

**PERSONAL FINANCING-i PUBLIC SECTOR (FLOATING RATE)
BIRO DEDUCTION /SALARY DEDUCTION**

Year	1	2	3	4	5	6	7	8	9	10
Effective Rate	SBR+2.42%	SBR+2.75%				SBR+2.77%				
Flat Rate	2.82%	2.92%				3.04%				
10,000	857	441	302	233	192	164	144	130	118	109
20,000	1,714	882	604	466	383	327	288	259	236	218
30,000	2,571	1,323	906	698	574	491	432	388	354	326
40,000	3,428	1,764	1,208	931	765	654	576	517	471	435
50,000	4,285	2,205	1,510	1,163	956	818	719	646	589	544
60,000	5,142	2,646	1,812	1,396	1,147	981	863	775	707	652
70,000	5,998	3,087	2,114	1,628	1,338	1,145	1,007	904	824	761
80,000	6,855	3,528	2,416	1,861	1,529	1,308	1,151	1,033	942	870
90,000	7,712	3,969	2,718	2,094	1,720	1,472	1,295	1,162	1,060	978
100,000	8,569	4,410	3,020	2,326	1,911	1,635	1,438	1,291	1,177	1,087
110,000	9,426	4,851	3,322	2,559	2,102	1,799	1,582	1,420	1,295	1,195
120,000	10,283	5,292	3,624	2,791	2,293	1,962	1,726	1,550	1,413	1,304
130,000	11,140	5,733	3,926	3,024	2,484	2,126	1,870	1,679	1,531	1,413
140,000	11,996	6,174	4,228	3,256	2,675	2,289	2,014	1,808	1,648	1,521
150,000	12,853	6,615	4,530	3,489	2,866	2,453	2,157	1,937	1,766	1,630
160,000	13,710	7,056	4,832	3,722	3,057	2,616	2,301	2,066	1,884	1,739
170,000	14,567	7,497	5,134	3,954	3,248	2,780	2,445	2,195	2,001	1,847
180,000	15,424	7,938	5,436	4,187	3,439	2,943	2,589	2,324	2,119	1,956
190,000	16,281	8,379	5,738	4,419	3,630	3,106	2,733	2,453	2,237	2,064
200,000	17,138	8,820	6,040	4,652	3,821	3,270	2,876	2,582	2,354	2,173

*Standard Base Rate (SBR) is equivalent to 2.75% per annum

Additional of 1.50% to the current profit rate for Financing Without Takaful

Terms and Conditions Apply