

**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 + 5.91% KAS + 5.91%	SBR + 6.37% KAS + 6.37%				SBR + 6.47% KAS + 6.47%				
FLAT RATE / KADAR RATA	4.75%	4.98%				5.34%				
FINANCING AMOUNT / AMAUN PEMBIAYAAN	MONTHLY INSTALMENT / ANSURAN BULANAN									
10,000	873	458	319	250	209	182	163	148	137	128
20,000	1,746	915	638	499	417	363	325	296	274	256
30,000	2,619	1,373	956	749	625	545	487	443	410	384
40,000	3,492	1,830	1,275	998	833	726	649	591	547	512
50,000	4,365	2,287	1,593	1,248	1,041	907	811	739	683	640
60,000	5,238	2,745	1,912	1,497	1,249	1,089	973	886	820	768
70,000	6,111	3,202	2,230	1,746	1,458	1,270	1,135	1,034	957	896
80,000	6,984	3,660	2,549	1,996	1,666	1,451	1,297	1,182	1,093	1,023
90,000	7,857	4,117	2,868	2,245	1,874	1,633	1,459	1,329	1,230	1,151
100,000	8,730	4,574	3,186	2,495	2,082	1,814	1,621	1,477	1,366	1,279
110,000	9,603	5,032	3,505	2,744	2,290	1,995	1,783	1,625	1,503	1,407
120,000	10,476	5,489	3,823	2,994	2,498	2,177	1,945	1,772	1,640	1,535
130,000	11,349	5,947	4,142	3,243	2,707	2,358	2,107	1,920	1,776	1,663
140,000	12,222	6,404	4,460	3,492	2,915	2,539	2,269	2,068	1,913	1,791
150,000	13,095	6,861	4,779	3,742	3,123	2,721	2,431	2,215	2,049	1,919
160,000	13,968	7,319	5,097	3,991	3,331	2,902	2,593	2,363	2,186	2,046
170,000	14,840	7,776	5,416	4,241	3,539	3,083	2,755	2,510	2,323	2,174
180,000	15,713	8,234	5,735	4,490	3,747	3,265	2,917	2,658	2,459	2,302
190,000	16,586	8,691	6,053	4,739	3,956	3,446	3,079	2,806	2,596	2,430
200,000	17,459	9,148	6,372	4,989	4,164	3,627	3,241	2,953	2,732	2,558
210,000	18,332	9,606	6,690	5,238	4,372	3,809	3,403	3,101	2,869	2,686
220,000	19,205	10,063	7,009	5,488	4,580	3,990	3,565	3,249	3,006	2,814
230,000	20,078	10,521	7,327	5,737	4,788	4,172	3,727	3,396	3,142	2,941
240,000	20,951	10,978	7,646	5,987	4,996	4,353	3,889	3,544	3,279	3,069
250,000	21,824	11,435	7,964	6,236	5,205	4,534	4,051	3,692	3,415	3,197
260,000	22,697	11,893	8,283	6,485	5,413	4,716	4,213	3,839	3,552	3,325
270,000	23,570	12,350	8,602	6,735	5,621	4,897	4,375	3,987	3,689	3,453
280,000	24,443	12,808	8,920	6,984	5,829	5,078	4,537	4,135	3,825	3,581
290,000	25,316	13,265	9,239	7,234	6,037	5,260	4,699	4,282	3,962	3,709
300,000	26,189	13,722	9,557	7,483	6,245	5,441	4,861	4,430	4,098	3,837
310,000	27,062	14,180	9,876	7,733	6,454	5,622	5,023	4,578	4,235	3,964
320,000	27,935	14,637	10,194	7,982	6,662	5,804	5,185	4,725	4,372	4,092
330,000	28,807	15,095	10,513	8,231	6,870	5,985	5,347	4,873	4,508	4,220
340,000	29,680	15,552	10,831	8,481	7,078	6,166	5,509	5,020	4,645	4,348
350,000	30,553	16,009	11,150	8,730	7,286	6,348	5,671	5,168	4,781	4,476
360,000	31,426	16,467	11,469	8,980	7,494	6,529	5,833	5,316	4,918	4,604
370,000	32,299	16,924	11,787	9,229	7,703	6,710	5,995	5,463	5,055	4,732
380,000	33,172	17,382	12,106	9,478	7,911	6,892	6,157	5,611	5,191	4,860
390,000	34,045	17,839	12,424	9,728	8,119	7,073	6,319	5,759	5,328	4,987
400,000	34,918	18,296	12,743	9,977	8,327	7,254	6,481	5,906	5,464	5,115

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.