

Payment Table for Personal Financing-i for Civil Sector

Promo Rate Income RM 5k & above FY2025/2026

Annual Effective Rate	5.25%								
Equivalent Flat Rate	2.78%	2.77%	2.77%	2.78%	2.80%	2.82%	2.84%	2.85%	2.88%
Total Financing Amount	2	3	4	5	6	7	8	9	10
	24	36	48	60	72	84	96	108	120
2000	89.34	61.93	47.72	38.58	33.50	29.44	26.40	24.37	22.34
3000	134.01	92.39	71.07	57.87	49.75	43.65	39.59	35.53	33.50
4000	178.68	122.84	94.42	77.16	65.99	58.88	52.79	47.72	43.65
5,000	223.35	153.30	117.77	96.45	83.25	73.10	64.97	59.90	54.82
6,000	268.02	183.76	141.12	115.74	99.49	87.31	78.17	71.07	65.99
7,000	312.69	214.21	164.47	135.03	115.74	101.52	91.37	83.25	77.16
8,000	357.36	244.67	188.83	154.31	131.98	116.75	104.57	95.43	87.31
9,000	402.03	275.13	212.18	173.60	148.22	130.96	117.77	106.60	98.48
10,000	446.70	305.58	235.53	192.89	165.48	145.18	129.95	118.78	109.64
11,000	491.37	336.04	258.88	212.18	181.73	159.39	143.15	130.96	120.81
12,000	536.04	366.50	282.23	231.47	197.97	174.62	156.35	142.13	130.96
13,000	580.71	397.97	305.58	250.76	214.21	188.83	169.54	154.31	142.13
14,000	625.38	428.43	328.93	270.05	231.47	203.05	181.73	165.48	153.30
15,000	670.05	458.88	353.30	289.34	247.72	217.26	194.92	177.66	163.45
16,000	714.72	489.34	376.65	308.63	263.96	232.49	208.12	189.85	174.62
17,000	759.39	519.80	400.00	327.92	280.20	246.70	221.32	201.02	185.79
18,000	804.06	550.25	423.35	347.21	296.45	260.91	234.52	213.20	196.95
19,000	848.73	580.71	446.70	366.50	313.71	275.13	246.70	225.38	207.11
20,000	893.40	611.17	470.05	385.79	329.95	290.36	259.90	236.55	218.27
21,000	938.07	641.62	493.40	405.08	346.19	304.57	273.10	248.73	229.44
22,000	982.74	672.08	517.77	424.37	362.44	318.78	286.29	260.91	240.61
23,000	1027.41	702.54	541.12	443.65	379.70	332.99	298.48	272.08	250.76
24,000	1072.08	732.99	564.47	462.94	395.94	348.22	311.68	284.26	261.93
25,000	1116.75	764.47	587.82	482.23	412.18	362.44	324.87	295.43	273.10
26,000	1161.42	794.92	611.17	501.52	428.43	376.65	338.07	307.61	283.25
27,000	1206.09	825.38	634.52	520.81	444.67	390.86	351.27	319.80	294.42
28,000	1250.76	855.84	657.87	540.10	461.93	406.09	363.45	330.96	305.58
29,000	1295.43	886.29	682.23	559.39	478.17	420.30	376.65	343.15	316.75
30,000	1340.10	916.75	705.58	578.68	494.42	434.52	389.85	355.33	326.90
31,000	1384.77	947.21	728.93	597.97	510.66	448.73	403.05	366.50	338.07
32,000	1429.44	977.66	752.28	617.26	527.92	463.96	415.23	378.68	349.24
33,000	1474.11	1008.12	775.63	636.55	544.16	478.17	428.43	390.86	360.41
34,000	1518.78	1038.58	798.98	655.84	560.41	492.39	441.62	402.03	370.56
35,000	1563.45	1069.04	822.34	675.13	576.65	506.60	454.82	414.21	381.73
36,000	1608.12	1099.49	846.70	694.42	592.89	521.83	468.02	425.38	392.89
37,000	1652.79	1130.96	870.05	713.71	610.15	536.04	480.20	437.56	403.05
38,000	1697.46	1161.42	893.40	732.99	626.40	550.25	493.40	449.75	414.21
39,000	1742.13	1191.88	916.75	752.28	642.64	564.47	506.60	460.91	425.38
40,000	1786.80	1222.34	940.10	771.57	658.88	579.70	519.80	473.10	436.55
