

Payment Table for Personal Financing/-i For Private Sector Variable Rate (promo) FY2022

Financing tenure	1	2	3	4	5	6	7
Financing Amount (RM)	12	24	36	48	60	72	84
Annual Effective rate	22.00%						
Equivalent Flat rate	12.31%	12.25%	12.50%	12.81%	13.14%	13.48%	13.83%
2,000	187.19	103.76	76.38	63.01	55.24	50.25	46.85
3,000	280.78	155.63	114.57	94.52	82.86	75.38	70.28
4,000	374.38	207.51	152.76	126.02	110.48	100.50	93.70
5,000	467.97	259.39	190.95	157.53	138.09	125.63	117.13
6,000	561.57	311.27	229.14	189.04	165.71	150.76	140.56
7,000	655.16	363.15	267.33	220.54	193.33	175.88	163.98
8,000	748.76	415.03	305.52	252.05	220.95	201.01	187.41
9,000	842.35	466.90	343.71	283.55	248.57	226.14	210.83
10,000	935.94	518.78	381.90	315.06	276.19	251.26	234.26
11,000	1,029.54	570.66	420.09	346.57	303.81	276.39	257.69
12,000	1,123.13	622.54	458.29	378.07	331.43	301.51	281.11
13,000	1,216.73	674.42	496.48	409.58	359.05	326.64	304.54
14,000	1,310.32	726.29	534.67	441.09	386.66	351.77	327.96
15,000	1,403.92	778.17	572.86	472.59	414.28	376.89	351.39
Annual Effective rate	19.00%						
Equivalent Flat rate	10.59%	10.49%	10.65%	10.88%	11.13%	11.39%	11.64%
16,000	1,474.51	806.54	586.50	478.40	415.05	374.03	345.73
17,000	1,566.66	856.95	623.15	508.30	440.99	397.40	367.34
18,000	1,658.82	907.36	659.81	538.20	466.93	420.78	388.94
19,000	1,750.97	957.76	696.46	568.10	492.87	444.16	410.55
20,000	1,843.13	1,008.17	733.12	598.00	518.81	467.53	432.16
21,000	1,935.29	1,058.58	769.78	627.90	544.75	490.91	453.77
22,000	2,027.44	1,108.99	806.43	657.80	570.69	514.29	475.38
23,000	2,119.60	1,159.40	843.09	687.70	596.63	537.66	496.98
24,000	2,211.76	1,209.81	879.74	717.60	622.57	561.04	518.59
25,000	2,303.91	1,260.22	916.40	747.50	648.51	584.42	540.20
26,000	2,396.07	1,310.62	953.06	777.40	674.45	607.79	561.81
27,000	2,488.23	1,361.03	989.71	807.30	700.39	631.17	583.42
28,000	2,580.38	1,411.44	1,026.37	837.20	726.34	654.55	605.02
29,000	2,672.54	1,461.85	1,063.02	867.10	752.28	677.92	626.63
30,000	2,764.70	1,512.26	1,099.68	897.00	778.22	701.30	648.24
31,000	2,856.85	1,562.67	1,136.34	926.90	804.16	724.68	669.85
32,000	2,949.01	1,613.08	1,172.99	956.80	830.10	748.06	691.46
33,000	3,041.17	1,663.48	1,209.65	986.70	856.04	771.43	713.06
34,000	3,133.32	1,713.89	1,246.30	1,016.60	881.98	794.81	734.67
35,000	3,225.48	1,764.30	1,282.96	1,046.50	907.92	818.19	756.28
36,000	3,317.64	1,814.71	1,319.62	1,076.40	933.86	841.56	777.89

