

**Payment Table for Personal Financing Variable Rate (non-promo) FY2022  
(eff Nov 2022)**

Financing tenure	1	2	3	4	5	6	7
Financing Amount (RM)	12	24	36	48	60	72	84
<b>Annual Effective rate</b>	<b>25.00%</b>						
<b>Equivalent Flat rate</b>	14.05%	14.05%	14.38%	14.79%	15.22%	15.66%	16.09%
2,000	190.09	106.74	79.52	66.31	58.70	53.87	50.62
3,000	285.13	160.11	119.28	99.47	88.05	80.81	75.93
4,000	380.18	213.49	159.04	132.63	117.41	107.75	101.25
5,000	475.22	266.86	198.80	165.79	146.76	134.69	126.56
6,000	570.27	320.23	238.56	198.94	176.11	161.62	151.87
7,000	665.31	373.60	278.32	232.10	205.46	188.56	177.18
8,000	760.35	426.97	318.08	265.26	234.81	215.50	202.49
9,000	855.40	480.34	357.84	298.41	264.16	242.43	227.80
10,000	950.44	533.72	397.60	331.57	293.51	269.37	253.12
11,000	1,045.49	587.09	437.36	364.73	322.86	296.31	278.43
12,000	1,140.53	640.46	477.12	397.89	352.22	323.25	303.74
13,000	1,235.57	693.83	516.88	431.04	381.57	350.18	329.05
14,000	1,330.62	747.20	556.64	464.20	410.92	377.12	354.36
15,000	1,425.66	800.57	596.40	497.36	440.27	404.06	379.67
<b>Annual Effective rate</b>	<b>22.00%</b>						
<b>Equivalent Flat rate</b>	12.31%	12.25%	12.50%	12.81%	13.14%	13.48%	13.83%
16,000	1,497.51	830.05	611.05	504.10	441.90	402.02	374.82
17,000	1,591.10	881.93	649.24	535.60	469.52	427.14	398.24
18,000	1,684.70	933.81	687.43	567.11	497.14	452.27	421.67
19,000	1,778.29	985.68	725.62	598.62	524.76	477.40	445.09
20,000	1,871.89	1,037.56	763.81	630.12	552.38	502.52	468.52
21,000	1,965.48	1,089.44	802.00	661.63	580.00	527.65	491.94
22,000	2,059.08	1,141.32	840.19	693.13	607.62	552.77	515.37
23,000	2,152.67	1,193.20	878.38	724.64	635.23	577.90	538.80
24,000	2,246.27	1,245.08	916.57	756.15	662.85	603.03	562.22
25,000	2,339.86	1,296.95	954.76	787.65	690.47	628.15	585.65
26,000	2,433.45	1,348.83	992.95	819.16	718.09	653.28	609.07
27,000	2,527.05	1,400.71	1,031.14	850.66	745.71	678.41	632.50
28,000	2,620.64	1,452.59	1,069.33	882.17	773.33	703.53	655.93
29,000	2,714.24	1,504.47	1,107.52	913.68	800.95	728.66	679.35
30,000	2,807.83	1,556.34	1,145.71	945.18	828.57	753.78	702.78
31,000	2,901.43	1,608.22	1,183.90	976.69	856.19	778.91	726.20
32,000	2,995.02	1,660.10	1,222.09	1,008.19	883.81	804.04	749.63
33,000	3,088.61	1,711.98	1,260.28	1,039.70	911.42	829.16	773.06
34,000	3,182.21	1,763.86	1,298.48	1,071.21	939.04	854.29	796.48
35,000	3,275.80	1,815.74	1,336.67	1,102.71	966.66	879.41	819.91
36,000	3,369.40	1,867.61	1,374.86	1,134.22	994.28	904.54	843.33