41,000	1831.47	1252.79	963.45	790.86	676.14	593.91	531.98	485.28	446.70
42,000	1876.14	1283.25	986.80	810.15	692.39	608.12	545.18	496.45	457.87
43,000	1920.81	1313.71	1011.17	829.44	708.63	622.34	558.38	508.63	469.04
44,000	1965.48	1344.16	1034.52	848.73	724.87	637.56	571.57	520.81	480.20

45,000	2010.15	1374.62	1057.87	868.02	741.12	651.78	584.77	531.98	490.36
46,000	2054.82	1405.08	1081.22	887.31	758.38	665.99	596.95	544.16	501.52
47,000	2099.49	1435.53	1104.57	906.60	774.62	680.20	610.15	555.33	512.69
48,000	2144.16	1465.99	1127.92	925.89	790.86	695.43	623.35	567.51	523.86
49,000	2188.83	1497.46	1151.27	945.18	807.11	709.64	636.55	579.70	534.01
50,000	2233.50	1527.92	1175.63	964.47	824.37	723.86	648.73	590.86	545.18
51,000	2278.17	1558.38	1198.98	983.76	840.61	738.07	661.93	603.05	556.35
52,000	2322.84	1588.83	1222.34	1003.05	856.85	753.30	675.13	615.23	566.50
53,000	2367.51	1619.29	1245.69	1022.34	873.10	767.51	688.32	626.40	577.66
54,000	2412.18	1649.75	1269.04	1041.62	889.34	781.73	701.52	638.58	588.83
55,000	2456.85	1680.20	1292.39	1060.91	906.60	795.94	713.71	650.76	600.00
56,000	2501.52	1710.66	1315.74	1080.20	922.84	811.17	726.90	661.93	610.15
57,000	2546.19	1741.12	1340.10	1099.49	939.09	825.38	740.10	674.11	621.32
58,000	2590.86	1771.57	1363.45	1118.78	955.33	839.59	753.30	686.29	632.49
59,000	2635.53	1802.03	1386.80	1138.07	972.59	853.81	765.48	697.46	643.65
60,000	2680.20	1832.49	1410.15	1157.36	988.83	869.04	778.68	709.64	653.81
61,000	2723.86	1863.96	1433.50	1176.65	1005.08	883.25	791.88	720.81	664.97
62,000	2768.53	1894.42	1456.85	1195.94	1021.32	897.46	805.08	732.99	676.14
63,000	2813.20	1924.87	1480.20	1215.23	1037.56	911.68	818.27	745.18	686.29
64,000	2857.87	1955.33	1504.57	1234.52	1054.82	926.90	830.46	756.35	697.46
65,000	2902.54	1985.79	1527.92	1253.81	1071.07	941.12	843.65	768.53	708.63
66,000	2947.21	2016.24	1551.27	1273.10	1087.31	955.33	856.85	780.71	719.80
67,000	2991.88	2046.70	1574.62	1292.39	1103.55	969.54	870.05	791.88	729.95
68,000	3036.55	2077.16	1597.97	1311.68	1120.81	984.77	882.23	804.06	741.12
69,000	3081.22	2107.61	1621.32	1330.96	1137.06	998.98	895.43	816.24	752.28
70,000	3125.89	2138.07	1644.67	1350.25	1153.30	1013.20	908.63	827.41	763.45
71,000	3170.56	2168.53	1669.04	1369.54	1169.54	1027.41	921.83	839.59	773.60
72,000	3215.23	2198.98	1692.39	1387.82	1185.79	1042.64	935.03	850.76	784.77
73,000	3259.90	2230.46	1715.74	1407.11	1203.05	1056.85	947.21	862.94	795.94
74,000	3304.57	2260.91	1739.09	1426.40	1219.29	1071.07	960.41	875.13	806.09
75,000	3349.24	2291.37	1762.44	1445.69	1235.53	1085.28	973.60	886.29	817.26
76,000	3393.91	2321.83	1785.79	1464.97	1251.78	1100.51	986.80	898.48	828.43
77,000	3438.58	2352.28	1809.14	1484.26	1269.04	1114.72	1000.00	910.66	839.59
78,000	3483.25	2382.74	1833.50	1503.55	1285.28	1128.93	1012.18	921.83	849.75
79,000	3527.92	2413.20	1856.85	1522.84	1301.52	1143.15	1025.38	934.01	860.91
80,000	3572.59	2443.65	1880.20	1542.13	1317.77	1158.38	1038.58	946.19	872.08
