

**Payment Table for Personal Financing-i for Pensioners
Variable Rate (promo) FY2022**

Annual Effective Rate	6.80%							
Equivalent Flat Rate	3.61%	3.62%	3.65%	3.68%	3.71%	3.74%	3.78%	3.81%
Total Financing Amount	3	4	5	6	7	8	9	10
	36	48	60	72	84	96	108	120
5,000	153.93	119.27	98.53	84.77	74.98	67.67	62.03	57.54
6,000	184.71	143.12	118.24	101.72	89.97	81.21	74.43	69.05
7,000	215.50	166.97	137.95	118.67	104.97	94.74	86.84	80.56
8,000	246.29	190.83	157.66	135.63	119.96	108.28	99.24	92.06
9,000	277.07	214.68	177.36	152.58	134.96	121.81	111.65	103.57
10,000	307.86	238.54	197.07	169.53	149.95	135.34	124.05	115.08
11,000	338.64	262.39	216.78	186.48	164.95	148.88	136.46	126.59
12,000	369.43	286.24	236.48	203.44	179.94	162.41	148.86	138.10
13,000	400.21	310.10	256.19	220.39	194.94	175.95	161.27	149.60
14,000	431.00	333.95	275.90	237.34	209.93	189.48	173.67	161.11
15,000	461.79	357.80	295.60	254.30	224.93	203.02	186.08	172.62
16,000	492.57	381.66	315.31	271.25	239.92	216.55	198.48	184.13
17,000	523.36	405.51	335.02	288.20	254.92	230.08	210.89	195.64
18,000	554.14	429.36	354.73	305.16	269.91	243.62	223.29	207.14
19,000	584.93	453.22	374.43	322.11	284.91	257.15	235.70	218.65
20,000	615.71	477.07	394.14	339.06	299.90	270.69	248.10	230.16
21,000	646.50	500.92	413.85	356.02	314.90	284.22	260.51	241.67
22,000	677.29	524.78	433.55	372.97	329.89	297.76	272.91	253.18
23,000	708.07	548.63	453.26	389.92	344.89	311.29	285.32	264.68
24,000	738.86	572.49	472.97	406.88	359.88	324.83	297.73	276.19
25,000	769.64	596.34	492.67	423.83	374.88	338.36	310.13	287.70
26,000	800.43	620.19	512.38	440.78	389.87	351.89	322.54	299.21
27,000	831.21	644.05	532.09	457.73	404.87	365.43	334.94	310.72
28,000	862.00	667.90	551.80	474.69	419.86	378.96	347.35	322.22
29,000	892.79	691.75	571.50	491.64	434.86	392.50	359.75	333.73
30,000	923.57	715.61	591.21	508.59	449.85	406.03	372.16	345.24
31,000	954.36	739.46	610.92	525.55	464.85	419.57	384.56	356.75
32,000	985.14	763.31	630.62	542.50	479.84	433.10	396.97	368.26
33,000	1,015.93	787.17	650.33	559.45	494.84	446.64	409.37	379.77
34,000	1,046.72	811.02	670.04	576.41	509.83	460.17	421.78	391.27
35,000	1,077.50	834.87	689.74	593.36	524.83	473.70	434.18	402.78
36,000	1,108.29	858.73	709.45	610.31	539.82	487.24	446.59	414.29
37,000	1,139.07	882.58	729.16	627.27	554.82	500.77	458.99	425.80
38,000	1,169.86	906.44	748.87	644.22	569.81	514.31	471.40	437.31
39,000	1,200.64	930.29	768.57	661.17	584.81	527.84	483.80	448.81
40,000	1,231.43	954.14	788.28	678.13	599.80	541.38	496.21	460.32
41,000	1,262.22	978.00	807.99	695.08	614.80	554.91	508.61	471.83
42,000	1,293.00	1,001.85	827.69	712.03	629.79	568.44	521.02	483.34
43,000	1,323.79	1,025.70	847.40	728.98	644.79	581.98	533.42	494.85
44,000	1,354.57	1,049.56	867.11	745.94	659.78	595.51	545.83	506.35
45,000	1,385.36	1,073.41	886.81	762.89	674.78	609.05	558.23	517.86
46,000	1,416.14	1,097.26	906.52	779.84	689.77	622.58	570.64	529.37
47,000	1,446.93	1,121.12	926.23	796.80	704.77	636.12	583.05	540.88
48,000	1,477.72	1,144.97	945.93	813.75	719.76	649.65	595.45	552.39
49,000	1,508.50	1,168.82	965.64	830.70	734.76	663.19	607.86	563.89
50,000	1,539.29	1,192.68	985.35	847.66	749.75	676.72	620.26	575.40
51,000	1,570.07	1,216.53	1,005.06	864.61	764.75	690.25	632.67	586.91

