

Payment Table for Personal Financing
Variable Rate (non-promo with PSS) FY2025/FY2026

Financing tenure	1	2	3	4	5	6	7
Financing Amount (RM)	12	24	36	48	60	72	84
Annual Effective rate	32.00%						
Equivalent Flat rate	18.17%	18.34%	18.93%	19.61%	20.31%	21.00%	21.65%
2,000	197.00	114.00	88.00	75.00	68.00	63.00	60.00
3,000	296.00	171.00	131.00	112.00	101.00	95.00	90.00
4,000	394.00	228.00	175.00	149.00	135.00	126.00	120.00
5,000	493.00	285.00	218.00	186.00	168.00	157.00	150.00
6,000	591.00	342.00	262.00	224.00	202.00	189.00	180.00
7,000	690.00	399.00	305.00	261.00	236.00	220.00	210.00
8,000	788.00	456.00	349.00	298.00	269.00	252.00	240.00
9,000	887.00	513.00	392.00	335.00	303.00	283.00	270.00
10,000	985.00	570.00	436.00	372.00	336.00	314.00	300.00
11,000	1,084.00	627.00	480.00	409.00	370.00	346.00	330.00
12,000	1,182.00	684.00	523.00	447.00	404.00	377.00	360.00
13,000	1,281.00	741.00	567.00	484.00	437.00	409.00	390.00
14,000	1,379.00	798.00	610.00	521.00	471.00	440.00	420.00
15,000	1,478.00	855.00	654.00	558.00	504.00	471.00	450.00
Annual Effective rate	29.00%						
Equivalent Flat rate	16.40%	16.48%	16.95%	17.51%	18.09%	18.66%	19.22%
16,000	1,552.00	887.00	671.00	567.00	508.00	472.00	447.00
17,000	1,649.00	942.00	713.00	603.00	540.00	501.00	475.00
18,000	1,746.00	998.00	755.00	638.00	572.00	530.00	503.00
19,000	1,843.00	1,053.00	797.00	674.00	604.00	560.00	531.00
20,000	1,940.00	1,108.00	839.00	709.00	635.00	589.00	559.00
21,000	2,037.00	1,164.00	881.00	744.00	667.00	619.00	587.00
22,000	2,134.00	1,219.00	922.00	780.00	699.00	648.00	615.00
23,000	2,231.00	1,275.00	964.00	815.00	731.00	678.00	643.00
24,000	2,328.00	1,330.00	1,006.00	851.00	762.00	707.00	671.00
25,000	2,425.00	1,385.00	1,048.00	886.00	794.00	737.00	699.00
26,000	2,522.00	1,441.00	1,090.00	922.00	826.00	766.00	727.00
27,000	2,619.00	1,496.00	1,132.00	957.00	858.00	795.00	754.00
28,000	2,716.00	1,552.00	1,174.00	992.00	889.00	825.00	782.00
29,000	2,813.00	1,607.00	1,216.00	1,028.00	921.00	854.00	810.00
30,000	2,910.00	1,662.00	1,258.00	1,063.00	953.00	884.00	838.00
31,000	3,007.00	1,718.00	1,300.00	1,099.00	984.00	913.00	866.00
32,000	3,104.00	1,773.00	1,341.00	1,134.00	1,016.00	943.00	894.00
33,000	3,201.00	1,829.00	1,383.00	1,170.00	1,048.00	972.00	922.00
34,000	3,298.00	1,884.00	1,425.00	1,205.00	1,080.00	1,002.00	950.00
35,000	3,395.00	1,939.00	1,467.00	1,240.00	1,111.00	1,031.00	978.00
36,000	3,492.00	1,995.00	1,509.00	1,276.00	1,143.00	1,060.00	1,006.00

