

PEMBIAYAAN PERIBADI-i SEKTOR AWAM
PINDAHAN GAJI

TAHUN	1	2	3	4	5	6	7	8	9	10
KADAR EFEKTIF	KAS + 3.78%	KAS + 4.24%				KAS + 4.07%				
KADAR RATA	3.57%	3.76%				3.04%				
10,000	864	448	309	240	198	170	144	130	118	109
20,000	1,727	896	618	479	396	340	288	259	236	218
30,000	2,590	1,344	927	719	594	509	432	388	354	326
40,000	3,453	1,791	1,235	958	792	679	576	517	471	435
50,000	4,316	2,239	1,544	1,198	990	849	719	646	589	544
60,000	5,179	2,687	1,853	1,437	1,188	1,018	863	775	707	652
70,000	6,042	3,134	2,162	1,676	1,386	1,188	1,007	904	824	761
80,000	6,905	3,582	2,470	1,916	1,584	1,358	1,151	1,033	942	870
90,000	7,768	4,030	2,779	2,155	1,782	1,527	1,295	1,162	1,060	978
100,000	8,632	4,477	3,088	2,395	1,980	1,697	1,438	1,291	1,177	1,087
110,000	9,495	4,925	3,396	2,634	2,178	1,866	1,582	1,420	1,295	1,195
120,000	10,358	5,373	3,705	2,873	2,376	2,036	1,726	1,550	1,413	1,304
130,000	11,221	5,820	4,014	3,113	2,574	2,206	1,870	1,679	1,531	1,413
140,000	12,084	6,268	4,323	3,352	2,772	2,375	2,014	1,808	1,648	1,521
150,000	12,947	6,716	4,631	3,592	2,970	2,545	2,157	1,937	1,766	1,630
160,000	13,810	7,163	4,940	3,831	3,168	2,715	2,301	2,066	1,884	1,739
170,000	14,673	7,611	5,249	4,071	3,366	2,884	2,445	2,195	2,001	1,847
180,000	15,536	8,059	5,558	4,310	3,564	3,054	2,589	2,324	2,119	1,956
190,000	16,399	8,506	5,866	4,549	3,762	3,223	2,733	2,453	2,237	2,064
200,000	17,263	8,954	6,175	4,789	3,960	3,393	2,876	2,582	2,354	2,173
210,000	18,126	9,402	6,484	5,028	4,158	3,563	3,020	2,711	2,472	2,282
220,000	18,989	9,849	6,792	5,268	4,356	3,732	3,164	2,840	2,590	2,390
230,000	19,852	10,297	7,101	5,507	4,554	3,902	3,308	2,970	2,708	2,499
240,000	20,715	10,745	7,410	5,746	4,752	4,072	3,452	3,099	2,825	2,608

250,000	21,578	11,193	7,719	5,986	4,950	4,241	3,595	3,228	2,943	2,716
260,000	22,441	11,640	8,027	6,225	5,148	4,411	3,739	3,357	3,061	2,825
270,000	23,304	12,088	8,336	6,465	5,346	4,580	3,883	3,486	3,178	2,933
280,000	24,167	12,536	8,645	6,704	5,544	4,750	4,027	3,615	3,296	3,042
290,000	25,030	12,983	8,954	6,944	5,741	4,920	4,171	3,744	3,414	3,151
300,000	25,894	13,431	9,262	7,183	5,939	5,089	4,314	3,873	3,531	3,259
310,000	26,757	13,879	9,571	7,422	6,137	5,259	4,458	4,002	3,649	3,368
320,000	27,620	14,326	9,880	7,662	6,335	5,429	4,602	4,131	3,767	3,477
330,000	28,483	14,774	10,188	7,901	6,533	5,598	4,746	4,260	3,885	3,585
340,000	29,346	15,222	10,497	8,141	6,731	5,768	4,890	4,390	4,002	3,694
350,000	30,209	15,669	10,806	8,380	6,929	5,937	5,033	4,519	4,120	3,802
360,000	31,072	16,117	11,115	8,619	7,127	6,107	5,177	4,648	4,238	3,911
370,000	31,935	16,565	11,423	8,859	7,325	6,277	5,321	4,777	4,355	4,020
380,000	32,798	17,012	11,732	9,098	7,523	6,446	5,465	4,906	4,473	4,128
390,000	33,661	17,460	12,041	9,338	7,721	6,616	5,609	5,035	4,591	4,237
400,000	34,525	17,908	12,350	9,577	7,919	6,786	5,752	5,164	4,708	4,346

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