

**Payment Table for Personal Financing/-i for Private Sector
Variable Rate (non-promo with GCFT/PSS) Nov 2022**

Financing tenure	1	2	3	4	5	6	7
Financing Amount (RM)	12	24	36	48	60	72	84
Annual Effective rate	24.00%						
Equivalent Flat rate	13.47%	13.45%	13.75%	14.12%	14.52%	14.93%	15.33%
2,000	189.12	105.74	78.47	65.20	57.54	52.65	49.35
3,000	283.68	158.61	117.70	97.81	86.30	78.98	74.03
4,000	378.24	211.48	156.93	130.41	115.07	105.31	98.70
5,000	472.80	264.36	196.16	163.01	143.84	131.63	123.38
6,000	567.36	317.23	235.40	195.61	172.61	157.96	148.05
7,000	661.92	370.10	274.63	228.21	201.38	184.29	172.73
8,000	756.48	422.97	313.86	260.81	230.14	210.61	197.41
9,000	851.04	475.84	353.10	293.42	258.91	236.94	222.08
10,000	945.60	528.71	392.33	326.02	287.68	263.27	246.76
11,000	1,040.16	581.58	431.56	358.62	316.45	289.60	271.43
12,000	1,134.72	634.45	470.79	391.22	345.22	315.92	296.11
13,000	1,229.27	687.32	510.03	423.82	373.98	342.25	320.79
14,000	1,323.83	740.20	549.26	456.43	402.75	368.58	345.46
15,000	1,418.39	793.07	588.49	489.03	431.52	394.90	370.14
Annual Effective rate	21.00%						
Equivalent Flat rate	11.74%	11.66%	11.88%	12.16%	12.46%	12.78%	13.09%
16,000	1,489.82	822.17	602.80	495.45	432.85	392.58	365.00
17,000	1,582.93	873.56	640.48	526.42	459.91	417.11	387.81
18,000	1,676.05	924.94	678.15	557.38	486.96	441.65	410.62
19,000	1,769.16	976.33	715.83	588.35	514.01	466.18	433.43
20,000	1,862.28	1,027.71	753.50	619.31	541.07	490.72	456.24
21,000	1,955.39	1,079.10	791.18	650.28	568.12	515.26	479.06
22,000	2,048.50	1,130.48	828.85	681.25	595.17	539.79	501.87
23,000	2,141.62	1,181.87	866.53	712.21	622.23	564.33	524.68
24,000	2,234.73	1,233.26	904.20	743.18	649.28	588.86	547.49
25,000	2,327.84	1,284.64	941.88	774.14	676.33	613.40	570.31
26,000	2,420.96	1,336.03	979.55	805.11	703.39	637.94	593.12
27,000	2,514.07	1,387.41	1,017.23	836.07	730.44	662.47	615.93
28,000	2,607.19	1,438.80	1,054.90	867.04	757.49	687.01	638.74
29,000	2,700.30	1,490.18	1,092.58	898.01	784.55	711.54	661.55
30,000	2,793.41	1,541.57	1,130.25	928.97	811.60	736.08	684.37
31,000	2,886.53	1,592.96	1,167.93	959.94	838.65	760.62	707.18
32,000	2,979.64	1,644.34	1,205.60	990.90	865.71	785.15	729.99
33,000	3,072.75	1,695.73	1,243.28	1,021.87	892.76	809.69	752.80
34,000	3,165.87	1,747.11	1,280.95	1,052.83	919.81	834.22	775.62
35,000	3,258.98	1,798.50	1,318.63	1,083.80	946.87	858.76	798.43
36,000	3,352.10	1,849.88	1,356.30	1,114.77	973.92	883.30	821.24

