56	1737.32
121000	5774.03	4071.34	3225.88	2723.27	2392.03	2158.67	1986.44	1854.89	1751.80
122000	5821.75	4104.98	3252.54	2745.77	2411.80	2176.51	2002.85	1870.22	1766.27
123000	5869.46	4138.63	3279.20	2768.27	2431.56	2194.35	2019.27	1885.55	1780.75
124000	5917.19	4172.28	3305.86	2790.78	2451.33	2212.18	2035.69	1900.88	1795.23
125000	5964.90	4205.93	3332.52	2813.29	2471.10	2230.03	2052.10	1916.21	1809.71
126000	6012.63	4239.57	3359.18	2835.80	2490.87	2247.87	2068.52	1931.54	1824.19
127000	6060.35	4273.22	3385.84	2858.30	2510.64	2265.71	2084.93	1946.87	1838.67
128000	6108.06	4306.87	3412.50	2880.81	2530.41	2283.54	2101.35	1962.20	1853.15
129000	6155.79	4340.52	3439.16	2903.32	2550.17	2301.39	2117.77	1977.53	1867.62
130000	6203.50	4374.16	3465.82	2925.82	2569.95	2319.23	2134.18	1992.86	1882.10
131000	6251.22	4407.82	3492.48	2948.32	2589.72	2337.07	2150.60	2008.19	1896.58
132000	6298.94	4441.46	3519.14	2970.83	2609.48	2354.91	2167.02	2023.52	1911.06
133000	6346.66	4475.11	3545.80	2993.34	2629.25	2372.75	2183.43	2038.85	1925.53
134000	6394.38	4508.75	3572.46	3015.85	2649.03	2390.59	2199.85	2054.18	1940.01
135000	6442.10	4542.41	3599.12	3038.36	2668.79	2408.43	2216.26	2069.51	1954.49
136000	6489.82	4576.05	3625.78	3060.86	2688.56	2426.27	2232.68	2084.84	1968.96
137000	6537.53	4609.70	3652.44	3083.36	2708.32	2444.11	2249.10	2100.17	1983.44
138000	6585.26	4643.34	3679.10	3105.87	2728.09	2461.95	2265.51	2115.50	1997.92
139000	6632.97	4676.99	3705.76	3128.38	2747.87	2479.79	2281.93	2130.83	2012.40
140000	6680.69	4710.64	3732.42	3150.88	2767.63	2497.63	2298.36	2146.16	2026.87
141000	6728.42	4744.28	3759.08	3173.39	2787.40	2515.47	2314.77	2161.49	2041.35
142000	6776.13	4777.94	3785.75	3195.90	2807.17	2533.31	2331.19	2176.82	2055.83
143000	6823.85	4811.58	3812.41	3218.41	2826.94	2551.15	2347.60	2192.15	2070.30
144000	6871.57	4845.23	3839.07	3240.91	2846.71	2568.99	2364.02	2207.48	2084.78
145000	6919.29	4878.87	3865.73	3263.41	2866.48	2586.83	2380.44	2222.81	2099.26
146000	6967.01	4912.53	3892.39	3285.92	2886.24	2604.67	2396.85	2238.14	2113.75
147000	7014.73	4946.17	3919.05	3308.43	2906.01	2622.51	2413.27	2253.47	2128.22
148000	7062.45	4979.82	3945.71	3330.93	2925.79	2640.36	2429.69	2268.80	2142.70
149000	7110.16	5013.46	3972.37	3353.44	2945.55	2658.19	2446.10	2284.13	2157.18
150000	7157.89	5047.12	3999.03	3375.95	2965.32	2676.03	2462.52	2299.46	2171.65
151000	7205.60	5080.76	4025.69	3398.46	2985.09	2693.88	2478.93	2314.79	2186.13
152000	7253.32	5114.41	4052.35	3420.96	3004.86	2711.72	2495.35	2330.12	2200.61
153000	7301.05	5148.06	4079.01	3443.46	3024.63	2729.55	2511.77	2345.45	2215.09
154000	7348.76	5181.71	4105.66	3465.97	3044.40	2747.39	2528.18	2360.77	2229.56
155000	7396.49	5215.35	4132.32	3488.48	3064.16	2765.24	2544.60	2376.10	2244.04
156000	7444.20	5248.99	4158.98	3510.98	3083.94	2783.08	2561.02	2391.43	2258.52
157000	7491.92	5282.65	4185.64	3533.49	3103.71	2800.91	2577.43	2406.76	2272.99
