

RHB PEMBIAYAAN PERIBADI-I UNTUK SEKTOR AWAM									
JADUAL PEMBAYARAN									
KAKITANGAN KERAJAAN PERSEKUTUAN									
Kadar Rata Tahunan	3.15%	3.99%							
Kadar Efektif Tahunan	5.94%	7.49%	7.46%	7.40%	7.34%	7.28%	7.22%	7.15%	7.09%
Jumlah Pembiayaan (RM)	24	36	48	60	72	84	96	108	120
20,000	903.91	634.76	493.03	407.99	351.31	310.82	280.44	256.83	237.93
30,000	1,355.87	952.12	739.54	611.99	526.96	466.21	420.66	385.23	356.89
40,000	1,807.83	1,269.50	986.05	815.99	702.61	621.62	560.89	513.64	475.85
50,000	2,259.78	1,586.88	1,232.57	1,019.98	878.26	777.03	701.10	642.05	594.82
60,000	2,711.73	1,904.26	1,479.08	1,223.98	1,053.91	932.44	841.33	770.47	713.78
70,000	3,163.69	2,221.62	1,725.59	1,427.98	1,229.56	1,087.84	981.55	898.88	832.73
80,000	3,615.65	2,539.00	1,972.11	1,631.97	1,405.21	1,243.24	1,121.77	1,027.29	951.70
90,000	4,067.60	2,856.38	2,218.62	1,835.97	1,580.87	1,398.65	1,261.99	1,155.69	1,070.66
100,000	4,519.56	3,173.76	2,465.13	2,039.96	1,756.52	1,554.06	1,402.21	1,284.11	1,189.62
110,000	4,971.52	3,491.13	2,711.65	2,243.96	1,932.17	1,709.47	1,542.43	1,412.52	1,308.59
120,000	5,423.47	3,808.50	2,958.16	2,447.96	2,107.83	1,864.87	1,682.65	1,540.93	1,427.55
130,000	5,875.43	4,125.88	3,204.67	2,651.95	2,283.48	2,020.28	1,822.88	1,669.34	1,546.51
140,000	6,327.39	4,443.26	3,451.19	2,855.95	2,459.13	2,175.68	1,963.09	1,797.76	1,665.48
150,000	6,779.34	4,760.63	3,697.70	3,059.95	2,634.78	2,331.09	2,103.32	1,926.16	1,784.44
160,000	7,231.30	5,078.00	3,944.21	3,263.94	2,810.43	2,486.49	2,243.54	2,054.57	1,903.40
170,000	7,683.26	5,395.38	4,190.73	3,467.94	2,986.08	2,641.90	2,383.76	2,182.99	2,022.37
180,000	8,135.20	5,712.76	4,437.24	3,671.94	3,161.73	2,797.31	2,523.98	2,311.40	2,141.33
190,000	8,587.16	6,030.13	4,683.76	3,875.93	3,337.39	2,952.71	2,664.19	2,439.81	2,260.29
200,000	9,039.12	6,347.50	4,930.28	4,079.93	3,513.04	3,108.12	2,804.42	2,568.21	2,379.26
KAKITANGAN KERAJAAN NEGERI & SYARIKAT BERKAITAN KERAJAAN (GLC)									
Kadar Rata Tahunan	3.50%	4.50%							
Kadar Efektif Tahunan	6.58%	8.41%	8.36%	8.29%	8.22%	8.14%	8.06%	7.98%	7.91%
Jumlah Pembiayaan (RM)	2	3	4	5	6	7	8	9	10
	24	36	48	60	72	84	96	108	120
20,000	909.87	643.43	501.70	416.66	359.98	319.49	289.11	265.50	246.60
25,000	1,137.33	804.28	627.12	520.84	449.97	399.36	361.40	331.87	308.24
30,000	1,364.80	965.13	752.55	625.00	539.97	479.22	433.67	398.24	369.90
35,000	1,592.27	1,125.99	877.98	729.16	629.96	559.10	505.95	464.61	431.55
40,000	1,819.72	1,286.85	1,003.40	833.34	719.96	638.97	578.23	530.99	493.19
45,000	2,047.19	1,447.70	1,128.83	937.50	809.95	718.84	650.51	597.37	554.85
50,000	2,274.66	1,608.56	1,254.26	1,041.66	899.94	798.71	722.79	663.73	616.50
55,000	2,502.12	1,769.42	1,379.67	1,145.84	989.94	878.58	795.07	730.11	678.14
60,000	2,729.59	1,930.28	1,505.10	1,250.00	1,079.93	958.46	867.35	796.49	739.80
70,000	3,184.52	2,251.99	1,755.95	1,458.34	1,259.92	1,118.19	1,011.91	929.23	863.09
80,000	3,639.46	2,573.69	2,006.81	1,666.66	1,439.91	1,277.94	1,156.46	1,061.98	986.40
90,000	4,094.39	2,895.41	2,257.65	1,875.00	1,619.90	1,437.68	1,301.02	1,194.73	1,109.69
100,000	4,549.32	3,217.12	2,508.50	2,083.34	1,799.89	1,597.43	1,445.58	1,327.48	1,232.99
110,000	5,004.26	3,538.84	2,759.36	2,291.66	1,979.88	1,757.16	1,590.14	1,460.22	1,356.30
120,000	5,459.18	3,860.55	3,010.20	2,500.00	2,159.87	1,916.91	1,734.69	1,592.97	1,479.59
130,000	5,914.11	4,182.26	3,261.05	2,708.34	2,339.86	2,076.65	1,879.26	1,725.72	1,602.89
140,000	6,369.05	4,503.97	3,511.91	2,916.66	2,519.85	2,236.40	2,023.82	1,858.47	1,726.19
150,000	6,823.98	4,825.68	3,762.76	3,125.00	2,699.83	2,396.13	2,168.37	1,991.21	1,849.49
160,000	7,278.91	5,147.40	4,013.61	3,333.34	2,879.82	2,555.88	2,312.93	2,123.97	1,972.79
170,000	7,733.84	5,469.11	4,264.46	3,541.66	3,059.81	2,715.62	2,457.49	2,256.71	2,096.09
180,000	8,188.78	5,790.82	4,515.31	3,750.00	3,239.80	2,875.37	2,602.04	2,389.46	2,219.39
190,000	8,643.70	6,112.53	4,766.16	3,958.34	3,419.79	3,035.10	2,746.60	2,522.20	2,342.68
200,000	9,098.63	6,434.24	5,017.01	4,166.66	3,599.78	3,194.85	2,891.16	2,654.96	2,465.99

Nota:

- Jumlah potongan gaji bulanan yang dinyatakan sudah mengambil kira caj potongan sebanyak 2.0% daripada jumlah bayaran.
- Kadar rata promosi ini adalah berdasarkan kelayakan seperti berikut:-
 - serendah 3.15% untuk Kakitangan kerajaan persekutuan (bersamaan kadar keuntungan efektif dari 5.94% sehingga 7.49% setahun)
 - serendah 3.50% untuk Kakitangan kerajaan negeri / kakitangan syarikat berkaitan kerajaan (GLC) terpilih (kadar keuntungan efektif dari 6.58% sehingga 8.41%)
 - Jumlah pembiayaan RM20,000 dan ke atas
- Kadar promosi ini efektif sehingga 31 Januari 2020.