

**Payment Table for Personal Financing Variable Rate
(non-promo without 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	33.00%						
Equivalent Flat rate	18.76%	18.96%	19.60%	20.33%	21.06%	21.79%	22.48%
2,000	198.00	115.00	89.00	76.00	69.00	65.00	62.00
3,000	297.00	173.00	133.00	114.00	103.00	97.00	92.00
4,000	396.00	230.00	177.00	152.00	137.00	129.00	123.00
5,000	495.00	288.00	221.00	189.00	172.00	161.00	154.00
6,000	594.00	345.00	265.00	227.00	206.00	193.00	184.00
7,000	693.00	403.00	309.00	265.00	240.00	225.00	215.00
8,000	792.00	460.00	353.00	303.00	274.00	257.00	246.00
9,000	891.00	518.00	398.00	340.00	308.00	289.00	276.00
10,000	990.00	575.00	442.00	378.00	343.00	321.00	307.00
11,000	1,089.00	633.00	486.00	416.00	377.00	353.00	338.00
12,000	1,188.00	690.00	530.00	454.00	411.00	385.00	368.00
13,000	1,287.00	748.00	574.00	492.00	445.00	417.00	399.00
14,000	1,386.00	805.00	618.00	529.00	480.00	449.00	429.00
15,000	1,485.00	863.00	662.00	567.00	514.00	481.00	460.00
Annual Effective rate	30.00%						
Equivalent Flat rate	16.98%	17.10%	17.61%	18.21%	18.82%	19.43%	20.03%
16,000	1,560.00	895.00	680.00	577.00	518.00	482.00	458.00
17,000	1,658.00	951.00	722.00	613.00	551.00	512.00	487.00
18,000	1,755.00	1,007.00	765.00	649.00	583.00	542.00	515.00
19,000	1,853.00	1,063.00	807.00	685.00	615.00	572.00	544.00
20,000	1,950.00	1,119.00	850.00	721.00	648.00	602.00	572.00
21,000	2,048.00	1,175.00	892.00	757.00	680.00	632.00	601.00
22,000	2,145.00	1,231.00	934.00	793.00	712.00	662.00	630.00
23,000	2,243.00	1,286.00	977.00	829.00	745.00	692.00	658.00
24,000	2,340.00	1,342.00	1,019.00	865.00	777.00	723.00	687.00
25,000	2,438.00	1,398.00	1,062.00	901.00	809.00	753.00	715.00
26,000	2,535.00	1,454.00	1,104.00	937.00	842.00	783.00	744.00
27,000	2,633.00	1,510.00	1,147.00	973.00	874.00	813.00	773.00
28,000	2,730.00	1,566.00	1,189.00	1,009.00	906.00	843.00	801.00
29,000	2,828.00	1,622.00	1,232.00	1,045.00	939.00	873.00	830.00
30,000	2,925.00	1,678.00	1,274.00	1,081.00	971.00	903.00	858.00
31,000	3,023.00	1,734.00	1,316.00	1,117.00	1,003.00	933.00	887.00
32,000	3,120.00	1,790.00	1,359.00	1,153.00	1,036.00	963.00	915.00
33,000	3,218.00	1,846.00	1,401.00	1,189.00	1,068.00	993.00	944.00
34,000	3,315.00	1,902.00	1,444.00	1,225.00	1,101.00	1,023.00	973.00
35,000	3,413.00	1,957.00	1,486.00	1,261.00	1,133.00	1,053.00	1,001.00
36,000	3,510.00	2,013.00	1,529.00	1,297.00	1,165.00	1,084.00	1,030.00

