

Payment Table for Personal Financing-i for Civil Sector

Promo Rate Income below RM5k FY2025/2026

Annual Effective Rate	5.75%								
Equivalent Flat Rate	3.05%	3.04%	3.04%	3.06%	3.08%	3.10%	3.12%	3.15%	3.17%
Total Financing Amount	2	3	4	5	6	7	8	9	10
	24	36	48	60	72	84	96	108	120
2000	90.36	61.93	47.72	39.59	33.50	29.44	27.41	24.37	22.34
3000	135.03	92.39	72.08	58.88	50.76	44.67	40.61	36.55	33.50
4000	179.70	123.86	95.43	78.17	67.01	58.88	53.81	48.73	44.67
5,000	225.38	154.31	118.78	98.48	84.26	74.11	67.01	60.91	55.84
6,000	270.05	184.77	143.15	117.77	100.51	88.32	80.20	73.10	67.01
7,000	314.72	216.24	166.50	137.06	117.77	103.55	93.40	85.28	78.17
8,000	359.39	246.70	189.85	156.35	134.01	117.77	106.60	97.46	89.34
9,000	404.06	277.16	214.21	175.63	151.27	132.99	119.80	108.63	100.51
10,000	449.75	308.63	237.56	195.94	167.51	147.21	132.99	120.81	111.68
11,000	494.42	339.09	261.93	215.23	184.77	162.44	146.19	132.99	122.84
12,000	539.09	369.54	285.28	234.52	201.02	176.65	159.39	145.18	134.01
13,000	583.76	401.02	308.63	253.81	217.26	191.88	172.59	157.36	145.18
14,000	628.43	431.47	332.99	274.11	234.52	206.09	185.79	169.54	156.35
15,000	674.11	461.93	356.35	293.40	250.76	221.32	198.98	181.73	167.51
16,000	718.78	492.39	379.70	312.69	268.02	235.53	212.18	193.91	178.68
17,000	763.45	523.86	404.06	331.98	284.26	250.76	225.38	206.09	189.85
18,000	808.12	554.31	427.41	351.27	301.52	264.97	238.58	217.26	201.02
19,000	852.79	584.77	451.78	371.57	317.77	280.20	251.78	229.44	212.18
20,000	898.48	616.24	475.13	390.86	335.03	294.42	264.97	241.62	223.35
21,000	943.15	646.70	498.48	410.15	351.27	309.64	278.17	253.81	234.52
22,000	987.82	677.16	522.84	429.44	368.53	323.86	291.37	265.99	245.69
23,000	1032.49	708.63	546.19	448.73	384.77	339.09	304.57	278.17	256.85
24,000	1077.16	739.09	569.54	469.04	401.02	353.30	317.77	290.36	268.02
25,000	1122.84	769.54	593.91	488.32	418.27	368.53	330.96	302.54	279.19
26,000	1167.51	801.02	617.26	507.61	434.52	382.74	344.16	313.71	290.36
27,000	1212.18	831.47	641.62	526.90	451.78	397.97	357.36	325.89	301.52
28,000	1256.85	861.93	664.97	547.21	468.02	412.18	370.56	338.07	312.69
29,000	1302.54	892.39	688.32	566.50	485.28	427.41	383.76	350.25	323.86
30,000	1347.21	923.86	712.69	585.79	501.52	441.62	396.95	362.44	335.03
31,000	1391.88	954.31	736.04	605.08	518.78	456.85	410.15	374.62	346.19
32,000	1436.55	984.77	759.39	624.37	535.03	471.07	423.35	386.80	357.36
33,000	1481.22	1016.24	783.76	644.67	552.28	486.29	436.55	398.98	368.53
34,000	1526.90	1046.70	807.11	663.96	568.53	500.51	449.75	411.17	379.70
35,000	1571.57	1077.16	830.46	683.25	584.77	515.74	462.94	422.34	390.86
36,000	1616.24	1108.63	854.82	702.54	602.03	529.95	476.14	434.52	402.03
37,000	1660.91	1139.09	878.17	722.84	618.27	545.18	489.34	446.70	413.20

38,000	1705.58	1169.54	902.54	742.13	635.53	559.39	502.54	458.88	424.37
39,000	1751.27	1201.02	925.89	761.42	651.78	574.62	515.74	471.07	435.53
40,000	1795.94	1231.47	949.24	780.71	669.04	588.83	528.93	483.25	446.70
