

**Payment Table for Personal Financing-i for Private Sector
Variable Rate (non-promo with GCFT) FY2023**

Financing tenure	2	3	4	5	6	7
Financing Amount (RM)	24	36	48	60	72	84
Annual Effective rate	24.00%					
Equivalent Flat rate	13.45%	13.75%	14.12%	14.52%	14.93%	15.33%
2,000	105.74	78.47	65.20	57.54	52.65	49.35
3,000	158.61	117.70	97.81	86.30	78.98	74.03
4,000	211.48	156.93	130.41	115.07	105.31	98.70
5,000	264.36	196.16	163.01	143.84	131.63	123.38
6,000	317.23	235.40	195.61	172.61	157.96	148.05
7,000	370.10	274.63	228.21	201.38	184.29	172.73
8,000	422.97	313.86	260.81	230.14	210.61	197.41
9,000	475.84	353.10	293.42	258.91	236.94	222.08
10,000	528.71	392.33	326.02	287.68	263.27	246.76
11,000	581.58	431.56	358.62	316.45	289.60	271.43
12,000	634.45	470.79	391.22	345.22	315.92	296.11
13,000	687.32	510.03	423.82	373.98	342.25	320.79
14,000	740.20	549.26	456.43	402.75	368.58	345.46
15,000	793.07	588.49	489.03	431.52	394.90	370.14
Annual Effective rate	21.25%					
Equivalent Flat rate	11.81%	12.03%	12.32%	12.63%	12.95%	13.27%
16,000	824.14	604.86	497.61	435.11	394.93	367.44
17,000	875.64	642.66	528.71	462.30	419.61	390.40
18,000	927.15	680.46	559.81	489.50	444.29	413.37
19,000	978.66	718.27	590.91	516.69	468.97	436.33
20,000	1,030.17	756.07	622.01	543.88	493.66	459.30
21,000	1,081.68	793.87	653.11	571.08	518.34	482.26
22,000	1,133.19	831.68	684.21	598.27	543.02	505.23
23,000	1,184.70	869.48	715.31	625.47	567.71	528.19
24,000	1,236.20	907.29	746.41	652.66	592.39	551.16
25,000	1,287.71	945.09	777.51	679.85	617.07	574.12
26,000	1,339.22	982.89	808.61	707.05	641.75	597.09
27,000	1,390.73	1,020.70	839.71	734.24	666.44	620.05
28,000	1,442.24	1,058.50	870.81	761.44	691.12	643.02
29,000	1,493.75	1,096.30	901.91	788.63	715.80	665.98
30,000	1,545.26	1,134.11	933.01	815.83	740.49	688.95
31,000	1,596.76	1,171.91	964.11	843.02	765.17	711.91
32,000	1,648.27	1,209.71	995.21	870.21	789.85	734.88
33,000	1,699.78	1,247.52	1,026.31	897.41	814.54	757.84
34,000	1,751.29	1,285.32	1,057.41	924.60	839.22	780.81
35,000	1,802.80	1,323.12	1,088.51	951.80	863.90	803.77
36,000	1,854.31	1,360.93	1,119.61	978.99	888.58	826.74

