

**Payment Table for Personal Financing Variable Rate
(non-promo without PSS) FY2023**

Financing tenure	1	2	3	4	5	6	7
Financing Amount (RM)	12	24	36	48	60	72	84
Annual Effective rate	33.00%						
Equivalent Flat rate	18.76%	18.96%	19.60%	20.33%	21.06%	21.79%	22.48%
2,000	197.94	114.94	88.22	75.54	68.44	64.09	61.27
3,000	296.91	172.41	132.33	113.31	102.66	96.13	91.91
4,000	395.87	229.87	176.45	151.09	136.88	128.18	122.55
5,000	494.84	287.34	220.56	188.86	171.10	160.22	153.19
6,000	593.81	344.81	264.67	226.63	205.32	192.27	183.82
7,000	692.78	402.28	308.78	264.40	239.54	224.31	214.46
8,000	791.75	459.75	352.89	302.17	273.76	256.35	245.10
9,000	890.72	517.22	397.00	339.94	307.98	288.40	275.74
10,000	989.69	574.69	441.11	377.72	342.20	320.44	306.37
11,000	1,088.66	632.15	485.22	415.49	376.42	352.49	337.01
12,000	1,187.62	689.62	529.34	453.26	410.64	384.53	367.65
13,000	1,286.59	747.09	573.45	491.03	444.86	416.57	398.29
14,000	1,385.56	804.56	617.56	528.80	479.08	448.62	428.92
15,000	1,484.53	862.03	661.67	566.57	513.30	480.66	459.56
Annual Effective rate	30.00%						
Equivalent Flat rate	16.98%	17.10%	17.61%	18.21%	18.82%	19.43%	20.03%
16,000	1,559.79	894.61	679.23	576.10	517.65	481.35	457.49
17,000	1,657.28	950.52	721.68	612.10	550.01	511.43	486.08
18,000	1,754.77	1,006.43	764.13	648.11	582.36	541.51	514.67
19,000	1,852.26	1,062.34	806.58	684.11	614.71	571.60	543.27
20,000	1,949.74	1,118.26	849.03	720.12	647.07	601.68	571.86
21,000	2,047.23	1,174.17	891.48	756.13	679.42	631.77	600.45
22,000	2,144.72	1,230.08	933.93	792.13	711.77	661.85	629.05
23,000	2,242.20	1,285.99	976.39	828.14	744.13	691.94	657.64
24,000	2,339.69	1,341.91	1,018.84	864.14	776.48	722.02	686.23
25,000	2,437.18	1,397.82	1,061.29	900.15	808.83	752.10	714.82
26,000	2,534.67	1,453.73	1,103.74	936.16	841.19	782.19	743.42
27,000	2,632.15	1,509.65	1,146.19	972.16	873.54	812.27	772.01
28,000	2,729.64	1,565.56	1,188.64	1,008.17	905.90	842.36	800.60
29,000	2,827.13	1,621.47	1,231.10	1,044.17	938.25	872.44	829.20
30,000	2,924.61	1,677.38	1,273.55	1,080.18	970.60	902.52	857.79
31,000	3,022.10	1,733.30	1,316.00	1,116.19	1,002.96	932.61	886.38
32,000	3,119.59	1,789.21	1,358.45	1,152.19	1,035.31	962.69	914.98
33,000	3,217.08	1,845.12	1,400.90	1,188.20	1,067.66	992.78	943.57
34,000	3,314.56	1,901.04	1,443.35	1,224.20	1,100.02	1,022.86	972.16
35,000	3,412.05	1,956.95	1,485.81	1,260.21	1,132.37	1,052.95	1,000.75
36,000	3,509.54	2,012.86	1,528.26	1,296.22	1,164.72	1,083.03	1,029.35

