

Payment Table for Personal Financing Variable Rate (non-promo with PSS) FY2024

Financing tenure	1	2	3	4	5	6	7
Financing Amount (RM)	12	24	36	48	60	72	84
Annual Effective rate	32.00%						
Equivalent Flat rate	18.17%	18.34%	18.93%	19.61%	20.31%	21.00%	21.65%
2,000	196.95	113.89	87.11	74.36	67.19	62.77	59.90
3,000	295.42	170.84	130.66	111.54	100.78	94.16	89.85
4,000	393.89	227.79	174.22	148.71	134.37	125.54	119.80
5,000	492.37	284.74	217.77	185.89	167.96	156.93	149.75
6,000	590.84	341.68	261.33	223.07	201.56	188.31	179.70
7,000	689.31	398.63	304.88	260.25	235.15	219.70	209.65
8,000	787.79	455.58	348.44	297.43	268.74	251.08	239.60
9,000	886.26	512.53	391.99	334.61	302.33	282.47	269.55
10,000	984.74	569.47	435.54	371.78	335.93	313.85	299.50
11,000	1,083.21	626.42	479.10	408.96	369.52	345.24	329.45
12,000	1,181.68	683.37	522.65	446.14	403.11	376.62	359.40
13,000	1,280.16	740.32	566.21	483.32	436.70	408.01	389.35
14,000	1,378.63	797.26	609.76	520.50	470.30	439.39	419.30
15,000	1,477.10	854.21	653.32	557.68	503.89	470.78	449.25
Annual Effective rate	29.00%						
Equivalent Flat rate	16.40%	16.48%	16.95%	17.51%	18.09%	18.66%	19.22%
16,000	1,551.93	886.39	670.49	566.83	507.87	471.08	446.78
17,000	1,648.93	941.79	712.40	602.25	539.61	500.52	474.70
18,000	1,745.93	997.19	754.30	637.68	571.35	529.96	502.63
19,000	1,842.92	1,052.59	796.21	673.11	603.10	559.41	530.55
20,000	1,939.92	1,107.99	838.11	708.53	634.84	588.85	558.47
21,000	2,036.91	1,163.39	880.02	743.96	666.58	618.29	586.40
22,000	2,133.91	1,218.79	921.93	779.39	698.32	647.73	614.32
23,000	2,230.91	1,274.19	963.83	814.81	730.06	677.18	642.24
24,000	2,327.90	1,329.58	1,005.74	850.24	761.80	706.62	670.17
25,000	2,424.90	1,384.98	1,047.64	885.67	793.55	736.06	698.09
26,000	2,521.89	1,440.38	1,089.55	921.09	825.29	765.50	726.01
27,000	2,618.89	1,495.78	1,131.45	956.52	857.03	794.95	753.94
28,000	2,715.89	1,551.18	1,173.36	991.95	888.77	824.39	781.86
29,000	2,812.88	1,606.58	1,215.27	1,027.37	920.51	853.83	809.79
30,000	2,909.88	1,661.98	1,257.17	1,062.80	952.26	883.27	837.71
31,000	3,006.87	1,717.38	1,299.08	1,098.23	984.00	912.72	865.63
32,000	3,103.87	1,772.78	1,340.98	1,133.65	1,015.74	942.16	893.56
33,000	3,200.86	1,828.18	1,382.89	1,169.08	1,047.48	971.60	921.48
34,000	3,297.86	1,883.58	1,424.79	1,204.51	1,079.22	1,001.04	949.40
35,000	3,394.86	1,938.98	1,466.70	1,239.94	1,110.97	1,030.49	977.33
36,000	3,491.85	1,994.38	1,508.61	1,275.36	1,142.71	1,059.93	1,005.25

