

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

updated_18012024

| Annual Effective Rate | 14.35% | | | | | | | |
|-----------------------|----------|----------|----------|----------|--------|--------|--------|--------|
| Equivalent Flat Rate | 7.88% | 8.00% | 8.14% | 8.29% | 8.43% | 8.59% | 8.74% | 8.89% |
| Tenure | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Financing Amount | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 5,000 | 171.74 | 137.51 | 117.25 | 103.97 | 94.67 | 87.86 | 82.70 | 78.69 |
| 6,000 | 206.09 | 165.01 | 140.70 | 124.76 | 113.60 | 105.43 | 99.24 | 94.43 |
| 7,000 | 240.44 | 192.52 | 164.15 | 145.56 | 132.54 | 123.00 | 115.77 | 110.16 |
| 8,000 | 274.78 | 220.02 | 187.60 | 166.35 | 151.47 | 140.57 | 132.31 | 125.90 |
| 9,000 | 309.13 | 247.52 | 211.05 | 187.14 | 170.41 | 158.14 | 148.85 | 141.64 |
| 10,000 | 343.48 | 275.02 | 234.50 | 207.94 | 189.34 | 175.71 | 165.39 | 157.38 |
| 11,000 | 377.83 | 302.53 | 257.95 | 228.73 | 208.27 | 193.28 | 181.93 | 173.12 |
| 12,000 | 412.17 | 330.03 | 281.40 | 249.52 | 227.21 | 210.86 | 198.47 | 188.85 |
| 13,000 | 446.52 | 357.53 | 304.85 | 270.32 | 246.14 | 228.43 | 215.01 | 204.59 |
| 14,000 | 480.87 | 385.03 | 328.30 | 291.11 | 265.07 | 246.00 | 231.55 | 220.33 |
| 15,000 | 515.22 | 412.54 | 351.75 | 311.90 | 284.01 | 263.57 | 248.09 | 236.07 |
| 16,000 | 549.57 | 440.04 | 375.20 | 332.70 | 302.94 | 281.14 | 264.63 | 251.80 |
| 17,000 | 583.91 | 467.54 | 398.65 | 353.49 | 321.88 | 298.71 | 281.17 | 267.54 |
| 18,000 | 618.26 | 495.04 | 422.10 | 374.29 | 340.81 | 316.28 | 297.71 | 283.28 |
| 19,000 | 652.61 | 522.55 | 445.55 | 395.08 | 359.74 | 333.85 | 314.25 | 299.02 |
| 20,000 | 686.96 | 550.05 | 469.00 | 415.87 | 378.68 | 351.43 | 330.78 | 314.76 |
| 21,000 | 721.31 | 577.55 | 492.45 | 436.67 | 397.61 | 369.00 | 347.32 | 330.49 |
| 22,000 | 755.65 | 605.05 | 515.90 | 457.46 | 416.55 | 386.57 | 363.86 | 346.23 |
| 23,000 | 790.00 | 632.55 | 539.35 | 478.25 | 435.48 | 404.14 | 380.40 | 361.97 |
| 24,000 | 824.35 | 660.06 | 562.80 | 499.05 | 454.41 | 421.71 | 396.94 | 377.71 |
| 25,000 | 858.70 | 687.56 | 586.25 | 519.84 | 473.35 | 439.28 | 413.48 | 393.44 |