37,000	3,607.02	2,068.77	1,570.71	1,332.22	1,197.08	1,113.11	1,057.94
38,000	3,704.51	2,124.69	1,613.16	1,368.23	1,229.43	1,143.20	1,086.53
39,000	3,802.00	2,180.60	1,655.61	1,404.23	1,261.78	1,173.28	1,115.13
40,000	3,899.49	2,236.51	1,698.06	1,440.24	1,294.14	1,203.37	1,143.72
41,000	3,996.97	2,292.43	1,740.51	1,476.25	1,326.49	1,233.45	1,172.31
42,000	4,094.46	2,348.34	1,782.97	1,512.25	1,358.84	1,263.53	1,200.91
43,000	4,191.95	2,404.25	1,825.42	1,548.26	1,391.20	1,293.62	1,229.50
44,000	4,289.43	2,460.16	1,867.87	1,584.26	1,423.55	1,323.70	1,258.09
45,000	4,386.92	2,516.08	1,910.32	1,620.27	1,455.90	1,353.79	1,286.68
46,000	4,484.41	2,571.99	1,952.77	1,656.28	1,488.26	1,383.87	1,315.28
47,000	4,581.89	2,627.90	1,995.22	1,692.28	1,520.61	1,413.96	1,343.87
48,000	4,679.38	2,683.82	2,037.68	1,728.29	1,552.96	1,444.04	1,372.46
49,000	4,776.87	2,739.73	2,080.13	1,764.29	1,585.32	1,474.12	1,401.06
50,000	4,874.36	2,795.64	2,122.58	1,800.30	1,617.67	1,504.21	1,429.65
Annual Effective rate	27.00%						
Equivalent Flat rate	15.22%	15.26%	15.66%	16.14%	16.64%	17.15%	17.64%
51,000	4,896.89	2,773.39	2,082.09	1,748.40	1,557.30	1,437.04	1,356.82
52,000	4,992.90	2,827.77	2,122.91	1,782.68	1,587.84	1,465.22	1,383.42
53,000	5,088.92	2,882.15	2,163.74	1,816.96	1,618.37	1,493.40	1,410.02
54,000	5,184.94	2,936.53	2,204.56	1,851.25	1,648.91	1,521.57	1,436.63
55,000	5,280.96	2,990.91	2,245.39	1,885.53	1,679.44	1,549.75	1,463.23
56,000	5,376.97	3,045.29	2,286.21	1,919.81	1,709.98	1,577.93	1,489.84
57,000	5,472.99	3,099.67	2,327.04	1,954.09	1,740.51	1,606.10	1,516.44
58,000	5,569.01	3,154.05	2,367.86	1,988.38	1,771.05	1,634.28	1,543.05
59,000	5,665.03	3,208.43	2,408.69	2,022.66	1,801.58	1,662.46	1,569.65
60,000	5,761.04	3,262.81	2,449.51	2,056.94	1,832.12	1,690.64	1,596.25
61,000	5,857.06	3,317.19	2,490.34	2,091.22	1,862.65	1,718.81	1,622.86
62,000	5,953.08	3,371.57	2,531.16	2,125.50	1,893.19	1,746.99	1,649.46
63,000	6,049.10	3,425.95	2,571.99	2,159.79	1,923.73	1,775.17	1,676.07
64,000	6,145.11	3,480.33	2,612.81	2,194.07	1,954.26	1,803.35	1,702.67
65,000	6,241.13	3,534.71	2,653.64	2,228.35	1,984.80	1,831.52	1,729.28
66,000	6,337.15	3,589.10	2,694.46	2,262.63	2,015.33	1,859.70	1,755.88
67,000	6,433.17	3,643.48	2,735.29	2,296.92	2,045.87	1,887.88	1,782.48
68,000	6,529.18	3,697.86	2,776.11	2,331.20	2,076.40	1,916.05	1,809.09
69,000	6,625.20	3,752.24	2,816.94	2,365.48	2,106.94	1,944.23	1,835.69
70,000	6,721.22	3,806.62	2,857.77	2,399.76	2,137.47	1,972.41	1,862.30
71,000	6,817.24	3,861.00	2,898.59	2,434.05	2,168.01	2,000.59	1,888.90
72,000	6,913.25	3,915.38	2,939.42	2,468.33	2,198.54	2,028.76	1,915.50
73,000	7,009.27	3,969.76	2,980.24	2,502.61	2,229.08	2,056.94	1,942.11
74,000	7,105.29	4,024.14	3,021.07	2,536.89	2,259.61	2,085.12	1,968.71
75,000	7,201.31	4,078.52	3,061.89	2,571.17	2,290.15	2,113.30	1,995.32
76,000	7,297.32	4,132.90	3,102.72	2,605.46	2,320.68	2,141.47	2,021.92
77,000	7,393.34	4,187.28	3,143.54	2,639.74	2,351.22	2,169.65	2,048.53
78,000	7,489.36	4,241.66	3,184.37	2,674.02	2,381.76	2,197.83	2,075.13
79,000	7,585.37	4,296.04	3,225.19	2,708.30	2,412.29	2,226.01	2,101.73
80,000	7,681.39	4,350.42	3,266.02	2,742.59	2,442.83	2,254.18	2,128.34