37,000	3,589.00	2,050.00	1,551.00	1,311.00	1,175.00	1,090.00	1,034.00
38,000	3,686.00	2,106.00	1,593.00	1,347.00	1,207.00	1,119.00	1,062.00
39,000	3,783.00	2,161.00	1,635.00	1,382.00	1,238.00	1,149.00	1,090.00
40,000	3,880.00	2,216.00	1,677.00	1,418.00	1,270.00	1,178.00	1,117.00
41,000	3,977.00	2,272.00	1,719.00	1,453.00	1,302.00	1,208.00	1,145.00
42,000	4,074.00	2,327.00	1,761.00	1,488.00	1,334.00	1,237.00	1,173.00
43,000	4,171.00	2,383.00	1,802.00	1,524.00	1,365.00	1,267.00	1,201.00
44,000	4,268.00	2,438.00	1,844.00	1,559.00	1,397.00	1,296.00	1,229.00
45,000	4,365.00	2,493.00	1,886.00	1,595.00	1,429.00	1,325.00	1,257.00
46,000	4,462.00	2,549.00	1,928.00	1,630.00	1,461.00	1,355.00	1,285.00
47,000	4,559.00	2,604.00	1,970.00	1,666.00	1,492.00	1,384.00	1,313.00
48,000	4,656.00	2,660.00	2,012.00	1,701.00	1,524.00	1,414.00	1,341.00
49,000	4,753.00	2,715.00	2,054.00	1,736.00	1,556.00	1,443.00	1,369.00
50,000	4,850.00	2,770.00	2,096.00	1,772.00	1,588.00	1,473.00	1,397.00
Annual Effective rate	26.00%						
Equivalent Flat rate	14.64%	14.65%	15.02%	15.46%	15.93%	16.40%	16.86%
51,000	4,873.00	2,748.00	2,055.00	1,720.00	1,527.00	1,406.00	1,324.00
52,000	4,968.00	2,802.00	2,096.00	1,754.00	1,557.00	1,433.00	1,350.00
53,000	5,064.00	2,856.00	2,136.00	1,788.00	1,587.00	1,461.00	1,376.00
54,000	5,159.00	2,910.00	2,176.00	1,821.00	1,617.00	1,488.00	1,402.00
55,000	5,255.00	2,964.00	2,216.00	1,855.00	1,647.00	1,516.00	1,428.00
56,000	5,350.00	3,017.00	2,257.00	1,889.00	1,677.00	1,544.00	1,454.00
57,000	5,446.00	3,071.00	2,297.00	1,922.00	1,707.00	1,571.00	1,480.00
58,000	5,541.00	3,125.00	2,337.00	1,956.00	1,737.00	1,599.00	1,506.00
59,000	5,637.00	3,179.00	2,378.00	1,990.00	1,767.00	1,626.00	1,532.00
60,000	5,732.00	3,233.00	2,418.00	2,024.00	1,797.00	1,654.00	1,558.00
61,000	5,828.00	3,287.00	2,458.00	2,057.00	1,827.00	1,681.00	1,584.00
62,000	5,923.00	3,341.00	2,499.00	2,091.00	1,857.00	1,709.00	1,610.00
63,000	6,019.00	3,395.00	2,539.00	2,125.00	1,887.00	1,736.00	1,636.00
64,000	6,114.00	3,448.00	2,579.00	2,158.00	1,917.00	1,764.00	1,662.00
65,000	6,210.00	3,502.00	2,619.00	2,192.00	1,947.00	1,792.00	1,688.00
66,000	6,305.00	3,556.00	2,660.00	2,226.00	1,977.00	1,819.00	1,713.00
67,000	6,401.00	3,610.00	2,700.00	2,260.00	2,007.00	1,847.00	1,739.00
68,000	6,497.00	3,664.00	2,740.00	2,293.00	2,036.00	1,874.00	1,765.00
69,000	6,592.00	3,718.00	2,781.00	2,327.00	2,066.00	1,902.00	1,791.00
70,000	6,688.00	3,772.00	2,821.00	2,361.00	2,096.00	1,929.00	1,817.00
71,000	6,783.00	3,826.00	2,861.00	2,394.00	2,126.00	1,957.00	1,843.00
72,000	6,879.00	3,879.00	2,901.00	2,428.00	2,156.00	1,984.00	1,869.00
73,000	6,974.00	3,933.00	2,942.00	2,462.00	2,186.00	2,012.00	1,895.00
74,000	7,070.00	3,987.00	2,982.00	2,496.00	2,216.00	2,039.00	1,921.00
75,000	7,165.00	4,041.00	3,022.00	2,529.00	2,246.00	2,067.00	1,947.00
76,000	7,261.00	4,095.00	3,063.00	2,563.00	2,276.00	2,095.00	1,973.00
77,000	7,356.00	4,149.00	3,103.00	2,597.00	2,306.00	2,122.00	1,999.00
78,000	7,452.00	4,203.00	3,143.00	2,630.00	2,336.00	2,150.00	2,025.00
79,000	7,547.00	4,257.00	3,183.00	2,664.00	2,366.00	2,177.00	2,051.00
80,000	7,643.00	4,310.00	3,224.00	2,698.00	2,396.00	2,205.00	2,077.00
81,000	7,738.00	4,364.00	3,264.00	2,732.00	2,426.00	2,232.00	2,103.00

