

**PERSONAL FINANCING-i PUBLIC FLOATING  
(WITH TAKAFUL)  
BPA/SALARY DEDUCTION**

| YEAR           | 1         | 2     | 3     | 4         | 5     | 6     | 7     | 8     | 9     | 10    |
|----------------|-----------|-------|-------|-----------|-------|-------|-------|-------|-------|-------|
| EFFECTIVE RATE | *BR+3.12% |       |       | *BR+3.65% |       |       |       |       |       |       |
| FLAT RATE      | 3.02%     |       |       | 3.47%     |       |       |       |       |       |       |
| 5,000          | 430       | 221   | 152   | 118       | 98    | 84    | 74    | 67    | 61    | 57    |
| 10,000         | 860       | 442   | 303   | 236       | 195   | 167   | 148   | 133   | 122   | 113   |
| 15,000         | 1,290     | 663   | 455   | 354       | 292   | 251   | 221   | 199   | 182   | 169   |
| 20,000         | 1,719     | 884   | 606   | 472       | 389   | 334   | 295   | 266   | 243   | 225   |
| 25,000         | 2,149     | 1,105 | 758   | 590       | 487   | 418   | 369   | 332   | 304   | 281   |
| 30,000         | 2,579     | 1,326 | 909   | 708       | 584   | 501   | 442   | 398   | 364   | 337   |
| 35,000         | 3,008     | 1,547 | 1,061 | 826       | 681   | 585   | 516   | 465   | 425   | 393   |
| 40,000         | 3,438     | 1,768 | 1,212 | 944       | 778   | 668   | 590   | 531   | 486   | 450   |
| 45,000         | 3,868     | 1,989 | 1,364 | 1,062     | 876   | 752   | 663   | 597   | 546   | 506   |
| 50,000         | 4,297     | 2,210 | 1,515 | 1,180     | 973   | 835   | 737   | 664   | 607   | 562   |
| 55,000         | 4,727     | 2,431 | 1,667 | 1,298     | 1,070 | 919   | 811   | 730   | 668   | 618   |
| 60,000         | 5,157     | 2,652 | 1,818 | 1,416     | 1,167 | 1,002 | 884   | 796   | 728   | 674   |
| 65,000         | 5,586     | 2,873 | 1,970 | 1,534     | 1,265 | 1,085 | 958   | 863   | 789   | 730   |
| 70,000         | 6,016     | 3,094 | 2,121 | 1,652     | 1,362 | 1,169 | 1,032 | 929   | 850   | 786   |
| 75,000         | 6,446     | 3,315 | 2,273 | 1,770     | 1,459 | 1,252 | 1,105 | 995   | 910   | 843   |
| 80,000         | 6,876     | 3,536 | 2,424 | 1,888     | 1,556 | 1,336 | 1,179 | 1,062 | 971   | 899   |
| 85,000         | 7,305     | 3,757 | 2,576 | 2,006     | 1,654 | 1,419 | 1,252 | 1,128 | 1,032 | 955   |
| 90,000         | 7,735     | 3,978 | 2,727 | 2,124     | 1,751 | 1,503 | 1,326 | 1,194 | 1,092 | 1,011 |
| 95,000         | 8,165     | 4,199 | 2,879 | 2,242     | 1,848 | 1,586 | 1,400 | 1,261 | 1,153 | 1,067 |
| 100,000        | 8,594     | 4,420 | 3,030 | 2,360     | 1,945 | 1,670 | 1,473 | 1,327 | 1,213 | 1,123 |
| 105,000        | 9,024     | 4,641 | 3,181 | 2,478     | 2,043 | 1,753 | 1,547 | 1,393 | 1,274 | 1,179 |
| 110,000        | 9,454     | 4,862 | 3,333 | 2,596     | 2,140 | 1,837 | 1,621 | 1,459 | 1,335 | 1,236 |
| 115,000        | 9,883     | 5,083 | 3,484 | 2,714     | 2,237 | 1,920 | 1,694 | 1,526 | 1,395 | 1,292 |
| 120,000        | 10,313    | 5,304 | 3,636 | 2,832     | 2,334 | 2,003 | 1,768 | 1,592 | 1,456 | 1,348 |
| 125,000        | 10,743    | 5,525 | 3,787 | 2,950     | 2,432 | 2,087 | 1,842 | 1,658 | 1,517 | 1,404 |
| 130,000        | 11,172    | 5,746 | 3,939 | 3,068     | 2,529 | 2,170 | 1,915 | 1,725 | 1,577 | 1,460 |
| 135,000        | 11,602    | 5,967 | 4,090 | 3,186     | 2,626 | 2,254 | 1,989 | 1,791 | 1,638 | 1,516 |
| 140,000        | 12,032    | 6,188 | 4,242 | 3,304     | 2,723 | 2,337 | 2,063 | 1,857 | 1,699 | 1,572 |
| 145,000        | 12,461    | 6,409 | 4,393 | 3,422     | 2,821 | 2,421 | 2,136 | 1,924 | 1,759 | 1,629 |
| 150,000        | 12,891    | 6,630 | 4,545 | 3,540     | 2,918 | 2,504 | 2,210 | 1,990 | 1,820 | 1,685 |
| 155,000        | 13,321    | 6,851 | 4,696 | 3,658     | 3,015 | 2,588 | 2,283 | 2,056 | 1,881 | 1,741 |
| 160,000        | 13,751    | 7,072 | 4,848 | 3,776     | 3,112 | 2,671 | 2,357 | 2,123 | 1,941 | 1,797 |
| 165,000        | 14,180    | 7,293 | 4,999 | 3,894     | 3,210 | 2,755 | 2,431 | 2,189 | 2,002 | 1,853 |
| 170,000        | 14,610    | 7,514 | 5,151 | 4,012     | 3,307 | 2,838 | 2,504 | 2,255 | 2,063 | 1,909 |
| 175,000        | 15,040    | 7,735 | 5,302 | 4,130     | 3,404 | 2,921 | 2,578 | 2,322 | 2,123 | 1,965 |
| 180,000        | 15,469    | 7,956 | 5,454 | 4,248     | 3,501 | 3,005 | 2,652 | 2,388 | 2,184 | 2,022 |
| 185,000        | 15,899    | 8,176 | 5,605 | 4,366     | 3,599 | 3,088 | 2,725 | 2,454 | 2,245 | 2,078 |
| 190,000        | 16,329    | 8,397 | 5,757 | 4,484     | 3,696 | 3,172 | 2,799 | 2,521 | 2,305 | 2,134 |
| 195,000        | 16,758    | 8,618 | 5,908 | 4,602     | 3,793 | 3,255 | 2,873 | 2,587 | 2,366 | 2,190 |
| 200,000        | 17,188    | 8,839 | 6,060 | 4,720     | 3,890 | 3,339 | 2,946 | 2,653 | 2,426 | 2,246 |