41,000	1840.61	1261.93	973.60	800.00	685.28	604.06	542.13	495.43	457.87
42,000	1885.28	1292.39	996.95	820.30	702.54	618.27	555.33	507.61	469.04
43,000	1929.95	1323.86	1020.30	839.59	718.78	633.50	568.53	518.78	480.20
44,000	1975.63	1354.31	1044.67	858.88	736.04	647.72	581.73	530.96	490.36
45,000	2020.30	1384.77	1068.02	878.17	752.28	662.94	594.92	543.15	501.52
46,000	2064.97	1416.24	1092.39	897.46	768.53	677.16	608.12	555.33	512.69
47,000	2109.64	1446.70	1115.74	917.77	785.79	691.37	621.32	567.51	523.86
48,000	2154.31	1477.16	1139.09	937.06	802.03	706.60	634.52	579.70	535.03
49,000	2200.00	1508.63	1163.45	956.35	819.29	720.81	647.72	591.88	546.19
50,000	2244.67	1539.09	1186.80	975.63	835.53	736.04	661.93	604.06	557.36
51,000	2289.34	1569.54	1210.15	995.94	852.79	750.25	675.13	616.24	568.53
52,000	2334.01	1601.02	1234.52	1015.23	869.04	765.48	688.32	627.41	579.70
53,000	2379.70	1631.47	1257.87	1034.52	886.29	779.70	701.52	639.59	590.86
54,000	2424.37	1661.93	1282.23	1053.81	902.54	794.92	714.72	651.78	602.03
55,000	2469.04	1692.39	1305.58	1073.10	919.80	809.14	727.92	663.96	613.20
56,000	2513.71	1723.86	1328.93	1093.40	936.04	824.37	741.12	676.14	624.37
57,000	2558.38	1754.31	1353.30	1112.69	952.28	838.58	754.31	688.32	635.53
58,000	2604.06	1784.77	1376.65	1131.98	969.54	853.81	767.51	700.51	646.70
59,000	2648.73	1816.24	1400.00	1151.27	985.79	868.02	780.71	712.69	657.87
60,000	2693.40	1846.70	1424.37	1171.57	1003.05	883.25	793.91	723.86	669.04
61,000	2738.07	1877.16	1447.72	1190.86	1019.29	897.46	807.11	736.04	680.20
62,000	2782.74	1908.63	1471.07	1210.15	1036.55	912.69	820.30	748.22	691.37
63,000	2828.43	1939.09	1495.43	1229.44	1052.79	926.90	833.50	760.41	702.54
64,000	2873.10	1969.54	1518.78	1248.73	1070.05	942.13	846.70	772.59	713.71
65,000	2917.77	2001.02	1543.15	1269.04	1086.29	956.35	859.90	784.77	724.87
66,000	2962.44	2031.47	1566.50	1288.32	1103.55	971.57	873.10	796.95	736.04
67,000	3007.11	2061.93	1589.85	1307.61	1119.80	985.79	886.29	809.14	747.21
68,000	3052.79	2092.39	1614.21	1326.90	1136.04	1001.02	899.49	821.32	758.38
69,000	3097.46	2123.86	1637.56	1346.19	1153.30	1015.23	912.69	832.49	769.54
70,000	3142.13	2154.31	1660.91	1366.50	1169.54	1030.46	925.89	844.67	780.71
71,000	3186.80	2184.77	1685.28	1385.79	1186.80	1044.67	939.09	856.85	791.88
72,000	3231.47	2216.24	1708.63	1405.08	1203.05	1059.90	952.28	869.04	803.05
73,000	3277.16	2246.70	1732.99	1424.37	1220.30	1074.11	965.48	881.22	814.21
74,000	3321.83	2277.16	1756.35	1444.67	1236.55	1089.34	978.68	893.40	825.38
75,000	3366.50	2308.63	1779.70	1463.96	1253.81	1103.55	991.88	905.58	836.55
76,000	3411.17	2339.09	1804.06	1483.25	1270.05	1118.78	1005.08	917.77	847.72
77,000	3456.85	2369.54	1827.41	1502.54	1287.31	1132.99	1018.27	928.93	858.88
78,000	3501.52	2401.02	1850.76	1521.83	1303.55	1148.22	1031.47	941.12	870.05
79,000	3546.19	2431.47	1875.13	1542.13	1319.80	1162.44	1044.67	953.30	881.22
80,000	3590.86	2461.93	1898.48	1561.42	1337.06	1177.66	1057.87	965.48	892.39