81,000	3617.26	2474.11	1903.55	1561.42	1334.01	1172.59	1051.78	957.36	883.25
82,000	3661.93	2504.57	1926.90	1580.71	1351.27	1186.80	1063.96	969.54	893.40
83,000	3706.60	2535.03	1950.25	1600.00	1367.51	1201.02	1077.16	980.71	904.57
84,000	3751.27	2565.48	1973.60	1619.29	1383.76	1216.24	1090.36	992.89	915.74
85,000	3795.94	2596.95	1997.97	1638.58	1400.00	1230.46	1103.55	1005.08	925.89
86,000	3840.61	2627.41	2021.32	1657.87	1417.26	1244.67	1116.75	1016.24	937.06
87,000	3885.28	2657.87	2044.67	1677.16	1433.50	1258.88	1128.93	1028.43	948.22
88,000	3929.95	2688.32	2068.02	1696.45	1449.75	1274.11	1142.13	1040.61	959.39
89,000	3974.62	2718.78	2091.37	1715.74	1465.99	1288.32	1155.33	1051.78	969.54
90,000	4019.29	2749.24	2114.72	1735.03	1482.23	1302.54	1168.53	1063.96	980.71
91,000	4063.96	2779.70	2138.07	1754.31	1499.49	1316.75	1180.71	1076.14	991.88
92,000	4108.63	2810.15	2162.44	1773.60	1515.74	1331.98	1193.91	1087.31	1003.05
93,000	4153.30	2840.61	2185.79	1792.89	1531.98	1346.19	1207.11	1099.49	1013.20
94,000	4197.97	2871.07	2209.14	1812.18	1548.22	1360.41	1220.30	1110.66	1024.37
95,000	4242.64	2901.52	2232.49	1831.47	1565.48	1374.62	1233.50	1122.84	1035.53
96,000	4287.31	2931.98	2255.84	1850.76	1581.73	1389.85	1245.69	1135.03	1046.70
97,000	4331.98	2963.45	2279.19	1870.05	1597.97	1404.06	1258.88	1146.19	1056.85
98,000	4376.65	2993.91	2302.54	1889.34	1614.21	1418.27	1272.08	1158.38	1068.02
99,000	4421.32	3024.37	2326.90	1908.63	1630.46	1432.49	1285.28	1170.56	1079.19
100,000	4465.99	3054.82	2350.25	1927.92	1647.72	1447.72	1297.46	1181.73	1089.34

101000	4510.66	3085.28	2373.60	1947.21	1663.96	1461.93	1310.66	1193.91	1100.51
102000	4555.33	3115.74	2396.95	1966.50	1680.20	1476.14	1323.86	1206.09	1111.68
103000	4600.00	3146.19	2420.30	1985.79	1696.45	1490.36	1337.06	1217.26	1122.84
104000	4644.67	3176.65	2443.65	2005.08	1712.69	1505.58	1350.25	1229.44	1132.99
105000	4689.34	3207.11	2467.01	2024.37	1729.95	1519.80	1362.44	1241.62	1144.16
106000	4734.01	3237.56	2491.37	2043.65	1746.19	1534.01	1375.63	1252.79	1155.33
107000	4778.68	3268.02	2514.72	2062.94	1762.44	1548.22	1388.83	1264.97	1166.50
108000	4823.35	3298.48	2538.07	2082.23	1778.68	1563.45	1402.03	1276.14	1176.65
109000	4868.02	3329.95	2561.42	2101.52	1795.94	1577.66	1414.21	1288.32	1187.82
110000	4912.69	3360.41	2584.77	2120.81	1812.18	1591.88	1427.41	1300.51	1198.98
111000	4957.36	3390.86	2608.12	2140.10	1828.43	1606.09	1440.61	1311.68	1209.14
112000	5002.03	3421.32	2631.47	2159.39	1844.67	1621.32	1453.81	1323.86	1220.30
113000	5046.70	3451.78	2655.84	2178.68	1860.91	1635.53	1467.01	1336.04	1231.47
114000	5091.37	3482.23	2679.19	2197.97	1878.17	1649.75	1479.19	1347.21	1242.64
115000	5136.04	3512.69	2702.54	2217.26	1894.42	1663.96	1492.39	1359.39	1252.79
116000	5180.71	3543.15	2725.89	2236.55	1910.66	1679.19	1505.58	1371.57	1263.96
117000	5225.38	3573.60	2749.24	2255.84	1926.90	1693.40	1518.78	1382.74	1275.13
118000	5270.05	3604.06	2772.59	2275.13	1944.16	1707.61	1530.96	1394.92	1286.29
119000	5314.72	3634.52	2795.94	2294.42	1960.41	1721.83	1544.16	1406.09	1296.45
