

**Payment Table for Personal Financing-i for Pensioners
Variable Rate (non-Promo wGCFT) FY2024**

Annual Effective Rate	11.35%							
Equivalent Flat Rate	6.15%	6.22%	6.30%	6.39%	6.48%	6.58%	6.67%	6.77%
Tenure	3	4	5	6	7	8	9	10
Financing Amount	36	48	60	72	84	96	108	120
5,000	164.52	130.08	109.59	96.07	86.54	79.49	74.10	69.87
6,000	197.43	156.09	131.50	115.28	103.84	95.39	88.92	83.84
7,000	230.33	182.11	153.42	134.50	121.15	111.28	103.74	97.82
8,000	263.24	208.13	175.34	153.71	138.46	127.18	118.56	111.79
9,000	296.14	234.14	197.26	172.92	155.76	143.08	133.38	125.76
10,000	329.05	260.16	219.17	192.14	173.07	158.98	148.20	139.74
11,000	361.95	286.17	241.09	211.35	190.38	174.88	163.02	153.71
12,000	394.86	312.19	263.01	230.57	207.68	190.77	177.84	167.69
13,000	427.76	338.21	284.93	249.78	224.99	206.67	192.66	181.66
14,000	460.67	364.22	306.84	268.99	242.30	222.57	207.48	195.63
15,000	493.57	390.24	328.76	288.21	259.61	238.47	222.30	209.61
16,000	526.48	416.25	350.68	307.42	276.91	254.37	237.12	223.58
17,000	559.38	442.27	372.60	326.64	294.22	270.26	251.94	237.56
18,000	592.28	468.28	394.51	345.85	311.53	286.16	266.76	251.53
19,000	625.19	494.30	416.43	365.06	328.83	302.06	281.58	265.50
20,000	658.09	520.32	438.35	384.28	346.14	317.96	296.40	279.48
21,000	691.00	546.33	460.26	403.49	363.45	333.85	311.22	293.45
22,000	723.90	572.35	482.18	422.70	380.75	349.75	326.04	307.43
23,000	756.81	598.36	504.10	441.92	398.06	365.65	340.86	321.40
24,000	789.71	624.38	526.02	461.13	415.37	381.55	355.68	335.37
25,000	822.62	650.40	547.93	480.35	432.68	397.45	370.50	349.35
26,000	855.52	676.41	569.85	499.56	449.98	413.34	385.32	363.32
27,000	888.43	702.43	591.77	518.77	467.29	429.24	400.14	377.29
28,000	921.33	728.44	613.69	537.99	484.60	445.14	414.96	391.27
29,000	954.24	754.46	635.60	557.20	501.90	461.04	429.78	405.24
30,000	987.14	780.47	657.52	576.41	519.21	476.93	444.60	419.22
31,000	1,020.05	806.49	679.44	595.63	536.52	492.83	459.42	433.19
32,000	1,052.95	832.51	701.36	614.84	553.82	508.73	474.24	447.16
33,000	1,085.86	858.52	723.27	634.06	571.13	524.63	489.06	461.14
34,000	1,118.76	884.54	745.19	653.27	588.44	540.53	503.88	475.11
35,000	1,151.66	910.55	767.11	672.48	605.75	556.42	518.70	489.09
36,000	1,184.57	936.57	789.03	691.70	623.05	572.32	533.52	503.06
37,000	1,217.47	962.59	810.94	710.91	640.36	588.22	548.34	517.03
38,000	1,250.38	988.60	832.86	730.13	657.67	604.12	563.16	531.01
39,000	1,283.28	1,014.62	854.78	749.34	674.97	620.02	577.98	544.98
40,000	1,316.19	1,040.63	876.70	768.55	692.28	635.91	592.80	558.95
41,000	1,349.09	1,066.65	898.61	787.77	709.59	651.81	607.62	572.93
42,000	1,382.00	1,092.66	920.53	806.98	726.89	667.71	622.44	586.90
43,000	1,414.90	1,118.68	942.45	826.19	744.20	683.61	637.26	600.88
44,000	1,447.81	1,144.70	964.36	845.41	761.51	699.50	652.08	614.85
45,000	1,480.71	1,170.71	986.28	864.62	778.82	715.40	666.90	628.82
46,000	1,513.62	1,196.73	1,008.20	883.84	796.12	731.30	681.72	642.80
47,000	1,546.52	1,222.74	1,030.12	903.05	813.43	747.20	696.54	656.77
48,000	1,579.43	1,248.76	1,052.03	922.26	830.74	763.10	711.36	670.75
49,000	1,612.33	1,274.78	1,073.95	941.48	848.04	778.99	726.18	684.72
50,000	1,645.24	1,300.79	1,095.87	960.69	865.35	794.89	741.00	698.69
51,000	1,678.14	1,326.81	1,117.79	979.91	882.66	810.79	755.82	712.67