| 26,000 | 893.04 | 715.06 | 609.70 | 540.63 | 492.28 | 456.85 | 430.02 | 409.18 |
| 27,000 | 927.39 | 742.56 | 633.15 | 561.43 | 511.22 | 474.42 | 446.56 | 424.92 |
| 28,000 | 961.74 | 770.07 | 656.60 | 582.22 | 530.15 | 492.00 | 463.10 | 440.66 |
| 29,000 | 996.09 | 797.57 | 680.05 | 603.01 | 549.08 | 509.57 | 479.64 | 456.40 |
| 30,000 | 1,030.44 | 825.07 | 703.50 | 623.81 | 568.02 | 527.14 | 496.18 | 472.13 |
| 31,000 | 1,064.78 | 852.57 | 726.95 | 644.60 | 586.95 | 544.71 | 512.72 | 487.87 |
| 32,000 | 1,099.13 | 880.08 | 750.40 | 665.40 | 605.88 | 562.28 | 529.26 | 503.61 |
| 33,000 | 1,133.48 | 907.58 | 773.85 | 686.19 | 624.82 | 579.85 | 545.79 | 519.35 |
| 34,000 | 1,167.83 | 935.08 | 797.30 | 706.98 | 643.75 | 597.42 | 562.33 | 535.08 |
| 35,000 | 1,202.18 | 962.58 | 820.75 | 727.78 | 662.69 | 614.99 | 578.87 | 550.82 |
| 36,000 | 1,236.52 | 990.09 | 844.20 | 748.57 | 681.62 | 632.57 | 595.41 | 566.56 |
| 37,000 | 1,270.87 | 1,017.59 | 867.65 | 769.36 | 700.55 | 650.14 | 611.95 | 582.30 |
| 38,000 | 1,305.22 | 1,045.09 | 891.10 | 790.16 | 719.49 | 667.71 | 628.49 | 598.04 |
| 39,000 | 1,339.57 | 1,072.59 | 914.55 | 810.95 | 738.42 | 685.28 | 645.03 | 613.77 |
| 40,000 | 1,373.91 | 1,100.09 | 938.00 | 831.74 | 757.36 | 702.85 | 661.57 | 629.51 |
| 41,000 | 1,408.26 | 1,127.60 | 961.45 | 852.54 | 776.29 | 720.42 | 678.11 | 645.25 |
| 42,000 | 1,442.61 | 1,155.10 | 984.90 | 873.33 | 795.22 | 737.99 | 694.65 | 660.99 |
| 43,000 | 1,476.96 | 1,182.60 | 1,008.35 | 894.13 | 814.16 | 755.56 | 711.19 | 676.72 |
| 44,000 | 1,511.31 | 1,210.10 | 1,031.80 | 914.92 | 833.09 | 773.14 | 727.73 | 692.46 |
| 45,000 | 1,545.65 | 1,237.61 | 1,055.25 | 935.71 | 852.03 | 790.71 | 744.27 | 708.20 |
| 46,000 | 1,580.00 | 1,265.11 | 1,078.70 | 956.51 | 870.96 | 808.28 | 760.81 | 723.94 |
| 47,000 | 1,614.35 | 1,292.61 | 1,102.15 | 977.30 | 889.89 | 825.85 | 777.34 | 739.68 |
| 48,000 | 1,648.70 | 1,320.11 | 1,125.60 | 998.09 | 908.83 | 843.42 | 793.88 | 755.41 |
| 49,000 | 1,683.05 | 1,347.62 | 1,149.05 | 1,018.89 | 927.76 | 860.99 | 810.42 | 771.15 |
| 50,000 | 1,717.39 | 1,375.12 | 1,172.51 | 1,039.68 | 946.69 | 878.56 | 826.96 | 786.89 |
| 51,000 | 1,751.74 | 1,402.62 | 1,195.96 | 1,060.47 | 965.63 | 896.14 | 843.50 | 802.63 |