37,000	3,409.79	1,865.12	1,356.27	1,106.30	959.80	864.94	799.50
38,000	3,501.95	1,915.53	1,392.93	1,136.20	985.74	888.32	821.10
39,000	3,594.11	1,965.94	1,429.58	1,166.10	1,011.68	911.69	842.71
40,000	3,686.26	2,016.34	1,466.24	1,196.00	1,037.62	935.07	864.32
41,000	3,778.42	2,066.75	1,502.90	1,225.90	1,063.56	958.45	885.93
42,000	3,870.58	2,117.16	1,539.55	1,255.80	1,089.50	981.82	907.54
43,000	3,962.73	2,167.57	1,576.21	1,285.71	1,115.44	1,005.20	929.14
44,000	4,054.89	2,217.98	1,612.86	1,315.61	1,141.38	1,028.58	950.75
45,000	4,147.05	2,268.39	1,649.52	1,345.51	1,167.32	1,051.95	972.36
46,000	4,239.20	2,318.80	1,686.18	1,375.41	1,193.27	1,075.33	993.97
47,000	4,331.36	2,369.21	1,722.83	1,405.31	1,219.21	1,098.71	1,015.58
48,000	4,423.52	2,419.61	1,759.49	1,435.21	1,245.15	1,122.08	1,037.18
49,000	4,515.67	2,470.02	1,796.14	1,465.11	1,271.09	1,145.46	1,058.79
50,000	4,607.83	2,520.43	1,832.80	1,495.01	1,297.03	1,168.84	1,080.40
Annual Effective rate	16.00%						
Equivalent Flat rate	8.88%	8.76%	8.86%	9.01%	9.18%	9.36%	9.55%
51,000	4,627.27	2,497.12	1,793.01	1,445.35	1,240.22	1,106.28	1,012.97
52,000	4,718.00	2,546.08	1,828.17	1,473.69	1,264.54	1,127.98	1,032.83
53,000	4,808.74	2,595.04	1,863.32	1,502.03	1,288.86	1,149.67	1,052.69
54,000	4,899.47	2,644.01	1,898.48	1,530.38	1,313.18	1,171.36	1,072.55
55,000	4,990.20	2,692.97	1,933.64	1,558.72	1,337.49	1,193.05	1,092.41
56,000	5,080.93	2,741.93	1,968.79	1,587.06	1,361.81	1,214.74	1,112.28
57,000	5,171.66	2,790.90	2,003.95	1,615.40	1,386.13	1,236.43	1,132.14
58,000	5,262.39	2,839.86	2,039.11	1,643.74	1,410.45	1,258.13	1,152.00
59,000	5,353.12	2,888.82	2,074.26	1,672.08	1,434.77	1,279.82	1,171.86
60,000	5,443.85	2,937.79	2,109.42	1,700.42	1,459.08	1,301.51	1,191.72
61,000	5,534.58	2,986.75	2,144.58	1,728.76	1,483.40	1,323.20	1,211.59
62,000	5,625.31	3,035.71	2,179.74	1,757.10	1,507.72	1,344.89	1,231.45
63,000	5,716.04	3,084.68	2,214.89	1,785.44	1,532.04	1,366.59	1,251.31
64,000	5,806.77	3,133.64	2,250.05	1,813.78	1,556.36	1,388.28	1,271.17
65,000	5,897.51	3,182.60	2,285.21	1,842.12	1,580.67	1,409.97	1,291.03
66,000	5,988.24	3,231.57	2,320.36	1,870.46	1,604.99	1,431.66	1,310.90
67,000	6,078.97	3,280.53	2,355.52	1,898.80	1,629.31	1,453.35	1,330.76
68,000	6,169.70	3,329.49	2,390.68	1,927.14	1,653.63	1,475.05	1,350.62
69,000	6,260.43	3,378.45	2,425.84	1,955.48	1,677.95	1,496.74	1,370.48
70,000	6,351.16	3,427.42	2,460.99	1,983.82	1,702.26	1,518.43	1,390.34
71,000	6,441.89	3,476.38	2,496.15	2,012.16	1,726.58	1,540.12	1,410.21
72,000	6,532.62	3,525.34	2,531.31	2,040.50	1,750.90	1,561.81	1,430.07
73,000	6,623.35	3,574.31	2,566.46	2,068.84	1,775.22	1,583.50	1,449.93
74,000	6,714.08	3,623.27	2,601.62	2,097.18	1,799.54	1,605.20	1,469.79
75,000	6,804.81	3,672.23	2,636.78	2,125.52	1,823.85	1,626.89	1,489.65
76,000	6,895.55	3,721.20	2,671.93	2,153.86	1,848.17	1,648.58	1,509.52
77,000	6,986.28	3,770.16	2,707.09	2,182.20	1,872.49	1,670.27	1,529.38
78,000	7,077.01	3,819.12	2,742.25	2,210.54	1,896.81	1,691.96	1,549.24
79,000	7,167.74	3,868.09	2,777.41	2,238.88	1,921.13	1,713.66	1,569.10
80,000	7,258.47	3,917.05	2,812.56	2,267.22	1,945.44	1,735.35	1,588.97