158000	7539.64	5316.29	4212.30	3556.00	3123.47	2818.75	2593.85	2422.09	2287.47
159000	7587.36	5349.94	4238.96	3578.51	3143.24	2836.60	2610.27	2437.42	2301.95
160000	7635.08	5383.58	4265.62	3601.02	3163.01	2854.44	2626.69	2452.75	2316.43

161000	7682.80	5417.24	4292.28	3623.51	3182.78	2872.27	2643.11	2468.08	2330.90
162000	7730.52	5450.88	4318.94	3646.02	3202.55	2890.11	2659.52	2483.41	2345.38
163000	7778.23	5484.53	4345.60	3668.53	3222.31	2907.96	2675.94	2498.74	2359.86
164000	7825.96	5518.17	4372.26	3691.04	3242.08	2925.80	2692.36	2514.07	2374.34
165000	7873.68	5551.83	4398.92	3713.54	3261.86	2943.63	2708.77	2529.40	2388.82
166000	7921.39	5585.47	4425.58	3736.05	3281.62	2961.47	2725.19	2544.73	2403.30
167000	7969.12	5619.12	4452.24	3758.56	3301.39	2979.32	2741.60	2560.06	2417.78
168000	8016.83	5652.77	4478.90	3781.07	3321.16	2997.16	2758.02	2575.39	2432.25
169000	8064.55	5686.42	4505.56	3803.56	3340.92	3014.99	2774.44	2590.72	2446.73
170000	8112.27	5720.06	4532.22	3826.07	3360.70	3032.83	2790.85	2606.05	2461.21
171000	8159.99	5753.71	4558.88	3848.58	3380.47	3050.68	2807.27	2621.38	2475.69
172000	8207.71	5787.36	4585.54	3871.09	3400.23	3068.52	2823.69	2636.71	2490.16
173000	8255.43	5821.01	4612.20	3893.59	3420.00	3086.36	2840.10	2652.04	2504.64
174000	8303.15	5854.65	4638.86	3916.10	3439.78	3104.20	2856.52	2667.37	2519.12
175000	8350.86	5888.29	4665.52	3938.61	3459.54	3122.04	2872.93	2682.70	2533.59
176000	8398.59	5921.95	4692.18	3961.12	3479.31	3139.88	2889.35	2698.03	2548.07
177000	8446.30	5955.59	4718.84	3983.61	3499.08	3157.72	2905.78	2713.36	2562.55
178000	8494.02	5989.24	4745.50	4006.12	3518.85	3175.56	2922.19	2728.69	2577.03
179000	8541.75	6022.89	4772.16	4028.63	3538.62	3193.40	2938.61	2744.02	2591.50
180000	8589.46	6056.54	4798.82	4051.14	3558.39	3211.24	2955.03	2759.35	2605.98
181000	8637.19	6090.18	4825.48	4073.64	3578.15	3229.08	2971.44	2774.68	2620.46
182000	8684.90	6123.83	4852.14	4096.15	3597.92	3246.92	2987.86	2790.01	2634.93
183000	8732.62	6157.48	4878.81	4118.66	3617.70	3264.76	3004.27	2805.34	2649.41
184000	8780.35	6191.13	4905.47	4141.16	3637.46	3282.60	3020.69	2820.67	2663.89
185000	8828.06	6224.77	4932.13	4163.66	3657.23	3300.44	3037.11	2836.00	2678.38
186000	8875.78	6258.42	4958.79	4186.17	3676.99	3318.28	3053.52	2851.33	2692.85
187000	8923.50	6292.07	4985.45	4208.68	3696.77	3336.12	3069.94	2866.66	2707.33
188000	8971.22	6325.72	5012.11	4231.19	3716.54	3353.96	3086.36	2881.99	2721.81
189000	9018.93	6359.36	5038.77	4253.70	3736.30	3371.80	3102.77	2897.32	2736.28
190000	9066.66	6393.02	5065.43	4276.20	3756.07	3389.64	3119.19	2912.65	2750.76
191000	9114.38	6426.66	5092.09	4298.71	3775.84	3407.48	3135.60	2927.98	2765.24
192000	9162.09	6460.30	5118.75	4321.21	3795.61	3425.32	3152.02	2943.31	2779.72
193000	9209.82	6493.95	5145.41	4343.72	3815.38	3443.16	3168.44	2958.64	2794.19
194000	9257.53	6527.60	5172.07	4366.22	3835.15	3461.01	3184.85	2973.97	2808.67