37,000	3,445.21	1,901.27	1,393.98	1,145.73	1,000.97	907.83	844.05
38,000	3,538.32	1,952.65	1,431.65	1,176.70	1,028.03	932.37	866.86
39,000	3,631.44	2,004.04	1,469.33	1,207.66	1,055.08	956.90	889.68
40,000	3,724.55	2,055.43	1,507.00	1,238.63	1,082.13	981.44	912.49
41,000	3,817.66	2,106.81	1,544.68	1,269.59	1,109.19	1,005.98	935.30
42,000	3,910.78	2,158.20	1,582.35	1,300.56	1,136.24	1,030.51	958.11
43,000	4,003.89	2,209.58	1,620.03	1,331.52	1,163.29	1,055.05	980.93
44,000	4,097.01	2,260.97	1,657.70	1,362.49	1,190.35	1,079.58	1,003.74
45,000	4,190.12	2,312.35	1,695.38	1,393.46	1,217.40	1,104.12	1,026.55
46,000	4,283.23	2,363.74	1,733.05	1,424.42	1,244.45	1,128.66	1,049.36
47,000	4,376.35	2,415.13	1,770.73	1,455.39	1,271.51	1,153.19	1,072.17
48,000	4,469.46	2,466.51	1,808.40	1,486.35	1,298.56	1,177.73	1,094.99
49,000	4,562.57	2,517.90	1,846.08	1,517.32	1,325.61	1,202.26	1,117.80
50,000	4,655.69	2,569.28	1,883.75	1,548.28	1,352.67	1,226.80	1,140.61
Annual Effective rate	18.00%						
Equivalent Flat rate	10.02%	9.91%	10.05%	10.25%	10.47%	10.70%	10.94%
51,000	4,675.68	2,546.13	1,843.77	1,498.12	1,295.06	1,163.20	1,071.91
52,000	4,767.36	2,596.05	1,879.92	1,527.50	1,320.46	1,186.01	1,092.93
53,000	4,859.04	2,645.98	1,916.08	1,556.87	1,345.85	1,208.81	1,113.95
54,000	4,950.72	2,695.90	1,952.23	1,586.25	1,371.25	1,231.62	1,134.96
55,000	5,042.40	2,745.83	1,988.38	1,615.62	1,396.64	1,254.43	1,155.98
56,000	5,134.08	2,795.75	2,024.53	1,645.00	1,422.03	1,277.24	1,177.00
57,000	5,225.76	2,845.67	2,060.69	1,674.37	1,447.43	1,300.04	1,198.02
58,000	5,317.44	2,895.60	2,096.84	1,703.75	1,472.82	1,322.85	1,219.03
59,000	5,409.12	2,945.52	2,132.99	1,733.12	1,498.21	1,345.66	1,240.05
60,000	5,500.80	2,995.45	2,169.14	1,762.50	1,523.61	1,368.47	1,261.07
61,000	5,592.48	3,045.37	2,205.30	1,791.87	1,549.00	1,391.28	1,282.09
62,000	5,684.16	3,095.29	2,241.45	1,821.25	1,574.39	1,414.08	1,303.11
63,000	5,775.84	3,145.22	2,277.60	1,850.62	1,599.79	1,436.89	1,324.12
64,000	5,867.52	3,195.14	2,313.75	1,880.00	1,625.18	1,459.70	1,345.14
65,000	5,959.20	3,245.07	2,349.91	1,909.37	1,650.57	1,482.51	1,366.16
66,000	6,050.88	3,294.99	2,386.06	1,938.75	1,675.97	1,505.31	1,387.18
67,000	6,142.56	3,344.91	2,422.21	1,968.12	1,701.36	1,528.12	1,408.20
68,000	6,234.24	3,394.84	2,458.36	1,997.50	1,726.75	1,550.93	1,429.21
69,000	6,325.92	3,444.76	2,494.52	2,026.87	1,752.15	1,573.74	1,450.23
70,000	6,417.60	3,494.69	2,530.67	2,056.25	1,777.54	1,596.55	1,471.25
71,000	6,509.28	3,544.61	2,566.82	2,085.62	1,802.93	1,619.35	1,492.27
72,000	6,600.96	3,594.54	2,602.97	2,115.00	1,828.33	1,642.16	1,513.28
73,000	6,692.64	3,644.46	2,639.12	2,144.37	1,853.72	1,664.97	1,534.30
74,000	6,784.32	3,694.38	2,675.28	2,173.75	1,879.11	1,687.78	1,555.32
75,000	6,876.00	3,744.31	2,711.43	2,203.12	1,904.51	1,710.58	1,576.34
76,000	6,967.68	3,794.23	2,747.58	2,232.50	1,929.90	1,733.39	1,597.36
77,000	7,059.36	3,844.16	2,783.73	2,261.87	1,955.29	1,756.20	1,618.37
78,000	7,151.04	3,894.08	2,819.89	2,291.25	1,980.69	1,779.01	1,639.39
79,000	7,242.72	3,944.00	2,856.04	2,320.62	2,006.08	1,801.82	1,660.41
80,000	7,334.40	3,993.93	2,892.19	2,350.00	2,031.47	1,824.62	1,681.43
81,000	7,426.08	4,043.85	2,928.34	2,379.37	2,056.87	1,847.43	1,702.44

