

Pembiayaan Peribadi-i Awam Kadar Terapung- Pindahan Gaji

DENGAN TAKAFUL										
Tahun	1	2	3	4	5	6	7	8	9	10
Kadar Efektif	*KA + 2.31%				*KA + 2.94%					
Kadar Rata	3.37%	3.27%	3.26%	3.62%	3.64%	3.67%	3.70%	3.74%	3.77%	3.80%
Jumlah Pembiayaan	3.37%	3.27%	3.26%	3.62%	3.64%	3.67%	3.70%	3.74%	3.77%	3.80%
5,000	431	222	153	120	99	85	75	68	63	58
10,000	862	444	305	239	198	170	150	136	125	116
15,000	1,293	666	458	358	296	255	225	203	187	173
20,000	1,723	888	610	477	395	339	300	271	249	231
25,000	2,154	1,110	763	597	493	424	375	339	311	288
30,000	2,585	1,332	915	716	592	509	450	406	373	346
35,000	3,015	1,554	1,068	835	690	594	525	474	435	403
40,000	3,446	1,776	1,220	954	789	678	600	542	497	461
45,000	3,877	1,998	1,373	1,074	887	763	675	609	559	518
50,000	4,307	2,220	1,525	1,193	986	848	750	677	621	576
55,000	4,738	2,442	1,678	1,312	1,084	933	825	745	683	633
60,000	5,169	2,664	1,830	1,431	1,183	1,017	900	812	745	691
65,000	5,600	2,886	1,983	1,551	1,281	1,102	975	880	807	748
70,000	6,030	3,108	2,135	1,670	1,380	1,187	1,050	948	869	806
75,000	6,461	3,330	2,288	1,789	1,478	1,272	1,125	1,015	931	863
80,000	6,892	3,552	2,440	1,908	1,577	1,356	1,200	1,083	993	921
85,000	7,322	3,774	2,593	2,028	1,675	1,441	1,275	1,151	1,055	978
90,000	7,753	3,996	2,745	2,147	1,774	1,526	1,350	1,218	1,117	1,036
95,000	8,184	4,218	2,897	2,266	1,872	1,611	1,425	1,286	1,179	1,093
100,000	8,614	4,440	3,050	2,385	1,971	1,695	1,500	1,353	1,241	1,151
105,000	9,045	4,662	3,202	2,505	2,069	1,780	1,574	1,421	1,303	1,208
110,000	9,476	4,884	3,355	2,624	2,168	1,865	1,649	1,489	1,365	1,266
115,000	9,907	5,106	3,507	2,743	2,266	1,950	1,724	1,556	1,427	1,323
120,000	10,337	5,328	3,660	2,862	2,365	2,034	1,799	1,624	1,489	1,381
125,000	10,768	5,550	3,812	2,982	2,463	2,119	1,874	1,692	1,551	1,438
130,000	11,199	5,772	3,965	3,101	2,562	2,204	1,949	1,759	1,613	1,496
135,000	11,629	5,994	4,117	3,220	2,660	2,289	2,024	1,827	1,675	1,553
140,000	12,060	6,215	4,270	3,339	2,759	2,373	2,099	1,895	1,737	1,611
145,000	12,491	6,437	4,422	3,459	2,857	2,458	2,174	1,962	1,799	1,668
150,000	12,921	6,659	4,575	3,578	2,956	2,543	2,249	2,030	1,861	1,726
155,000	13,352	6,881	4,727	3,697	3,054	2,627	2,324	2,098	1,923	1,783
160,000	13,783	7,103	4,880	3,816	3,153	2,712	2,399	2,165	1,985	1,841
165,000	14,214	7,325	5,032	3,936	3,251	2,797	2,474	2,233	2,047	1,898
170,000	14,644	7,547	5,185	4,055	3,350	2,882	2,549	2,301	2,109	1,956
175,000	15,075	7,769	5,337	4,174	3,448	2,966	2,624	2,368	2,171	2,014
180,000	15,506	7,991	5,490	4,293	3,547	3,051	2,699	2,436	2,233	2,071
185,000	15,936	8,213	5,642	4,413	3,645	3,136	2,774	2,503	2,295	2,129
190,000	16,367	8,435	5,794	4,532	3,744	3,221	2,849	2,571	2,357	2,186
195,000	16,798	8,657	5,947	4,651	3,842	3,305	2,924	2,639	2,419	2,244
200,000	17,228	8,879	6,099	4,770	3,941	3,390	2,999	2,706	2,481	2,301