Payment Table for Personal Financing-i for Pensioners

updated_18012024

Variable Rate (non-Promo nonGCFT) FY2024

| | | | | | | | | |
|---------|----------|----------|----------|----------|----------|----------|----------|----------|
| 52,000 | 1,786.09 | 1,430.12 | 1,219.41 | 1,081.27 | 984.56 | 913.71 | 860.04 | 818.36 |
| 53,000 | 1,820.44 | 1,457.63 | 1,242.86 | 1,102.06 | 1,003.50 | 931.28 | 876.58 | 834.10 |
| 54,000 | 1,854.78 | 1,485.13 | 1,266.31 | 1,122.86 | 1,022.43 | 948.85 | 893.12 | 849.84 |
| 55,000 | 1,889.13 | 1,512.63 | 1,289.76 | 1,143.65 | 1,041.36 | 966.42 | 909.66 | 865.58 |
| 56,000 | 1,923.48 | 1,540.13 | 1,313.21 | 1,164.44 | 1,060.30 | 983.99 | 926.20 | 881.32 |
| 57,000 | 1,957.83 | 1,567.64 | 1,336.66 | 1,185.24 | 1,079.23 | 1,001.56 | 942.74 | 897.05 |
| 58,000 | 1,992.18 | 1,595.14 | 1,360.11 | 1,206.03 | 1,098.17 | 1,019.13 | 959.28 | 912.79 |
| 59,000 | 2,026.52 | 1,622.64 | 1,383.56 | 1,226.82 | 1,117.10 | 1,036.71 | 975.82 | 928.53 |
| 60,000 | 2,060.87 | 1,650.14 | 1,407.01 | 1,247.62 | 1,136.03 | 1,054.28 | 992.35 | 944.27 |
| 61,000 | 2,095.22 | 1,677.64 | 1,430.46 | 1,268.41 | 1,154.97 | 1,071.85 | 1,008.89 | 960.00 |
| 62,000 | 2,129.57 | 1,705.15 | 1,453.91 | 1,289.20 | 1,173.90 | 1,089.42 | 1,025.43 | 975.74 |
| 63,000 | 2,163.92 | 1,732.65 | 1,477.36 | 1,310.00 | 1,192.84 | 1,106.99 | 1,041.97 | 991.48 |
| 64,000 | 2,198.26 | 1,760.15 | 1,500.81 | 1,330.79 | 1,211.77 | 1,124.56 | 1,058.51 | 1,007.22 |
| 65,000 | 2,232.61 | 1,787.65 | 1,524.26 | 1,351.59 | 1,230.70 | 1,142.13 | 1,075.05 | 1,022.96 |
| 66,000 | 2,266.96 | 1,815.16 | 1,547.71 | 1,372.38 | 1,249.64 | 1,159.70 | 1,091.59 | 1,038.69 |
| 67,000 | 2,301.31 | 1,842.66 | 1,571.16 | 1,393.17 | 1,268.57 | 1,177.28 | 1,108.13 | 1,054.43 |
| 68,000 | 2,335.66 | 1,870.16 | 1,594.61 | 1,413.97 | 1,287.50 | 1,194.85 | 1,124.67 | 1,070.17 |
| 69,000 | 2,370.00 | 1,897.66 | 1,618.06 | 1,434.76 | 1,306.44 | 1,212.42 | 1,141.21 | 1,085.91 |
| 70,000 | 2,404.35 | 1,925.17 | 1,641.51 | 1,455.55 | 1,325.37 | 1,229.99 | 1,157.75 | 1,101.64 |
| 71,000 | 2,438.70 | 1,952.67 | 1,664.96 | 1,476.35 | 1,344.31 | 1,247.56 | 1,174.29 | 1,117.38 |
| 72,000 | 2,473.05 | 1,980.17 | 1,688.41 | 1,497.14 | 1,363.24 | 1,265.13 | 1,190.83 | 1,133.12 |
| 73,000 | 2,507.39 | 2,007.67 | 1,711.86 | 1,517.93 | 1,382.17 | 1,282.70 | 1,207.36 | 1,148.86 |
| 74,000 | 2,541.74 | 2,035.18 | 1,735.31 | 1,538.73 | 1,401.11 | 1,300.27 | 1,223.90 | 1,164.60 |
| 75,000 | 2,576.09 | 2,062.68 | 1,758.76 | 1,559.52 | 1,420.04 | 1,317.85 | 1,240.44 | 1,180.33 |
| 76,000 | 2,610.44 | 2,090.18 | 1,782.21 | 1,580.32 | 1,438.98 | 1,335.42 | 1,256.98 | 1,196.07 |