81,000	7,777.41	4,404.80	3,306.84	2,776.87	2,473.36	2,282.36	2,154.94
82,000	7,873.43	4,459.18	3,347.67	2,811.15	2,503.90	2,310.54	2,181.55
83,000	7,969.44	4,513.56	3,388.49	2,845.43	2,534.43	2,338.71	2,208.15
84,000	8,065.46	4,567.94	3,429.32	2,879.72	2,564.97	2,366.89	2,234.76
85,000	8,161.48	4,622.32	3,470.14	2,914.00	2,595.50	2,395.07	2,261.36
86,000	8,257.50	4,676.70	3,510.97	2,948.28	2,626.04	2,423.25	2,287.96
87,000	8,353.51	4,731.08	3,551.79	2,982.56	2,656.57	2,451.42	2,314.57
88,000	8,449.53	4,785.46	3,592.62	3,016.84	2,687.11	2,479.60	2,341.17
89,000	8,545.55	4,839.84	3,633.44	3,051.13	2,717.64	2,507.78	2,367.78
90,000	8,641.57	4,894.22	3,674.27	3,085.41	2,748.18	2,535.96	2,394.38
91,000	8,737.58	4,948.60	3,715.09	3,119.69	2,778.71	2,564.13	2,420.99
92,000	8,833.60	5,002.98	3,755.92	3,153.97	2,809.25	2,592.31	2,447.59
93,000	8,929.62	5,057.36	3,796.75	3,188.26	2,839.79	2,620.49	2,474.19
94,000	9,025.64	5,111.74	3,837.57	3,222.54	2,870.32	2,648.66	2,500.80
95,000	9,121.65	5,166.12	3,878.40	3,256.82	2,900.86	2,676.84	2,527.40
96,000	9,217.67	5,220.50	3,919.22	3,291.10	2,931.39	2,705.02	2,554.01
97,000	9,313.69	5,274.88	3,960.05	3,325.39	2,961.93	2,733.20	2,580.61
98,000	9,409.71	5,329.26	4,000.87	3,359.67	2,992.46	2,761.37	2,607.21
99,000	9,505.72	5,383.64	4,041.70	3,393.95	3,023.00	2,789.55	2,633.82
Annual Effective rate	24.00%						
Equivalent Flat rate	13.47%	13.45%	13.75%	14.12%	14.52%	14.93%	15.33%
100,000	9,455.96	5,287.11	3,923.29	3,260.18	2,876.80	2,632.68	2,467.58
101,000	9,550.52	5,339.98	3,962.52	3,292.79	2,905.56	2,659.01	2,492.26
102,000	9,645.08	5,392.85	4,001.75	3,325.39	2,934.33	2,685.34	2,516.93
103,000	9,739.64	5,445.72	4,040.98	3,357.99	2,963.10	2,711.66	2,541.61
104,000	9,834.20	5,498.59	4,080.22	3,390.59	2,991.87	2,737.99	2,566.28
105,000	9,928.76	5,551.47	4,119.45	3,423.19	3,020.64	2,764.32	2,590.96
106,000	10,023.32	5,604.34	4,158.68	3,455.79	3,049.40	2,790.64	2,615.64
107,000	10,117.88	5,657.21	4,197.92	3,488.40	3,078.17	2,816.97	2,640.31
108,000	10,212.44	5,710.08	4,237.15	3,521.00	3,106.94	2,843.30	2,664.99
109,000	10,307.00	5,762.95	4,276.38	3,553.60	3,135.71	2,869.62	2,689.66
110,000	10,401.56	5,815.82	4,315.61	3,586.20	3,164.48	2,895.95	2,714.34
111,000	10,496.12	5,868.69	4,354.85	3,618.80	3,193.24	2,922.28	2,739.02
112,000	10,590.67	5,921.56	4,394.08	3,651.41	3,222.01	2,948.61	2,763.69
113,000	10,685.23	5,974.43	4,433.31	3,684.01	3,250.78	2,974.93	2,788.37
114,000	10,779.79	6,027.31	4,472.55	3,716.61	3,279.55	3,001.26	2,813.04
115,000	10,874.35	6,080.18	4,511.78	3,749.21	3,308.32	3,027.59	2,837.72
116,000	10,968.91	6,133.05	4,551.01	3,781.81	3,337.08	3,053.91	2,862.39
117,000	11,063.47	6,185.92	4,590.24	3,814.41	3,365.85	3,080.24	2,887.07
118,000	11,158.03	6,238.79	4,629.48	3,847.02	3,394.62	3,106.57	2,911.75
119,000	11,252.59	6,291.66	4,668.71	3,879.62	3,423.39	3,132.89	2,936.42
120,000	11,347.15	6,344.53	4,707.94	3,912.22	3,452.16	3,159.22	2,961.10
121,000	11,441.71	6,397.40	4,747.18	3,944.82	3,480.92	3,185.55	2,985.77
122,000	11,536.27	6,450.27	4,786.41	3,977.42	3,509.69	3,211.87	3,010.45
123,000	11,630.83	6,503.14	4,825.64	4,010.03	3,538.46	3,238.20	3,035.12
124,000	11,725.39	6,556.02	4,864.87	4,042.63	3,567.23	3,264.53	3,059.80
125,000	11,819.95	6,608.89	4,904.11	4,075.23	3,596.00	3,290.85	3,084.48