82,000	7,517.76	4,093.78	2,964.50	2,408.75	2,082.26	1,870.24	1,723.46
83,000	7,609.44	4,143.70	3,000.65	2,438.12	2,107.65	1,893.05	1,744.48
84,000	7,701.12	4,193.62	3,036.80	2,467.50	2,133.05	1,915.85	1,765.50
85,000	7,792.80	4,243.55	3,072.95	2,496.87	2,158.44	1,938.66	1,786.52
86,000	7,884.48	4,293.47	3,109.11	2,526.25	2,183.83	1,961.47	1,807.53
87,000	7,976.16	4,343.40	3,145.26	2,555.62	2,209.23	1,984.28	1,828.55
88,000	8,067.84	4,393.32	3,181.41	2,585.00	2,234.62	2,007.09	1,849.57
89,000	8,159.52	4,443.25	3,217.56	2,614.37	2,260.02	2,029.89	1,870.59
90,000	8,251.20	4,493.17	3,253.72	2,643.75	2,285.41	2,052.70	1,891.61
91,000	8,342.88	4,543.09	3,289.87	2,673.12	2,310.80	2,075.51	1,912.62
92,000	8,434.56	4,593.02	3,326.02	2,702.50	2,336.20	2,098.32	1,933.64
93,000	8,526.24	4,642.94	3,362.17	2,731.87	2,361.59	2,121.12	1,954.66
94,000	8,617.92	4,692.87	3,398.33	2,761.25	2,386.98	2,143.93	1,975.68
95,000	8,709.60	4,742.79	3,434.48	2,790.62	2,412.38	2,166.74	1,996.69
96,000	8,801.28	4,792.71	3,470.63	2,820.00	2,437.77	2,189.55	2,017.71
97,000	8,892.96	4,842.64	3,506.78	2,849.37	2,463.16	2,212.36	2,038.73
98,000	8,984.64	4,892.56	3,542.93	2,878.75	2,488.56	2,235.16	2,059.75
99,000	9,076.32	4,942.49	3,579.09	2,908.12	2,513.95	2,257.97	2,080.77
Annual Effective rate	15.00%						
Equivalent Flat rate	8.31%	8.18%	8.27%	8.40%	8.55%	8.71%	8.87%
100,000	9,025.83	4,848.66	3,466.53	2,783.07	2,378.99	2,114.50	1,929.68
101,000	9,116.09	4,897.15	3,501.20	2,810.91	2,402.78	2,135.65	1,948.97
102,000	9,206.35	4,945.64	3,535.86	2,838.74	2,426.57	2,156.79	1,968.27
103,000	9,296.61	4,994.12	3,570.53	2,866.57	2,450.36	2,177.94	1,987.57
104,000	9,386.86	5,042.61	3,605.19	2,894.40	2,474.15	2,199.08	2,006.86
105,000	9,477.12	5,091.10	3,639.86	2,922.23	2,497.94	2,220.23	2,026.16
106,000	9,567.38	5,139.58	3,674.52	2,950.06	2,521.73	2,241.37	2,045.46
107,000	9,657.64	5,188.07	3,709.19	2,977.89	2,545.52	2,262.52	2,064.75
108,000	9,747.90	5,236.56	3,743.86	3,005.72	2,569.31	2,283.66	2,084.05
109,000	9,838.16	5,285.04	3,778.52	3,033.55	2,593.10	2,304.81	2,103.35
110,000	9,928.41	5,333.53	3,813.19	3,061.38	2,616.89	2,325.95	2,122.64
111,000	10,018.67	5,382.02	3,847.85	3,089.21	2,640.68	2,347.10	2,141.94
112,000	10,108.93	5,430.50	3,882.52	3,117.04	2,664.47	2,368.24	2,161.24
113,000	10,199.19	5,478.99	3,917.18	3,144.87	2,688.26	2,389.39	2,180.53
114,000	10,289.45	5,527.48	3,951.85	3,172.71	2,712.05	2,410.53	2,199.83
115,000	10,379.71	5,575.96	3,986.51	3,200.54	2,735.84	2,431.68	2,219.13
116,000	10,469.96	5,624.45	4,021.18	3,228.37	2,759.63	2,452.82	2,238.42
117,000	10,560.22	5,672.94	4,055.84	3,256.20	2,783.42	2,473.97	2,257.72
118,000	10,650.48	5,721.42	4,090.51	3,284.03	2,807.21	2,495.11	2,277.02
119,000	10,740.74	5,769.91	4,125.17	3,311.86	2,831.00	2,516.26	2,296.31
120,000	10,831.00	5,818.40	4,159.84	3,339.69	2,854.79	2,537.40	2,315.61
121,000	10,921.26	5,866.88	4,194.50	3,367.52	2,878.58	2,558.55	2,334.91
122,000	11,011.51	5,915.37	4,229.17	3,395.35	2,902.37	2,579.69	2,354.20
123,000	11,101.77	5,963.86	4,263.84	3,423.18	2,926.16	2,600.84	2,373.50
124,000	11,192.03	6,012.34	4,298.50	3,451.01	2,949.95	2,621.98	2,392.80
125,000	11,282.29	6,060.83	4,333.17	3,478.84	2,973.74	2,643.13	2,412.09
126,000	11,372.55	6,109.32	4,367.83	3,506.67	2,997.53	2,664.27	2,431.39