81,000	3635.53	2493.40	1922.84	1580.71	1353.30	1191.88	1071.07	977.66	903.55
82,000	3681.22	2523.86	1946.19	1600.00	1370.56	1207.11	1084.26	989.85	914.72
83,000	3725.89	2554.31	1969.54	1619.29	1386.80	1221.32	1097.46	1002.03	925.89
84,000	3770.56	2584.77	1993.91	1639.59	1404.06	1236.55	1110.66	1014.21	937.06

85,000	3815.23	2616.24	2017.26	1658.88	1420.30	1250.76	1123.86	1026.40	948.22
86,000	3859.90	2646.70	2040.61	1678.17	1437.56	1265.99	1137.06	1037.56	959.39
87,000	3905.58	2677.16	2064.97	1697.46	1453.81	1280.20	1150.25	1049.75	969.54
88,000	3950.25	2708.63	2088.32	1717.77	1471.07	1295.43	1163.45	1061.93	980.71
89,000	3994.92	2739.09	2111.68	1737.06	1487.31	1309.64	1176.65	1074.11	991.88
90,000	4039.59	2769.54	2136.04	1756.35	1503.55	1324.87	1189.85	1086.29	1003.05
91,000	4084.26	2801.02	2159.39	1775.63	1520.81	1339.09	1203.05	1098.48	1014.21
92,000	4129.95	2831.47	2183.76	1794.92	1537.06	1353.30	1216.24	1110.66	1025.38
93,000	4174.62	2861.93	2207.11	1815.23	1554.31	1368.53	1229.44	1122.84	1036.55
94,000	4219.29	2893.40	2230.46	1834.52	1570.56	1382.74	1242.64	1134.01	1047.72
95,000	4263.96	2923.86	2254.82	1853.81	1587.82	1397.97	1255.84	1146.19	1058.88
96,000	4308.63	2954.31	2278.17	1873.10	1604.06	1412.18	1269.04	1158.38	1070.05
97,000	4354.31	2984.77	2301.52	1893.40	1621.32	1427.41	1282.23	1170.56	1081.22
98,000	4398.98	3016.24	2325.89	1912.69	1637.56	1441.62	1295.43	1182.74	1092.39
99,000	4443.65	3046.70	2349.24	1931.98	1654.82	1456.85	1308.63	1194.92	1103.55
100,000	4488.32	3077.16	2373.60	1951.27	1671.07	1471.07	1322.84	1207.11	1114.72
101000	4534.01	3108.63	2396.95	1970.56	1687.31	1486.29	1336.04	1219.29	1125.89
102000	4578.68	3139.09	2420.30	1990.86	1704.57	1500.51	1349.24	1231.47	1137.06
103000	4623.35	3169.54	2444.67	2010.15	1720.81	1515.74	1362.44	1242.64	1148.22
104000	4668.02	3201.02	2468.02	2029.44	1738.07	1529.95	1375.63	1254.82	1159.39
105000	4712.69	3231.47	2491.37	2048.73	1754.31	1545.18	1388.83	1267.01	1170.56
106000	4758.38	3261.93	2515.74	2068.02	1771.57	1559.39	1402.03	1279.19	1181.73
107000	4803.05	3293.40	2539.09	2088.32	1787.82	1574.62	1415.23	1291.37	1192.89
108000	4847.72	3323.86	2563.45	2107.61	1805.08	1588.83	1428.43	1303.55	1204.06
109000	4892.39	3354.31	2586.80	2126.90	1821.32	1604.06	1441.62	1315.74	1215.23
110000	4937.06	3384.77	2610.15	2146.19	1838.58	1618.27	1454.82	1327.92	1226.40
111000	4982.74	3416.24	2634.52	2166.50	1854.82	1633.50	1468.02	1339.09	1237.56
112000	5027.41	3446.70	2657.87	2185.79	1871.07	1647.72	1481.22	1351.27	1248.73
113000	5072.08	3477.16	2681.22	2205.08	1888.32	1662.94	1494.42	1363.45	1259.90
114000	5116.75	3508.63	2705.58	2224.37	1904.57	1677.16	1507.61	1375.63	1271.07
115000	5161.42	3539.09	2728.93	2243.65	1921.83	1692.39	1520.81	1387.82	1282.23
116000	5207.11	3569.54	2752.28	2263.96	1938.07	1706.60	1534.01	1400.00	1293.40
117000	5251.78	3601.02	2776.65	2283.25	1955.33	1721.83	1547.21	1412.18	1304.57