37,000	1,905.82	1,398.73	1,150.71	1,006.18	913.27	849.70
38,000	1,957.32	1,436.53	1,181.81	1,033.38	937.95	872.67
39,000	2,008.83	1,474.34	1,212.91	1,060.57	962.63	895.63
40,000	2,060.34	1,512.14	1,244.01	1,087.77	987.32	918.60
41,000	2,111.85	1,549.95	1,275.11	1,114.96	1,012.00	941.56
42,000	2,163.36	1,587.75	1,306.21	1,142.16	1,036.68	964.53
43,000	2,214.87	1,625.55	1,337.31	1,169.35	1,061.36	987.49
44,000	2,266.38	1,663.36	1,368.41	1,196.54	1,086.05	1,010.46
45,000	2,317.88	1,701.16	1,399.51	1,223.74	1,110.73	1,033.42
46,000	2,369.39	1,738.96	1,430.61	1,250.93	1,135.41	1,056.39
47,000	2,420.90	1,776.77	1,461.71	1,278.13	1,160.10	1,079.35
48,000	2,472.41	1,814.57	1,492.82	1,305.32	1,184.78	1,102.32
49,000	2,523.92	1,852.37	1,523.92	1,332.51	1,209.46	1,125.28
50,000	2,575.43	1,890.18	1,555.02	1,359.71	1,234.14	1,148.25
Annual Effective rate	18.25%					
Equivalent Flat rate	10.05%	10.20%	10.41%	10.64%	10.87%	11.11%
51,000	2,552.29	1,850.17	1,504.80	1,302.01	1,170.42	1,079.40
52,000	2,602.34	1,886.45	1,534.30	1,327.54	1,193.37	1,100.56
53,000	2,652.38	1,922.73	1,563.81	1,353.07	1,216.32	1,121.73
54,000	2,702.43	1,959.01	1,593.31	1,378.60	1,239.26	1,142.89
55,000	2,752.47	1,995.29	1,622.82	1,404.13	1,262.21	1,164.05
56,000	2,802.52	2,031.56	1,652.32	1,429.66	1,285.16	1,185.22
57,000	2,852.56	2,067.84	1,681.83	1,455.19	1,308.11	1,206.38
58,000	2,902.61	2,104.12	1,711.34	1,480.72	1,331.06	1,227.55
59,000	2,952.65	2,140.40	1,740.84	1,506.25	1,354.01	1,248.71
60,000	3,002.70	2,176.68	1,770.35	1,531.78	1,376.96	1,269.88
61,000	3,052.74	2,212.95	1,799.85	1,557.31	1,399.91	1,291.04
62,000	3,102.79	2,249.23	1,829.36	1,582.84	1,422.86	1,312.21
63,000	3,152.83	2,285.51	1,858.87	1,608.37	1,445.81	1,333.37
64,000	3,202.88	2,321.79	1,888.37	1,633.90	1,468.76	1,354.54
65,000	3,252.92	2,358.07	1,917.88	1,659.43	1,491.71	1,375.70
66,000	3,302.97	2,394.34	1,947.38	1,684.96	1,514.66	1,396.87
67,000	3,353.01	2,430.62	1,976.89	1,710.48	1,537.61	1,418.03
68,000	3,403.06	2,466.90	2,006.39	1,736.01	1,560.56	1,439.19
69,000	3,453.10	2,503.18	2,035.90	1,761.54	1,583.50	1,460.36
70,000	3,503.15	2,539.46	2,065.41	1,787.07	1,606.45	1,481.52
71,000	3,553.19	2,575.73	2,094.91	1,812.60	1,629.40	1,502.69
72,000	3,603.24	2,612.01	2,124.42	1,838.13	1,652.35	1,523.85
73,000	3,653.28	2,648.29	2,153.92	1,863.66	1,675.30	1,545.02
74,000	3,703.33	2,684.57	2,183.43	1,889.19	1,698.25	1,566.18
75,000	3,753.37	2,720.84	2,212.93	1,914.72	1,721.20	1,587.35
76,000	3,803.42	2,757.12	2,242.44	1,940.25	1,744.15	1,608.51
77,000	3,853.46	2,793.40	2,271.95	1,965.78	1,767.10	1,629.68
78,000	3,903.51	2,829.68	2,301.45	1,991.31	1,790.05	1,650.84
79,000	3,953.55	2,865.96	2,330.96	2,016.84	1,813.00	1,672.01
80,000	4,003.60	2,902.23	2,360.46	2,042.37	1,835.95	1,693.17
81,000	4,053.64	2,938.51	2,389.97	2,067.90	1,858.90	1,714.33

82,000	4,103.69	2,974.79	2,419.48	2,093.43	1,881.85	1,735.50
83,000	4,153.73	3,011.07	2,448.98	2,118.96	1,904.80	1,756.66
84,000	4,203.78	3,047.35	2,478.49	2,144.49	1,927.75	1,777.83
85,000	4,253.82	3,083.62	2,507.99	2,170.02	1,950.69	1,798.99
86,000	4,303.87	3,119.90	2,537.50	2,195.55	1,973.64	1,820.16
87,000	4,353.91	3,156.18	2,567.00	2,221.08	1,996.59	1,841.32
88,000	4,403.96	3,192.46	2,596.51	2,246.61	2,019.54	1,862.49
89,000	4,454.00	3,228.74	2,626.02	2,272.14	2,042.49	1,883.65
90,000	4,504.05	3,265.01	2,655.52	2,297.67	2,065.44	1,904.82
91,000	4,554.09	3,301.29	2,685.03	2,323.20	2,088.39	1,925.98
92,000	4,604.14	3,337.57	2,714.53	2,348.73	2,111.34	1,947.15
93,000	4,654.18	3,373.85	2,744.04	2,374.25	2,134.29	1,968.31
94,000	4,704.23	3,410.13	2,773.54	2,399.78	2,157.24	1,989.47
95,000	4,754.27	3,446.40	2,803.05	2,425.31	2,180.19	2,010.64
96,000	4,804.32	3,482.68	2,832.56	2,450.84	2,203.14	2,031.80
97,000	4,854.36	3,518.96	2,862.06	2,476.37	2,226.09	2,052.97
98,000	4,904.41	3,555.24	2,891.57	2,501.90	2,249.04	2,074.13
99,000	4,954.45	3,591.52	2,921.07	2,527.43	2,271.99	2,095.30
Annual Effective rate	15.25%					
Equivalent Flat rate	8.33%	8.41%	8.55%	8.71%	8.87%	9.04%
100,000	4,860.55	3,478.79	2,795.76	2,392.14	2,128.10	1,943.73
101,000	4,909.16	3,513.58	2,823.72	2,416.06	2,149.38	1,963.17
102,000	4,957.76	3,548.36	2,851.68	2,439.98	2,170.66	1,982.60
103,000	5,006.37	3,583.15	2,879.64	2,463.90	2,191.94	2,002.04
104,000	5,054.97	3,617.94	2,907.59	2,487.82	2,213.23	2,021.48
105,000	5,103.58	3,652.73	2,935.55	2,511.74	2,234.51	2,040.91
106,000	5,152.18	3,687.52	2,963.51	2,535.66	2,255.79	2,060.35
107,000	5,200.79	3,722.30	2,991.47	2,559.59	2,277.07	2,079.79
108,000	5,249.40	3,757.09	3,019.43	2,583.51	2,298.35	2,099.23
109,000	5,298.00	3,791.88	3,047.38	2,607.43	2,319.63	2,118.66
110,000	5,346.61	3,826.67	3,075.34	2,631.35	2,340.91	2,138.10
111,000	5,395.21	3,861.45	3,103.30	2,655.27	2,362.19	2,157.54
112,000	5,443.82	3,896.24	3,131.26	2,679.19	2,383.47	2,176.98
113,000	5,492.42	3,931.03	3,159.21	2,703.11	2,404.75	2,196.41
114,000	5,541.03	3,965.82	3,187.17	2,727.03	2,426.04	2,215.85
115,000	5,589.63	4,000.61	3,215.13	2,750.96	2,447.32	2,235.29
116,000	5,638.24	4,035.39	3,243.09	2,774.88	2,468.60	2,254.72
117,000	5,686.84	4,070.18	3,271.04	2,798.80	2,489.88	2,274.16
118,000	5,735.45	4,104.97	3,299.00	2,822.72	2,511.16	2,293.60
119,000	5,784.06	4,139.76	3,326.96	2,846.64	2,532.44	2,313.04
120,000	5,832.66	4,174.55	3,354.92	2,870.56	2,553.72	2,332.47
121,000	5,881.27	4,209.33	3,382.87	2,894.48	2,575.00	2,351.91
122,000	5,929.87	4,244.12	3,410.83	2,918.41	2,596.28	2,371.35
123,000	5,978.48	4,278.91	3,438.79	2,942.33	2,617.56	2,390.79
124,000	6,027.08	4,313.70	3,466.75	2,966.25	2,638.85	2,410.22
125,000	6,075.69	4,348.48	3,494.70	2,990.17	2,660.13	2,429.66
126,000	6,124.29	4,383.27	3,522.66	3,014.09	2,681.41	2,449.10