37,000	3,608.00	2,069.00	1,571.00	1,333.00	1,198.00	1,114.00	1,058.00
38,000	3,705.00	2,125.00	1,614.00	1,369.00	1,230.00	1,144.00	1,087.00
39,000	3,802.00	2,181.00	1,656.00	1,405.00	1,262.00	1,174.00	1,116.00
40,000	3,900.00	2,237.00	1,699.00	1,441.00	1,295.00	1,204.00	1,144.00
41,000	3,997.00	2,293.00	1,741.00	1,477.00	1,327.00	1,234.00	1,173.00
42,000	4,095.00	2,349.00	1,783.00	1,513.00	1,359.00	1,264.00	1,201.00
43,000	4,192.00	2,405.00	1,826.00	1,549.00	1,392.00	1,294.00	1,230.00
44,000	4,290.00	2,461.00	1,868.00	1,585.00	1,424.00	1,324.00	1,259.00
45,000	4,387.00	2,517.00	1,911.00	1,621.00	1,456.00	1,354.00	1,287.00
46,000	4,485.00	2,572.00	1,953.00	1,657.00	1,489.00	1,384.00	1,316.00
47,000	4,582.00	2,628.00	1,996.00	1,693.00	1,521.00	1,414.00	1,344.00
48,000	4,680.00	2,684.00	2,038.00	1,729.00	1,553.00	1,445.00	1,373.00
49,000	4,777.00	2,740.00	2,081.00	1,765.00	1,586.00	1,475.00	1,402.00
50,000	4,875.00	2,796.00	2,123.00	1,801.00	1,618.00	1,505.00	1,430.00
Annual Effective rate	27.00%						
Equivalent Flat rate	15.22%	15.26%	15.66%	16.14%	16.64%	17.15%	17.64%
51,000	4,897.00	2,774.00	2,083.00	1,749.00	1,558.00	1,438.00	1,357.00
52,000	4,993.00	2,828.00	2,123.00	1,783.00	1,588.00	1,466.00	1,384.00
53,000	5,089.00	2,883.00	2,164.00	1,817.00	1,619.00	1,494.00	1,411.00
54,000	5,185.00	2,937.00	2,205.00	1,852.00	1,649.00	1,522.00	1,437.00
55,000	5,281.00	2,991.00	2,246.00	1,886.00	1,680.00	1,550.00	1,464.00
56,000	5,377.00	3,046.00	2,287.00	1,920.00	1,710.00	1,578.00	1,490.00
57,000	5,473.00	3,100.00	2,328.00	1,955.00	1,741.00	1,607.00	1,517.00
58,000	5,570.00	3,155.00	2,368.00	1,989.00	1,772.00	1,635.00	1,544.00
59,000	5,666.00	3,209.00	2,409.00	2,023.00	1,802.00	1,663.00	1,570.00
60,000	5,762.00	3,263.00	2,450.00	2,057.00	1,833.00	1,691.00	1,597.00
61,000	5,858.00	3,318.00	2,491.00	2,092.00	1,863.00	1,719.00	1,623.00
62,000	5,954.00	3,372.00	2,532.00	2,126.00	1,894.00	1,747.00	1,650.00
63,000	6,050.00	3,426.00	2,572.00	2,160.00	1,924.00	1,776.00	1,677.00
64,000	6,146.00	3,481.00	2,613.00	2,195.00	1,955.00	1,804.00	1,703.00
65,000	6,242.00	3,535.00	2,654.00	2,229.00	1,985.00	1,832.00	1,730.00
66,000	6,338.00	3,590.00	2,695.00	2,263.00	2,016.00	1,860.00	1,756.00
67,000	6,434.00	3,644.00	2,736.00	2,297.00	2,046.00	1,888.00	1,783.00
68,000	6,530.00	3,698.00	2,777.00	2,332.00	2,077.00	1,917.00	1,810.00
69,000	6,626.00	3,753.00	2,817.00	2,366.00	2,107.00	1,945.00	1,836.00
70,000	6,722.00	3,807.00	2,858.00	2,400.00	2,138.00	1,973.00	1,863.00
71,000	6,818.00	3,861.00	2,899.00	2,435.00	2,169.00	2,001.00	1,889.00
72,000	6,914.00	3,916.00	2,940.00	2,469.00	2,199.00	2,029.00	1,916.00
73,000	7,010.00	3,970.00	2,981.00	2,503.00	2,230.00	2,057.00	1,943.00
74,000	7,106.00	4,025.00	3,022.00	2,537.00	2,260.00	2,086.00	1,969.00
75,000	7,202.00	4,079.00	3,062.00	2,572.00	2,291.00	2,114.00	1,996.00
76,000	7,298.00	4,133.00	3,103.00	2,606.00	2,321.00	2,142.00	2,022.00
77,000	7,394.00	4,188.00	3,144.00	2,640.00	2,352.00	2,170.00	2,049.00
78,000	7,490.00	4,242.00	3,185.00	2,675.00	2,382.00	2,198.00	2,076.00
79,000	7,586.00	4,297.00	3,226.00	2,709.00	2,413.00	2,227.00	2,102.00
80,000	7,682.00	4,351.00	3,267.00	2,743.00	2,443.00	2,255.00	2,129.00

