

**Payment Table for Personal Financing-i for Pensioners
Promo Rate FY2024**

Annual Effective Rate	7.15%							
Equivalent Flat Rate	3.80%	3.82%	3.85%	3.88%	3.91%	3.95%	3.99%	4.03%
Total Financing Amount	3	4	5	6	7	8	9	10
	36	48	60	72	84	96	108	120
5,000	154.73	120.08	99.36	85.61	75.83	68.54	62.91	58.44
6,000	185.67	144.10	119.23	102.73	91.00	82.25	75.49	70.13
7,000	216.62	168.11	139.10	119.85	106.16	95.96	88.08	81.82
8,000	247.57	192.13	158.98	136.97	121.33	109.67	100.66	93.51
9,000	278.51	216.14	178.85	154.09	136.50	123.38	113.24	105.19
10,000	309.46	240.16	198.72	171.21	151.66	137.08	125.82	116.88
11,000	340.40	264.17	218.59	188.33	166.83	150.79	138.41	128.57
12,000	371.35	288.19	238.46	205.45	181.99	164.50	150.99	140.26
13,000	402.29	312.21	258.34	222.57	197.16	178.21	163.57	151.95
14,000	433.24	336.22	278.21	239.70	212.33	191.92	176.15	163.64
15,000	464.19	360.24	298.08	256.82	227.49	205.63	188.74	175.32
16,000	495.13	384.25	317.95	273.94	242.66	219.34	201.32	187.01
17,000	526.08	408.27	337.82	291.06	257.82	233.04	213.90	198.70
18,000	557.02	432.29	357.70	308.18	272.99	246.75	226.48	210.39
19,000	587.97	456.30	377.57	325.30	288.16	260.46	239.07	222.08
20,000	618.91	480.32	397.44	342.42	303.32	274.17	251.65	233.77
21,000	649.86	504.33	417.31	359.54	318.49	287.88	264.23	245.45
22,000	680.81	528.35	437.18	376.66	333.65	301.59	276.81	257.14
23,000	711.75	552.37	457.06	393.79	348.82	315.30	289.39	268.83
24,000	742.70	576.38	476.93	410.91	363.99	329.00	301.98	280.52
25,000	773.64	600.40	496.80	428.03	379.15	342.71	314.56	292.21
26,000	804.59	624.41	516.67	445.15	394.32	356.42	327.14	303.90
27,000	835.53	648.43	536.55	462.27	409.49	370.13	339.72	315.58
28,000	866.48	672.45	556.42	479.39	424.65	383.84	352.31	327.27
29,000	897.43	696.46	576.29	496.51	439.82	397.55	364.89	338.96
30,000	928.37	720.48	596.16	513.63	454.98	411.25	377.47	350.65
31,000	959.32	744.49	616.03	530.75	470.15	424.96	390.05	362.34
32,000	990.26	768.51	635.91	547.88	485.32	438.67	402.64	374.03
33,000	1,021.21	792.52	655.78	565.00	500.48	452.38	415.22	385.71
34,000	1,052.15	816.54	675.65	582.12	515.65	466.09	427.80	397.40
35,000	1,083.10	840.56	695.52	599.24	530.81	479.80	440.38	409.09
36,000	1,114.05	864.57	715.39	616.36	545.98	493.51	452.97	420.78
37,000	1,144.99	888.59	735.27	633.48	561.15	507.21	465.55	432.47
38,000	1,175.94	912.60	755.14	650.60	576.31	520.92	478.13	444.16
39,000	1,206.88	936.62	775.01	667.72	591.48	534.63	490.71	455.84
40,000	1,237.83	960.64	794.88	684.85	606.64	548.34	503.30	467.53
41,000	1,268.77	984.65	814.75	701.97	621.81	562.05	515.88	479.22
42,000	1,299.72	1,008.67	834.63	719.09	636.98	575.76	528.46	490.91
43,000	1,330.67	1,032.68	854.50	736.21	652.14	589.46	541.04	502.60
44,000	1,361.61	1,056.70	874.37	753.33	667.31	603.17	553.63	514.29
45,000	1,392.56	1,080.72	894.24	770.45	682.48	616.88	566.21	525.97
46,000	1,423.50	1,104.73	914.11	787.57	697.64	630.59	578.79	537.66
47,000	1,454.45	1,128.75	933.99	804.69	712.81	644.30	591.37	549.35
48,000	1,485.39	1,152.76	953.86	821.81	727.97	658.01	603.95	561.04
49,000	1,516.34	1,176.78	973.73	838.94	743.14	671.72	616.54	572.73
50,000	1,547.29	1,200.79	993.60	856.06	758.31	685.42	629.12	584.42
51,000	1,578.23	1,224.81	1,013.47	873.18	773.47	699.13	641.70	596.10