37,000	3,462.99	1,919.49	1,413.05	1,165.72	1,021.90	929.67	866.76
38,000	3,556.59	1,971.37	1,451.24	1,197.23	1,049.52	954.79	890.19
39,000	3,650.18	2,023.25	1,489.43	1,228.74	1,077.14	979.92	913.61
40,000	3,743.78	2,075.13	1,527.62	1,260.24	1,104.76	1,005.05	937.04
41,000	3,837.37	2,127.00	1,565.81	1,291.75	1,132.38	1,030.17	960.46
42,000	3,930.96	2,178.88	1,604.00	1,323.26	1,159.99	1,055.30	983.89
43,000	4,024.56	2,230.76	1,642.19	1,354.76	1,187.61	1,080.42	1,007.32
44,000	4,118.15	2,282.64	1,680.38	1,386.27	1,215.23	1,105.55	1,030.74
45,000	4,211.75	2,334.52	1,718.57	1,417.77	1,242.85	1,130.68	1,054.17
46,000	4,305.34	2,386.40	1,756.76	1,449.28	1,270.47	1,155.80	1,077.59
47,000	4,398.94	2,438.27	1,794.95	1,480.79	1,298.09	1,180.93	1,101.02
48,000	4,492.53	2,490.15	1,833.14	1,512.29	1,325.71	1,206.05	1,124.45
49,000	4,586.12	2,542.03	1,871.33	1,543.80	1,353.33	1,231.18	1,147.87
50,000	4,679.72	2,593.91	1,909.52	1,575.30	1,380.95	1,256.31	1,171.30
<b>Annual Effective rate</b>	<b>19.00%</b>						
<b>Equivalent Flat rate</b>	<b>10.59%</b>	<b>10.49%</b>	<b>10.65%</b>	<b>10.88%</b>	<b>11.13%</b>	<b>11.39%</b>	<b>11.64%</b>
51,000	4,699.99	2,570.84	1,869.46	1,524.91	1,322.97	1,192.21	1,102.01
52,000	4,792.14	2,621.25	1,906.11	1,554.81	1,348.91	1,215.59	1,123.62
53,000	4,884.30	2,671.66	1,942.77	1,584.71	1,374.85	1,238.97	1,145.23
54,000	4,976.46	2,722.07	1,979.43	1,614.61	1,400.79	1,262.34	1,166.83
55,000	5,068.61	2,772.47	2,016.08	1,644.51	1,426.73	1,285.72	1,188.44
56,000	5,160.77	2,822.88	2,052.74	1,674.41	1,452.67	1,309.10	1,210.05
57,000	5,252.92	2,873.29	2,089.39	1,704.31	1,478.61	1,332.47	1,231.66
58,000	5,345.08	2,923.70	2,126.05	1,734.21	1,504.55	1,355.85	1,253.27
59,000	5,437.24	2,974.11	2,162.71	1,764.11	1,530.49	1,379.23	1,274.87
60,000	5,529.39	3,024.52	2,199.36	1,794.01	1,556.43	1,402.60	1,296.48
61,000	5,621.55	3,074.93	2,236.02	1,823.91	1,582.37	1,425.98	1,318.09
62,000	5,713.71	3,125.33	2,272.67	1,853.81	1,608.31	1,449.36	1,339.70
63,000	5,805.86	3,175.74	2,309.33	1,883.71	1,634.25	1,472.73	1,361.31
64,000	5,898.02	3,226.15	2,345.99	1,913.61	1,660.20	1,496.11	1,382.91
65,000	5,990.18	3,276.56	2,382.64	1,943.51	1,686.14	1,519.49	1,404.52
66,000	6,082.33	3,326.97	2,419.30	1,973.41	1,712.08	1,542.86	1,426.13
67,000	6,174.49	3,377.38	2,455.95	2,003.31	1,738.02	1,566.24	1,447.74
68,000	6,266.65	3,427.79	2,492.61	2,033.21	1,763.96	1,589.62	1,469.35
69,000	6,358.80	3,478.19	2,529.27	2,063.11	1,789.90	1,612.99	1,490.95
70,000	6,450.96	3,528.60	2,565.92	2,093.01	1,815.84	1,636.37	1,512.56
71,000	6,543.12	3,579.01	2,602.58	2,122.91	1,841.78	1,659.75	1,534.17
72,000	6,635.27	3,629.42	2,639.23	2,152.81	1,867.72	1,683.12	1,555.78
73,000	6,727.43	3,679.83	2,675.89	2,182.71	1,893.66	1,706.50	1,577.39
74,000	6,819.59	3,730.24	2,712.55	2,212.61	1,919.60	1,729.88	1,598.99
75,000	6,911.74	3,780.65	2,749.20	2,242.51	1,945.54	1,753.25	1,620.60
76,000	7,003.90	3,831.05	2,785.86	2,272.41	1,971.48	1,776.63	1,642.21
77,000	7,096.06	3,881.46	2,822.51	2,302.31	1,997.42	1,800.01	1,663.82
78,000	7,188.21	3,931.87	2,859.17	2,332.21	2,023.36	1,823.38	1,685.43
79,000	7,280.37	3,982.28	2,895.83	2,362.11	2,049.30	1,846.76	1,707.03
80,000	7,372.53	4,032.69	2,932.48	2,392.01	2,075.24	1,870.14	1,728.64