81,000	7,778.00	4,405.00	3,307.00	2,777.00	2,474.00	2,283.00	2,155.00
82,000	7,874.00	4,460.00	3,348.00	2,812.00	2,504.00	2,311.00	2,182.00
83,000	7,970.00	4,514.00	3,389.00	2,846.00	2,535.00	2,339.00	2,209.00
84,000	8,066.00	4,568.00	3,430.00	2,880.00	2,565.00	2,367.00	2,235.00
85,000	8,162.00	4,623.00	3,471.00	2,914.00	2,596.00	2,396.00	2,262.00
86,000	8,258.00	4,677.00	3,511.00	2,949.00	2,627.00	2,424.00	2,288.00
87,000	8,354.00	4,732.00	3,552.00	2,983.00	2,657.00	2,452.00	2,315.00
88,000	8,450.00	4,786.00	3,593.00	3,017.00	2,688.00	2,480.00	2,342.00
89,000	8,546.00	4,840.00	3,634.00	3,052.00	2,718.00	2,508.00	2,368.00
90,000	8,642.00	4,895.00	3,675.00	3,086.00	2,749.00	2,536.00	2,395.00
91,000	8,738.00	4,949.00	3,716.00	3,120.00	2,779.00	2,565.00	2,421.00
92,000	8,834.00	5,003.00	3,756.00	3,154.00	2,810.00	2,593.00	2,448.00
93,000	8,930.00	5,058.00	3,797.00	3,189.00	2,840.00	2,621.00	2,475.00
94,000	9,026.00	5,112.00	3,838.00	3,223.00	2,871.00	2,649.00	2,501.00
95,000	9,122.00	5,167.00	3,879.00	3,257.00	2,901.00	2,677.00	2,528.00
96,000	9,218.00	5,221.00	3,920.00	3,292.00	2,932.00	2,706.00	2,555.00
97,000	9,314.00	5,275.00	3,961.00	3,326.00	2,962.00	2,734.00	2,581.00
98,000	9,410.00	5,330.00	4,001.00	3,360.00	2,993.00	2,762.00	2,608.00
99,000	9,506.00	5,384.00	4,042.00	3,394.00	3,023.00	2,790.00	2,634.00
Annual Effective rate	24.00%						
Equivalent Flat rate	13.47%	13.45%	13.75%	14.12%	14.52%	14.93%	15.33%
100,000	9,456.00	5,288.00	3,924.00	3,261.00	2,877.00	2,633.00	2,468.00
101,000	9,551.00	5,340.00	3,963.00	3,293.00	2,906.00	2,660.00	2,493.00
102,000	9,646.00	5,393.00	4,002.00	3,326.00	2,935.00	2,686.00	2,517.00
103,000	9,740.00	5,446.00	4,041.00	3,358.00	2,964.00	2,712.00	2,542.00
104,000	9,835.00	5,499.00	4,081.00	3,391.00	2,992.00	2,738.00	2,567.00
105,000	9,929.00	5,552.00	4,120.00	3,424.00	3,021.00	2,765.00	2,591.00
106,000	10,024.00	5,605.00	4,159.00	3,456.00	3,050.00	2,791.00	2,616.00
107,000	10,118.00	5,658.00	4,198.00	3,489.00	3,079.00	2,817.00	2,641.00
108,000	10,213.00	5,711.00	4,238.00	3,521.00	3,107.00	2,844.00	2,665.00
109,000	10,307.00	5,763.00	4,277.00	3,554.00	3,136.00	2,870.00	2,690.00
110,000	10,402.00	5,816.00	4,316.00	3,587.00	3,165.00	2,896.00	2,715.00
111,000	10,497.00	5,869.00	4,355.00	3,619.00	3,194.00	2,923.00	2,740.00
112,000	10,591.00	5,922.00	4,395.00	3,652.00	3,223.00	2,949.00	2,764.00
113,000	10,686.00	5,975.00	4,434.00	3,685.00	3,251.00	2,975.00	2,789.00
114,000	10,780.00	6,028.00	4,473.00	3,717.00	3,280.00	3,002.00	2,814.00
115,000	10,875.00	6,081.00	4,512.00	3,750.00	3,309.00	3,028.00	2,838.00
116,000	10,969.00	6,134.00	4,552.00	3,782.00	3,338.00	3,054.00	2,863.00
117,000	11,064.00	6,186.00	4,591.00	3,815.00	3,366.00	3,081.00	2,888.00
118,000	11,159.00	6,239.00	4,630.00	3,848.00	3,395.00	3,107.00	2,912.00
119,000	11,253.00	6,292.00	4,669.00	3,880.00	3,424.00	3,133.00	2,937.00
120,000	11,348.00	6,345.00	4,708.00	3,913.00	3,453.00	3,160.00	2,962.00
121,000	11,442.00	6,398.00	4,748.00	3,945.00	3,481.00	3,186.00	2,986.00
122,000	11,537.00	6,451.00	4,787.00	3,978.00	3,510.00	3,212.00	3,011.00
123,000	11,631.00	6,504.00	4,826.00	4,011.00	3,539.00	3,239.00	3,036.00
124,000	11,726.00	6,557.00	4,865.00	4,043.00	3,568.00	3,265.00	3,060.00
125,000	11,820.00	6,609.00	4,905.00	4,076.00	3,596.00	3,291.00	3,085.00