127,000	11,462.81	6,157.80	4,402.50	3,534.51	3,021.32	2,685.42	2,450.69
128,000	11,553.06	6,206.29	4,437.16	3,562.34	3,045.11	2,706.56	2,469.98
129,000	11,643.32	6,254.78	4,471.83	3,590.17	3,068.90	2,727.71	2,489.28
130,000	11,733.58	6,303.26	4,506.49	3,618.00	3,092.69	2,748.85	2,508.58
131,000	11,823.84	6,351.75	4,541.16	3,645.83	3,116.48	2,770.00	2,527.87
132,000	11,914.10	6,400.24	4,575.82	3,673.66	3,140.27	2,791.14	2,547.17
133,000	12,004.36	6,448.72	4,610.49	3,701.49	3,164.06	2,812.29	2,566.47
134,000	12,094.61	6,497.21	4,645.15	3,729.32	3,187.85	2,833.43	2,585.77
135,000	12,184.87	6,545.70	4,679.82	3,757.15	3,211.64	2,854.58	2,605.06
136,000	12,275.13	6,594.18	4,714.48	3,784.98	3,235.43	2,875.72	2,624.36
137,000	12,365.39	6,642.67	4,749.15	3,812.81	3,259.22	2,896.87	2,643.66
138,000	12,455.65	6,691.16	4,783.82	3,840.64	3,283.01	2,918.01	2,662.95
139,000	12,545.91	6,739.64	4,818.48	3,868.47	3,306.80	2,939.16	2,682.25
140,000	12,636.16	6,788.13	4,853.15	3,896.30	3,330.59	2,960.30	2,701.55
141,000	12,726.42	6,836.62	4,887.81	3,924.14	3,354.38	2,981.45	2,720.84
142,000	12,816.68	6,885.10	4,922.48	3,951.97	3,378.17	3,002.59	2,740.14
143,000	12,906.94	6,933.59	4,957.14	3,979.80	3,401.96	3,023.74	2,759.44
144,000	12,997.20	6,982.08	4,991.81	4,007.63	3,425.75	3,044.88	2,778.73
145,000	13,087.46	7,030.56	5,026.47	4,035.46	3,449.54	3,066.03	2,798.03
146,000	13,177.71	7,079.05	5,061.14	4,063.29	3,473.33	3,087.17	2,817.33
147,000	13,267.97	7,127.54	5,095.80	4,091.12	3,497.12	3,108.32	2,836.62
148,000	13,358.23	7,176.02	5,130.47	4,118.95	3,520.91	3,129.46	2,855.92
149,000	13,448.49	7,224.51	5,165.13	4,146.78	3,544.70	3,150.61	2,875.22
150,000	13,538.75	7,273.00	5,199.80	4,174.61	3,568.49	3,171.75	2,894.51

Note:

1. The amount shown is based on board rate, for application approved with Group Credit Family Takaful (GCFT)/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 + 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 4/11/2022_SPF01_SPFP01