

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

Electronic Payment (Pembayaran Secara Elektronik)

YEAR / TAHUN	1	2	3	4	5	6	7	8	9	10
EFFECTIVE RATE / KADAR EFEKTIF	SBR + 7.91% KAS + 7.91%	SBR + 8.37% KAS + 8.37%				SBR + 8.47% KAS + 8.47%				
FLAT RATE / KADAR RATA	5.87%	6.16%				6.68%				
FINANCING AMOUNT / AMAUN PEMBIAYAAN	MONTHLY INSTALMENT / ANSURAN BULANAN									
10,000	883	467	328	260	219	192	173	159	148	139
20,000	1,765	934	656	519	437	383	345	317	295	278
30,000	2,647	1,400	984	778	655	575	518	475	443	417
40,000	3,529	1,867	1,312	1,037	873	766	690	634	590	556
50,000	4,412	2,334	1,640	1,296	1,091	958	862	792	738	695
60,000	5,294	2,800	1,968	1,555	1,309	1,149	1,035	950	885	834
70,000	6,176	3,267	2,296	1,814	1,527	1,341	1,207	1,108	1,033	973
80,000	7,058	3,734	2,624	2,073	1,745	1,532	1,380	1,267	1,180	1,112
90,000	7,941	4,200	2,952	2,332	1,963	1,724	1,552	1,425	1,328	1,251
100,000	8,823	4,667	3,280	2,591	2,181	1,915	1,724	1,583	1,475	1,390
110,000	9,705	5,133	3,608	2,850	2,399	2,107	1,897	1,742	1,623	1,529
120,000	10,587	5,600	3,936	3,109	2,617	2,298	2,069	1,900	1,770	1,668
130,000	11,470	6,067	4,264	3,368	2,835	2,490	2,241	2,058	1,918	1,807
140,000	12,352	6,533	4,592	3,627	3,053	2,681	2,414	2,216	2,065	1,946
150,000	13,234	7,000	4,920	3,886	3,271	2,873	2,586	2,375	2,213	2,085
160,000	14,116	7,467	5,248	4,145	3,489	3,064	2,759	2,533	2,360	2,224
170,000	14,998	7,933	5,576	4,404	3,707	3,255	2,931	2,691	2,508	2,363
180,000	15,881	8,400	5,904	4,663	3,925	3,447	3,103	2,849	2,655	2,502
190,000	16,763	8,867	6,232	4,922	4,143	3,638	3,276	3,008	2,803	2,641
200,000	17,645	9,333	6,560	5,181	4,361	3,830	3,448	3,166	2,950	2,780
210,000	18,527	9,800	6,888	5,440	4,579	4,021	3,621	3,324	3,098	2,919
220,000	19,410	10,266	7,216	5,699	4,797	4,213	3,793	3,483	3,245	3,058
230,000	20,292	10,733	7,543	5,958	5,015	4,404	3,965	3,641	3,392	3,197
240,000	21,174	11,200	7,871	6,217	5,233	4,596	4,138	3,799	3,540	3,336
250,000	22,056	11,666	8,199	6,476	5,451	4,787	4,310	3,957	3,687	3,475
260,000	22,939	12,133	8,527	6,735	5,669	4,979	4,482	4,116	3,835	3,614
270,000	23,821	12,600	8,855	6,995	5,887	5,170	4,655	4,274	3,982	3,753
280,000	24,703	13,066	9,183	7,254	6,105	5,362	4,827	4,432	4,130	3,892
290,000	25,585	13,533	9,511	7,513	6,323	5,553	5,000	4,590	4,277	4,031
300,000	26,467	14,000	9,839	7,772	6,541	5,745	5,172	4,749	4,425	4,170
310,000	27,350	14,466	10,167	8,031	6,759	5,936	5,344	4,907	4,572	4,309
320,000	28,232	14,933	10,495	8,290	6,977	6,128	5,517	5,065	4,720	4,448
330,000	29,114	15,399	10,823	8,549	7,195	6,319	5,689	5,224	4,867	4,587
340,000	29,996	15,866	11,151	8,808	7,413	6,510	5,862	5,382	5,015	4,726
350,000	30,879	16,333	11,479	9,067	7,631	6,702	6,034	5,540	5,162	4,865
360,000	31,761	16,799	11,807	9,326	7,849	6,893	6,206	5,698	5,310	5,004
370,000	32,643	17,266	12,135	9,585	8,067	7,085	6,379	5,857	5,457	5,143
380,000	33,525	17,733	12,463	9,844	8,285	7,276	6,551	6,015	5,605	5,282
390,000	34,408	18,199	12,791	10,103	8,503	7,468	6,723	6,173	5,752	5,421
400,000	35,290	18,666	13,119	10,362	8,721	7,659	6,896	6,331	5,900	5,560

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.