120000	5359.39	3664.97	2820.30	2313.71	1976.65	1737.06	1557.36	1418.27	1307.61
121000	5403.05	3696.45	2843.65	2332.99	1992.89	1751.27	1570.56	1430.46	1318.78
122000	5447.72	3726.90	2867.01	2352.28	2009.14	1765.48	1583.76	1441.62	1328.93
123000	5492.39	3757.36	2890.36	2371.57	2026.40	1779.70	1595.94	1453.81	1340.10
124000	5537.06	3787.82	2913.71	2390.86	2042.64	1794.92	1609.14	1465.99	1351.27
125000	5581.73	3818.27	2937.06	2410.15	2058.88	1809.14	1622.34	1477.16	1362.44
126000	5626.40	3848.73	2960.41	2429.44	2075.13	1823.35	1635.53	1489.34	1372.59
127000	5671.07	3879.19	2984.77	2448.73	2092.39	1837.56	1647.72	1501.52	1383.76
128000	5715.74	3909.64	3008.12	2468.02	2108.63	1852.79	1660.91	1512.69	1394.92
129000	5760.41	3940.10	3031.47	2487.31	2124.87	1867.01	1674.11	1524.87	1406.09
130000	5805.08	3970.56	3054.82	2506.60	2141.12	1881.22	1687.31	1536.04	1416.24
131000	5849.75	4001.02	3078.17	2525.89	2157.36	1895.43	1700.51	1548.22	1427.41
132000	5894.42	4031.47	3101.52	2545.18	2174.62	1910.66	1712.69	1560.41	1438.58
133000	5939.09	4062.94	3124.87	2564.47	2190.86	1924.87	1725.89	1571.57	1448.73
134000	5983.76	4093.40	3149.24	2583.76	2207.11	1939.09	1739.09	1583.76	1459.90
135000	6028.43	4123.86	3172.59	2603.05	2223.35	1953.30	1752.28	1595.94	1471.07
136000	6073.10	4154.31	3195.94	2622.34	2240.61	1968.53	1764.47	1607.11	1482.23
137000	6117.77	4184.77	3219.29	2641.62	2256.85	1982.74	1777.66	1619.29	1492.39
138000	6162.44	4215.23	3242.64	2660.91	2273.10	1996.95	1790.86	1631.47	1503.55
139000	6207.11	4245.69	3265.99	2680.20	2289.34	2011.17	1804.06	1642.64	1514.72
140000	6251.78	4276.14	3289.34	2699.49	2305.58	2026.40	1817.26	1654.82	1525.89
141000	6296.45	4306.60	3313.71	2718.78	2322.84	2040.61	1829.44	1665.99	1536.04
142000	6341.12	4337.06	3337.06	2738.07	2339.09	2054.82	1842.64	1678.17	1547.21
143000	6385.79	4367.51	3360.41	2756.35	2355.33	2069.04	1855.84	1690.36	1558.38
144000	6430.46	4397.97	3383.76	2775.63	2371.57	2084.26	1869.04	1701.52	1569.54
145000	6475.13	4429.44	3407.11	2794.92	2388.83	2098.48	1881.22	1713.71	1579.70
146000	6519.80	4459.90	3430.46	2814.21	2405.08	2112.69	1894.42	1725.89	1590.86
147000	6564.47	4490.36	3453.81	2833.50	2421.32	2126.90	1907.61	1737.06	1602.03
148000	6609.14	4520.81	3478.17	2852.79	2437.56	2142.13	1920.81	1749.24	1612.18
149000	6653.81	4551.27	3501.52	2872.08	2453.81	2156.35	1934.01	1761.42	1623.35
150000	6698.48	4581.73	3524.87	2891.37	2471.07	2170.56	1946.19	1772.59	1634.52
151000	6743.15	4612.18	3548.22	2910.66	2487.31	2185.79	1959.39	1784.77	1645.69
152000	6787.82	4642.64	3571.57	2929.95	2503.55	2200.00	1972.59	1796.95	1655.84
153000	6832.49	4673.10	3594.92	2949.24	2519.80	2214.21	1985.79	1808.12	1667.01
154000	6877.16	4703.55	3618.27	2968.53	2537.06	2228.43	1998.98	1820.30	1678.17
155000	6921.83	4734.01	3642.64	2987.82	2553.30	2243.65	2011.17	1831.47	1689.34
156000	6966.50	4764.47	3665.99	3007.11	2569.54	2257.87	2024.37	1843.65	1699.49
157000	7011.17	4795.94	3689.34	3026.40	2585.79	2272.08	2037.56	1855.84	1710.66