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52,000	1,609.18	1,248.83	1,033.35	890.30	788.64	712.84	654.28	607.79
53,000	1,640.12	1,272.84	1,053.22	907.42	803.80	726.55	666.87	619.48
54,000	1,671.07	1,296.86	1,073.09	924.54	818.97	740.26	679.45	631.17
55,000	1,702.01	1,320.87	1,092.96	941.66	834.14	753.97	692.03	642.86
56,000	1,732.96	1,344.89	1,112.83	958.78	849.30	767.68	704.61	654.54
57,000	1,763.91	1,368.91	1,132.71	975.90	864.47	781.38	717.20	666.23
58,000	1,794.85	1,392.92	1,152.58	993.03	879.63	795.09	729.78	677.92
59,000	1,825.80	1,416.94	1,172.45	1,010.15	894.80	808.80	742.36	689.61
60,000	1,856.74	1,440.95	1,192.32	1,027.27	909.97	822.51	754.94	701.30
61,000	1,887.69	1,464.97	1,212.19	1,044.39	925.13	836.22	767.53	712.99
62,000	1,918.63	1,488.99	1,232.07	1,061.51	940.30	849.93	780.11	724.67
63,000	1,949.58	1,513.00	1,251.94	1,078.63	955.47	863.63	792.69	736.36
64,000	1,980.53	1,537.02	1,271.81	1,095.75	970.63	877.34	805.27	748.05
65,000	2,011.47	1,561.03	1,291.68	1,112.87	985.80	891.05	817.86	759.74
66,000	2,042.42	1,585.05	1,311.55	1,129.99	1,000.96	904.76	830.44	771.43
67,000	2,073.36	1,609.07	1,331.43	1,147.12	1,016.13	918.47	843.02	783.12
68,000	2,104.31	1,633.08	1,351.30	1,164.24	1,031.30	932.18	855.60	794.80
69,000	2,135.26	1,657.10	1,371.17	1,181.36	1,046.46	945.89	868.18	806.49
70,000	2,166.20	1,681.11	1,391.04	1,198.48	1,061.63	959.59	880.77	818.18
71,000	2,197.15	1,705.13	1,410.92	1,215.60	1,076.79	973.30	893.35	829.87
72,000	2,228.09	1,729.14	1,430.79	1,232.72	1,091.96	987.01	905.93	841.56
73,000	2,259.04	1,753.16	1,450.66	1,249.84	1,107.13	1,000.72	918.51	853.25
74,000	2,289.98	1,777.18	1,470.53	1,266.96	1,122.29	1,014.43	931.10	864.93
75,000	2,320.93	1,801.19	1,490.40	1,284.08	1,137.46	1,028.14	943.68	876.62
76,000	2,351.88	1,825.21	1,510.28	1,301.21	1,152.62	1,041.84	956.26	888.31
77,000	2,382.82	1,849.22	1,530.15	1,318.33	1,167.79	1,055.55	968.84	900.00
78,000	2,413.77	1,873.24	1,550.02	1,335.45	1,182.96	1,069.26	981.43	911.69
79,000	2,444.71	1,897.26	1,569.89	1,352.57	1,198.12	1,082.97	994.01	923.38
80,000	2,475.66	1,921.27	1,589.76	1,369.69	1,213.29	1,096.68	1,006.59	935.06
81,000	2,506.60	1,945.29	1,609.64	1,386.81	1,228.46	1,110.39	1,019.17	946.75
82,000	2,537.55	1,969.30	1,629.51	1,403.93	1,243.62	1,124.10	1,031.76	958.44
83,000	2,568.50	1,993.32	1,649.38	1,421.05	1,258.79	1,137.80	1,044.34	970.13
84,000	2,599.44	2,017.34	1,669.25	1,438.17	1,273.95	1,151.51	1,056.92	981.82
85,000	2,630.39	2,041.35	1,689.12	1,455.30	1,289.12	1,165.22	1,069.50	993.51
86,000	2,661.33	2,065.37	1,709.00	1,472.42	1,304.29	1,178.93	1,082.09	1,005.19
87,000	2,692.28	2,089.38	1,728.87	1,489.54	1,319.45	1,192.64	1,094.67	1,016.88
88,000	2,723.22	2,113.40	1,748.74	1,506.66	1,334.62	1,206.35	1,107.25	1,028.57
89,000	2,754.17	2,137.41	1,768.61	1,523.78	1,349.78	1,220.06	1,119.83	1,040.26
90,000	2,785.12	2,161.43	1,788.48	1,540.90	1,364.95	1,233.76	1,132.41	1,051.95
91,000	2,816.06	2,185.45	1,808.36	1,558.02	1,380.12	1,247.47	1,145.00	1,063.64
92,000	2,847.01	2,209.46	1,828.23	1,575.14	1,395.28	1,261.18	1,157.58	1,075.32
93,000	2,877.95	2,233.48	1,848.10	1,592.26	1,410.45	1,274.89	1,170.16	1,087.01
94,000	2,908.90	2,257.49	1,867.97	1,609.39	1,425.61	1,288.60	1,182.74	1,098.70
95,000	2,939.84	2,281.51	1,887.84	1,626.51	1,440.78	1,302.31	1,195.33	1,110.39
96,000	2,970.79	2,305.53	1,907.72	1,643.63	1,455.95	1,316.01	1,207.91	1,122.08
97,000	3,001.74	2,329.54	1,927.59	1,660.75	1,471.11	1,329.72	1,220.49	1,133.77
98,000	3,032.68	2,353.56	1,947.46	1,677.87	1,486.28	1,343.43	1,233.07	1,145.45
99,000	3,063.63	2,377.57	1,967.33	1,694.99	1,501.45	1,357.14	1,245.66	1,157.14
100,000	3,094.57	2,401.59	1,987.20	1,712.11	1,516.61	1,370.85	1,258.24	1,168.83
101,000	3,125.52	2,425.61	2,007.08	1,729.23	1,531.78	1,384.56	1,270.82	1,180.52
102,000	3,156.46	2,449.62	2,026.95	1,746.35	1,546.94	1,398.27	1,283.40	1,192.21
103,000	3,187.41	2,473.64	2,046.82	1,763.48	1,562.11	1,411.97	1,295.99	1,203.90