37,000	3,588.85	2,049.78	1,550.51	1,310.79	1,174.45	1,089.37	1,033.17
38,000	3,685.84	2,105.18	1,592.42	1,346.22	1,206.19	1,118.81	1,061.10
39,000	3,782.84	2,160.58	1,634.32	1,381.64	1,237.93	1,148.26	1,089.02
40,000	3,879.84	2,215.97	1,676.23	1,417.07	1,269.67	1,177.70	1,116.95
41,000	3,976.83	2,271.37	1,718.13	1,452.50	1,301.42	1,207.14	1,144.87
42,000	4,073.83	2,326.77	1,760.04	1,487.92	1,333.16	1,236.58	1,172.79
43,000	4,170.82	2,382.17	1,801.95	1,523.35	1,364.90	1,266.03	1,200.72
44,000	4,267.82	2,437.57	1,843.85	1,558.78	1,396.64	1,295.47	1,228.64
45,000	4,364.82	2,492.97	1,885.76	1,594.20	1,428.38	1,324.91	1,256.56
46,000	4,461.81	2,548.37	1,927.66	1,629.63	1,460.13	1,354.35	1,284.49
47,000	4,558.81	2,603.77	1,969.57	1,665.06	1,491.87	1,383.80	1,312.41
48,000	4,655.80	2,659.17	2,011.47	1,700.48	1,523.61	1,413.24	1,340.33
49,000	4,752.80	2,714.57	2,053.38	1,735.91	1,555.35	1,442.68	1,368.26
50,000	4,849.79	2,769.97	2,095.29	1,771.34	1,587.09	1,472.12	1,396.18
Annual Effective rate	26.00%						
Equivalent Flat rate	10.16%	10.05%	10.20%	10.41%	10.64%	10.87%	11.11%
51,000	4,872.04	2,747.60	2,054.82	1,719.58	1,526.96	1,405.26	1,323.68
52,000	4,967.57	2,801.48	2,095.11	1,753.30	1,556.90	1,432.81	1,349.63
53,000	5,063.10	2,855.35	2,135.40	1,787.02	1,586.84	1,460.36	1,375.59
54,000	5,158.63	2,909.23	2,175.69	1,820.73	1,616.79	1,487.92	1,401.54
55,000	5,254.16	2,963.10	2,215.98	1,854.45	1,646.73	1,515.47	1,427.50
56,000	5,349.69	3,016.98	2,256.27	1,888.17	1,676.67	1,543.03	1,453.45
57,000	5,445.22	3,070.85	2,296.57	1,921.89	1,706.61	1,570.58	1,479.41
58,000	5,540.75	3,124.72	2,336.86	1,955.60	1,736.55	1,598.13	1,505.36
59,000	5,636.28	3,178.60	2,377.15	1,989.32	1,766.49	1,625.69	1,531.32
60,000	5,731.81	3,232.47	2,417.44	2,023.04	1,796.43	1,653.24	1,557.27
61,000	5,827.34	3,286.35	2,457.73	2,056.76	1,826.37	1,680.80	1,583.22
62,000	5,922.87	3,340.22	2,498.02	2,090.47	1,856.31	1,708.35	1,609.18
63,000	6,018.40	3,394.10	2,538.31	2,124.19	1,886.25	1,735.90	1,635.13
64,000	6,113.93	3,447.97	2,578.60	2,157.91	1,916.19	1,763.46	1,661.09
65,000	6,209.46	3,501.85	2,618.89	2,191.62	1,946.13	1,791.01	1,687.04
66,000	6,304.99	3,555.72	2,659.18	2,225.34	1,976.07	1,818.57	1,713.00
67,000	6,400.52	3,609.60	2,699.47	2,259.06	2,006.01	1,846.12	1,738.95
68,000	6,496.05	3,663.47	2,739.76	2,292.78	2,035.95	1,873.67	1,764.91
69,000	6,591.58	3,717.35	2,780.05	2,326.49	2,065.89	1,901.23	1,790.86
70,000	6,687.11	3,771.22	2,820.34	2,360.21	2,095.83	1,928.78	1,816.81
71,000	6,782.64	3,825.09	2,860.63	2,393.93	2,125.77	1,956.34	1,842.77
72,000	6,878.17	3,878.97	2,900.92	2,427.65	2,155.71	1,983.89	1,868.72
73,000	6,973.70	3,932.84	2,941.22	2,461.36	2,185.65	2,011.44	1,894.68
74,000	7,069.23	3,986.72	2,981.51	2,495.08	2,215.59	2,039.00	1,920.63
75,000	7,164.76	4,040.59	3,021.80	2,528.80	2,245.54	2,066.55	1,946.59
76,000	7,260.29	4,094.47	3,062.09	2,562.52	2,275.48	2,094.11	1,972.54
77,000	7,355.82	4,148.34	3,102.38	2,596.23	2,305.42	2,121.66	1,998.50
78,000	7,451.35	4,202.22	3,142.67	2,629.95	2,335.36	2,149.21	2,024.45
79,000	7,546.88	4,256.09	3,182.96	2,663.67	2,365.30	2,176.77	2,050.41
80,000	7,642.41	4,309.97	3,223.25	2,697.38	2,395.24	2,204.32	2,076.36
81,000	7,737.94	4,363.84	3,263.54	2,731.10	2,425.18	2,231.88	2,102.31