158000	7055.84	4826.40	3712.69	3045.69	2602.03	2286.29	2050.76	1867.01	1721.83
159000	7100.51	4856.85	3736.04	3064.97	2619.29	2301.52	2062.94	1879.19	1731.98
160000	7145.18	4887.31	3759.39	3084.26	2635.53	2315.74	2076.14	1891.37	1743.15
161000	7189.85	4917.77	3782.74	3103.55	2651.78	2329.95	2089.34	1902.54	1754.31
162000	7234.52	4948.22	3807.11	3122.84	2668.02	2344.16	2102.54	1914.72	1765.48
163000	7279.19	4978.68	3830.46	3142.13	2685.28	2359.39	2115.74	1926.90	1775.63
164000	7323.86	5009.14	3853.81	3161.42	2701.52	2373.60	2127.92	1938.07	1786.80
165000	7368.53	5039.59	3877.16	3180.71	2717.77	2387.82	2141.12	1950.25	1797.97
166000	7413.20	5070.05	3900.51	3200.00	2734.01	2402.03	2154.31	1961.42	1809.14
167000	7457.87	5100.51	3923.86	3219.29	2750.25	2417.26	2167.51	1973.60	1819.29
168000	7502.54	5130.96	3947.21	3238.58	2767.51	2431.47	2179.70	1985.79	1830.46
169000	7547.21	5162.44	3971.57	3257.87	2783.76	2445.69	2192.89	1996.95	1841.62
170000	7591.88	5192.89	3994.92	3277.16	2800.00	2459.90	2206.09	2009.14	1851.78
171000	7636.55	5223.35	4018.27	3296.45	2816.24	2475.13	2219.29	2021.32	1862.94
172000	7681.22	5253.81	4041.62	3315.74	2833.50	2489.34	2232.49	2032.49	1874.11
173000	7725.89	5284.26	4064.97	3335.03	2849.75	2503.55	2244.67	2044.67	1885.28
174000	7770.56	5314.72	4088.32	3354.31	2865.99	2517.77	2257.87	2056.85	1895.43
175000	7815.23	5345.18	4111.68	3373.60	2882.23	2532.99	2271.07	2068.02	1906.60
176000	7859.90	5375.63	4136.04	3392.89	2898.48	2547.21	2284.26	2080.20	1917.77
177000	7904.57	5406.09	4159.39	3412.18	2915.74	2561.42	2296.45	2091.37	1928.93
178000	7949.24	5436.55	4182.74	3431.47	2931.98	2575.63	2309.64	2103.55	1939.09
179000	7993.91	5467.01	4206.09	3450.76	2948.22	2590.86	2322.84	2115.74	1950.25
180000	8038.58	5497.46	4229.44	3470.05	2964.47	2605.08	2336.04	2126.90	1961.42
181000	8083.25	5528.93	4252.79	3489.34	2981.73	2619.29	2349.24	2139.09	1971.57
182000	8126.90	5559.39	4276.14	3508.63	2997.97	2633.50	2361.42	2151.27	1982.74
183000	8171.57	5589.85	4300.51	3527.92	3014.21	2648.73	2374.62	2162.44	1993.91
184000	8216.24	5620.30	4323.86	3547.21	3030.46	2662.94	2387.82	2174.62	2005.08
185000	8260.91	5650.76	4347.21	3566.50	3046.70	2677.16	2401.02	2186.80	2015.23
186000	8305.58	5681.22	4370.56	3585.79	3063.96	2691.37	2413.20	2197.97	2026.40
187000	8350.25	5711.68	4393.91	3605.08	3080.20	2706.60	2426.40	2210.15	2037.56
188000	8394.92	5742.13	4417.26	3624.37	3096.45	2720.81	2439.59	2221.32	2048.73
189000	8439.59	5772.59	4440.61	3643.65	3112.69	2735.03	2452.79	2233.50	2058.88
190000	8484.26	5803.05	4464.97	3662.94	3129.95	2749.24	2465.99	2245.69	2070.05
191000	8528.93	5833.50	4488.32	3682.23	3146.19	2764.47	2478.17	2256.85	2081.22
192000	8573.60	5863.96	4511.68	3701.52	3162.44	2778.68	2491.37	2269.04	2092.39
193000	8618.27	5895.43	4535.03	3720.81	3178.68	2792.89	2504.57	2281.22	2102.54
194000	8662.94	5925.89	4558.38	3740.10	3194.92	2807.11	2517.77	2292.39	2113.71
195000	8707.61	5956.35	4581.73	3759.39	3212.18	2822.34	2529.95	2304.57	2124.87
