

PEMBIAYAAN PERIBADI-i SWASTA (EKSKLUSIF)
POTONGAN GAJI MELALUI BIRO ANGKASA / MAJIKAN / PINDAHAN GAJI

TAHUN	1	2	3	4	5	6	7	8	9	10
KADAR EFEKTIF	KAS + 3.03%	KAS + 3.13%				KAS + 3.23%				
KADAR RATA	3.16%	3.13%				3.31%				
10,000	860	443	304	235	193	166	146	132	120	111
20,000	1,720	886	608	469	386	332	292	263	240	222
30,000	2,579	1,328	912	703	579	497	438	394	360	333
40,000	3,439	1,771	1,215	938	772	663	584	526	480	444
50,000	4,299	2,214	1,519	1,172	964	829	730	657	600	555
60,000	5,158	2,656	1,823	1,406	1,157	994	876	788	720	666
70,000	6,018	3,099	2,126	1,641	1,350	1,160	1,022	920	840	777
80,000	6,878	3,542	2,430	1,875	1,543	1,326	1,168	1,051	960	888
90,000	7,737	3,984	2,734	2,109	1,735	1,491	1,314	1,182	1,080	999
100,000	8,597	4,427	3,037	2,344	1,928	1,657	1,460	1,314	1,200	1,110
110,000	9,457	4,870	3,341	2,578	2,121	1,822	1,606	1,445	1,320	1,221
120,000	10,316	5,312	3,645	2,812	2,314	1,988	1,752	1,576	1,440	1,332
130,000	11,176	5,755	3,948	3,046	2,507	2,154	1,898	1,708	1,560	1,442
140,000	12,036	6,198	4,252	3,281	2,699	2,319	2,044	1,839	1,680	1,553
150,000	12,895	6,640	4,556	3,515	2,892	2,485	2,190	1,970	1,800	1,664
160,000	13,755	7,083	4,859	3,749	3,085	2,651	2,336	2,102	1,920	1,775
170,000	14,615	7,526	5,163	3,984	3,278	2,816	2,482	2,233	2,040	1,886
180,000	15,474	7,968	5,467	4,218	3,470	2,982	2,628	2,364	2,160	1,997
190,000	16,334	8,411	5,770	4,452	3,663	3,148	2,774	2,496	2,280	2,108
200,000	17,194	8,854	6,074	4,687	3,856	3,313	2,920	2,627	2,400	2,219
210,000	18,053	9,296	6,378	4,921	4,049	3,479	3,066	2,758	2,520	2,330
220,000	18,913	9,739	6,681	5,155	4,241	3,644	3,212	2,889	2,640	2,441
230,000	19,773	10,182	6,985	5,389	4,434	3,810	3,358	3,021	2,760	2,552
240,000	20,632	10,624	7,289	5,624	4,627	3,976	3,504	3,152	2,880	2,663
250,000	21,492	11,067	7,592	5,858	4,820	4,141	3,650	3,283	2,999	2,774
260,000	22,351	11,510	7,896	6,092	5,013	4,307	3,796	3,415	3,119	2,884
270,000	23,211	11,952	8,200	6,327	5,205	4,473	3,942	3,546	3,239	2,995
280,000	24,071	12,395	8,503	6,561	5,398	4,638	4,088	3,677	3,359	3,106

290,000	24,930	12,838	8,807	6,795	5,591	4,804	4,234	3,809	3,479	3,217
300,000	25,790	13,280	9,111	7,030	5,784	4,970	4,380	3,940	3,599	3,328
310,000	26,650	13,723	9,414	7,264	5,976	5,135	4,526	4,071	3,719	3,439
320,000	27,509	14,166	9,718	7,498	6,169	5,301	4,672	4,203	3,839	3,550
330,000	28,369	14,608	10,022	7,732	6,362	5,466	4,818	4,334	3,959	3,661
340,000	29,229	15,051	10,325	7,967	6,555	5,632	4,964	4,465	4,079	3,772
350,000	30,088	15,494	10,629	8,201	6,747	5,798	5,110	4,597	4,199	3,883
360,000	30,948	15,936	10,933	8,435	6,940	5,963	5,256	4,728	4,319	3,994
370,000	31,808	16,379	11,237	8,670	7,133	6,129	5,402	4,859	4,439	4,105
380,000	32,667	16,822	11,540	8,904	7,326	6,295	5,548	4,991	4,559	4,215
390,000	33,527	17,264	11,844	9,138	7,519	6,460	5,694	5,122	4,679	4,326
400,000	34,387	17,707	12,148	9,373	7,711	6,626	5,840	5,253	4,799	4,437

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