**Payment Table for Personal Financing-i for Pensioners
Variable Rate (non-Promo wGCFT) FY2024**

52,000	1,711.05	1,352.82	1,139.70	999.12	899.96	826.69	770.64	726.64
53,000	1,743.95	1,378.84	1,161.62	1,018.33	917.27	842.58	785.46	740.61
54,000	1,776.85	1,404.85	1,183.54	1,037.55	934.58	858.48	800.28	754.59
55,000	1,809.76	1,430.87	1,205.46	1,056.76	951.89	874.38	815.10	768.56
56,000	1,842.66	1,456.89	1,227.37	1,075.97	969.19	890.28	829.92	782.54
57,000	1,875.57	1,482.90	1,249.29	1,095.19	986.50	906.18	844.74	796.51
58,000	1,908.47	1,508.92	1,271.21	1,114.40	1,003.81	922.07	859.56	810.48
59,000	1,941.38	1,534.93	1,293.13	1,133.62	1,021.11	937.97	874.38	824.46
60,000	1,974.28	1,560.95	1,315.04	1,152.83	1,038.42	953.87	889.20	838.43
61,000	2,007.19	1,586.97	1,336.96	1,172.04	1,055.73	969.77	904.02	852.41
62,000	2,040.09	1,612.98	1,358.88	1,191.26	1,073.04	985.67	918.84	866.38
63,000	2,073.00	1,639.00	1,380.79	1,210.47	1,090.34	1,001.56	933.66	880.35
64,000	2,105.90	1,665.01	1,402.71	1,229.68	1,107.65	1,017.46	948.48	894.33
65,000	2,138.81	1,691.03	1,424.63	1,248.90	1,124.96	1,033.36	963.30	908.30
66,000	2,171.71	1,717.04	1,446.55	1,268.11	1,142.26	1,049.26	978.12	922.28
67,000	2,204.62	1,743.06	1,468.46	1,287.33	1,159.57	1,065.15	992.94	936.25
68,000	2,237.52	1,769.08	1,490.38	1,306.54	1,176.88	1,081.05	1,007.76	950.22
69,000	2,270.43	1,795.09	1,512.30	1,325.75	1,194.18	1,096.95	1,022.58	964.20
70,000	2,303.33	1,821.11	1,534.22	1,344.97	1,211.49	1,112.85	1,037.40	978.17
71,000	2,336.23	1,847.12	1,556.13	1,364.18	1,228.80	1,128.75	1,052.22	992.14
72,000	2,369.14	1,873.14	1,578.05	1,383.40	1,246.11	1,144.64	1,067.04	1,006.12
73,000	2,402.04	1,899.16	1,599.97	1,402.61	1,263.41	1,160.54	1,081.86	1,020.09
74,000	2,434.95	1,925.17	1,621.89	1,421.82	1,280.72	1,176.44	1,096.68	1,034.07
75,000	2,467.85	1,951.19	1,643.80	1,441.04	1,298.03	1,192.34	1,111.50	1,048.04
76,000	2,500.76	1,977.20	1,665.72	1,460.25	1,315.33	1,208.23	1,126.32	1,062.01
77,000	2,533.66	2,003.22	1,687.64	1,479.46	1,332.64	1,224.13	1,141.14	1,075.99
