

**PERSONAL FINANCING-*i* PRIVATE / PEMBIAYAAN PERIBADI-*i* SWASTA**  
(WITH TAKAFUL / DENGAN TAKAFUL )

Salary Deduction via Biro Angkasa / Employer / Salary Transfer (Potongan Gaji Melalui Biro Angkasa / Majikan / Pindahan Gaji)

YEAR / TAHUN	1	2	3	4	5	6	7	8	9	10
EFFECTIVE RATE / KADAR EFEKTIF	SBR + 4.91% KAS + 4.91%	SBR + 5.37% KAS + 5.37%				SBR + 5.47% KAS + 5.47%				
FLAT RATE / KADAR RATA	4.20%	4.40%				4.70%				
FINANCING AMOUNT / AMAUN PEMBIAYAAN	MONTHLY INSTALMENT / ANSURAN BULANAN									
10,000	869	453	314	245	204	177	157	143	132	123
20,000	1,737	906	628	490	407	353	314	285	263	245
30,000	2,605	1,359	942	735	611	530	471	428	394	368
40,000	3,474	1,812	1,256	979	814	706	628	570	526	490
50,000	4,342	2,265	1,570	1,224	1,017	883	785	713	657	613
60,000	5,210	2,717	1,884	1,469	1,221	1,059	942	855	788	735
70,000	6,079	3,170	2,198	1,713	1,424	1,235	1,099	998	920	858
80,000	6,947	3,623	2,512	1,958	1,627	1,412	1,256	1,140	1,051	980
90,000	7,815	4,076	2,826	2,203	1,831	1,588	1,413	1,283	1,182	1,103
100,000	8,684	4,529	3,140	2,447	2,034	1,765	1,570	1,425	1,314	1,225
110,000	9,552	4,982	3,454	2,692	2,237	1,941	1,727	1,568	1,445	1,348
120,000	10,420	5,434	3,768	2,937	2,441	2,117	1,884	1,710	1,576	1,470
130,000	11,289	5,887	4,081	3,182	2,644	2,294	2,041	1,853	1,708	1,593
140,000	12,157	6,340	4,395	3,426	2,847	2,470	2,198	1,995	1,839	1,715
150,000	13,025	6,793	4,709	3,671	3,051	2,647	2,355	2,138	1,970	1,838
160,000	13,894	7,246	5,023	3,916	3,254	2,823	2,512	2,280	2,102	1,960
170,000	14,762	7,698	5,337	4,160	3,457	2,999	2,669	2,423	2,233	2,083
180,000	15,630	8,151	5,651	4,405	3,661	3,176	2,826	2,565	2,364	2,205
190,000	16,498	8,604	5,965	4,650	3,864	3,352	2,983	2,708	2,496	2,328
200,000	17,367	9,057	6,279	4,894	4,067	3,529	3,140	2,850	2,627	2,450
210,000	18,235	9,510	6,593	5,139	4,271	3,705	3,297	2,993	2,758	2,573
220,000	19,103	9,963	6,907	5,384	4,474	3,881	3,454	3,135	2,890	2,695
230,000	19,972	10,415	7,221	5,628	4,677	4,058	3,611	3,278	3,021	2,818
240,000	20,840	10,868	7,535	5,873	4,881	4,234	3,768	3,420	3,152	2,940
250,000	21,708	11,321	7,848	6,118	5,084	4,411	3,925	3,563	3,284	3,063
260,000	22,577	11,774	8,162	6,363	5,287	4,587	4,081	3,705	3,415	3,185
270,000	23,445	12,227	8,476	6,607	5,491	4,764	4,238	3,848	3,546	3,308
280,000	24,313	12,679	8,790	6,852	5,694	4,940	4,395	3,990	3,678	3,430
290,000	25,182	13,132	9,104	7,097	5,897	5,116	4,552	4,133	3,809	3,553
300,000	26,050	13,585	9,418	7,341	6,101	5,293	4,709	4,275	3,940	3,675
310,000	26,918	14,038	9,732	7,586	6,304	5,469	4,866	4,418	4,072	3,798
320,000	27,787	14,491	10,046	7,831	6,507	5,646	5,023	4,560	4,203	3,920
330,000	28,655	14,944	10,360	8,075	6,711	5,822	5,180	4,703	4,334	4,043
340,000	29,523	15,396	10,674	8,320	6,914	5,998	5,337	4,845	4,466	4,165
350,000	30,391	15,849	10,988	8,565	7,117	6,175	5,494	4,988	4,597	4,288
360,000	31,260	16,302	11,302	8,809	7,321	6,351	5,651	5,130	4,728	4,410
370,000	32,128	16,755	11,615	9,054	7,524	6,528	5,808	5,273	4,860	4,533
380,000	32,996	17,208	11,929	9,299	7,727	6,704	5,965	5,415	4,991	4,655
390,000	33,865	17,660	12,243	9,544	7,931	6,880	6,122	5,558	5,122	4,778
400,000	34,733	18,113	12,557	9,788	8,134	7,057	6,279	5,700	5,254	4,900

Note:

- The Standardised Base Rate (SBR) is equivalent to 2.75% per annum.
- An additional 1.50% from the effective rate applies for financing without takaful.
- The profit rate is subject to employer classification.
- Subject to terms and conditions.

Nota:

- Kadar Asas Standard (KAS) bersamaan 2.75% setahun.
- Penambahan 1.50% daripada kadar efektif semasa bagi pembiayaan tanpa takaful.
- Kadar keuntungan tertakluk kepada klasifikasi majikan.
- Tertakluk pada terma dan syarat.