

Category	Minimum	Maximum	EIR p.a.	Flat Interest Rate p.a (based on months)										
				12M	18M	24M	30M	36M	42M	48M	54M	60M	72M	80M
Tier 1	RM2,000	RM10,000	24%	13.47%	13.38%	13.45%	13.58%	13.75%	13.93%	14.12%	14.32%	14.52%		
	RM11,000	RM15,000											14.93%	15.33%
Tier 2	RM16,000	RM50,000	21%	11.74%	11.63%	11.66%	11.76%	11.88%	12.01%	12.16%	12.31%	12.46%	12.78%	13.09%
Tier 3	RM51,000	RM99,000	18%	10.02%	9.90%	9.91%	9.97%	10.05%	10.15%	10.25%	10.36%	10.47%	10.70%	10.94%
Tier 4	RM100,000	RM150,000	15%	8.31%	8.20%	8.18%	8.21%	8.27%	8.33%	8.40%	8.47%	8.55%	8.71%	8.87%