82,000	7,833.47	4,417.71	3,303.83	2,764.82	2,455.12	2,259.43	2,128.27
83,000	7,929.00	4,471.59	3,344.12	2,798.54	2,485.06	2,286.98	2,154.22
84,000	8,024.53	4,525.46	3,384.41	2,832.25	2,515.00	2,314.54	2,180.18
85,000	8,120.06	4,579.34	3,424.70	2,865.97	2,544.94	2,342.09	2,206.13
86,000	8,215.59	4,633.21	3,464.99	2,899.69	2,574.88	2,369.65	2,232.09
87,000	8,311.12	4,687.09	3,505.28	2,933.41	2,604.82	2,397.20	2,258.04
88,000	8,406.65	4,740.96	3,545.57	2,967.12	2,634.76	2,424.75	2,284.00
89,000	8,502.18	4,794.84	3,585.87	3,000.84	2,664.70	2,452.31	2,309.95
90,000	8,597.71	4,848.71	3,626.16	3,034.56	2,694.64	2,479.86	2,335.90
91,000	8,693.24	4,902.59	3,666.45	3,068.27	2,724.58	2,507.42	2,361.86
92,000	8,788.77	4,956.46	3,706.74	3,101.99	2,754.52	2,534.97	2,387.81
93,000	8,884.30	5,010.33	3,747.03	3,135.71	2,784.46	2,562.53	2,413.77
94,000	8,979.83	5,064.21	3,787.32	3,169.43	2,814.40	2,590.08	2,439.72
95,000	9,075.36	5,118.08	3,827.61	3,203.14	2,844.34	2,617.63	2,465.68
96,000	9,170.89	5,171.96	3,867.90	3,236.86	2,874.29	2,645.19	2,491.63
97,000	9,266.42	5,225.83	3,908.19	3,270.58	2,904.23	2,672.74	2,517.59
98,000	9,361.95	5,279.71	3,948.48	3,304.30	2,934.17	2,700.30	2,543.54
99,000	9,457.48	5,333.58	3,988.77	3,338.01	2,964.11	2,727.85	2,569.50
Annual Effective rate	23.00%						
Equivalent Flat rate	12.89%	12.85%	13.12%	13.46%	13.83%	14.20%	14.57%
100,000	9,407.63	5,237.33	3,870.97	3,205.15	2,819.05	2,572.31	2,404.72
101,000	9,501.71	5,289.70	3,909.68	3,237.20	2,847.24	2,598.03	2,428.77
102,000	9,595.78	5,342.08	3,948.39	3,269.25	2,875.43	2,623.76	2,452.81
103,000	9,689.86	5,394.45	3,987.10	3,301.30	2,903.62	2,649.48	2,476.86
104,000	9,783.94	5,446.82	4,025.81	3,333.35	2,931.81	2,675.20	2,500.91
105,000	9,878.01	5,499.20	4,064.52	3,365.40	2,960.00	2,700.93	2,524.96
106,000	9,972.09	5,551.57	4,103.23	3,397.46	2,988.19	2,726.65	2,549.00
107,000	10,066.17	5,603.94	4,141.94	3,429.51	3,016.38	2,752.37	2,573.05
108,000	10,160.24	5,656.32	4,180.65	3,461.56	3,044.57	2,778.10	2,597.10
109,000	10,254.32	5,708.69	4,219.36	3,493.61	3,072.76	2,803.82	2,621.14
110,000	10,348.40	5,761.06	4,258.07	3,525.66	3,100.95	2,829.54	2,645.19
111,000	10,442.47	5,813.44	4,296.78	3,557.71	3,129.14	2,855.27	2,669.24
112,000	10,536.55	5,865.81	4,335.49	3,589.76	3,157.33	2,880.99	2,693.29
113,000	10,630.62	5,918.18	4,374.20	3,621.82	3,185.52	2,906.71	2,717.33
114,000	10,724.70	5,970.56	4,412.91	3,653.87	3,213.71	2,932.43	2,741.38
115,000	10,818.78	6,022.93	4,451.62	3,685.92	3,241.90	2,958.16	2,765.43
116,000	10,912.85	6,075.30	4,490.33	3,717.97	3,270.09	2,983.88	2,789.47
117,000	11,006.93	6,127.68	4,529.04	3,750.02	3,298.29	3,009.60	2,813.52
118,000	11,101.01	6,180.05	4,567.75	3,782.07	3,326.48	3,035.33	2,837.57
119,000	11,195.08	6,232.42	4,606.46	3,814.13	3,354.67	3,061.05	2,861.62
120,000	11,289.16	6,284.80	4,645.17	3,846.18	3,382.86	3,086.77	2,885.66
121,000	11,383.23	6,337.17	4,683.88	3,878.23	3,411.05	3,112.50	2,909.71
122,000	11,477.31	6,389.54	4,722.59	3,910.28	3,439.24	3,138.22	2,933.76
123,000	11,571.39	6,441.92	4,761.30	3,942.33	3,467.43	3,163.94	2,957.80
124,000	11,665.46	6,494.29	4,800.01	3,974.38	3,495.62	3,189.67	2,981.85
125,000	11,759.54	6,546.66	4,838.72	4,006.43	3,523.81	3,215.39	3,005.90
126,000	11,853.62	6,599.04	4,877.42	4,038.49	3,552.00	3,241.11	3,029.95