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104,000	3,218.36	2,497.65	2,066.69	1,780.60	1,577.28	1,425.68	1,308.57	1,215.58
105,000	3,249.30	2,521.67	2,086.56	1,797.72	1,592.44	1,439.39	1,321.15	1,227.27
106,000	3,280.25	2,545.69	2,106.44	1,814.84	1,607.61	1,453.10	1,333.73	1,238.96
107,000	3,311.19	2,569.70	2,126.31	1,831.96	1,622.77	1,466.81	1,346.32	1,250.65
108,000	3,342.14	2,593.72	2,146.18	1,849.08	1,637.94	1,480.52	1,358.90	1,262.34
109,000	3,373.08	2,617.73	2,166.05	1,866.20	1,653.11	1,494.22	1,371.48	1,274.03
110,000	3,404.03	2,641.75	2,185.92	1,883.32	1,668.27	1,507.93	1,384.06	1,285.71
111,000	3,434.98	2,665.76	2,205.80	1,900.44	1,683.44	1,521.64	1,396.64	1,297.40
112,000	3,465.92	2,689.78	2,225.67	1,917.57	1,698.60	1,535.35	1,409.23	1,309.09
113,000	3,496.87	2,713.80	2,245.54	1,934.69	1,713.77	1,549.06	1,421.81	1,320.78
114,000	3,527.81	2,737.81	2,265.41	1,951.81	1,728.94	1,562.77	1,434.39	1,332.47
115,000	3,558.76	2,761.83	2,285.29	1,968.93	1,744.10	1,576.48	1,446.97	1,344.15
116,000	3,589.70	2,785.84	2,305.16	1,986.05	1,759.27	1,590.18	1,459.56	1,355.84
117,000	3,620.65	2,809.86	2,325.03	2,003.17	1,774.44	1,603.89	1,472.14	1,367.53
118,000	3,651.60	2,833.88	2,344.90	2,020.29	1,789.60	1,617.60	1,484.72	1,379.22
119,000	3,682.54	2,857.89	2,364.77	2,037.41	1,804.77	1,631.31	1,497.30	1,390.91
120,000	3,713.49	2,881.91	2,384.65	2,054.54	1,819.93	1,645.02	1,509.89	1,402.60
121,000	3,744.43	2,905.92	2,404.52	2,071.66	1,835.10	1,658.73	1,522.47	1,414.28
122,000	3,775.38	2,929.94	2,424.39	2,088.78	1,850.27	1,672.43	1,535.05	1,425.97
123,000	3,806.32	2,953.96	2,444.26	2,105.90	1,865.43	1,686.14	1,547.63	1,437.66
124,000	3,837.27	2,977.97	2,464.13	2,123.02	1,880.60	1,699.85	1,560.22	1,449.35
125,000	3,868.22	3,001.99	2,484.01	2,140.14	1,895.76	1,713.56	1,572.80	1,461.04
126,000	3,899.16	3,026.00	2,503.88	2,157.26	1,910.93	1,727.27	1,585.38	1,472.73
127,000	3,930.11	3,050.02	2,523.75	2,174.38	1,926.10	1,740.98	1,597.96	1,484.41
128,000	3,961.05	3,074.04	2,543.62	2,191.50	1,941.26	1,754.69	1,610.55	1,496.10