126,000	11,915.00	6,662.00	4,944.00	4,108.00	3,625.00	3,318.00	3,110.00
127,000	12,010.00	6,715.00	4,983.00	4,141.00	3,654.00	3,344.00	3,134.00
128,000	12,104.00	6,768.00	5,022.00	4,174.00	3,683.00	3,370.00	3,159.00
129,000	12,199.00	6,821.00	5,062.00	4,206.00	3,712.00	3,397.00	3,184.00
130,000	12,293.00	6,874.00	5,101.00	4,239.00	3,740.00	3,423.00	3,208.00
131,000	12,388.00	6,927.00	5,140.00	4,271.00	3,769.00	3,449.00	3,233.00
132,000	12,482.00	6,979.00	5,179.00	4,304.00	3,798.00	3,476.00	3,258.00
133,000	12,577.00	7,032.00	5,218.00	4,337.00	3,827.00	3,502.00	3,282.00
134,000	12,671.00	7,085.00	5,258.00	4,369.00	3,855.00	3,528.00	3,307.00
135,000	12,766.00	7,138.00	5,297.00	4,402.00	3,884.00	3,555.00	3,332.00
136,000	12,861.00	7,191.00	5,336.00	4,434.00	3,913.00	3,581.00	3,356.00
137,000	12,955.00	7,244.00	5,375.00	4,467.00	3,942.00	3,607.00	3,381.00
138,000	13,050.00	7,297.00	5,415.00	4,500.00	3,970.00	3,634.00	3,406.00
139,000	13,144.00	7,350.00	5,454.00	4,532.00	3,999.00	3,660.00	3,430.00
140,000	13,239.00	7,402.00	5,493.00	4,565.00	4,028.00	3,686.00	3,455.00
141,000	13,333.00	7,455.00	5,532.00	4,597.00	4,057.00	3,713.00	3,480.00
142,000	13,428.00	7,508.00	5,572.00	4,630.00	4,086.00	3,739.00	3,504.00
143,000	13,523.00	7,561.00	5,611.00	4,663.00	4,114.00	3,765.00	3,529.00
144,000	13,617.00	7,614.00	5,650.00	4,695.00	4,143.00	3,792.00	3,554.00
145,000	13,712.00	7,667.00	5,689.00	4,728.00	4,172.00	3,818.00	3,578.00
146,000	13,806.00	7,720.00	5,728.00	4,760.00	4,201.00	3,844.00	3,603.00
147,000	13,901.00	7,773.00	5,768.00	4,793.00	4,229.00	3,871.00	3,628.00
148,000	13,995.00	7,825.00	5,807.00	4,826.00	4,258.00	3,897.00	3,653.00
149,000	14,090.00	7,878.00	5,846.00	4,858.00	4,287.00	3,923.00	3,677.00
150,000	14,184.00	7,931.00	5,885.00	4,891.00	4,316.00	3,950.00	3,702.00

Note:

1. The amount shown is based on board rate, for application approved **without** 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 + 30.25%
RM16K - RM50K	2	SBR + 27.025
RM51K - RM99K	3	SBR + 24.25%
RM100K - RM150K	4	SBR + 21.25%

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_SPF01B