195000	9305.25	6561.25	5198.73	4388.73	3854.91	3478.84	3201.27	2989.30	2823.15
196000	9352.97	6594.89	5225.39	4411.24	3874.69	3496.68	3217.70	3004.63	2837.62
197000	9400.69	6628.54	5252.05	4433.75	3894.46	3514.53	3234.11	3019.95	2852.10
198000	9448.41	6662.19	5278.71	4456.25	3914.22	3532.37	3250.53	3035.28	2866.58
199000	9496.13	6695.84	5305.37	4478.76	3933.99	3550.20	3266.94	3050.61	2881.06
200000	9543.85	6729.48	5332.03	4501.26	3953.77	3568.04	3283.36	3065.94	2895.53
201000	9591.56	6763.14	5358.69	4523.77	3973.53	3585.89	3299.78	3081.27	2910.01
202000	9639.29	6796.78	5385.35	4546.27	3993.30	3603.73	3316.19	3096.60	2924.49
203000	9687.01	6830.43	5412.01	4568.78	4013.07	3621.56	3332.61	3111.93	2938.96
204000	9734.72	6864.07	5438.67	4591.29	4032.83	3639.40	3349.03	3127.26	2953.45
205000	9782.45	6897.73	5465.33	4613.80	4052.61	3657.25	3365.44	3142.59	2967.93
206000	9830.16	6931.37	5491.99	4636.30	4072.38	3675.09	3381.86	3157.92	2982.41
207000	9877.88	6965.02	5518.65	4658.81	4092.14	3692.92	3398.27	3173.25	2996.88
208000	9925.60	6998.66	5545.31	4681.31	4111.91	3710.76	3414.69	3188.58	3011.36
209000	9973.32	7032.31	5571.97	4703.82	4131.69	3728.61	3431.11	3203.91	3025.84
210000	10021.05	7065.96	5598.63	4726.32	4151.45	3746.45	3447.52	3219.24	3040.31
211000	10068.76	7099.60	5625.29	4748.83	4171.22	3764.28	3463.94	3234.57	3054.79
212000	10116.48	7133.26	5651.95	4771.34	4190.98	3782.12	3480.36	3249.90	3069.27
213000	10164.20	7166.90	5678.61	4793.85	4210.75	3799.97	3496.77	3265.23	3083.75
214000	10211.92	7200.55	5705.27	4816.36	4230.53	3817.81	3513.20	3280.56	3098.22
215000	10259.63	7234.19	5731.93	4838.86	4250.29	3835.64	3529.61	3295.89	3112.70
216000	10307.36	7267.85	5758.59	4861.36	4270.06	3853.49	3546.03	3311.22	3127.18

217000	10355.08	7301.49	5785.25	4883.87	4289.83	3871.33	3562.45	3326.55	3141.65
218000	10402.79	7335.14	5811.91	4906.38	4309.60	3889.17	3578.86	3341.88	3156.13
219000	10450.52	7368.78	5838.57	4928.88	4329.37	3907.01	3595.28	3357.21	3170.61
220000	10498.23	7402.44	5865.23	4951.39	4349.14	3924.85	3611.70	3372.54	3185.09
221000	10545.95	7436.08	5891.89	4973.90	4368.90	3942.69	3628.11	3387.87	3199.56
222000	10593.68	7469.73	5918.55	4996.41	4388.68	3960.53	3644.53	3403.20	3214.04
223000	10641.39	7503.37	5945.22	5018.91	4408.45	3978.37	3660.94	3418.53	3228.53
224000	10689.11	7537.03	5971.88	5041.41	4428.21	3996.21	3677.36	3433.86	3243.01
225000	10736.83	7570.67	5998.54	5063.92	4447.98	4014.05	3693.78	3449.19	3257.48
226000	10784.55	7604.31	6025.20	5086.43	4467.75	4031.89	3710.19	3464.52	3271.96
227000	10832.26	7637.97	6051.86	5108.93	4487.52	4049.73	3726.61	3479.85	3286.44
228000	10879.99	7671.61	6078.52	5131.44	4507.29	4067.57	3743.03	3495.18	3300.91
229000	10927.71	7705.26	6105.18	5153.95	4527.06	4085.41	3759.44	3510.51	3315.39
230000	10975.42	7738.90	6131.84	5176.46	4546.82	4103.25	3775.86	3525.84	3329.87
231000	11023.15	7772.56	6158.50	5198.95	4566.60	4121.09	3792.27	3541.17	3344.35
