

Payment Table for Personal Financing/-i for Purchase of Residential Solar Panel System (Variable Rate)

Financing tenure	1	2	3	4	5	6	7
Financing Amount (RM)	12	24	36	48	60	72	84
Annual Effective rate	7.75%						
Equivalent Flat rate	4.25%	4.14%	4.13%	4.15%	4.19%	4.23%	4.27%
16,000	1,390.00	722.00	500.00	389.00	323.00	279.00	248.00
17,000	1,477.00	767.00	531.00	414.00	343.00	296.00	263.00
18,000	1,564.00	813.00	562.00	438.00	363.00	314.00	279.00
19,000	1,651.00	858.00	594.00	462.00	383.00	331.00	294.00
20,000	1,738.00	903.00	625.00	486.00	404.00	349.00	310.00
21,000	1,825.00	948.00	656.00	511.00	424.00	366.00	325.00
22,000	1,912.00	993.00	687.00	535.00	444.00	384.00	341.00
23,000	1,999.00	1,038.00	719.00	559.00	464.00	401.00	356.00
24,000	2,085.00	1,083.00	750.00	584.00	484.00	418.00	372.00
25,000	2,172.00	1,128.00	781.00	608.00	504.00	436.00	387.00
26,000	2,259.00	1,173.00	812.00	632.00	525.00	453.00	403.00
27,000	2,346.00	1,219.00	843.00	656.00	545.00	471.00	418.00
28,000	2,433.00	1,264.00	875.00	681.00	565.00	488.00	433.00
29,000	2,520.00	1,309.00	906.00	705.00	585.00	505.00	449.00
30,000	2,607.00	1,354.00	937.00	729.00	605.00	523.00	464.00
31,000	2,694.00	1,399.00	968.00	754.00	625.00	540.00	480.00
32,000	2,780.00	1,444.00	1,000.00	778.00	646.00	558.00	495.00
33,000	2,867.00	1,489.00	1,031.00	802.00	666.00	575.00	511.00
34,000	2,954.00	1,534.00	1,062.00	827.00	686.00	592.00	526.00
35,000	3,041.00	1,579.00	1,093.00	851.00	706.00	610.00	542.00
36,000	3,128.00	1,625.00	1,124.00	875.00	726.00	627.00	557.00
37,000	3,215.00	1,670.00	1,156.00	899.00	746.00	645.00	573.00
38,000	3,302.00	1,715.00	1,187.00	924.00	766.00	662.00	588.00
39,000	3,389.00	1,760.00	1,218.00	948.00	787.00	680.00	604.00
40,000	3,475.00	1,805.00	1,249.00	972.00	807.00	697.00	619.00
41,000	3,562.00	1,850.00	1,281.00	997.00	827.00	714.00	634.00
42,000	3,649.00	1,895.00	1,312.00	1,021.00	847.00	732.00	650.00
43,000	3,736.00	1,940.00	1,343.00	1,045.00	867.00	749.00	665.00
44,000	3,823.00	1,985.00	1,374.00	1,070.00	887.00	767.00	681.00
45,000	3,910.00	2,031.00	1,405.00	1,094.00	908.00	784.00	696.00
46,000	3,997.00	2,076.00	1,437.00	1,118.00	928.00	801.00	712.00
47,000	4,084.00	2,121.00	1,468.00	1,142.00	948.00	819.00	727.00
48,000	4,170.00	2,166.00	1,499.00	1,167.00	968.00	836.00	743.00
49,000	4,257.00	2,211.00	1,530.00	1,191.00	988.00	854.00	758.00
50,000	4,344.00	2,256.00	1,562.00	1,215.00	1,008.00	871.00	774.00
51,000	4,431.00	2,301.00	1,593.00	1,240.00	1,029.00	888.00	789.00
52,000	4,518.00	2,346.00	1,624.00	1,264.00	1,049.00	906.00	805.00
53,000	4,605.00	2,392.00	1,655.00	1,288.00	1,069.00	923.00	820.00
54,000	4,692.00	2,437.00	1,686.00	1,312.00	1,089.00	941.00	835.00
55,000	4,779.00	2,482.00	1,718.00	1,337.00	1,109.00	958.00	851.00
56,000	4,865.00	2,527.00	1,749.00	1,361.00	1,129.00	976.00	866.00
57,000	4,952.00	2,572.00	1,780.00	1,385.00	1,149.00	993.00	882.00
58,000	5,039.00	2,617.00	1,811.00	1,410.00	1,170.00	1,010.00	897.00