| 77,000 | 2,644.79 | 2,117.68 | 1,805.66 | 1,601.11 | 1,457.91 | 1,352.99 | 1,273.52 | 1,211.81 |
| 78,000 | 2,679.13 | 2,145.18 | 1,829.11 | 1,621.90 | 1,476.84 | 1,370.56 | 1,290.06 | 1,227.55 |
| 79,000 | 2,713.48 | 2,172.69 | 1,852.56 | 1,642.70 | 1,495.78 | 1,388.13 | 1,306.60 | 1,243.28 |
| 80,000 | 2,747.83 | 2,200.19 | 1,876.01 | 1,663.49 | 1,514.71 | 1,405.70 | 1,323.14 | 1,259.02 |
| 81,000 | 2,782.18 | 2,227.69 | 1,899.46 | 1,684.28 | 1,533.65 | 1,423.27 | 1,339.68 | 1,274.76 |
| 82,000 | 2,816.53 | 2,255.19 | 1,922.91 | 1,705.08 | 1,552.58 | 1,440.84 | 1,356.22 | 1,290.50 |
| 83,000 | 2,850.87 | 2,282.70 | 1,946.36 | 1,725.87 | 1,571.51 | 1,458.42 | 1,372.76 | 1,306.24 |
| 84,000 | 2,885.22 | 2,310.20 | 1,969.81 | 1,746.66 | 1,590.45 | 1,475.99 | 1,389.30 | 1,321.97 |
| 85,000 | 2,919.57 | 2,337.70 | 1,993.26 | 1,767.46 | 1,609.38 | 1,493.56 | 1,405.84 | 1,337.71 |
| 86,000 | 2,953.92 | 2,365.20 | 2,016.71 | 1,788.25 | 1,628.31 | 1,511.13 | 1,422.37 | 1,353.45 |
| 87,000 | 2,988.26 | 2,392.71 | 2,040.16 | 1,809.04 | 1,647.25 | 1,528.70 | 1,438.91 | 1,369.19 |
| 88,000 | 3,022.61 | 2,420.21 | 2,063.61 | 1,829.84 | 1,666.18 | 1,546.27 | 1,455.45 | 1,384.92 |
| 89,000 | 3,056.96 | 2,447.71 | 2,087.06 | 1,850.63 | 1,685.12 | 1,563.84 | 1,471.99 | 1,400.66 |
| 90,000 | 3,091.31 | 2,475.21 | 2,110.51 | 1,871.43 | 1,704.05 | 1,581.42 | 1,488.53 | 1,416.40 |
| 91,000 | 3,125.66 | 2,502.72 | 2,133.96 | 1,892.22 | 1,722.98 | 1,598.99 | 1,505.07 | 1,432.14 |
| 92,000 | 3,160.00 | 2,530.22 | 2,157.41 | 1,913.01 | 1,741.92 | 1,616.56 | 1,521.61 | 1,447.88 |
| 93,000 | 3,194.35 | 2,557.72 | 2,180.86 | 1,933.81 | 1,760.85 | 1,634.13 | 1,538.15 | 1,463.61 |
| 94,000 | 3,228.70 | 2,585.22 | 2,204.31 | 1,954.60 | 1,779.79 | 1,651.70 | 1,554.69 | 1,479.35 |
| 95,000 | 3,263.05 | 2,612.73 | 2,227.76 | 1,975.39 | 1,798.72 | 1,669.27 | 1,571.23 | 1,495.09 |
| 96,000 | 3,297.40 | 2,640.23 | 2,251.21 | 1,996.19 | 1,817.65 | 1,686.84 | 1,587.77 | 1,510.83 |
| 97,000 | 3,331.74 | 2,667.73 | 2,274.66 | 2,016.98 | 1,836.59 | 1,704.41 | 1,604.31 | 1,526.56 |
| 98,000 | 3,366.09 | 2,695.23 | 2,298.11 | 2,037.77 | 1,855.52 | 1,721.99 | 1,620.85 | 1,542.30 |
| 99,000 | 3,400.44 | 2,722.73 | 2,321.56 | 2,058.57 | 1,874.46 | 1,739.56 | 1,637.38 | 1,558.04 |
| 100,000 | 3,434.79 | 2,750.24 | 2,345.01 | 2,079.36 | 1,893.39 | 1,757.13 | 1,653.92 | 1,573.78 |
| 101,000 | 3,469.13 | 2,777.74 | 2,368.46 | 2,100.16 | 1,912.32 | 1,774.70 | 1,670.46 | 1,589.52 |
| 102,000 | 3,503.48 | 2,805.24 | 2,391.91 | 2,120.95 | 1,931.26 | 1,792.27 | 1,687.00 | 1,605.25 |
| 103,000 | 3,537.83 | 2,832.74 | 2,415.36 | 2,141.74 | 1,950.19 | 1,809.84 | 1,703.54 | 1,620.99 |