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52,000	1,600.86	1,240.39	1,024.76	881.56	779.75	703.79	645.07	598.42
53,000	1,631.64	1,264.24	1,044.47	898.52	794.74	717.32	657.48	609.93
54,000	1,662.43	1,288.09	1,064.18	915.47	809.74	730.86	669.88	621.43
55,000	1,693.22	1,311.95	1,083.88	932.42	824.73	744.39	682.29	632.94
56,000	1,724.00	1,335.80	1,103.59	949.38	839.73	757.93	694.69	644.45
57,000	1,754.79	1,359.65	1,123.30	966.33	854.72	771.46	707.10	655.96
58,000	1,785.57	1,383.51	1,143.00	983.28	869.72	785.00	719.50	667.47
59,000	1,816.36	1,407.36	1,162.71	1,000.23	884.71	798.53	731.91	678.97
60,000	1,847.14	1,431.21	1,182.42	1,017.19	899.71	812.06	744.31	690.48
61,000	1,877.93	1,455.07	1,202.13	1,034.14	914.70	825.60	756.72	701.99
62,000	1,908.72	1,478.92	1,221.83	1,051.09	929.70	839.13	769.12	713.50
63,000	1,939.50	1,502.77	1,241.54	1,068.05	944.69	852.67	781.53	725.01
64,000	1,970.29	1,526.63	1,261.25	1,085.00	959.69	866.20	793.93	736.51
65,000	2,001.07	1,550.48	1,280.95	1,101.95	974.68	879.74	806.34	748.02
66,000	2,031.86	1,574.34	1,300.66	1,118.91	989.68	893.27	818.74	759.53
67,000	2,062.64	1,598.19	1,320.37	1,135.86	1,004.67	906.80	831.15	771.04
68,000	2,093.43	1,622.04	1,340.07	1,152.81	1,019.67	920.34	843.55	782.55
69,000	2,124.22	1,645.90	1,359.78	1,169.77	1,034.66	933.87	855.96	794.05
70,000	2,155.00	1,669.75	1,379.49	1,186.72	1,049.66	947.41	868.36	805.56
71,000	2,185.79	1,693.60	1,399.20	1,203.67	1,064.65	960.94	880.77	817.07
72,000	2,216.57	1,717.46	1,418.90	1,220.63	1,079.65	974.48	893.18	828.58
73,000	2,247.36	1,741.31	1,438.61	1,237.58	1,094.64	988.01	905.58	840.09
74,000	2,278.14	1,765.16	1,458.32	1,254.53	1,109.64	1,001.55	917.99	851.59
75,000	2,308.93	1,789.02	1,478.02	1,271.48	1,124.63	1,015.08	930.39	863.10
76,000	2,339.72	1,812.87	1,497.73	1,288.44	1,139.63	1,028.61	942.80	874.61
77,000	2,370.50	1,836.72	1,517.44	1,305.39	1,154.62	1,042.15	955.20	886.12
78,000	2,401.29	1,860.58	1,537.14	1,322.34	1,169.62	1,055.68	967.61	897.63
79,000	2,432.07	1,884.43	1,556.85	1,339.30	1,184.61	1,069.22	980.01	909.13
80,000	2,462.86	1,908.29	1,576.56	1,356.25	1,199.61	1,082.75	992.42	920.64
81,000	2,493.64	1,932.14	1,596.26	1,373.20	1,214.60	1,096.29	1,004.82	932.15
82,000	2,524.43	1,955.99	1,615.97	1,390.16	1,229.60	1,109.82	1,017.23	943.66
83,000	2,555.22	1,979.85	1,635.68	1,407.11	1,244.59	1,123.36	1,029.63	955.17
84,000	2,586.00	2,003.70	1,655.39	1,424.06	1,259.59	1,136.89	1,042.04	966.67
85,000	2,616.79	2,027.55	1,675.09	1,441.02	1,274.58	1,150.42	1,054.44	978.18
86,000	2,647.57	2,051.41	1,694.80	1,457.97	1,289.58	1,163.96	1,066.85	989.69
87,000	2,678.36	2,075.26	1,714.51	1,474.92	1,304.57	1,177.49	1,079.25	1,001.20
88,000	2,709.14	2,099.11	1,734.21	1,491.88	1,319.57	1,191.03	1,091.66	1,012.71
89,000	2,739.93	2,122.97	1,753.92	1,508.83	1,334.56	1,204.56	1,104.06	1,024.21
90,000	2,770.72	2,146.82	1,773.63	1,525.78	1,349.56	1,218.10	1,116.47	1,035.72
91,000	2,801.50	2,170.67	1,793.33	1,542.74	1,364.55	1,231.63	1,128.87	1,047.23
92,000	2,832.29	2,194.53	1,813.04	1,559.69	1,379.55	1,245.17	1,141.28	1,058.74
93,000	2,863.07	2,218.38	1,832.75	1,576.64	1,394.54	1,258.70	1,153.68	1,070.25
94,000	2,893.86	2,242.24	1,852.46	1,593.59	1,409.54	1,272.23	1,166.09	1,081.76
95,000	2,924.64	2,266.09	1,872.16	1,610.55	1,424.53	1,285.77	1,178.50	1,093.26
96,000	2,955.43	2,289.94	1,891.87	1,627.50	1,439.53	1,299.30	1,190.90	1,104.77
97,000	2,986.22	2,313.80	1,911.58	1,644.45	1,454.52	1,312.84	1,203.31	1,116.28
98,000	3,017.00	2,337.65	1,931.28	1,661.41	1,469.52	1,326.37	1,215.71	1,127.79
99,000	3,047.79	2,361.50	1,950.99	1,678.36	1,484.51	1,339.91	1,228.12	1,139.30
100,000	3,078.57	2,385.36	1,970.70	1,695.31	1,499.51	1,353.44	1,240.52	1,150.80

Note:

1. This campaign rate is applicable for financing with Group Credit Family Takaful (GCFT) takeup only
2. This financing is based on variable rate, reducing balance on daily rest basis
3. Current standard base rate (SBR) is 2.75%, spread is 4.05%

**Payment Table for Personal Financing-i for Pensioners
Variable Rate (promo) FY2022**

4. *The equivalent flat rate is only for reference*
5. *Campaign pricing ending 31/12/2022*
6. *Package code applicable = SPFP13*