118000	5296.45	3631.47	2800.00	2302.54	1971.57	1736.04	1560.41	1424.37	1315.74
119000	5341.12	3661.93	2824.37	2321.83	1988.83	1751.27	1573.60	1436.55	1326.90
120000	5385.79	3693.40	2847.72	2342.13	2005.08	1765.48	1586.80	1447.72	1338.07
121000	5431.47	3723.86	2871.07	2361.42	2022.34	1780.71	1600.00	1459.90	1349.24
122000	5476.14	3754.31	2895.43	2380.71	2038.58	1794.92	1613.20	1472.08	1360.41
123000	5520.81	3784.77	2918.78	2400.00	2054.82	1810.15	1626.40	1484.26	1371.57
124000	5565.48	3816.24	2942.13	2419.29	2072.08	1824.37	1639.59	1496.45	1382.74
125000	5611.17	3846.70	2966.50	2439.59	2088.32	1839.59	1652.79	1508.63	1393.91
126000	5655.84	3877.16	2989.85	2458.88	2105.58	1853.81	1665.99	1520.81	1405.08
127000	5700.51	3908.63	3014.21	2478.17	2121.83	1869.04	1679.19	1532.99	1416.24
128000	5745.18	3939.09	3037.56	2497.46	2139.09	1883.25	1692.39	1544.16	1427.41
129000	5789.85	3969.54	3060.91	2516.75	2155.33	1898.48	1705.58	1556.35	1438.58
130000	5835.53	4001.02	3085.28	2537.06	2172.59	1912.69	1718.78	1568.53	1448.73
131000	5880.20	4031.47	3108.63	2556.35	2188.83	1927.92	1731.98	1580.71	1459.90

132000	5924.87	4061.93	3131.98	2575.63	2206.09	1942.13	1745.18	1592.89	1471.07
133000	5969.54	4093.40	3156.35	2594.92	2222.34	1957.36	1758.38	1605.08	1482.23
134000	6014.21	4123.86	3179.70	2615.23	2238.58	1971.57	1771.57	1617.26	1493.40
135000	6059.90	4154.31	3204.06	2634.52	2255.84	1986.80	1784.77	1629.44	1504.57
136000	6104.57	4184.77	3227.41	2653.81	2272.08	2001.02	1797.97	1641.62	1515.74
137000	6149.24	4216.24	3250.76	2673.10	2289.34	2015.23	1811.17	1652.79	1526.90
138000	6193.91	4246.70	3275.13	2692.39	2305.58	2030.46	1824.37	1664.97	1538.07
139000	6238.58	4277.16	3298.48	2712.69	2322.84	2044.67	1837.56	1677.16	1549.24
140000	6284.26	4308.63	3321.83	2731.98	2339.09	2059.90	1850.76	1689.34	1560.41
141000	6328.93	4339.09	3346.19	2751.27	2356.35	2074.11	1863.96	1701.52	1571.57
142000	6373.60	4369.54	3369.54	2770.56	2372.59	2089.34	1877.16	1713.71	1582.74
143000	6418.27	4401.02	3392.89	2789.85	2389.85	2103.55	1890.36	1725.89	1593.91
144000	6462.94	4431.47	3417.26	2810.15	2406.09	2118.78	1903.55	1738.07	1605.08
145000	6508.63	4461.93	3440.61	2829.44	2422.34	2132.99	1916.75	1749.24	1616.24
146000	6553.30	4493.40	3464.97	2848.73	2439.59	2148.22	1929.95	1761.42	1627.41
147000	6597.97	4523.86	3488.32	2868.02	2455.84	2162.44	1943.15	1773.60	1638.58
148000	6642.64	4554.31	3511.68	2888.32	2473.10	2177.66	1956.35	1785.79	1649.75
149000	6687.31	4585.79	3536.04	2907.61	2489.34	2191.88	1969.54	1797.97	1660.91
150000	6732.99	4616.24	3559.39	2926.90	2506.60	2207.11	1983.76	1810.15	1672.08
151000	6777.66	4646.70	3582.74	2946.19	2522.84	2221.32	1996.95	1822.34	1683.25
152000	6822.34	4677.16	3607.11	2965.48	2540.10	2236.55	2010.15	1834.52	1694.42
153000	6867.01	4708.63	3630.46	2985.79	2556.35	2250.76	2023.35	1846.70	1705.58
154000	6912.69	4739.09	3654.82	3005.08	2573.60	2265.99	2036.55	1857.87	1716.75
155000	6957.36	4769.54	3678.17	3024.37	2589.85	2280.20	2049.75	1870.05	1727.92