196000	8752.28	5986.80	4605.08	3778.68	3228.43	2836.55	2543.15	2316.75	2135.03
197000	8796.95	6017.26	4629.44	3797.97	3244.67	2850.76	2556.35	2327.92	2146.19
198000	8841.62	6047.72	4652.79	3817.26	3260.91	2864.97	2569.54	2340.10	2157.36
199000	8886.29	6078.17	4676.14	3836.55	3278.17	2880.20	2582.74	2352.28	2168.53
200000	8930.96	6108.63	4699.49	3855.84	3294.42	2894.42	2594.92	2363.45	2178.68
201000	8975.63	6139.09	4722.84	3875.13	3310.66	2908.63	2608.12	2375.63	2189.85
202000	9020.30	6169.54	4746.19	3894.42	3326.90	2922.84	2621.32	2386.80	2201.02
203000	9064.97	6200.00	4769.54	3913.71	3343.15	2938.07	2634.52	2398.98	2212.18
204000	9109.64	6230.46	4793.91	3932.99	3360.41	2952.28	2646.70	2411.17	2222.34
205000	9154.31	6261.93	4817.26	3952.28	3376.65	2966.50	2659.90	2422.34	2233.50
206000	9198.98	6292.39	4840.61	3971.57	3392.89	2980.71	2673.10	2434.52	2244.67
207000	9243.65	6322.84	4863.96	3990.86	3409.14	2995.94	2686.29	2446.70	2254.82
208000	9288.32	6353.30	4887.31	4010.15	3425.38	3010.15	2699.49	2457.87	2265.99
209000	9332.99	6383.76	4910.66	4029.44	3442.64	3024.37	2711.68	2470.05	2277.16
210000	9377.66	6414.21	4934.01	4048.73	3458.88	3038.58	2724.87	2482.23	2288.32
211000	9422.34	6444.67	4958.38	4068.02	3475.13	3053.81	2738.07	2493.40	2298.48
212000	9467.01	6475.13	4981.73	4087.31	3491.37	3068.02	2751.27	2505.58	2309.64
213000	9511.68	6505.58	5005.08	4106.60	3508.63	3082.23	2763.45	2516.75	2320.81

214000	9556.35	6536.04	5028.43	4125.89	3524.87	3096.45	2776.65	2528.93	2331.98
215000	9601.02	6566.50	5051.78	4144.16	3541.12	3111.68	2789.85	2541.12	2342.13
216000	9645.69	6596.95	5075.13	4163.45	3557.36	3125.89	2803.05	2552.28	2353.30
217000	9690.36	6628.43	5098.48	4182.74	3573.60	3140.10	2816.24	2564.47	2364.47
218000	9735.03	6658.88	5122.84	4202.03	3590.86	3154.31	2828.43	2576.65	2374.62
219000	9779.70	6689.34	5146.19	4221.32	3607.11	3169.54	2841.62	2587.82	2385.79
220000	9824.37	6719.80	5169.54	4240.61	3623.35	3183.76	2854.82	2600.00	2396.95
221000	9869.04	6750.25	5192.89	4259.90	3639.59	3197.97	2868.02	2612.18	2408.12
222000	9913.71	6780.71	5216.24	4279.19	3656.85	3212.18	2881.22	2623.35	2418.27
223000	9958.38	6811.17	5239.59	4298.48	3673.10	3227.41	2893.40	2635.53	2429.44
224000	10003.05	6841.62	5262.94	4317.77	3689.34	3241.62	2906.60	2646.70	2440.61
225000	10047.72	6872.08	5287.31	4337.06	3705.58	3255.84	2919.80	2658.88	2451.78
226000	10092.39	6902.54	5310.66	4356.35	3721.83	3270.05	2932.99	2671.07	2461.93
227000	10137.06	6932.99	5334.01	4375.63	3739.09	3285.28	2945.18	2682.23	2473.10
228000	10181.73	6963.45	5357.36	4394.92	3755.33	3299.49	2958.38	2694.42	2484.26
229000	10226.40	6994.92	5380.71	4414.21	3771.57	3313.71	2971.57	2706.60	2494.42
230000	10271.07	7025.38	5404.06	4433.50	3787.82	3327.92	2984.77	2717.77	2505.58
231000	10315.74	7055.84	5427.41	4452.79	3805.08	3343.15	2997.97	2729.95	2516.75
232000	10360.41	7086.29	5451.78	4472.08	3821.32	3357.36	3010.15	2742.13	2527.92