232000	11070.86	7806.20	6185.16	5221.46	4586.37	4138.93	3808.69	3556.50	3358.82
233000	11118.58	7839.85	6211.82	5243.97	4606.13	4156.77	3825.12	3571.83	3373.30
234000	11166.30	7873.49	6238.48	5266.48	4625.90	4174.61	3841.53	3587.16	3387.78
235000	11214.02	7907.15	6265.14	5288.98	4645.66	4192.45	3857.95	3602.49	3402.25
236000	11261.75	7940.79	6291.80	5311.49	4665.44	4210.29	3874.37	3617.82	3416.73
237000	11309.46	7974.44	6318.46	5334.00	4685.21	4228.13	3890.78	3633.15	3431.21
238000	11357.18	8008.09	6345.12	5356.51	4704.97	4245.97	3907.20	3648.48	3445.69
239000	11404.90	8041.74	6371.78	5379.01	4724.74	4263.82	3923.61	3663.81	3460.16
240000	11452.62	8075.38	6398.44	5401.51	4744.52	4281.65	3940.03	3679.14	3474.64
241000	11500.34	8109.03	6425.10	5424.02	4764.28	4299.49	3956.45	3694.46	3489.12
242000	11548.06	8142.68	6451.76	5446.53	4784.05	4317.33	3972.86	3709.79	3503.59
243000	11595.78	8176.32	6478.42	5469.04	4803.82	4335.18	3989.28	3725.12	3518.08
244000	11643.49	8209.97	6505.08	5491.54	4823.59	4353.02	4005.70	3740.45	3532.56
245000	11691.22	8243.61	6531.74	5514.05	4843.36	4370.85	4022.11	3755.78	3547.04
246000	11738.93	8277.27	6558.40	5536.56	4863.13	4388.69	4038.53	3771.11	3561.51
247000	11786.65	8310.91	6585.06	5559.06	4882.89	4406.54	4054.94	3786.44	3575.99
248000	11834.38	8344.56	6611.72	5581.56	4902.66	4424.38	4071.36	3801.77	3590.47
249000	11882.09	8378.21	6638.38	5604.07	4922.44	4442.21	4087.78	3817.10	3604.94
250000	11929.81	8411.86	6665.04	5626.58	4942.20	4460.05	4104.19	3832.43	3619.42
251000	11977.53	8445.50	6691.70	5649.09	4961.97	4477.90	4120.61	3847.76	3633.90
252000	12025.25	8479.15	6718.36	5671.59	4981.74	4495.74	4137.04	3863.09	3648.38
253000	12072.96	8512.80	6745.02	5694.10	5001.51	4513.57	4153.45	3878.42	3662.85
254000	12120.69	8546.45	6771.68	5716.61	5021.28	4531.41	4169.87	3893.75	3677.33
255000	12168.41	8580.09	6798.34	5739.11	5041.05	4549.26	4186.28	3909.08	3691.81
256000	12216.12	8613.74	6824.99	5761.61	5060.81	4567.10	4202.70	3924.41	3706.28
257000	12263.85	8647.39	6851.65	5784.12	5080.59	4584.93	4219.12	3939.74	3720.76
258000	12311.56	8681.04	6878.31	5806.63	5100.36	4602.77	4235.53	3955.07	3735.24
259000	12359.28	8714.68	6904.97	5829.14	5120.12	4620.62	4251.95	3970.40	3749.72
260000	12407.01	8748.34	6931.63	5851.64	5139.89	4638.46	4268.37	3985.73	3764.19
261000	12454.72	8781.98	6958.29	5874.15	5159.65	4656.29	4284.78	4001.06	3778.67
262000	12502.44	8815.62	6984.95	5896.66	5179.43	4674.14	4301.20	4016.39	3793.16
263000	12550.16	8849.27	7011.61	5919.16	5199.20	4691.98	4317.61	4031.72	3807.63
264000	12597.88	8882.92	7038.28	5941.66	5218.96	4709.82	4334.03	4047.05	3822.11
265000	12645.60	8916.57	7064.94	5964.17	5238.73	4727.65	4350.45	4062.38	3836.59
266000	12693.32	8950.21	7091.60	5986.68	5258.51	4745.50	4366.86	4077.71	3851.07
267000	12741.04	8983.86	7118.26	6009.19	5278.27	4763.34	4383.28	4093.04	3865.54
268000	12788.76	9017.51	7144.92	6031.70	5298.04	4781.18	4399.70	4108.37	3880.02