Payment Table for Personal Financing-i for Pensioners

updated_18012024

Variable Rate (non-Promo nonGCFT) FY2024

| | | | | | | | | |
|---------|----------|----------|----------|----------|----------|----------|----------|----------|
| 104,000 | 3,572.18 | 2,860.25 | 2,438.81 | 2,162.54 | 1,969.12 | 1,827.41 | 1,720.08 | 1,636.73 |
| 105,000 | 3,606.53 | 2,887.75 | 2,462.26 | 2,183.33 | 1,988.06 | 1,844.98 | 1,736.62 | 1,652.47 |
| 106,000 | 3,640.87 | 2,915.25 | 2,485.71 | 2,204.12 | 2,006.99 | 1,862.56 | 1,753.16 | 1,668.20 |
| 107,000 | 3,675.22 | 2,942.75 | 2,509.16 | 2,224.92 | 2,025.93 | 1,880.13 | 1,769.70 | 1,683.94 |
| 108,000 | 3,709.57 | 2,970.26 | 2,532.61 | 2,245.71 | 2,044.86 | 1,897.70 | 1,786.24 | 1,699.68 |
| 109,000 | 3,743.92 | 2,997.76 | 2,556.06 | 2,266.50 | 2,063.79 | 1,915.27 | 1,802.78 | 1,715.42 |
| 110,000 | 3,778.27 | 3,025.26 | 2,579.51 | 2,287.30 | 2,082.73 | 1,932.84 | 1,819.32 | 1,731.16 |
| 111,000 | 3,812.61 | 3,052.76 | 2,602.96 | 2,308.09 | 2,101.66 | 1,950.41 | 1,835.86 | 1,746.89 |
| 112,000 | 3,846.96 | 3,080.27 | 2,626.41 | 2,328.89 | 2,120.60 | 1,967.98 | 1,852.39 | 1,762.63 |
| 113,000 | 3,881.31 | 3,107.77 | 2,649.86 | 2,349.68 | 2,139.53 | 1,985.55 | 1,868.93 | 1,778.37 |
| 114,000 | 3,915.66 | 3,135.27 | 2,673.31 | 2,370.47 | 2,158.46 | 2,003.13 | 1,885.47 | 1,794.11 |
| 115,000 | 3,950.00 | 3,162.77 | 2,696.76 | 2,391.27 | 2,177.40 | 2,020.70 | 1,902.01 | 1,809.84 |
| 116,000 | 3,984.35 | 3,190.28 | 2,720.21 | 2,412.06 | 2,196.33 | 2,038.27 | 1,918.55 | 1,825.58 |
| 117,000 | 4,018.70 | 3,217.78 | 2,743.66 | 2,432.85 | 2,215.27 | 2,055.84 | 1,935.09 | 1,841.32 |
| 118,000 | 4,053.05 | 3,245.28 | 2,767.11 | 2,453.65 | 2,234.20 | 2,073.41 | 1,951.63 | 1,857.06 |
| 119,000 | 4,087.40 | 3,272.78 | 2,790.56 | 2,474.44 | 2,253.13 | 2,090.98 | 1,968.17 | 1,872.80 |
| 120,000 | 4,121.74 | 3,300.28 | 2,814.01 | 2,495.23 | 2,272.07 | 2,108.55 | 1,984.71 | 1,888.53 |
| 121,000 | 4,156.09 | 3,327.79 | 2,837.46 | 2,516.03 | 2,291.00 | 2,126.12 | 2,001.25 | 1,904.27 |
| 122,000 | 4,190.44 | 3,355.29 | 2,860.91 | 2,536.82 | 2,309.93 | 2,143.70 | 2,017.79 | 1,920.01 |
| 123,000 | 4,224.79 | 3,382.79 | 2,884.36 | 2,557.62 | 2,328.87 | 2,161.27 | 2,034.33 | 1,935.75 |
| 124,000 | 4,259.14 | 3,410.29 | 2,907.81 | 2,578.41 | 2,347.80 | 2,178.84 | 2,050.87 | 1,951.48 |
| 125,000 | 4,293.48 | 3,437.80 | 2,931.26 | 2,599.20 | 2,366.74 | 2,196.41 | 2,067.40 | 1,967.22 |
| 126,000 | 4,327.83 | 3,465.30 | 2,954.71 | 2,620.00 | 2,385.67 | 2,213.98 | 2,083.94 | 1,982.96 |
