

**PEMBIAYAAN PERIBADI-i SWASTA
PEMBAYARAN MELALUI ELEKTRONIK**

TAHUN	1	2	3	4	5	6	7	8	9	10
KADAR EFEKTIF	KAS+ 6.91%	KAS + 7.37%				KAS+ 7.47%				
KADAR RATA	5.31%	5.57%				6.00%				
10,000	878	463	324	255	214	187	168	153	142	134
20,000	1,756	925	647	509	427	373	335	306	284	267
30,000	2,633	1,387	970	763	640	560	502	459	426	401
40,000	3,511	1,849	1,293	1,017	853	746	669	612	568	534
50,000	4,388	2,311	1,617	1,272	1,066	932	836	765	710	667
60,000	5,266	2,773	1,940	1,526	1,279	1,119	1,003	918	852	801
70,000	6,144	3,235	2,263	1,780	1,492	1,305	1,171	1,071	994	934
80,000	7,021	3,697	2,586	2,034	1,705	1,491	1,338	1,224	1,136	1,067
90,000	7,899	4,159	2,910	2,288	1,918	1,678	1,505	1,377	1,278	1,201
100,000	8,776	4,621	3,233	2,543	2,131	1,864	1,672	1,530	1,420	1,334
110,000	9,654	5,083	3,556	2,797	2,344	2,051	1,839	1,682	1,562	1,468
120,000	10,531	5,545	3,879	3,051	2,557	2,237	2,006	1,835	1,704	1,601
130,000	11,409	6,007	4,203	3,305	2,770	2,423	2,173	1,988	1,846	1,734
140,000	12,287	6,469	4,526	3,559	2,983	2,610	2,341	2,141	1,988	1,868
150,000	13,164	6,931	4,849	3,814	3,196	2,796	2,508	2,294	2,130	2,001
160,000	14,042	7,393	5,172	4,068	3,409	2,982	2,675	2,447	2,272	2,134
170,000	14,919	7,855	5,496	4,322	3,623	3,169	2,842	2,600	2,414	2,268
180,000	15,797	8,317	5,819	4,576	3,836	3,355	3,009	2,753	2,556	2,401
190,000	16,674	8,779	6,142	4,830	4,049	3,542	3,176	2,906	2,698	2,535
200,000	17,552	9,241	6,465	5,085	4,262	3,728	3,344	3,059	2,840	2,668
210,000	18,430	9,703	6,788	5,339	4,475	3,914	3,511	3,212	2,982	2,801
220,000	19,307	10,165	7,112	5,593	4,688	4,101	3,678	3,364	3,124	2,935
230,000	20,185	10,627	7,435	5,847	4,901	4,287	3,845	3,517	3,266	3,068

240,000	21,062	11,089	7,758	6,101	5,114	4,473	4,012	3,670	3,408	3,201
250,000	21,940	11,551	8,081	6,356	5,327	4,660	4,179	3,823	3,550	3,335
260,000	22,818	12,013	8,405	6,610	5,540	4,846	4,346	3,976	3,692	3,468
270,000	23,695	12,475	8,728	6,864	5,753	5,032	4,514	4,129	3,834	3,602
280,000	24,573	12,937	9,051	7,118	5,966	5,219	4,681	4,282	3,976	3,735
290,000	25,450	13,399	9,374	7,372	6,179	5,405	4,848	4,435	4,118	3,868
300,000	26,328	13,861	9,698	7,627	6,392	5,592	5,015	4,588	4,260	4,002
310,000	27,205	14,323	10,021	7,881	6,605	5,778	5,182	4,741	4,402	4,135
320,000	28,083	14,785	10,344	8,135	6,818	5,964	5,349	4,894	4,544	4,268
330,000	28,961	15,247	10,667	8,389	7,032	6,151	5,516	5,046	4,686	4,402
340,000	29,838	15,709	10,991	8,643	7,245	6,337	5,684	5,199	4,828	4,535
350,000	30,716	16,171	11,314	8,898	7,458	6,523	5,851	5,352	4,970	4,669
360,000	31,593	16,633	11,637	9,152	7,671	6,710	6,018	5,505	5,112	4,802
370,000	32,471	17,095	11,960	9,406	7,884	6,896	6,185	5,658	5,254	4,935
380,000	33,348	17,557	12,283	9,660	8,097	7,083	6,352	5,811	5,396	5,069
390,000	34,226	18,019	12,607	9,914	8,310	7,269	6,519	5,964	5,538	5,202
400,000	35,104	18,481	12,930	10,169	8,523	7,455	6,687	6,117	5,680	5,335

Nota:

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