

Comparison between Variable Rate and Fixed Rate. For illustration only.
 Savings from Variable Rate Principal Reduction based on RM100,000 for 9 years'.

Item	Variable Rate: 4.24% (Equivalent to Fixed Rate of 2.27%)	Fixed Rate: 2.30%
Monthly Payment	RM1,116.00	RM1,118.00
Final Payment	RM1,052.99	RM1,074.00
Total Profit Charge	RM20,464.99	RM20,700.00
Total Amount Payable	RM120,464.99	RM120,700.00

**PIRNCIPAL REDUCTION
MONTHLY EXTRA PAYMENT**

Savings on extra payment of	RM84
Monthly Payment	RM1,116.00
Extra Payment	RM84.00
New Monthly Payment	RM1,200.00
Total Profit Charge	RM18,646.39
Total Savings	RM1,818.60
Shortened Tenure	9 months

Savings on extra payment of	RM384
Monthly Payment	RM1,116.00
Extra Payment	RM384.00
New Monthly Payment	RM1,500.00
Total Profit Charge	RM13,034.62
Total Savings	RM5,903.40
Shortened Tenure	32 months

**PIRNCIPAL REDUCTION
LUMP SUM**

Lump sum payment	RM10,000 @ 12th month
Monthly Payment	RM1,116.00
Extra Lump Sum Payment	RM10,000 on 12th month
Total Profit Charge	RM17,080.52
Total Savings	RM3,384.47
Shortened Tenure	11 months

Lump sum payment	RM10,000 @ 36th month
Monthly Payment	RM1,114.00
Extra Lump Sum Payment	RM10,000 on 36th month
Total Profit Charge	RM18,056.80
Total Savings	RM2,048.19
Shortened Tenure	10 months