129,000	3,992.00	3,098.05	2,563.49	2,208.63	1,956.43	1,768.39	1,623.13	1,507.79
130,000	4,022.94	3,122.07	2,583.37	2,225.75	1,971.59	1,782.10	1,635.71	1,519.48
131,000	4,053.89	3,146.08	2,603.24	2,242.87	1,986.76	1,795.81	1,648.29	1,531.17
132,000	4,084.84	3,170.10	2,623.11	2,259.99	2,001.93	1,809.52	1,660.88	1,542.86
133,000	4,115.78	3,194.11	2,642.98	2,277.11	2,017.09	1,823.23	1,673.46	1,554.54
134,000	4,146.73	3,218.13	2,662.85	2,294.23	2,032.26	1,836.94	1,686.04	1,566.23
135,000	4,177.67	3,242.15	2,682.73	2,311.35	2,047.43	1,850.65	1,698.62	1,577.92
136,000	4,208.62	3,266.16	2,702.60	2,328.47	2,062.59	1,864.35	1,711.20	1,589.61
137,000	4,239.56	3,290.18	2,722.47	2,345.59	2,077.76	1,878.06	1,723.79	1,601.30
138,000	4,270.51	3,314.19	2,742.34	2,362.72	2,092.92	1,891.77	1,736.37	1,612.99
139,000	4,301.46	3,338.21	2,762.21	2,379.84	2,108.09	1,905.48	1,748.95	1,624.67
140,000	4,332.40	3,362.23	2,782.09	2,396.96	2,123.26	1,919.19	1,761.53	1,636.36
141,000	4,363.35	3,386.24	2,801.96	2,414.08	2,138.42	1,932.90	1,774.12	1,648.05
142,000	4,394.29	3,410.26	2,821.83	2,431.20	2,153.59	1,946.60	1,786.70	1,659.74
143,000	4,425.24	3,434.27	2,841.70	2,448.32	2,168.75	1,960.31	1,799.28	1,671.43
144,000	4,456.18	3,458.29	2,861.57	2,465.44	2,183.92	1,974.02	1,811.86	1,683.12
145,000	4,487.13	3,482.31	2,881.45	2,482.56	2,199.09	1,987.73	1,824.45	1,694.80
146,000	4,518.08	3,506.32	2,901.32	2,499.68	2,214.25	2,001.44	1,837.03	1,706.49
147,000	4,549.02	3,530.34	2,921.19	2,516.81	2,229.42	2,015.15	1,849.61	1,718.18
148,000	4,579.97	3,554.35	2,941.06	2,533.93	2,244.58	2,028.86	1,862.19	1,729.87
149,000	4,610.91	3,578.37	2,960.93	2,551.05	2,259.75	2,042.56	1,874.78	1,741.56
150,000	4,641.86	3,602.38	2,980.81	2,568.17	2,274.92	2,056.27	1,887.36	1,753.25

Note:

1. This campaign 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 4.15%
4. The equivalent flat rate is only for reference
5. Campaign pricing ending 31/12/2024

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6. *Package code applicable = SPFP13*

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