233000	10405.08	7116.75	5475.13	4491.37	3837.56	3371.57	3023.35	2753.30	2538.07
234000	10449.75	7147.21	5498.48	4510.66	3853.81	3385.79	3036.55	2765.48	2549.24
235000	10494.42	7177.66	5521.83	4529.95	3870.05	3401.02	3049.75	2776.65	2560.41
236000	10539.09	7208.12	5545.18	4549.24	3887.31	3415.23	3061.93	2788.83	2571.57
237000	10583.76	7238.58	5568.53	4568.53	3903.55	3429.44	3075.13	2801.02	2581.73
238000	10628.43	7269.04	5591.88	4587.82	3919.80	3443.65	3088.32	2812.18	2592.89
239000	10673.10	7299.49	5616.24	4607.11	3936.04	3458.88	3101.52	2824.37	2604.06
240000	10717.77	7329.95	5639.59	4626.40	3953.30	3473.10	3114.72	2836.55	2615.23
241000	10762.44	7361.42	5662.94	4645.69	3969.54	3487.31	3126.90	2847.72	2625.38
242000	10806.09	7391.88	5686.29	4664.97	3985.79	3501.52	3140.10	2859.90	2636.55
243000	10850.76	7422.34	5709.64	4684.26	4002.03	3516.75	3153.30	2872.08	2647.72
244000	10895.43	7452.79	5732.99	4703.55	4018.27	3530.96	3166.50	2883.25	2657.87
245000	10940.10	7483.25	5756.35	4722.84	4035.53	3545.18	3178.68	2895.43	2669.04
246000	10984.77	7513.71	5780.71	4742.13	4051.78	3559.39	3191.88	2907.61	2680.20
247000	11029.44	7544.16	5804.06	4761.42	4068.02	3574.62	3205.08	2918.78	2691.37
248000	11074.11	7574.62	5827.41	4780.71	4084.26	3588.83	3218.27	2930.96	2701.52
249000	11118.78	7605.08	5850.76	4800.00	4101.52	3603.05	3231.47	2942.13	2712.69
250000	11163.45	7635.53	5874.11	4819.29	4117.77	3617.26	3243.65	2954.31	2723.86
251000	11208.12	7665.99	5897.46	4838.58	4134.01	3632.49	3256.85	2966.50	2735.03
252000	11252.79	7696.45	5920.81	4857.87	4150.25	3646.70	3270.05	2977.66	2745.18
253000	11297.46	7727.92	5945.18	4877.16	4166.50	3660.91	3283.25	2989.85	2756.35
254000	11342.13	7758.38	5968.53	4896.45	4183.76	3675.13	3295.43	3002.03	2767.51
255000	11386.80	7788.83	5991.88	4915.74	4200.00	3690.36	3308.63	3013.20	2777.66
256000	11431.47	7819.29	6015.23	4935.03	4216.24	3704.57	3321.83	3025.38	2788.83
257000	11476.14	7849.75	6038.58	4954.31	4232.49	3718.78	3335.03	3037.56	2800.00
258000	11520.81	7880.20	6061.93	4973.60	4249.75	3732.99	3348.22	3048.73	2811.17
259000	11565.48	7910.66	6085.28	4992.89	4265.99	3748.22	3360.41	3060.91	2821.32
260000	11610.15	7941.12	6109.64	5012.18	4282.23	3762.44	3373.60	3072.08	2832.49
261000	11654.82	7971.57	6132.99	5031.47	4298.48	3776.65	3386.80	3084.26	2843.65
262000	11699.49	8002.03	6156.35	5050.76	4314.72	3790.86	3400.00	3096.45	2854.82
263000	11744.16	8032.49	6179.70	5070.05	4331.98	3806.09	3412.18	3107.61	2864.97
264000	11788.83	8062.94	6203.05	5089.34	4348.22	3820.30	3425.38	3119.80	2876.14
265000	11833.50	8094.42	6226.40	5108.63	4364.47	3834.52	3438.58	3131.98	2887.31
266000	11878.17	8124.87	6249.75	5127.92	4380.71	3848.73	3451.78	3143.15	2897.46
267000	11922.84	8155.33	6274.11	5147.21	4397.97	3863.96	3464.97	3155.33	2908.63
268000	11967.51	8185.79	6297.46	5166.50	4414.21	3878.17	3477.16	3167.51	2919.80
269000	12012.18	8216.24	6320.81	5185.79	4430.46	3892.39	3490.36	3178.68	2930.96

270000	12056.85	8246.70	6344.16	5205.08	4446.70	3906.60	3503.55	3190.86	2941.12