127,000	6,172.90	4,418.06	3,550.62	3,038.01	2,702.69	2,468.54
128,000	6,221.51	4,452.85	3,578.58	3,061.93	2,723.97	2,487.97
129,000	6,270.11	4,487.64	3,606.54	3,085.86	2,745.25	2,507.41
130,000	6,318.72	4,522.42	3,634.49	3,109.78	2,766.53	2,526.85
131,000	6,367.32	4,557.21	3,662.45	3,133.70	2,787.81	2,546.28
132,000	6,415.93	4,592.00	3,690.41	3,157.62	2,809.09	2,565.72
133,000	6,464.53	4,626.79	3,718.37	3,181.54	2,830.38	2,585.16
134,000	6,513.14	4,661.58	3,746.32	3,205.46	2,851.66	2,604.60
135,000	6,561.74	4,696.36	3,774.28	3,229.38	2,872.94	2,624.03
136,000	6,610.35	4,731.15	3,802.24	3,253.30	2,894.22	2,643.47
137,000	6,658.96	4,765.94	3,830.20	3,277.23	2,915.50	2,662.91
138,000	6,707.56	4,800.73	3,858.15	3,301.15	2,936.78	2,682.35
139,000	6,756.17	4,835.52	3,886.11	3,325.07	2,958.06	2,701.78
140,000	6,804.77	4,870.30	3,914.07	3,348.99	2,979.34	2,721.22
141,000	6,853.38	4,905.09	3,942.03	3,372.91	3,000.62	2,740.66
142,000	6,901.98	4,939.88	3,969.98	3,396.83	3,021.90	2,760.09
143,000	6,950.59	4,974.67	3,997.94	3,420.75	3,043.19	2,779.53
144,000	6,999.19	5,009.45	4,025.90	3,444.68	3,064.47	2,798.97
145,000	7,047.80	5,044.24	4,053.86	3,468.60	3,085.75	2,818.41
146,000	7,096.40	5,079.03	4,081.82	3,492.52	3,107.03	2,837.84
147,000	7,145.01	5,113.82	4,109.77	3,516.44	3,128.31	2,857.28
148,000	7,193.62	5,148.61	4,137.73	3,540.36	3,149.59	2,876.72
149,000	7,242.22	5,183.39	4,165.69	3,564.28	3,170.87	2,896.16
150,000	7,290.83	5,218.18	4,193.65	3,588.20	3,192.15	2,915.59

Note:

1. The amount shown is based on board rate, for application approved with Group Credit Family Takaful (GCFT).
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 3.00%

Range	Tier	Spread
RM2K - RM15K	1	2.75% + 21.25%
RM16K - RM50K	2	SBR + 18.25%
RM51K - RM99K	3	SBR + 15.25%
RM100K - RM150K	4	SBR + 12.25%

5. This payment table is for reference only

6. Minimum financing tenure of 1 year only applicable for personal financing (conventional).

updated as at 8/5/2023_SPFP01