82,000	7,834.00	4,418.00	3,304.00	2,765.00	2,456.00	2,260.00	2,129.00
83,000	7,930.00	4,472.00	3,345.00	2,799.00	2,486.00	2,287.00	2,155.00
84,000	8,025.00	4,526.00	3,385.00	2,833.00	2,515.00	2,315.00	2,181.00
85,000	8,121.00	4,580.00	3,425.00	2,866.00	2,545.00	2,343.00	2,207.00
86,000	8,216.00	4,634.00	3,465.00	2,900.00	2,575.00	2,370.00	2,233.00
87,000	8,312.00	4,688.00	3,506.00	2,934.00	2,605.00	2,398.00	2,259.00
88,000	8,407.00	4,741.00	3,546.00	2,968.00	2,635.00	2,425.00	2,284.00
89,000	8,503.00	4,795.00	3,586.00	3,001.00	2,665.00	2,453.00	2,310.00
90,000	8,598.00	4,849.00	3,627.00	3,035.00	2,695.00	2,480.00	2,336.00
91,000	8,694.00	4,903.00	3,667.00	3,069.00	2,725.00	2,508.00	2,362.00
92,000	8,789.00	4,957.00	3,707.00	3,102.00	2,755.00	2,535.00	2,388.00
93,000	8,885.00	5,011.00	3,748.00	3,136.00	2,785.00	2,563.00	2,414.00
94,000	8,980.00	5,065.00	3,788.00	3,170.00	2,815.00	2,591.00	2,440.00
95,000	9,076.00	5,119.00	3,828.00	3,204.00	2,845.00	2,618.00	2,466.00
96,000	9,171.00	5,172.00	3,868.00	3,237.00	2,875.00	2,646.00	2,492.00
97,000	9,267.00	5,226.00	3,909.00	3,271.00	2,905.00	2,673.00	2,518.00
98,000	9,362.00	5,280.00	3,949.00	3,305.00	2,935.00	2,701.00	2,544.00
99,000	9,458.00	5,334.00	3,989.00	3,339.00	2,965.00	2,728.00	2,570.00
Annual Effective rate	23.00%						
Equivalent Flat rate	12.89%	12.85%	13.12%	13.46%	13.83%	14.20%	14.57%
100,000	9,408.00	5,238.00	3,871.00	3,206.00	2,820.00	2,573.00	2,405.00
101,000	9,502.00	5,290.00	3,910.00	3,238.00	2,848.00	2,599.00	2,429.00
102,000	9,596.00	5,343.00	3,949.00	3,270.00	2,876.00	2,624.00	2,453.00
103,000	9,690.00	5,395.00	3,988.00	3,302.00	2,904.00	2,650.00	2,477.00
104,000	9,784.00	5,447.00	4,026.00	3,334.00	2,932.00	2,676.00	2,501.00
105,000	9,879.00	5,500.00	4,065.00	3,366.00	2,960.00	2,701.00	2,525.00
106,000	9,973.00	5,552.00	4,104.00	3,398.00	2,989.00	2,727.00	2,550.00
107,000	10,067.00	5,604.00	4,142.00	3,430.00	3,017.00	2,753.00	2,574.00
108,000	10,161.00	5,657.00	4,181.00	3,462.00	3,045.00	2,779.00	2,598.00
109,000	10,255.00	5,709.00	4,220.00	3,494.00	3,073.00	2,804.00	2,622.00
110,000	10,349.00	5,762.00	4,259.00	3,526.00	3,101.00	2,830.00	2,646.00
111,000	10,443.00	5,814.00	4,297.00	3,558.00	3,130.00	2,856.00	2,670.00
112,000	10,537.00	5,866.00	4,336.00	3,590.00	3,158.00	2,881.00	2,694.00
113,000	10,631.00	5,919.00	4,375.00	3,622.00	3,186.00	2,907.00	2,718.00
114,000	10,725.00	5,971.00	4,413.00	3,654.00	3,214.00	2,933.00	2,742.00
115,000	10,819.00	6,023.00	4,452.00	3,686.00	3,242.00	2,959.00	2,766.00
116,000	10,913.00	6,076.00	4,491.00	3,718.00	3,271.00	2,984.00	2,790.00
117,000	11,007.00	6,128.00	4,530.00	3,751.00	3,299.00	3,010.00	2,814.00
118,000	11,102.00	6,181.00	4,568.00	3,783.00	3,327.00	3,036.00	2,838.00
119,000	11,196.00	6,233.00	4,607.00	3,815.00	3,355.00	3,062.00	2,862.00
120,000	11,290.00	6,285.00	4,646.00	3,847.00	3,383.00	3,087.00	2,886.00
121,000	11,384.00	6,338.00	4,684.00	3,879.00	3,412.00	3,113.00	2,910.00
122,000	11,478.00	6,390.00	4,723.00	3,911.00	3,440.00	3,139.00	2,934.00
123,000	11,572.00	6,442.00	4,762.00	3,943.00	3,468.00	3,164.00	2,958.00
124,000	11,666.00	6,495.00	4,801.00	3,975.00	3,496.00	3,190.00	2,982.00
125,000	11,760.00	6,547.00	4,839.00	4,007.00	3,524.00	3,216.00	3,006.00
126,000	11,854.00	6,600.00	4,878.00	4,039.00	3,552.00	3,242.00	3,030.00