| 127,000 | 4,362.18 | 3,492.80 | 2,978.16 | 2,640.79 | 2,404.60 | 2,231.55 | 2,100.48 | 1,998.70 |
| 128,000 | 4,396.53 | 3,520.30 | 3,001.61 | 2,661.58 | 2,423.54 | 2,249.12 | 2,117.02 | 2,014.44 |
| 129,000 | 4,430.87 | 3,547.81 | 3,025.06 | 2,682.38 | 2,442.47 | 2,266.69 | 2,133.56 | 2,030.17 |
| 130,000 | 4,465.22 | 3,575.31 | 3,048.51 | 2,703.17 | 2,461.41 | 2,284.27 | 2,150.10 | 2,045.91 |
| 131,000 | 4,499.57 | 3,602.81 | 3,071.96 | 2,723.96 | 2,480.34 | 2,301.84 | 2,166.64 | 2,061.65 |
| 132,000 | 4,533.92 | 3,630.31 | 3,095.41 | 2,744.76 | 2,499.27 | 2,319.41 | 2,183.18 | 2,077.39 |
| 133,000 | 4,568.27 | 3,657.82 | 3,118.86 | 2,765.55 | 2,518.21 | 2,336.98 | 2,199.72 | 2,093.12 |
| 134,000 | 4,602.61 | 3,685.32 | 3,142.31 | 2,786.35 | 2,537.14 | 2,354.55 | 2,216.26 | 2,108.86 |
| 135,000 | 4,636.96 | 3,712.82 | 3,165.76 | 2,807.14 | 2,556.08 | 2,372.12 | 2,232.80 | 2,124.60 |
| 136,000 | 4,671.31 | 3,740.32 | 3,189.21 | 2,827.93 | 2,575.01 | 2,389.69 | 2,249.34 | 2,140.34 |
| 137,000 | 4,705.66 | 3,767.82 | 3,212.66 | 2,848.73 | 2,593.94 | 2,407.27 | 2,265.88 | 2,156.08 |
| 138,000 | 4,740.01 | 3,795.33 | 3,236.11 | 2,869.52 | 2,612.88 | 2,424.84 | 2,282.42 | 2,171.81 |
| 139,000 | 4,774.35 | 3,822.83 | 3,259.56 | 2,890.31 | 2,631.81 | 2,442.41 | 2,298.95 | 2,187.55 |
| 140,000 | 4,808.70 | 3,850.33 | 3,283.01 | 2,911.11 | 2,650.74 | 2,459.98 | 2,315.49 | 2,203.29 |
| 141,000 | 4,843.05 | 3,877.83 | 3,306.46 | 2,931.90 | 2,669.68 | 2,477.55 | 2,332.03 | 2,219.03 |
| 142,000 | 4,877.40 | 3,905.34 | 3,329.91 | 2,952.69 | 2,688.61 | 2,495.12 | 2,348.57 | 2,234.76 |
| 143,000 | 4,911.75 | 3,932.84 | 3,353.36 | 2,973.49 | 2,707.55 | 2,512.69 | 2,365.11 | 2,250.50 |
| 144,000 | 4,946.09 | 3,960.34 | 3,376.81 | 2,994.28 | 2,726.48 | 2,530.26 | 2,381.65 | 2,266.24 |
| 145,000 | 4,980.44 | 3,987.84 | 3,400.26 | 3,015.07 | 2,745.41 | 2,547.84 | 2,398.19 | 2,281.98 |
| 146,000 | 5,014.79 | 4,015.35 | 3,423.71 | 3,035.87 | 2,764.35 | 2,565.41 | 2,414.73 | 2,297.72 |
| 147,000 | 5,049.14 | 4,042.85 | 3,447.16 | 3,056.66 | 2,783.28 | 2,582.98 | 2,431.27 | 2,313.45 |
| 148,000 | 5,083.48 | 4,070.35 | 3,470.62 | 3,077.46 | 2,802.22 | 2,600.55 | 2,447.81 | 2,329.19 |
| 149,000 | 5,117.83 | 4,097.85 | 3,494.07 | 3,098.25 | 2,821.15 | 2,618.12 | 2,464.35 | 2,344.93 |
| 150,000 | 5,152.18 | 4,125.36 | 3,517.52 | 3,119.04 | 2,840.08 | 2,635.69 | 2,480.89 | 2,360.67 |

Note:

1. This is a board rate for opt-out for Group Credit Family Takaful (GCFT)
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 11.35%
4. The equivalent flat rate is only for reference
5. Package code applicable = SPFP19