156000	7002.03	4801.02	3701.52	3043.65	2607.11	2295.43	2062.94	1882.23	1739.09
157000	7046.70	4831.47	3725.89	3063.96	2623.35	2309.64	2076.14	1894.42	1750.25
158000	7091.37	4861.93	3749.24	3083.25	2639.59	2324.87	2089.34	1906.60	1761.42
159000	7137.06	4893.40	3772.59	3102.54	2656.85	2339.09	2102.54	1918.78	1772.59
160000	7181.73	4923.86	3796.95	3121.83	2673.10	2354.31	2115.74	1930.96	1783.76
161000	7226.40	4954.31	3820.30	3141.12	2690.36	2368.53	2128.93	1943.15	1794.92
162000	7271.07	4985.79	3844.67	3161.42	2706.60	2383.76	2142.13	1954.31	1806.09
163000	7315.74	5016.24	3868.02	3180.71	2723.86	2397.97	2155.33	1966.50	1817.26
164000	7361.42	5046.70	3891.37	3200.00	2740.10	2413.20	2168.53	1978.68	1828.43
165000	7406.09	5077.16	3915.74	3219.29	2757.36	2427.41	2181.73	1990.86	1839.59
166000	7450.76	5108.63	3939.09	3238.58	2773.60	2442.64	2194.92	2003.05	1850.76
167000	7495.43	5139.09	3962.44	3258.88	2790.86	2456.85	2208.12	2015.23	1861.93
168000	7540.10	5169.54	3986.80	3278.17	2807.11	2472.08	2221.32	2027.41	1873.10
169000	7585.79	5201.02	4010.15	3297.46	2823.35	2486.29	2234.52	2039.59	1884.26
170000	7630.46	5231.47	4033.50	3316.75	2840.61	2501.52	2247.72	2051.78	1895.43
171000	7675.13	5261.93	4057.87	3337.06	2856.85	2515.74	2260.91	2062.94	1906.60
172000	7719.80	5293.40	4081.22	3356.35	2874.11	2530.96	2274.11	2075.13	1917.77
173000	7764.47	5323.86	4105.58	3375.63	2890.36	2545.18	2287.31	2087.31	1928.93
174000	7810.15	5354.31	4128.93	3394.92	2907.61	2560.41	2300.51	2099.49	1939.09
175000	7854.82	5385.79	4152.28	3414.21	2923.86	2574.62	2313.71	2111.68	1950.25
176000	7899.49	5416.24	4176.65	3434.52	2941.12	2589.85	2326.90	2123.86	1961.42
177000	7944.16	5446.70	4200.00	3453.81	2957.36	2604.06	2340.10	2136.04	1972.59
178000	7989.85	5477.16	4223.35	3473.10	2974.62	2619.29	2353.30	2148.22	1983.76

179000	8034.52	5508.63	4247.72	3492.39	2990.86	2633.50	2366.50	2159.39	1994.92
180000	8079.19	5539.09	4271.07	3512.69	3007.11	2648.73	2379.70	2171.57	2006.09
181000	8123.86	5569.54	4295.43	3531.98	3024.37	2662.94	2392.89	2183.76	2017.26
182000	8168.53	5601.02	4318.78	3551.27	3040.61	2677.16	2406.09	2195.94	2028.43
183000	8214.21	5631.47	4342.13	3570.56	3057.87	2692.39	2419.29	2208.12	2039.59
184000	8258.88	5661.93	4366.50	3589.85	3074.11	2706.60	2432.49	2220.30	2050.76
185000	8303.55	5693.40	4389.85	3610.15	3091.37	2721.83	2445.69	2232.49	2061.93
186000	8348.22	5723.86	4413.20	3629.44	3107.61	2736.04	2458.88	2244.67	2073.10
187000	8392.89	5754.31	4437.56	3648.73	3124.87	2751.27	2472.08	2256.85	2084.26
188000	8438.58	5785.79	4460.91	3668.02	3141.12	2765.48	2485.28	2268.02	2095.43
189000	8483.25	5816.24	4485.28	3687.31	3158.38	2780.71	2498.48	2280.20	2106.60
190000	8527.92	5846.70	4508.63	3707.61	3174.62	2794.92	2511.68	2292.39	2117.77
191000	8572.59	5877.16	4531.98	3726.90	3190.86	2810.15	2524.87	2304.57	2128.93
192000	8617.26	5908.63	4556.35	3746.19	3208.12	2824.37	2538.07	2316.75	2140.10
193000	8662.94	5939.09	4579.70	3765.48	3224.37	2839.59	2551.27	2328.93	2151.27