78,000	2,566.57	2,029.23	1,709.56	1,498.68	1,349.95	1,240.03	1,155.96	1,089.96
79,000	2,599.47	2,055.25	1,731.47	1,517.89	1,367.25	1,255.93	1,170.78	1,103.94
80,000	2,632.38	2,081.27	1,753.39	1,537.11	1,384.56	1,271.83	1,185.60	1,117.91
81,000	2,665.28	2,107.28	1,775.31	1,556.32	1,401.87	1,287.72	1,200.42	1,131.88
82,000	2,698.19	2,133.30	1,797.22	1,575.53	1,419.18	1,303.62	1,215.24	1,145.86
83,000	2,731.09	2,159.31	1,819.14	1,594.75	1,436.48	1,319.52	1,230.06	1,159.83
84,000	2,764.00	2,185.33	1,841.06	1,613.96	1,453.79	1,335.42	1,244.88	1,173.80
85,000	2,796.90	2,211.34	1,862.98	1,633.18	1,471.10	1,351.32	1,259.70	1,187.78
86,000	2,829.81	2,237.36	1,884.89	1,652.39	1,488.40	1,367.21	1,274.52	1,201.75
87,000	2,862.71	2,263.38	1,906.81	1,671.60	1,505.71	1,383.11	1,289.34	1,215.73
88,000	2,895.61	2,289.39	1,928.73	1,690.82	1,523.02	1,399.01	1,304.16	1,229.70
89,000	2,928.52	2,315.41	1,950.65	1,710.03	1,540.32	1,414.91	1,318.98	1,243.67
90,000	2,961.42	2,341.42	1,972.56	1,729.24	1,557.63	1,430.80	1,333.80	1,257.65
91,000	2,994.33	2,367.44	1,994.48	1,748.46	1,574.94	1,446.70	1,348.62	1,271.62
92,000	3,027.23	2,393.46	2,016.40	1,767.67	1,592.25	1,462.60	1,363.44	1,285.60
93,000	3,060.14	2,419.47	2,038.32	1,786.89	1,609.55	1,478.50	1,378.26	1,299.57
94,000	3,093.04	2,445.49	2,060.23	1,806.10	1,626.86	1,494.40	1,393.08	1,313.54
95,000	3,125.95	2,471.50	2,082.15	1,825.31	1,644.17	1,510.29	1,407.90	1,327.52
96,000	3,158.85	2,497.52	2,104.07	1,844.53	1,661.47	1,526.19	1,422.72	1,341.49
97,000	3,191.76	2,523.53	2,125.99	1,863.74	1,678.78	1,542.09	1,437.54	1,355.46
98,000	3,224.66	2,549.55	2,147.90	1,882.96	1,696.09	1,557.99	1,452.36	1,369.44
99,000	3,257.57	2,575.57	2,169.82	1,902.17	1,713.39	1,573.88	1,467.18	1,383.41
100,000	3,290.47	2,601.58	2,191.74	1,921.38	1,730.70	1,589.78	1,482.00	1,397.39
101,000	3,323.38	2,627.60	2,213.66	1,940.60	1,748.01	1,605.68	1,496.82	1,411.36
102,000	3,356.28	2,653.61	2,235.57	1,959.81	1,765.32	1,621.58	1,511.64	1,425.33
103,000	3,389.19	2,679.63	2,257.49	1,979.02	1,782.62	1,637.48	1,526.46	1,439.31