81,000	7,349.20	3,966.01	2,847.72	2,295.56	1,969.76	1,757.04	1,608.83
82,000	7,439.93	4,014.98	2,882.88	2,323.90	1,994.08	1,778.73	1,628.69
83,000	7,530.66	4,063.94	2,918.03	2,352.24	2,018.40	1,800.42	1,648.55
84,000	7,621.39	4,112.90	2,953.19	2,380.58	2,042.72	1,822.11	1,668.41
85,000	7,712.12	4,161.86	2,988.35	2,408.92	2,067.03	1,843.81	1,688.28
86,000	7,802.85	4,210.83	3,023.50	2,437.26	2,091.35	1,865.50	1,708.14
87,000	7,893.58	4,259.79	3,058.66	2,465.60	2,115.67	1,887.19	1,728.00
88,000	7,984.32	4,308.75	3,093.82	2,493.94	2,139.99	1,908.88	1,747.86
89,000	8,075.05	4,357.72	3,128.98	2,522.28	2,164.31	1,930.57	1,767.72
90,000	8,165.78	4,406.68	3,164.13	2,550.63	2,188.63	1,952.27	1,787.59
91,000	8,256.51	4,455.64	3,199.29	2,578.97	2,212.94	1,973.96	1,807.45
92,000	8,347.24	4,504.61	3,234.45	2,607.31	2,237.26	1,995.65	1,827.31
93,000	8,437.97	4,553.57	3,269.60	2,635.65	2,261.58	2,017.34	1,847.17
94,000	8,528.70	4,602.53	3,304.76	2,663.99	2,285.90	2,039.03	1,867.03
95,000	8,619.43	4,651.50	3,339.92	2,692.33	2,310.22	2,060.72	1,886.90
96,000	8,710.16	4,700.46	3,375.08	2,720.67	2,334.53	2,082.42	1,906.76
97,000	8,800.89	4,749.42	3,410.23	2,749.01	2,358.85	2,104.11	1,926.62
98,000	8,891.62	4,798.38	3,445.39	2,777.35	2,383.17	2,125.80	1,946.48
99,000	8,982.35	4,847.35	3,480.55	2,805.69	2,407.49	2,147.49	1,966.34
Annual Effective rate	13.00%						
Equivalent Flat rate	7.18%	7.05%	7.10%	7.19%	7.30%	7.42%	7.54%
100,000	8,931.73	4,754.18	3,369.40	2,682.75	2,275.31	2,007.41	1,819.20
101,000	9,021.04	4,801.72	3,403.09	2,709.58	2,298.06	2,027.48	1,837.39
102,000	9,110.36	4,849.27	3,436.78	2,736.40	2,320.81	2,047.56	1,855.58
103,000	9,199.68	4,896.81	3,470.48	2,763.23	2,343.57	2,067.63	1,873.77
104,000	9,289.00	4,944.35	3,504.17	2,790.06	2,366.32	2,087.71	1,891.96
105,000	9,378.31	4,991.89	3,537.86	2,816.89	2,389.07	2,107.78	1,910.16
106,000	9,467.63	5,039.43	3,571.56	2,843.71	2,411.83	2,127.86	1,928.35
107,000	9,556.95	5,086.98	3,605.25	2,870.54	2,434.58	2,147.93	1,946.54
108,000	9,646.27	5,134.52	3,638.95	2,897.37	2,457.33	2,168.00	1,964.73
109,000	9,735.58	5,182.06	3,672.64	2,924.20	2,480.08	2,188.08	1,982.92
110,000	9,824.90	5,229.60	3,706.33	2,951.02	2,502.84	2,208.15	2,001.12
111,000	9,914.22	5,277.14	3,740.03	2,977.85	2,525.59	2,228.23	2,019.31
112,000	10,003.53	5,324.68	3,773.72	3,004.68	2,548.34	2,248.30	2,037.50
113,000	10,092.85	5,372.23	3,807.42	3,031.51	2,571.10	2,268.37	2,055.69
114,000	10,182.17	5,419.77	3,841.11	3,058.33	2,593.85	2,288.45	2,073.88
115,000	10,271.49	5,467.31	3,874.80	3,085.16	2,616.60	2,308.52	2,092.08
116,000	10,360.80	5,514.85	3,908.50	3,111.99	2,639.36	2,328.60	2,110.27
117,000	10,450.12	5,562.39	3,942.19	3,138.82	2,662.11	2,348.67	2,128.46
118,000	10,539.44	5,609.94	3,975.89	3,165.64	2,684.86	2,368.74	2,146.65
119,000	10,628.76	5,657.48	4,009.58	3,192.47	2,707.62	2,388.82	2,164.84
120,000	10,718.07	5,705.02	4,043.27	3,219.30	2,730.37	2,408.89	2,183.04
121,000	10,807.39	5,752.56	4,076.97	3,246.13	2,753.12	2,428.97	2,201.23
122,000	10,896.71	5,800.10	4,110.66	3,272.95	2,775.87	2,449.04	2,219.42
123,000	10,986.02	5,847.64	4,144.36	3,299.78	2,798.63	2,469.11	2,237.61
124,000	11,075.34	5,895.19	4,178.05	3,326.61	2,821.38	2,489.19	2,255.80