194000	8707.61	5969.54	4603.05	3785.79	3241.62	2853.81	2564.47	2341.12	2162.44
195000	8752.28	6001.02	4627.41	3805.08	3257.87	2869.04	2577.66	2353.30	2173.60
196000	8796.95	6031.47	4650.76	3824.37	3275.13	2883.25	2590.86	2364.47	2184.77
197000	8841.62	6061.93	4675.13	3843.65	3291.37	2898.48	2604.06	2376.65	2195.94
198000	8887.31	6093.40	4698.48	3862.94	3308.63	2912.69	2617.26	2388.83	2207.11
199000	8931.98	6123.86	4721.83	3883.25	3324.87	2927.92	2630.46	2401.02	2218.27
200000	8976.65	6154.31	4746.19	3902.54	3342.13	2942.13	2644.67	2413.20	2229.44
201000	9021.32	6185.79	4769.54	3921.83	3358.38	2957.36	2657.87	2425.38	2240.61
202000	9067.01	6216.24	4792.89	3941.12	3374.62	2971.57	2671.07	2437.56	2251.78
203000	9111.68	6246.70	4817.26	3961.42	3391.88	2986.80	2684.26	2449.75	2262.94
204000	9156.35	6277.16	4840.61	3980.71	3408.12	3001.02	2697.46	2461.93	2274.11
205000	9201.02	6308.63	4863.96	4000.00	3425.38	3016.24	2710.66	2473.10	2285.28
206000	9245.69	6339.09	4888.32	4019.29	3441.62	3030.46	2723.86	2485.28	2296.45
207000	9291.37	6369.54	4911.68	4038.58	3458.88	3045.69	2737.06	2497.46	2307.61
208000	9336.04	6401.02	4936.04	4058.88	3475.13	3059.90	2750.25	2509.64	2318.78
209000	9380.71	6431.47	4959.39	4078.17	3492.39	3075.13	2763.45	2521.83	2329.95
210000	9425.38	6461.93	4982.74	4097.46	3508.63	3089.34	2776.65	2534.01	2341.12
211000	9470.05	6493.40	5007.11	4116.75	3525.89	3104.57	2789.85	2546.19	2352.28
212000	9515.74	6523.86	5030.46	4136.04	3542.13	3118.78	2803.05	2558.38	2363.45
213000	9560.41	6554.31	5053.81	4156.35	3558.38	3134.01	2816.24	2569.54	2374.62
214000	9605.08	6585.79	5078.17	4175.63	3575.63	3148.22	2829.44	2581.73	2385.79
215000	9649.75	6616.24	5101.52	4194.92	3591.88	3163.45	2842.64	2593.91	2396.95
216000	9694.42	6646.70	5125.89	4214.21	3609.14	3177.66	2855.84	2606.09	2408.12
217000	9740.10	6678.17	5149.24	4234.52	3625.38	3192.89	2869.04	2618.27	2418.27
218000	9784.77	6708.63	5172.59	4253.81	3642.64	3207.11	2882.23	2630.46	2429.44
219000	9829.44	6739.09	5196.95	4273.10	3658.88	3222.34	2895.43	2642.64	2440.61
220000	9874.11	6769.54	5220.30	4292.39	3676.14	3236.55	2908.63	2654.82	2451.78
221000	9918.78	6801.02	5243.65	4311.68	3692.39	3251.78	2921.83	2667.01	2462.94
222000	9964.47	6831.47	5268.02	4331.98	3709.64	3265.99	2935.03	2678.17	2474.11
223000	10009.14	6861.93	5291.37	4351.27	3725.89	3281.22	2948.22	2690.36	2485.28
224000	10053.81	6893.40	5315.74	4370.56	3742.13	3295.43	2961.42	2702.54	2496.45
225000	10098.48	6923.86	5339.09	4389.85	3759.39	3310.66	2974.62	2714.72	2507.61

226000	10144.16	6954.31	5362.44	4409.14	3775.63	3324.87	2987.82	2726.90	2518.78
227000	10188.83	6985.79	5386.80	4429.44	3792.89	3340.10	3001.02	2739.09	2529.95
228000	10233.50	7016.24	5410.15	4448.73	3809.14	3354.31	3014.21	2751.27	2541.12
229000	10278.17	7046.70	5433.50	4468.02	3826.40	3368.53	3027.41	2763.45	2552.28
230000	10322.84	7078.17	5457.87	4487.31	3842.64	3383.76	3040.61	2774.62	2563.45