126,000	11,914.51	6,661.76	4,943.34	4,107.83	3,624.76	3,317.18	3,109.15
127,000	12,009.07	6,714.63	4,982.57	4,140.43	3,653.53	3,343.51	3,133.83
128,000	12,103.63	6,767.50	5,021.81	4,173.03	3,682.30	3,369.83	3,158.50
129,000	12,198.19	6,820.37	5,061.04	4,205.64	3,711.07	3,396.16	3,183.18
130,000	12,292.75	6,873.24	5,100.27	4,238.24	3,739.84	3,422.49	3,207.86
131,000	12,387.31	6,926.11	5,139.50	4,270.84	3,768.60	3,448.81	3,232.53
132,000	12,481.87	6,978.98	5,178.74	4,303.44	3,797.37	3,475.14	3,257.21
133,000	12,576.43	7,031.86	5,217.97	4,336.04	3,826.14	3,501.47	3,281.88
134,000	12,670.99	7,084.73	5,257.20	4,368.65	3,854.91	3,527.80	3,306.56
135,000	12,765.55	7,137.60	5,296.44	4,401.25	3,883.68	3,554.12	3,331.23
136,000	12,860.11	7,190.47	5,335.67	4,433.85	3,912.44	3,580.45	3,355.91
137,000	12,954.66	7,243.34	5,374.90	4,466.45	3,941.21	3,606.78	3,380.59
138,000	13,049.22	7,296.21	5,414.13	4,499.05	3,969.98	3,633.10	3,405.26
139,000	13,143.78	7,349.08	5,453.37	4,531.66	3,998.75	3,659.43	3,429.94
140,000	13,238.34	7,401.95	5,492.60	4,564.26	4,027.52	3,685.76	3,454.61
141,000	13,332.90	7,454.82	5,531.83	4,596.86	4,056.28	3,712.08	3,479.29
142,000	13,427.46	7,507.70	5,571.07	4,629.46	4,085.05	3,738.41	3,503.97
143,000	13,522.02	7,560.57	5,610.30	4,662.06	4,113.82	3,764.74	3,528.64
144,000	13,616.58	7,613.44	5,649.53	4,694.66	4,142.59	3,791.06	3,553.32
145,000	13,711.14	7,666.31	5,688.76	4,727.27	4,171.36	3,817.39	3,577.99
146,000	13,805.70	7,719.18	5,728.00	4,759.87	4,200.12	3,843.72	3,602.67
147,000	13,900.26	7,772.05	5,767.23	4,792.47	4,228.89	3,870.04	3,627.34
148,000	13,994.82	7,824.92	5,806.46	4,825.07	4,257.66	3,896.37	3,652.02
149,000	14,089.38	7,877.79	5,845.70	4,857.67	4,286.43	3,922.70	3,676.70
150,000	14,183.94	7,930.66	5,884.93	4,890.28	4,315.19	3,949.02	3,701.37

Note:

1. The amount shown is based on board rate, for application approved **without** 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 + 30.00%
RM16K - RM50K	2	SBR + 27.00%
RM51K - RM99K	3	SBR + 24.00%
RM100K - RM150K	4	SBR + 21.00%

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

updated as at 18012024_SPF01B