81,000	7,464.68	4,083.10	2,969.14	2,421.91	2,101.18	1,893.51	1,750.25
82,000	7,556.84	4,133.51	3,005.79	2,451.81	2,127.13	1,916.89	1,771.86
83,000	7,649.00	4,183.92	3,042.45	2,481.71	2,153.07	1,940.27	1,793.47
84,000	7,741.15	4,234.32	3,079.11	2,511.61	2,179.01	1,963.64	1,815.07
85,000	7,833.31	4,284.73	3,115.76	2,541.51	2,204.95	1,987.02	1,836.68
86,000	7,925.47	4,335.14	3,152.42	2,571.41	2,230.89	2,010.40	1,858.29
87,000	8,017.62	4,385.55	3,189.07	2,601.31	2,256.83	2,033.77	1,879.90
88,000	8,109.78	4,435.96	3,225.73	2,631.21	2,282.77	2,057.15	1,901.51
89,000	8,201.94	4,486.37	3,262.39	2,661.11	2,308.71	2,080.53	1,923.11
90,000	8,294.09	4,536.78	3,299.04	2,691.01	2,334.65	2,103.91	1,944.72
91,000	8,386.25	4,587.18	3,335.70	2,720.91	2,360.59	2,127.28	1,966.33
92,000	8,478.41	4,637.59	3,372.35	2,750.81	2,386.53	2,150.66	1,987.94
93,000	8,570.56	4,688.00	3,409.01	2,780.71	2,412.47	2,174.04	2,009.55
94,000	8,662.72	4,738.41	3,445.67	2,810.61	2,438.41	2,197.41	2,031.15
95,000	8,754.87	4,788.82	3,482.32	2,840.51	2,464.35	2,220.79	2,052.76
96,000	8,847.03	4,839.23	3,518.98	2,870.41	2,490.29	2,244.17	2,074.37
97,000	8,939.19	4,889.64	3,555.63	2,900.31	2,516.23	2,267.54	2,095.98
98,000	9,031.34	4,940.04	3,592.29	2,930.21	2,542.17	2,290.92	2,117.59
99,000	9,123.50	4,990.45	3,628.95	2,960.11	2,568.11	2,314.30	2,139.19
<b>Annual Effective rate</b>	<b>16.00%</b>						
<b>Equivalent Flat rate</b>	<b>8.88%</b>	<b>8.76%</b>	<b>8.86%</b>	<b>9.01%</b>	<b>9.18%</b>	<b>9.36%</b>	<b>9.55%</b>
100,000	9,073.09	4,896.31	3,515.70	2,834.03	2,431.81	2,169.18	1,986.21
101,000	9,163.82	4,945.27	3,550.86	2,862.37	2,456.12	2,190.88	2,006.07
102,000	9,254.55	4,994.24	3,586.02	2,890.71	2,480.44	2,212.57	2,025.93
103,000	9,345.28	5,043.20	3,621.17	2,919.05	2,504.76	2,234.26	2,045.79
104,000	9,436.01	5,092.16	3,656.33	2,947.39	2,529.08	2,255.95	2,065.65
105,000	9,526.74	5,141.13	3,691.49	2,975.73	2,553.40	2,277.64	2,085.52
106,000	9,617.47	5,190.09	3,726.65	3,004.07	2,577.71	2,299.34	2,105.38
107,000	9,708.20	5,239.05	3,761.80	3,032.41	2,602.03	2,321.03	2,125.24
108,000	9,798.93	5,288.02	3,796.96	3,060.75	2,626.35	2,342.72	2,145.10
109,000	9,889.66	5,336.98	3,832.12	3,089.09	2,650.67	2,364.41	2,164.96
110,000	9,980.39	5,385.94	3,867.27	3,117.43	2,674.99	2,386.10	2,184.83
111,000	10,071.13	5,434.91	3,902.43	3,145.77	2,699.30	2,407.79	2,204.69
112,000	10,161.86	5,483.87	3,937.59	3,174.11	2,723.62	2,429.49	2,224.55
113,000	10,252.59	5,532.83	3,972.74	3,202.45	2,747.94	2,451.18	2,244.41
114,000	10,343.32	5,581.79	4,007.90	3,230.79	2,772.26	2,472.87	2,264.28
115,000	10,434.05	5,630.76	4,043.06	3,259.13	2,796.58	2,494.56	2,284.14
116,000	10,524.78	5,679.72	4,078.22	3,287.47	2,820.89	2,516.25	2,304.00
117,000	10,615.51	5,728.68	4,113.37	3,315.81	2,845.21	2,537.95	2,323.86
118,000	10,706.24	5,777.65	4,148.53	3,344.15	2,869.53	2,559.64	2,343.72
119,000	10,796.97	5,826.61	4,183.69	3,372.49	2,893.85	2,581.33	2,363.59
120,000	10,887.70	5,875.57	4,218.84	3,400.83	2,918.17	2,603.02	2,383.45
121,000	10,978.43	5,924.54	4,254.00	3,429.17	2,942.48	2,624.71	2,403.31
122,000	11,069.16	5,973.50	4,289.16	3,457.51	2,966.80	2,646.40	2,423.17
123,000	11,159.90	6,022.46	4,324.32	3,485.85	2,991.12	2,668.10	2,443.03
124,000	11,250.63	6,071.43	4,359.47	3,514.19	3,015.44	2,689.79	2,462.90
125,000	11,341.36	6,120.39	4,394.63	3,542.54	3,039.76	2,711.48	2,482.76