271000	12101.52	8277.16	6367.51	5224.37	4462.94	3921.83	3516.75	3202.03	2952.28
272000	12146.19	8307.61	6390.86	5243.65	4480.20	3936.04	3528.93	3214.21	2963.45
273000	12190.86	8338.07	6414.21	5262.94	4496.45	3950.25	3542.13	3226.40	2974.62
274000	12235.53	8368.53	6438.58	5282.23	4512.69	3964.47	3555.33	3237.56	2984.77
275000	12280.20	8398.98	6461.93	5301.52	4528.93	3979.70	3568.53	3249.75	2995.94
276000	12324.87	8429.44	6485.28	5320.81	4546.19	3993.91	3581.73	3261.93	3007.11
277000	12369.54	8460.91	6508.63	5340.10	4562.44	4008.12	3593.91	3273.10	3017.26
278000	12414.21	8491.37	6531.98	5359.39	4578.68	4022.34	3607.11	3285.28	3028.43
279000	12458.88	8521.83	6555.33	5378.68	4594.92	4037.56	3620.30	3297.46	3039.59
280000	12503.55	8552.28	6578.68	5397.97	4611.17	4051.78	3633.50	3308.63	3050.76
281000	12548.22	8582.74	6603.05	5417.26	4628.43	4065.99	3645.69	3320.81	3060.91
282000	12592.89	8613.20	6626.40	5436.55	4644.67	4080.20	3658.88	3331.98	3072.08
283000	12637.56	8643.65	6649.75	5455.84	4660.91	4095.43	3672.08	3344.16	3083.25
284000	12682.23	8674.11	6673.10	5475.13	4677.16	4109.64	3685.28	3356.35	3094.42
285000	12726.90	8704.57	6696.45	5494.42	4694.42	4123.86	3698.48	3367.51	3104.57
286000	12771.57	8735.03	6719.80	5512.69	4710.66	4138.07	3710.66	3379.70	3115.74
287000	12816.24	8765.48	6743.15	5531.98	4726.90	4153.30	3723.86	3391.88	3126.90
288000	12860.91	8795.94	6767.51	5551.27	4743.15	4167.51	3737.06	3403.05	3138.07
289000	12905.58	8827.41	6790.86	5570.56	4759.39	4181.73	3750.25	3415.23	3148.22
290000	12950.25	8857.87	6814.21	5589.85	4776.65	4195.94	3762.44	3427.41	3159.39
291000	12994.92	8888.32	6837.56	5609.14	4792.89	4211.17	3775.63	3438.58	3170.56
292000	13039.59	8918.78	6860.91	5628.43	4809.14	4225.38	3788.83	3450.76	3180.71
293000	13084.26	8949.24	6884.26	5647.72	4825.38	4239.59	3802.03	3462.94	3191.88
294000	13128.93	8979.70	6907.61	5667.01	4842.64	4253.81	3815.23	3474.11	3203.05
295000	13173.60	9010.15	6931.98	5686.29	4858.88	4269.04	3827.41	3486.29	3214.21
296000	13218.27	9040.61	6955.33	5705.58	4875.13	4283.25	3840.61	3497.46	3224.37
297000	13262.94	9071.07	6978.68	5724.87	4891.37	4297.46	3853.81	3509.64	3235.53
298000	13307.61	9101.52	7002.03	5744.16	4907.61	4312.69	3867.01	3521.83	3246.70
299000	13352.28	9131.98	7025.38	5763.45	4924.87	4326.90	3880.20	3532.99	3257.87
300000	13396.95	9162.44	7048.73	5782.74	4941.12	4341.12	3892.39	3545.18	3268.02

Note:

1. This campaign rate is only for financing approved with Group Credit Family Takaful (GCFT) take-up only and eligible for monthly gross income of RM5K & above.
2. This financing is based on variable rate, reducing balance on daily rest basis
3. Current standard base rate (SBR) is 2.75%, spread is 2.50%
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. Campaign pricing ending 30th June 2026.
7. Package code by deduction channel:
 - i. Federal government employees = SPFP33
 - ii. Non federal government employees = SPFP34

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