

**PEMBIAYAAN PERIBADI-i SEKTOR AWAM
PEMBAYARAN MELALUI ELEKTRONIK**

TAHUN	1	2	3	4	5	6	7	8	9	10
KADAR EFEKTIF	KAS + 4.42%	KAS + 4.75%				KAS + 4.77%				
KADAR RATA	3.93%	4.05%				4.26%				
10,000	867	450	312	242	201	173	154	139	128	119
20,000	1,733	900	623	484	401	346	307	278	256	238
30,000	2,599	1,350	934	726	602	519	461	417	384	357
40,000	3,465	1,800	1,245	968	802	692	614	556	511	476
50,000	4,331	2,250	1,556	1,209	1,002	865	768	695	639	595
60,000	5,197	2,700	1,867	1,451	1,203	1,038	921	834	767	713
70,000	6,063	3,150	2,178	1,693	1,403	1,211	1,075	973	894	832
80,000	6,929	3,600	2,489	1,935	1,604	1,384	1,228	1,112	1,022	951
90,000	7,795	4,050	2,800	2,177	1,804	1,557	1,382	1,251	1,150	1,070
100,000	8,661	4,500	3,111	2,418	2,004	1,730	1,535	1,390	1,278	1,189
110,000	9,527	4,950	3,422	2,660	2,205	1,903	1,689	1,529	1,405	1,307
120,000	10,393	5,400	3,733	2,902	2,405	2,076	1,842	1,668	1,533	1,426
130,000	11,259	5,850	4,044	3,144	2,605	2,249	1,996	1,807	1,661	1,545
140,000	12,125	6,300	4,355	3,386	2,806	2,422	2,149	1,946	1,788	1,664
150,000	12,991	6,750	4,666	3,627	3,006	2,595	2,303	2,085	1,916	1,783
160,000	13,857	7,200	4,977	3,869	3,207	2,768	2,456	2,224	2,044	1,901
170,000	14,723	7,650	5,289	4,111	3,407	2,941	2,610	2,362	2,172	2,020
180,000	15,589	8,100	5,600	4,353	3,607	3,114	2,763	2,501	2,299	2,139
190,000	16,455	8,550	5,911	4,594	3,808	3,287	2,917	2,640	2,427	2,258
200,000	17,322	9,000	6,222	4,836	4,008	3,460	3,070	2,779	2,555	2,377
210,000	18,188	9,450	6,533	5,078	4,208	3,633	3,224	2,918	2,682	2,495
220,000	19,054	9,900	6,844	5,320	4,409	3,806	3,377	3,057	2,810	2,614
230,000	19,920	10,350	7,155	5,562	4,609	3,979	3,531	3,196	2,938	2,733
240,000	20,786	10,800	7,466	5,803	4,810	4,152	3,684	3,335	3,066	2,852

250,000	21,652	11,250	7,777	6,045	5,010	4,325	3,838	3,474	3,193	2,971
260,000	22,518	11,700	8,088	6,287	5,210	4,498	3,991	3,613	3,321	3,089
270,000	23,384	12,150	8,399	6,529	5,411	4,671	4,145	3,752	3,449	3,208
280,000	24,250	12,600	8,710	6,771	5,611	4,844	4,298	3,891	3,576	3,327
290,000	25,116	13,050	9,021	7,012	5,812	5,017	4,451	4,030	3,704	3,446
300,000	25,982	13,500	9,332	7,254	6,012	5,190	4,605	4,169	3,832	3,565
310,000	26,848	13,950	9,643	7,496	6,212	5,363	4,758	4,308	3,960	3,683
320,000	27,714	14,400	9,954	7,738	6,413	5,536	4,912	4,447	4,087	3,802
330,000	28,580	14,850	10,266	7,980	6,613	5,709	5,065	4,585	4,215	3,921
340,000	29,446	15,300	10,577	8,221	6,813	5,882	5,219	4,724	4,343	4,040
350,000	30,312	15,750	10,888	8,463	7,014	6,055	5,372	4,863	4,470	4,159
360,000	31,178	16,200	11,199	8,705	7,214	6,228	5,526	5,002	4,598	4,278
370,000	32,044	16,650	11,510	8,947	7,415	6,401	5,679	5,141	4,726	4,396
380,000	32,910	17,100	11,821	9,188	7,615	6,574	5,833	5,280	4,854	4,515
390,000	33,777	17,550	12,132	9,430	7,815	6,747	5,986	5,419	4,981	4,634
400,000	34,643	18,000	12,443	9,672	8,016	6,920	6,140	5,558	5,109	4,753

Nota:

1. Kadar Asas Standard (KAS) bersamaan 2.75% setahun
2. Penambahan 1.50% daripada kadar efektif semasa bagi pembiayaan tanpa takaful
3. Tertakluk pada terma dan syarat