231000	10368.53	7108.63	5481.22	4507.61	3859.90	3397.97	3053.81	2786.80	2574.62
232000	10413.20	7139.09	5504.57	4526.90	3876.14	3413.20	3067.01	2798.98	2585.79
233000	10457.87	7169.54	5528.93	4546.19	3893.40	3427.41	3080.20	2811.17	2596.95
234000	10502.54	7201.02	5552.28	4565.48	3909.64	3442.64	3093.40	2823.35	2608.12
235000	10547.21	7231.47	5576.65	4584.77	3925.89	3456.85	3106.60	2835.53	2619.29
236000	10592.89	7261.93	5600.00	4605.08	3943.15	3472.08	3119.80	2847.72	2630.46
237000	10637.56	7293.40	5623.35	4624.37	3959.39	3486.29	3132.99	2859.90	2641.62
238000	10682.23	7323.86	5647.72	4643.65	3976.65	3501.52	3146.19	2872.08	2652.79
239000	10726.90	7354.31	5671.07	4662.94	3992.89	3515.74	3159.39	2883.25	2663.96
240000	10771.57	7385.79	5694.42	4683.25	4010.15	3530.96	3172.59	2895.43	2675.13
241000	10817.26	7416.24	5718.78	4702.54	4026.40	3545.18	3185.79	2907.61	2686.29
242000	10861.93	7446.70	5742.13	4721.83	4043.65	3560.41	3198.98	2919.80	2697.46
243000	10906.60	7478.17	5766.50	4741.12	4059.90	3574.62	3212.18	2931.98	2708.63
244000	10951.27	7508.63	5789.85	4760.41	4077.16	3589.85	3225.38	2944.16	2719.80
245000	10995.94	7539.09	5813.20	4780.71	4093.40	3604.06	3238.58	2956.35	2730.96
246000	11041.62	7569.54	5837.56	4800.00	4109.64	3619.29	3251.78	2968.53	2742.13
247000	11086.29	7601.02	5860.91	4819.29	4126.90	3633.50	3264.97	2979.70	2753.30
248000	11130.96	7631.47	5884.26	4838.58	4143.15	3648.73	3278.17	2991.88	2764.47
249000	11175.63	7661.93	5908.63	4857.87	4160.41	3662.94	3291.37	3004.06	2775.63
250000	11221.32	7693.40	5931.98	4878.17	4176.65	3678.17	3305.58	3016.24	2786.80
251000	11265.99	7723.86	5956.35	4897.46	4193.91	3692.39	3318.78	3028.43	2797.97
252000	11310.66	7754.31	5979.70	4916.75	4210.15	3707.61	3331.98	3040.61	2809.14
253000	11355.33	7785.79	6003.05	4936.04	4227.41	3721.83	3345.18	3052.79	2820.30
254000	11400.00	7816.24	6027.41	4956.35	4243.65	3737.06	3358.38	3064.97	2831.47
255000	11445.69	7846.70	6050.76	4975.63	4260.91	3751.27	3371.57	3077.16	2842.64
256000	11490.36	7878.17	6074.11	4994.92	4277.16	3766.50	3384.77	3088.32	2853.81
257000	11535.03	7908.63	6098.48	5014.21	4293.40	3780.71	3397.97	3100.51	2864.97
258000	11579.70	7939.09	6121.83	5033.50	4310.66	3795.94	3411.17	3112.69	2876.14
259000	11624.37	7969.54	6145.18	5053.81	4326.90	3810.15	3424.37	3124.87	2887.31
260000	11670.05	8001.02	6169.54	5073.10	4344.16	3825.38	3437.56	3137.06	2897.46
261000	11714.72	8031.47	6192.89	5092.39	4360.41	3839.59	3450.76	3149.24	2908.63
262000	11759.39	8061.93	6217.26	5111.68	4377.66	3854.82	3463.96	3161.42	2919.80
263000	11804.06	8093.40	6240.61	5131.98	4393.91	3869.04	3477.16	3173.60	2930.96
264000	11848.73	8123.86	6263.96	5151.27	4411.17	3884.26	3490.36	3184.77	2942.13
265000	11894.42	8154.31	6288.32	5170.56	4427.41	3898.48	3503.55	3196.95	2953.30
266000	11939.09	8185.79	6311.68	5189.85	4444.67	3913.71	3516.75	3209.14	2964.47
267000	11983.76	8216.24	6335.03	5209.14	4460.91	3927.92	3529.95	3221.32	2975.63
