

**Payment Table for Personal Financing/-i for  
Purchase of Residential Solar Panel System (Variable Rate)**

Financing tenure	1	2	3	4	5	6	7
Financing Amount (RM)	12	24	36	48	60	72	84
Annual Effective rate	8.00%						
Equivalent Flat rate	4.39%	4.27%	4.27%	4.30%	4.33%	4.37%	4.42%
16,000	1,391.81	723.64	501.38	390.61	324.42	280.53	249.38
17,000	1,478.80	768.86	532.72	415.02	344.70	298.07	264.97
18,000	1,565.79	814.09	564.05	439.43	364.98	315.60	280.55
19,000	1,652.78	859.32	595.39	463.85	385.25	333.13	296.14
20,000	1,739.77	904.55	626.73	488.26	405.53	350.66	311.72
21,000	1,826.76	949.77	658.06	512.67	425.80	368.20	327.31
22,000	1,913.75	995.00	689.40	537.08	446.08	385.73	342.90
23,000	2,000.73	1,040.23	720.74	561.50	466.36	403.26	358.48
24,000	2,087.72	1,085.45	752.07	585.91	486.63	420.80	374.07
25,000	2,174.71	1,130.68	783.41	610.32	506.91	438.33	389.66
26,000	2,261.70	1,175.91	814.75	634.74	527.19	455.86	405.24
27,000	2,348.69	1,221.14	846.08	659.15	547.46	473.40	420.83
28,000	2,435.68	1,266.36	877.42	683.56	567.74	490.93	436.41
29,000	2,522.66	1,311.59	908.75	707.97	588.02	508.46	452.00
30,000	2,609.65	1,356.82	940.09	732.39	608.29	526.00	467.59
31,000	2,696.64	1,402.05	971.43	756.80	628.57	543.53	483.17
32,000	2,783.63	1,447.27	1,002.76	781.21	648.84	561.06	498.76
33,000	2,870.62	1,492.50	1,034.10	805.63	669.12	578.60	514.35
34,000	2,957.61	1,537.73	1,065.44	830.04	689.40	596.13	529.93
35,000	3,044.60	1,582.96	1,096.77	854.45	709.67	613.66	545.52
36,000	3,131.58	1,628.18	1,128.11	878.87	729.95	631.20	561.10
37,000	3,218.57	1,673.41	1,159.45	903.28	750.23	648.73	576.69
38,000	3,305.56	1,718.64	1,190.78	927.69	770.50	666.26	592.28
39,000	3,392.55	1,763.86	1,222.12	952.10	790.78	683.80	607.86
40,000	3,479.54	1,809.09	1,253.45	976.52	811.06	701.33	623.45
41,000	3,566.53	1,854.32	1,284.79	1,000.93	831.33	718.86	639.03
42,000	3,653.51	1,899.55	1,316.13	1,025.34	851.61	736.40	654.62
43,000	3,740.50	1,944.77	1,347.46	1,049.76	871.88	753.93	670.21
44,000	3,827.49	1,990.00	1,378.80	1,074.17	892.16	771.46	685.79
45,000	3,914.48	2,035.23	1,410.14	1,098.58	912.44	789.00	701.38
46,000	4,001.47	2,080.46	1,441.47	1,122.99	932.71	806.53	716.97
47,000	4,088.46	2,125.68	1,472.81	1,147.41	952.99	824.06	732.55
48,000	4,175.44	2,170.91	1,504.15	1,171.82	973.27	841.60	748.14
49,000	4,262.43	2,216.14	1,535.48	1,196.23	993.54	859.13	763.72
50,000	4,349.42	2,261.36	1,566.82	1,220.65	1,013.82	876.66	779.31
51,000	4,436.41	2,306.59	1,598.15	1,245.06	1,034.10	894.20	794.90
52,000	4,523.40	2,351.82	1,629.49	1,269.47	1,054.37	911.73	810.48
53,000	4,610.39	2,397.05	1,660.83	1,293.88	1,074.65	929.26	826.07
54,000	4,697.38	2,442.27	1,692.16	1,318.30	1,094.93	946.79	841.66
55,000	4,784.36	2,487.50	1,723.50	1,342.71	1,115.20	964.33	857.24
56,000	4,871.35	2,532.73	1,754.84	1,367.12	1,135.48	981.86	872.83
57,000	4,958.34	2,577.96	1,786.17	1,391.54	1,155.75	999.39	888.41
58,000	5,045.33	2,623.18	1,817.51	1,415.95	1,176.03	1,016.93	904.00