127,000	11,947.69	6,651.41	4,916.13	4,070.54	3,580.19	3,266.83	3,053.99
128,000	12,041.77	6,703.78	4,954.84	4,102.59	3,608.38	3,292.56	3,078.04
129,000	12,135.85	6,756.16	4,993.55	4,134.64	3,636.57	3,318.28	3,102.09
130,000	12,229.92	6,808.53	5,032.26	4,166.69	3,664.76	3,344.00	3,126.14
131,000	12,324.00	6,860.90	5,070.97	4,198.74	3,692.95	3,369.73	3,150.18
132,000	12,418.07	6,913.28	5,109.68	4,230.79	3,721.14	3,395.45	3,174.23
133,000	12,512.15	6,965.65	5,148.39	4,262.85	3,749.33	3,421.17	3,198.28
134,000	12,606.23	7,018.02	5,187.10	4,294.90	3,777.52	3,446.90	3,222.32
135,000	12,700.30	7,070.40	5,225.81	4,326.95	3,805.71	3,472.62	3,246.37
136,000	12,794.38	7,122.77	5,264.52	4,359.00	3,833.90	3,498.34	3,270.42
137,000	12,888.46	7,175.14	5,303.23	4,391.05	3,862.09	3,524.07	3,294.47
138,000	12,982.53	7,227.52	5,341.94	4,423.10	3,890.29	3,549.79	3,318.51
139,000	13,076.61	7,279.89	5,380.65	4,455.15	3,918.48	3,575.51	3,342.56
140,000	13,170.68	7,332.26	5,419.36	4,487.21	3,946.67	3,601.24	3,366.61
141,000	13,264.76	7,384.64	5,458.07	4,519.26	3,974.86	3,626.96	3,390.65
142,000	13,358.84	7,437.01	5,496.78	4,551.31	4,003.05	3,652.68	3,414.70
143,000	13,452.91	7,489.38	5,535.49	4,583.36	4,031.24	3,678.40	3,438.75
144,000	13,546.99	7,541.76	5,574.20	4,615.41	4,059.43	3,704.13	3,462.80
145,000	13,641.07	7,594.13	5,612.91	4,647.46	4,087.62	3,729.85	3,486.84
146,000	13,735.14	7,646.50	5,651.62	4,679.51	4,115.81	3,755.57	3,510.89
147,000	13,829.22	7,698.88	5,690.33	4,711.57	4,144.00	3,781.30	3,534.94
148,000	13,923.30	7,751.25	5,729.04	4,743.62	4,172.19	3,807.02	3,558.98
149,000	14,017.37	7,803.62	5,767.75	4,775.67	4,200.38	3,832.74	3,583.03
150,000	14,111.45	7,856.00	5,806.46	4,807.72	4,228.57	3,858.47	3,607.08

Note:

1. The amount shown is based on board rate, for application approved with 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 3.00%

Range	Tier	Spread
RM2K - RM15K	1	SBR + 29.00%
RM16K - RM50K	2	SBR + 26.00%
RM51K - RM99K	3	SBR + 23.00%
RM100K - RM150K	4	SBR + 20.00%

5. This payment table is for reference only
6. Minimum financing tenure of 1 year only applicable for personal financing (conventional).