\*Current Base Rate (BR) is 2.60% per annum

Terms and conditions apply

**PERSONAL FINANCING-i PUBLIC FLOATING  
(WITHOUT TAKAFUL)  
BPA/SALARY DEDUCTION**

| YEAR           | 1         | 2     | 3     | 4         | 5     | 6     | 7     | 8     | 9     | 10    |
|----------------|-----------|-------|-------|-----------|-------|-------|-------|-------|-------|-------|
| EFFECTIVE RATE | *BR+4.62% |       |       | *BR+5.15% |       |       |       |       |       |       |
| FLAT RATE      | 3.84%     |       |       | 4.40%     |       |       |       |       |       |       |
| 5,000          | 434       | 225   | 155   | 122       | 101   | 88    | 78    | 71    | 65    | 61    |
| 10,000         | 867       | 449   | 310   | 243       | 202   | 175   | 155   | 141   | 129   | 121   |
| 15,000         | 1,300     | 674   | 465   | 365       | 303   | 262   | 232   | 211   | 194   | 181   |
| 20,000         | 1,733     | 898   | 620   | 486       | 404   | 349   | 310   | 281   | 258   | 241   |
| 25,000         | 2,166     | 1,122 | 775   | 608       | 504   | 436   | 387   | 351   | 323   | 301   |
| 30,000         | 2,599     | 1,347 | 930   | 729       | 605   | 523   | 464   | 421   | 387   | 361   |
| 35,000         | 3,032     | 1,571 | 1,085 | 851       | 706   | 610   | 542   | 491   | 452   | 421   |
| 40,000         | 3,466     | 1,795 | 1,240 | 972       | 807   | 697   | 619   | 561   | 516   | 481   |
| 45,000         | 3,899     | 2,020 | 1,395 | 1,094     | 908   | 784   | 696   | 631   | 581   | 541   |
| 50,000         | 4,332     | 2,244 | 1,549 | 1,215     | 1,008 | 871   | 774   | 701   | 645   | 601   |
| 55,000         | 4,765     | 2,468 | 1,704 | 1,337     | 1,109 | 958   | 851   | 771   | 709   | 661   |
| 60,000         | 5,198     | 2,693 | 1,859 | 1,458     | 1,210 | 1,045 | 928   | 841   | 774   | 721   |
| 65,000         | 5,631     | 2,917 | 2,014 | 1,580     | 1,311 | 1,132 | 1,006 | 911   | 838   | 781   |
| 70,000         | 6,064     | 3,142 | 2,169 | 1,701     | 1,411 | 1,219 | 1,083 | 981   | 903   | 841   |
| 75,000         | 6,498     | 3,366 | 2,324 | 1,823     | 1,512 | 1,306 | 1,160 | 1,051 | 967   | 901   |
| 80,000         | 6,931     | 3,590 | 2,479 | 1,944     | 1,613 | 1,393 | 1,237 | 1,121 | 1,032 | 961   |
| 85,000         | 7,364     | 3,815 | 2,634 | 2,066     | 1,714 | 1,480 | 1,315 | 1,191 | 1,096 | 1,021 |