**Payment Table for Personal Financing/-i for
Purchase of Residential Solar Panel System (Variable Rate)**

59,000	5,126.00	2,662.00	1,843.00	1,434.00	1,190.00	1,028.00	913.00
60,000	5,213.00	2,707.00	1,874.00	1,458.00	1,210.00	1,045.00	928.00
61,000	5,300.00	2,752.00	1,905.00	1,483.00	1,230.00	1,063.00	944.00
62,000	5,387.00	2,798.00	1,936.00	1,507.00	1,250.00	1,080.00	959.00
63,000	5,473.00	2,843.00	1,967.00	1,531.00	1,270.00	1,097.00	975.00
64,000	5,560.00	2,888.00	1,999.00	1,555.00	1,291.00	1,115.00	990.00
65,000	5,647.00	2,933.00	2,030.00	1,580.00	1,311.00	1,132.00	1,006.00
66,000	5,734.00	2,978.00	2,061.00	1,604.00	1,331.00	1,150.00	1,021.00
67,000	5,821.00	3,023.00	2,092.00	1,628.00	1,351.00	1,167.00	1,036.00
68,000	5,908.00	3,068.00	2,124.00	1,653.00	1,371.00	1,184.00	1,052.00
69,000	5,995.00	3,113.00	2,155.00	1,677.00	1,391.00	1,202.00	1,067.00
70,000	6,082.00	3,158.00	2,186.00	1,701.00	1,411.00	1,219.00	1,083.00
71,000	6,168.00	3,204.00	2,217.00	1,725.00	1,432.00	1,237.00	1,098.00
72,000	6,255.00	3,249.00	2,248.00	1,750.00	1,452.00	1,254.00	1,114.00
73,000	6,342.00	3,294.00	2,280.00	1,774.00	1,472.00	1,272.00	1,129.00
74,000	6,429.00	3,339.00	2,311.00	1,798.00	1,492.00	1,289.00	1,145.00
75,000	6,516.00	3,384.00	2,342.00	1,823.00	1,512.00	1,306.00	1,160.00
76,000	6,603.00	3,429.00	2,373.00	1,847.00	1,532.00	1,324.00	1,176.00
77,000	6,690.00	3,474.00	2,405.00	1,871.00	1,553.00	1,341.00	1,191.00
78,000	6,777.00	3,519.00	2,436.00	1,896.00	1,573.00	1,359.00	1,207.00
79,000	6,863.00	3,564.00	2,467.00	1,920.00	1,593.00	1,376.00	1,222.00
80,000	6,950.00	3,610.00	2,498.00	1,944.00	1,613.00	1,393.00	1,237.00
81,000	7,037.00	3,655.00	2,529.00	1,968.00	1,633.00	1,411.00	1,253.00
82,000	7,124.00	3,700.00	2,561.00	1,993.00	1,653.00	1,428.00	1,268.00
83,000	7,211.00	3,745.00	2,592.00	2,017.00	1,674.00	1,446.00	1,284.00
84,000	7,298.00	3,790.00	2,623.00	2,041.00	1,694.00	1,463.00	1,299.00
85,000	7,385.00	3,835.00	2,654.00	2,066.00	1,714.00	1,480.00	1,315.00
86,000	7,472.00	3,880.00	2,686.00	2,090.00	1,734.00	1,498.00	1,330.00
87,000	7,558.00	3,925.00	2,717.00	2,114.00	1,754.00	1,515.00	1,346.00
88,000	7,645.00	3,970.00	2,748.00	2,139.00	1,774.00	1,533.00	1,361.00
89,000	7,732.00	4,016.00	2,779.00	2,163.00	1,794.00	1,550.00	1,377.00
90,000	7,819.00	4,061.00	2,810.00	2,187.00	1,815.00	1,568.00	1,392.00
91,000	7,906.00	4,106.00	2,842.00	2,211.00	1,835.00	1,585.00	1,408.00
92,000	7,993.00	4,151.00	2,873.00	2,236.00	1,855.00	1,602.00	1,423.00
93,000	8,080.00	4,196.00	2,904.00	2,260.00	1,875.00	1,620.00	1,438.00
94,000	8,167.00	4,241.00	2,935.00	2,284.00	1,895.00	1,637.00	1,454.00
95,000	8,253.00	4,286.00	2,967.00	2,309.00	1,915.00	1,655.00	1,469.00
96,000	8,340.00	4,331.00	2,998.00	2,333.00	1,936.00	1,672.00	1,485.00
97,000	8,427.00	4,376.00	3,029.00	2,357.00	1,956.00	1,689.00	1,500.00
98,000	8,514.00	4,422.00	3,060.00	2,381.00	1,976.00	1,707.00	1,516.00
99,000	8,601.00	4,467.00	3,091.00	2,406.00	1,996.00	1,724.00	1,531.00
100,000	8,688.00	4,512.00	3,123.00	2,430.00	2,016.00	1,742.00	1,547.00

Note:

1. This financing is only applicable for selected credit criteria and approval is deemed final.
2. This financing is based on reducing balance, daily rest method
3. Current standard base rate is 2.75% and spread is 5.00% per annum
4. Applicable package code: i. PF (Conventional) = SPF05, ii. PF-I for Private Sector = SPFP05