**Payment Table for Personal Financing/-i for  
Purchase of Residential Solar Panel System (Variable Rate)**

59,000	5,132.32	2,668.41	1,848.85	1,440.36	1,196.31	1,034.46	919.59
60,000	5,219.31	2,713.64	1,880.18	1,464.78	1,216.58	1,051.99	935.17
61,000	5,306.29	2,758.86	1,911.52	1,489.19	1,236.86	1,069.53	950.76
62,000	5,393.28	2,804.09	1,942.85	1,513.60	1,257.14	1,087.06	966.35
63,000	5,480.27	2,849.32	1,974.19	1,538.01	1,277.41	1,104.59	981.93
64,000	5,567.26	2,894.55	2,005.53	1,562.43	1,297.69	1,122.13	997.52
65,000	5,654.25	2,939.77	2,036.86	1,586.84	1,317.97	1,139.66	1,013.10
66,000	5,741.24	2,985.00	2,068.20	1,611.25	1,338.24	1,157.19	1,028.69
67,000	5,828.22	3,030.23	2,099.54	1,635.67	1,358.52	1,174.73	1,044.28
68,000	5,915.21	3,075.46	2,130.87	1,660.08	1,378.79	1,192.26	1,059.86
69,000	6,002.20	3,120.68	2,162.21	1,684.49	1,399.07	1,209.79	1,075.45
70,000	6,089.19	3,165.91	2,193.55	1,708.90	1,419.35	1,227.33	1,091.04
71,000	6,176.18	3,211.14	2,224.88	1,733.32	1,439.62	1,244.86	1,106.62
72,000	6,263.17	3,256.36	2,256.22	1,757.73	1,459.90	1,262.39	1,122.21
73,000	6,350.16	3,301.59	2,287.55	1,782.14	1,480.18	1,279.93	1,137.79
74,000	6,437.14	3,346.82	2,318.89	1,806.56	1,500.45	1,297.46	1,153.38
75,000	6,524.13	3,392.05	2,350.23	1,830.97	1,520.73	1,314.99	1,168.97
76,000	6,611.12	3,437.27	2,381.56	1,855.38	1,541.01	1,332.53	1,184.55
77,000	6,698.11	3,482.50	2,412.90	1,879.80	1,561.28	1,350.06	1,200.14
78,000	6,785.10	3,527.73	2,444.24	1,904.21	1,581.56	1,367.59	1,215.72
79,000	6,872.09	3,572.96	2,475.57	1,928.62	1,601.84	1,385.13	1,231.31
80,000	6,959.07	3,618.18	2,506.91	1,953.03	1,622.11	1,402.66	1,246.90
81,000	7,046.06	3,663.41	2,538.25	1,977.45	1,642.39	1,420.19	1,262.48
82,000	7,133.05	3,708.64	2,569.58	2,001.86	1,662.66	1,437.73	1,278.07
83,000	7,220.04	3,753.87	2,600.92	2,026.27	1,682.94	1,455.26	1,293.66
84,000	7,307.03	3,799.09	2,632.25	2,050.69	1,703.22	1,472.79	1,309.24
85,000	7,394.02	3,844.32	2,663.59	2,075.10	1,723.49	1,490.33	1,324.83
86,000	7,481.00	3,889.55	2,694.93	2,099.51	1,743.77	1,507.86	1,340.41
87,000	7,567.99	3,934.77	2,726.26	2,123.92	1,764.05	1,525.39	1,356.00
88,000	7,654.98	3,980.00	2,757.60	2,148.34	1,784.32	1,542.93	1,371.59
89,000	7,741.97	4,025.23	2,788.94	2,172.75	1,804.60	1,560.46	1,387.17
90,000	7,828.96	4,070.46	2,820.27	2,197.16	1,824.88	1,577.99	1,402.76
91,000	7,915.95	4,115.68	2,851.61	2,221.58	1,845.15	1,595.52	1,418.35
92,000	8,002.94	4,160.91	2,882.95	2,245.99	1,865.43	1,613.06	1,433.93
93,000	8,089.92	4,206.14	2,914.28	2,270.40	1,885.70	1,630.59	1,449.52
94,000	8,176.91	4,251.37	2,945.62	2,294.81	1,905.98	1,648.12	1,465.10
95,000	8,263.90	4,296.59	2,976.95	2,319.23	1,926.26	1,665.66	1,480.69
96,000	8,350.89	4,341.82	3,008.29	2,343.64	1,946.53	1,683.19	1,496.28
97,000	8,437.88	4,387.05	3,039.63	2,368.05	1,966.81	1,700.72	1,511.86
98,000	8,524.87	4,432.27	3,070.96	2,392.47	1,987.09	1,718.26	1,527.45
99,000	8,611.85	4,477.50	3,102.30	2,416.88	2,007.36	1,735.79	1,543.04
100,000	8,698.84	4,522.73	3,133.64	2,441.29	2,027.64	1,753.32	1,558.62

Note:

1. This financing is only applicable for selected credit criteria and approval is deemed final.
2. This financing is based on reducing balance, daily rest method
3. Current standard base rate is 3.00% and spread is 5.00% per annum
4. Applicable package code: i. PF (Conventional) = SPF05, ii. PF-I for Private Sector = SPFP05