- *Kadar Asas (KA) semasa adalah 3.85% setahun
- Tertakluk kepada terma dan syarat

TANPA TAKAFUL										
Tahun	1	2	3	4	5	6	7	8	9	10
Kadar Efektif	*KA + 3.81%			*KA + 4.44%						
Kadar Rata										
Jumlah Pembiayaan	4.20%	4.09%	4.08%	4.46%	4.50%	4.54%	4.59%	4.64%	4.69%	4.74%
5,000	435	226	156	123	103	89	79	72	66	62
10,000	869	451	312	246	205	177	158	143	132	123
15,000	1,303	677	468	369	307	266	236	215	198	185
20,000	1,737	902	624	491	409	354	315	286	264	246
25,000	2,171	1,127	780	614	511	442	394	358	330	308
30,000	2,605	1,353	936	737	613	531	472	429	396	369
35,000	3,040	1,578	1,092	860	715	619	551	500	461	431
40,000	3,474	1,803	1,248	982	817	708	630	572	527	492
45,000	3,908	2,029	1,404	1,105	919	796	708	643	593	553
50,000	4,342	2,254	1,559	1,228	1,021	884	787	715	659	615
55,000	4,776	2,479	1,715	1,351	1,123	973	866	786	725	676
60,000	5,210	2,705	1,871	1,473	1,225	1,061	944	858	791	738
65,000	5,645	2,930	2,027	1,596	1,328	1,149	1,023	929	857	799
70,000	6,079	3,156	2,183	1,719	1,430	1,238	1,102	1,000	922	861
75,000	6,513	3,381	2,339	1,842	1,532	1,326	1,180	1,072	988	922
80,000	6,947	3,606	2,495	1,964	1,634	1,415	1,259	1,143	1,054	983
85,000	7,381	3,832	2,651	2,087	1,736	1,503	1,338	1,215	1,120	1,045
90,000	7,815	4,057	2,807	2,210	1,838	1,591	1,416	1,286	1,186	1,106
95,000	8,249	4,282	2,963	2,333	1,940	1,680	1,495	1,358	1,252	1,168
100,000	8,684	4,508	3,118	2,455	2,042	1,768	1,574	1,429	1,317	1,229
105,000	9,118	4,733	3,274	2,578	2,144	1,856	1,652	1,500	1,383	1,291
110,000	9,552	4,958	3,430	2,701	2,246	1,945	1,731	1,572	1,449	1,352
115,000	9,986	5,184	3,586	2,824	2,348	2,033	1,810	1,643	1,515	1,413
120,000	10,420	5,409	3,742	2,946	2,450	2,122	1,888	1,715	1,581	1,475
125,000	10,854	5,635	3,898	3,069	2,552	2,210	1,967	1,786	1,647	1,536
130,000	11,289	5,860	4,054	3,192	2,655	2,298	2,046	1,857	1,713	1,598
135,000	11,723	6,085	4,210	3,315	2,757	2,387	2,124	1,929	1,778	1,659
140,000	12,157	6,311	4,366	3,437	2,859	2,475	2,203	2,000	1,844	1,721
145,000	12,591	6,536	4,522	3,560	2,961	2,563	2,282	2,072	1,910	1,782
150,000	13,025	6,761	4,677	3,683	3,063	2,652	2,360	2,143	1,976	1,843
155,000	13,459	6,987	4,833	3,806	3,165	2,740	2,439	2,215	2,042	1,905
160,000	13,894	7,212	4,989	3,928	3,267	2,829	2,517	2,286	2,108	1,966
165,000	14,328	7,437	5,145	4,051	3,369	2,917	2,596	2,357	2,173	2,028
170,000	14,762	7,663	5,301	4,174	3,471	3,005	2,675	2,429	2,239	2,089
175,000	15,196	7,888	5,457	4,297	3,573	3,094	2,753	2,500	2,305	2,151
180,000	15,630	8,114	5,613	4,419	3,675	3,182	2,832	2,572	2,371	2,212
185,000	16,064	8,339	5,769	4,542	3,777	3,270	2,911	2,643	2,437	2,274
190,000	16,498	8,564	5,925	4,665	3,879	3,359	2,989	2,715	2,503	2,335
195,000	16,933	8,790	6,081	4,788	3,982	3,447	3,068	2,786	2,569	2,396
200,000	17,367	9,015	6,236	4,910	4,084	3,536	3,147	2,857	2,634	2,458

- *Kadar Asas (KA) semasa adalah 3.85% setahun
- Tertakluk kepada terma dan syarat