126,000	11,432.09	6,169.35	4,429.79	3,570.88	3,064.08	2,733.17	2,502.62
127,000	11,522.82	6,218.32	4,464.94	3,599.22	3,088.39	2,754.86	2,522.48
128,000	11,613.55	6,267.28	4,500.10	3,627.56	3,112.71	2,776.56	2,542.34
129,000	11,704.28	6,316.24	4,535.26	3,655.90	3,137.03	2,798.25	2,562.21
130,000	11,795.01	6,365.20	4,570.41	3,684.24	3,161.35	2,819.94	2,582.07
131,000	11,885.74	6,414.17	4,605.57	3,712.58	3,185.67	2,841.63	2,601.93
132,000	11,976.47	6,463.13	4,640.73	3,740.92	3,209.98	2,863.32	2,621.79
133,000	12,067.20	6,512.09	4,675.89	3,769.26	3,234.30	2,885.01	2,641.65
134,000	12,157.93	6,561.06	4,711.04	3,797.60	3,258.62	2,906.71	2,661.52
135,000	12,248.67	6,610.02	4,746.20	3,825.94	3,282.94	2,928.40	2,681.38
136,000	12,339.40	6,658.98	4,781.36	3,854.28	3,307.26	2,950.09	2,701.24
137,000	12,430.13	6,707.95	4,816.51	3,882.62	3,331.57	2,971.78	2,721.10
138,000	12,520.86	6,756.91	4,851.67	3,910.96	3,355.89	2,993.47	2,740.96
139,000	12,611.59	6,805.87	4,886.83	3,939.30	3,380.21	3,015.17	2,760.83
140,000	12,702.32	6,854.84	4,921.98	3,967.64	3,404.53	3,036.86	2,780.69
141,000	12,793.05	6,903.80	4,957.14	3,995.98	3,428.85	3,058.55	2,800.55
142,000	12,883.78	6,952.76	4,992.30	4,024.32	3,453.16	3,080.24	2,820.41
143,000	12,974.51	7,001.72	5,027.46	4,052.66	3,477.48	3,101.93	2,840.28
144,000	13,065.24	7,050.69	5,062.61	4,081.00	3,501.80	3,123.63	2,860.14
145,000	13,155.97	7,099.65	5,097.77	4,109.34	3,526.12	3,145.32	2,880.00
146,000	13,246.71	7,148.61	5,132.93	4,137.68	3,550.44	3,167.01	2,899.86
147,000	13,337.44	7,197.58	5,168.08	4,166.02	3,574.75	3,188.70	2,919.72
148,000	13,428.17	7,246.54	5,203.24	4,194.36	3,599.07	3,210.39	2,939.59
149,000	13,518.90	7,295.50	5,238.40	4,222.70	3,623.39	3,232.08	2,959.45
150,000	13,609.63	7,344.47	5,273.55	4,251.04	3,647.71	3,253.78	2,979.31

Note:

1. The amount shown is based on board rate, for application approved **without** 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 + 22.25%
RM16K - RM50K	2	SBR + 19.25%
RM51K - RM99K	3	SBR + 16.25%
RM100K - RM150K	4	SBR + 13.25%

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\_SPF01B