**Payment Table for Personal Financing-i for Pensioners
Variable Rate (non-Promo wGCFT) FY2024**

104,000	3,422.09	2,705.65	2,279.41	1,998.24	1,799.93	1,653.37	1,541.28	1,453.28
105,000	3,454.99	2,731.66	2,301.32	2,017.45	1,817.24	1,669.27	1,556.10	1,467.26
106,000	3,487.90	2,757.68	2,323.24	2,036.67	1,834.54	1,685.17	1,570.92	1,481.23
107,000	3,520.80	2,783.69	2,345.16	2,055.88	1,851.85	1,701.07	1,585.74	1,495.20
108,000	3,553.71	2,809.71	2,367.08	2,075.09	1,869.16	1,716.96	1,600.56	1,509.18
109,000	3,586.61	2,835.72	2,388.99	2,094.31	1,886.46	1,732.86	1,615.38	1,523.15
110,000	3,619.52	2,861.74	2,410.91	2,113.52	1,903.77	1,748.76	1,630.20	1,537.13
111,000	3,652.42	2,887.76	2,432.83	2,132.73	1,921.08	1,764.66	1,645.02	1,551.10
112,000	3,685.33	2,913.77	2,454.75	2,151.95	1,938.39	1,780.56	1,659.84	1,565.07
113,000	3,718.23	2,939.79	2,476.66	2,171.16	1,955.69	1,796.45	1,674.66	1,579.05
114,000	3,751.14	2,965.80	2,498.58	2,190.38	1,973.00	1,812.35	1,689.48	1,593.02
115,000	3,784.04	2,991.82	2,520.50	2,209.59	1,990.31	1,828.25	1,704.30	1,606.99
116,000	3,816.95	3,017.84	2,542.42	2,228.80	2,007.61	1,844.15	1,719.12	1,620.97
117,000	3,849.85	3,043.85	2,564.33	2,248.02	2,024.92	1,860.05	1,733.94	1,634.94
118,000	3,882.76	3,069.87	2,586.25	2,267.23	2,042.23	1,875.94	1,748.76	1,648.92
119,000	3,915.66	3,095.88	2,608.17	2,286.45	2,059.54	1,891.84	1,763.58	1,662.89
120,000	3,948.57	3,121.90	2,630.09	2,305.66	2,076.84	1,907.74	1,778.40	1,676.86
121,000	3,981.47	3,147.91	2,652.00	2,324.87	2,094.15	1,923.64	1,793.22	1,690.84
122,000	4,014.37	3,173.93	2,673.92	2,344.09	2,111.46	1,939.53	1,808.04	1,704.81
123,000	4,047.28	3,199.95	2,695.84	2,363.30	2,128.76	1,955.43	1,822.86	1,718.79
124,000	4,080.18	3,225.96	2,717.75	2,382.51	2,146.07	1,971.33	1,837.68	1,732.76
125,000	4,113.09	3,251.98	2,739.67	2,401.73	2,163.38	1,987.23	1,852.50	1,746.73
126,000	4,145.99	3,277.99	2,761.59	2,420.94	2,180.68	2,003.13	1,867.32	1,760.71
127,000	4,178.90	3,304.01	2,783.51	2,440.16	2,197.99	2,019.02	1,882.14	1,774.68
128,000	4,211.80	3,330.03	2,805.42	2,459.37	2,215.30	2,034.92	1,896.96	1,788.65
129,000	4,244.71	3,356.04	2,827.34	2,478.58	2,232.61	2,050.82	1,911.78	1,802.63
130,000	4,277.61	3,382.06	2,849.26	2,497.80	2,249.91	2,066.72	1,926.60	1,816.60
131,000	4,310.52	3,408.07	2,871.18	2,517.01	2,267.22	2,082.61	1,941.42	1,830.58
132,000	4,343.42	3,434.09	2,893.09	2,536.23	2,284.53	2,098.51	1,956.24	1,844.55
133,000	4,376.33	3,460.10	2,915.01	2,555.44	2,301.83	2,114.41	1,971.06	1,858.52
134,000	4,409.23	3,486.12	2,936.93	2,574.65	2,319.14	2,130.31	1,985.88	1,872.50
135,000	4,442.14	3,512.14	2,958.85	2,593.87	2,336.45	2,146.21	2,000.70	1,886.47
136,000	4,475.04	3,538.15	2,980.76	2,613.08	2,353.75	2,162.10	2,015.52	1,900.45
137,000	4,507.95	3,564.17	3,002.68	2,632.29	2,371.06	2,178.00	2,030.34	1,914.42
138,000	4,540.85	3,590.18	3,024.60	2,651.51	2,388.37	2,193.90	2,045.16	1,928.39
139,000	4,573.76	3,616.20	3,046.52	2,670.72	2,405.68	2,209.80	2,059.98	1,942.37
140,000	4,606.66	3,642.22	3,068.43	2,689.94	2,422.98	2,225.70	2,074.80	1,956.34
141,000	4,639.56	3,668.23	3,090.35	2,709.15	2,440.29	2,241.59	2,089.62	1,970.31
142,000	4,672.47	3,694.25	3,112.27	2,728.36	2,457.60	2,257.49	2,104.44	1,984.29
143,000	4,705.37	3,720.26	3,134.19	2,747.58	2,474.90	2,273.39	2,119.26	1,998.26
144,000	4,738.28	3,746.28	3,156.10	2,766.79	2,492.21	2,289.29	2,134.08	2,012.24
145,000	4,771.18	3,772.29	3,178.02	2,786.00	2,509.52	2,305.18	2,148.90	2,026.21
146,000	4,804.09	3,798.31	3,199.94	2,805.22	2,526.82	2,321.08	2,163.72	2,040.18
147,000	4,836.99	3,824.33	3,221.85	2,824.43	2,544.13	2,336.98	2,178.54	2,054.16
148,000	4,869.90	3,850.34	3,243.77	2,843.65	2,561.44	2,352.88	2,193.36	2,068.13
149,000	4,902.80	3,876.36	3,265.69	2,862.86	2,578.75	2,368.78	2,208.18	2,082.11
150,000	4,935.71	3,902.37	3,287.61	2,882.07	2,596.05	2,384.67	2,223.00	2,096.08

Note:

1. This rate is applicable for financing with Group Credit Family Takaful (GCFT) takeup 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 8.35%
4. The equivalent flat rate is only for reference
5. Package code applicable = SPFP12

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