| 90,000         | 7,797     | 4,039 | 2,789 | 2,187     | 1,815 | 1,568 | 1,392 | 1,261 | 1,161 | 1,081 |
| 95,000         | 8,230     | 4,263 | 2,943 | 2,309     | 1,915 | 1,655 | 1,469 | 1,331 | 1,225 | 1,141 |
| 100,000        | 8,663     | 4,488 | 3,098 | 2,430     | 2,016 | 1,742 | 1,547 | 1,401 | 1,289 | 1,201 |
| 105,000        | 9,096     | 4,712 | 3,253 | 2,552     | 2,117 | 1,829 | 1,624 | 1,472 | 1,354 | 1,261 |
| 110,000        | 9,530     | 4,936 | 3,408 | 2,673     | 2,218 | 1,916 | 1,701 | 1,542 | 1,418 | 1,321 |
| 115,000        | 9,963     | 5,161 | 3,563 | 2,795     | 2,319 | 2,003 | 1,779 | 1,612 | 1,483 | 1,381 |
| 120,000        | 10,396    | 5,385 | 3,718 | 2,916     | 2,419 | 2,090 | 1,856 | 1,682 | 1,547 | 1,441 |
| 125,000        | 10,829    | 5,610 | 3,873 | 3,037     | 2,520 | 2,177 | 1,933 | 1,752 | 1,612 | 1,501 |
| 130,000        | 11,262    | 5,834 | 4,028 | 3,159     | 2,621 | 2,264 | 2,011 | 1,822 | 1,676 | 1,561 |
| 135,000        | 11,695    | 6,058 | 4,183 | 3,280     | 2,722 | 2,351 | 2,088 | 1,892 | 1,741 | 1,621 |
| 140,000        | 12,128    | 6,283 | 4,337 | 3,402     | 2,822 | 2,438 | 2,165 | 1,962 | 1,805 | 1,681 |
| 145,000        | 12,562    | 6,507 | 4,492 | 3,523     | 2,923 | 2,525 | 2,242 | 2,032 | 1,869 | 1,741 |
| 150,000        | 12,995    | 6,731 | 4,647 | 3,645     | 3,024 | 2,612 | 2,320 | 2,102 | 1,934 | 1,801 |
| 155,000        | 13,428    | 6,956 | 4,802 | 3,766     | 3,125 | 2,699 | 2,397 | 2,172 | 1,998 | 1,861 |
| 160,000        | 13,861    | 7,180 | 4,957 | 3,888     | 3,226 | 2,786 | 2,474 | 2,242 | 2,063 | 1,921 |
| 165,000        | 14,294    | 7,404 | 5,112 | 4,009     | 3,326 | 2,873 | 2,552 | 2,312 | 2,127 | 1,981 |
| 170,000        | 14,727    | 7,629 | 5,267 | 4,131     | 3,427 | 2,960 | 2,629 | 2,382 | 2,192 | 2,041 |
| 175,000        | 15,160    | 7,853 | 5,422 | 4,252     | 3,528 | 3,047 | 2,706 | 2,452 | 2,256 | 2,101 |
| 180,000        | 15,594    | 8,078 | 5,577 | 4,374     | 3,629 | 3,135 | 2,784 | 2,522 | 2,321 | 2,161 |
| 185,000        | 16,027    | 8,302 | 5,731 | 4,495     | 3,730 | 3,222 | 2,861 | 2,592 | 2,385 | 2,221 |
| 190,000        | 16,460    | 8,526 | 5,886 | 4,617     | 3,830 | 3,309 | 2,938 | 2,662 | 2,450 | 2,281 |
| 195,000        | 16,893    | 8,751 | 6,041 | 4,738     | 3,931 | 3,396 | 3,016 | 2,732 | 2,514 | 2,341 |
| 200,000        | 17,326    | 8,975 | 6,196 | 4,860     | 4,032 | 3,483 | 3,093 | 2,802 | 2,578 | 2,401 |