127,000	11,948.00	6,652.00	4,917.00	4,071.00	3,581.00	3,267.00	3,054.00
128,000	12,042.00	6,704.00	4,955.00	4,103.00	3,609.00	3,293.00	3,079.00
129,000	12,136.00	6,757.00	4,994.00	4,135.00	3,637.00	3,319.00	3,103.00
130,000	12,230.00	6,809.00	5,033.00	4,167.00	3,665.00	3,345.00	3,127.00
131,000	12,324.00	6,861.00	5,071.00	4,199.00	3,693.00	3,370.00	3,151.00
132,000	12,419.00	6,914.00	5,110.00	4,231.00	3,722.00	3,396.00	3,175.00
133,000	12,513.00	6,966.00	5,149.00	4,263.00	3,750.00	3,422.00	3,199.00
134,000	12,607.00	7,019.00	5,188.00	4,295.00	3,778.00	3,447.00	3,223.00
135,000	12,701.00	7,071.00	5,226.00	4,327.00	3,806.00	3,473.00	3,247.00
136,000	12,795.00	7,123.00	5,265.00	4,360.00	3,834.00	3,499.00	3,271.00
137,000	12,889.00	7,176.00	5,304.00	4,392.00	3,863.00	3,525.00	3,295.00
138,000	12,983.00	7,228.00	5,342.00	4,424.00	3,891.00	3,550.00	3,319.00
139,000	13,077.00	7,280.00	5,381.00	4,456.00	3,919.00	3,576.00	3,343.00
140,000	13,171.00	7,333.00	5,420.00	4,488.00	3,947.00	3,602.00	3,367.00
141,000	13,265.00	7,385.00	5,459.00	4,520.00	3,975.00	3,627.00	3,391.00
142,000	13,359.00	7,438.00	5,497.00	4,552.00	4,004.00	3,653.00	3,415.00
143,000	13,453.00	7,490.00	5,536.00	4,584.00	4,032.00	3,679.00	3,439.00
144,000	13,547.00	7,542.00	5,575.00	4,616.00	4,060.00	3,705.00	3,463.00
145,000	13,642.00	7,595.00	5,613.00	4,648.00	4,088.00	3,730.00	3,487.00
146,000	13,736.00	7,647.00	5,652.00	4,680.00	4,116.00	3,756.00	3,511.00
147,000	13,830.00	7,699.00	5,691.00	4,712.00	4,144.00	3,782.00	3,535.00
148,000	13,924.00	7,752.00	5,730.00	4,744.00	4,173.00	3,808.00	3,559.00
149,000	14,018.00	7,804.00	5,768.00	4,776.00	4,201.00	3,833.00	3,584.00
150,000	14,112.00	7,856.00	5,807.00	4,808.00	4,229.00	3,859.00	3,608.00

Note:

1. The amount shown is based on board rate, for application approved with Personal Smart Shield (PSS).
2. This financing is based on reducing balance, daily rest method
3. Approved rate is final, subject to credit underwriting
4. Current standard base rate is 2.75%

Range	Tier	Spread
RM2K - RM15K	1	SBR + 29.25%
RM16K - RM50K	2	SBR + 26.25%
RM51K - RM99K	3	SBR + 23.25%
RM100K - RM150K	4	SBR + 20.25%

5. This payment table is for reference only
6. Minimum financing tenure of 1 year only applicable for personal financing (conventional).

updated as at 24092025_SPF01