268000	12028.43	8246.70	6359.39	5229.44	4477.16	3943.15	3543.15	3233.50	2986.80
269000	12073.10	8278.17	6382.74	5248.73	4494.42	3957.36	3556.35	3245.69	2997.97
270000	12118.78	8308.63	6407.11	5268.02	4510.66	3972.59	3569.54	3257.87	3009.14
271000	12163.45	8339.09	6430.46	5287.31	4527.92	3986.80	3582.74	3270.05	3020.30
272000	12208.12	8369.54	6453.81	5306.60	4544.16	4002.03	3595.94	3282.23	3031.47

273000	12252.79	8401.02	6478.17	5326.90	4561.42	4016.24	3609.14	3293.40	3042.64
274000	12298.48	8431.47	6501.52	5346.19	4577.66	4030.46	3622.34	3305.58	3053.81
275000	12343.15	8461.93	6524.87	5365.48	4594.92	4045.69	3635.53	3317.77	3064.97
276000	12387.82	8493.40	6549.24	5384.77	4611.17	4059.90	3648.73	3329.95	3076.14
277000	12432.49	8523.86	6572.59	5405.08	4628.43	4075.13	3661.93	3342.13	3087.31
278000	12477.16	8554.31	6596.95	5424.37	4644.67	4089.34	3675.13	3354.31	3098.48
279000	12522.84	8585.79	6620.30	5443.65	4660.91	4104.57	3688.32	3366.50	3109.64
280000	12567.51	8616.24	6643.65	5462.94	4678.17	4118.78	3701.52	3378.68	3120.81
281000	12612.18	8646.70	6668.02	5482.23	4694.42	4134.01	3714.72	3389.85	3131.98
282000	12656.85	8678.17	6691.37	5502.54	4711.68	4148.22	3727.92	3402.03	3143.15
283000	12701.52	8708.63	6714.72	5521.83	4727.92	4163.45	3741.12	3414.21	3154.31
284000	12747.21	8739.09	6739.09	5541.12	4745.18	4177.66	3754.31	3426.40	3165.48
285000	12791.88	8770.56	6762.44	5560.41	4761.42	4192.89	3767.51	3438.58	3176.65
286000	12836.55	8801.02	6785.79	5579.70	4778.68	4207.11	3780.71	3450.76	3187.82
287000	12881.22	8831.47	6810.15	5600.00	4794.92	4222.34	3793.91	3462.94	3198.98
288000	12925.89	8861.93	6833.50	5619.29	4812.18	4236.55	3807.11	3475.13	3210.15
289000	12971.57	8893.40	6857.87	5638.58	4828.43	4251.78	3820.30	3487.31	3221.32
290000	13016.24	8923.86	6881.22	5657.87	4844.67	4265.99	3833.50	3498.48	3232.49
291000	13060.91	8954.31	6904.57	5678.17	4861.93	4281.22	3846.70	3510.66	3243.65
292000	13105.58	8985.79	6928.93	5697.46	4878.17	4295.43	3859.90	3522.84	3254.82
293000	13150.25	9016.24	6952.28	5716.75	4895.43	4310.66	3873.10	3535.03	3265.99
294000	13195.94	9046.70	6975.63	5736.04	4911.68	4324.87	3886.29	3547.21	3277.16
295000	13240.61	9078.17	7000.00	5755.33	4928.93	4340.10	3899.49	3559.39	3288.32
296000	13285.28	9108.63	7023.35	5775.63	4945.18	4354.31	3912.69	3571.57	3299.49
297000	13329.95	9139.09	7047.72	5794.92	4962.44	4369.54	3925.89	3583.76	3310.66
298000	13374.62	9170.56	7071.07	5814.21	4978.68	4383.76	3939.09	3594.92	3321.83
299000	13420.30	9201.02	7094.42	5833.50	4995.94	4398.98	3952.28	3607.11	3332.99
300000	13464.97	9231.47	7118.78	5853.81	5012.18	4413.20	3966.50	3619.29	3344.16

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 less than RM5K.
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 3.00%
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 31st December 2026.
7. Package code by deduction channel:
 - i. Federal government employees = SPFP09
 - ii. Non federal government employees = SPFP11

updated 26092025_SPFP09_SPFP11