269000	12836.48	9051.16	7171.58	6054.20	5317.81	4799.02	4416.11	4123.70	3894.50
270000	12884.19	9084.80	7198.24	6076.70	5337.57	4816.86	4432.54	4139.03	3908.97
271000	12931.92	9118.46	7224.90	6099.21	5357.35	4834.70	4448.95	4154.36	3923.45
272000	12979.63	9152.10	7251.56	6121.72	5377.12	4852.54	4465.37	4169.69	3937.93

273000	13027.35	9185.75	7278.22	6144.22	5396.88	4870.38	4481.79	4185.02	3952.41
274000	13075.08	9219.39	7304.88	6166.73	5416.65	4888.22	4498.20	4200.35	3966.88
275000	13122.79	9253.05	7331.54	6189.24	5436.43	4906.06	4514.62	4215.68	3981.36
276000	13170.51	9286.69	7358.20	6211.75	5456.19	4923.90	4531.04	4231.01	3995.84
277000	13218.23	9320.34	7384.86	6234.25	5475.96	4941.74	4547.45	4246.34	4010.31
278000	13265.95	9353.98	7411.52	6256.75	5495.73	4959.58	4563.87	4261.66	4024.79
279000	13313.66	9387.63	7438.18	6279.26	5515.50	4977.42	4580.28	4276.99	4039.27
280000	13361.39	9421.28	7464.84	6301.77	5535.27	4995.26	4596.70	4292.32	4053.75
281000	13409.11	9454.92	7491.50	6324.27	5555.04	5013.11	4613.12	4307.65	4068.23
282000	13456.82	9488.57	7518.16	6346.78	5574.80	5030.94	4629.53	4322.98	4082.71
283000	13504.55	9522.22	7544.82	6369.29	5594.57	5048.78	4645.95	4338.31	4097.19
284000	13552.26	9555.87	7571.48	6391.80	5614.35	5066.62	4662.37	4353.64	4111.66
285000	13599.98	9589.51	7598.14	6414.30	5634.11	5084.47	4678.78	4368.96	4126.14
286000	13647.71	9623.17	7624.80	6436.80	5653.88	5102.30	4695.20	4384.29	4140.62
287000	13695.42	9656.81	7651.46	6459.31	5673.64	5120.14	4711.61	4399.62	4155.10
288000	13743.14	9690.46	7678.12	6481.82	5693.42	5137.98	4728.03	4414.95	4169.57
289000	13790.86	9724.10	7704.78	6504.32	5713.19	5155.83	4744.46	4430.28	4184.05
290000	13838.58	9757.76	7731.44	6526.83	5732.95	5173.66	4760.87	4445.61	4198.53
291000	13886.30	9791.40	7758.10	6549.34	5752.72	5191.50	4777.29	4460.94	4213.01
292000	13934.02	9825.05	7784.76	6571.85	5772.49	5209.34	4793.71	4476.27	4227.48
293000	13981.74	9858.69	7811.42	6594.36	5792.26	5227.19	4810.12	4491.60	4241.96
294000	14029.46	9892.35	7838.08	6616.85	5812.03	5245.03	4826.54	4506.93	4256.44
295000	14077.18	9925.99	7864.74	6639.36	5831.80	5262.86	4842.95	4522.26	4270.91
296000	14124.89	9959.63	7891.40	6661.87	5851.56	5280.70	4859.37	4537.59	4285.39
297000	14172.62	9993.29	7918.06	6684.38	5871.34	5298.55	4875.79	4552.92	4299.87
298000	14220.34	10026.93	7944.72	6706.88	5891.11	5316.39	4892.20	4568.25	4314.35
299000	14268.05	10060.58	7971.38	6729.39	5910.87	5334.22	4908.62	4583.58	4328.82
300000	14315.78	10094.22	7998.04	6751.90	5930.64	5352.06	4925.04	4598.91	4343.30

**Note:**

1. This is a nonpromo rate for financing approved without Group Credit Family Takaful (GCFT) take-up
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 8.85%
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)
7. Package code by deduction channel:
  - i. Federal government employees = SPFP17
  - ii. Non federal government employees = SPFP18

updated 18/1/2024