125,000	11,164.66	5,942.73	4,211.74	3,353.44	2,844.13	2,509.26	2,274.00
126,000	11,253.98	5,990.27	4,245.44	3,380.26	2,866.89	2,529.34	2,292.19
127,000	11,343.29	6,037.81	4,279.13	3,407.09	2,889.64	2,549.41	2,310.38
128,000	11,432.61	6,085.35	4,312.83	3,433.92	2,912.39	2,569.49	2,328.57
129,000	11,521.93	6,132.90	4,346.52	3,460.75	2,935.15	2,589.56	2,346.76
130,000	11,611.25	6,180.44	4,380.21	3,487.57	2,957.90	2,609.63	2,364.96
131,000	11,700.56	6,227.98	4,413.91	3,514.40	2,980.65	2,629.71	2,383.15
132,000	11,789.88	6,275.52	4,447.60	3,541.23	3,003.41	2,649.78	2,401.34
133,000	11,879.20	6,323.06	4,481.30	3,568.06	3,026.16	2,669.86	2,419.53
134,000	11,968.51	6,370.60	4,514.99	3,594.88	3,048.91	2,689.93	2,437.72
135,000	12,057.83	6,418.15	4,548.68	3,621.71	3,071.66	2,710.00	2,455.92
136,000	12,147.15	6,465.69	4,582.38	3,648.54	3,094.42	2,730.08	2,474.11
137,000	12,236.47	6,513.23	4,616.07	3,675.37	3,117.17	2,750.15	2,492.30
138,000	12,325.78	6,560.77	4,649.77	3,702.19	3,139.92	2,770.23	2,510.49
139,000	12,415.10	6,608.31	4,683.46	3,729.02	3,162.68	2,790.30	2,528.68
140,000	12,504.42	6,655.86	4,717.15	3,755.85	3,185.43	2,810.37	2,546.87
141,000	12,593.74	6,703.40	4,750.85	3,782.68	3,208.18	2,830.45	2,565.07
142,000	12,683.05	6,750.94	4,784.54	3,809.50	3,230.94	2,850.52	2,583.26
143,000	12,772.37	6,798.48	4,818.24	3,836.33	3,253.69	2,870.60	2,601.45
144,000	12,861.69	6,846.02	4,851.93	3,863.16	3,276.44	2,890.67	2,619.64
145,000	12,951.00	6,893.56	4,885.62	3,889.99	3,299.20	2,910.75	2,637.83
146,000	13,040.32	6,941.11	4,919.32	3,916.81	3,321.95	2,930.82	2,656.03
147,000	13,129.64	6,988.65	4,953.01	3,943.64	3,344.70	2,950.89	2,674.22
148,000	13,218.96	7,036.19	4,986.70	3,970.47	3,367.45	2,970.97	2,692.41
149,000	13,308.27	7,083.73	5,020.40	3,997.30	3,390.21	2,991.04	2,710.60
150,000	13,397.59	7,131.27	5,054.09	4,024.12	3,412.96	3,011.12	2,728.79

Note:

1. The amount shown is based on promo rate, for application approved with Group Credit Family Takaful (GCFT)/Personal Smart Shield (PSS) and for selected credit criteria
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 + 19.25%
RM16K - RM50K	2	SBR + 16.25%
RM51K - RM99K	3	SBR + 13.25%
RM100K - RM150K	4	SBR + 10.25%

5. This payment table is for reference only
6. Minimum financing tenure of 1 year only applicable for personal financing (conventional).
7. Campaign pricing ending 31/12/2022

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