

**PERSONAL FINANCING-i PUBLIC FLOATING  
(WITH TAKAFUL)  
SALARY TRANSFER**

YEAR	1	2	3	4	5	6	7	8	9	10
EFFECTIVE RATE	*BR+2.31%			*BR+2.94%						
FLAT RATE	2.72%			3.20%						
10,000	857	440	301	234	193	165	146	131	120	110
20,000	1,714	879	601	468	385	330	291	261	239	220
30,000	2,571	1,319	902	702	578	495	436	392	358	330
40,000	3,428	1,758	1,202	936	770	659	581	522	477	440
50,000	4,285	2,198	1,503	1,170	962	824	726	652	596	550
60,000	5,141	2,637	1,803	1,404	1,155	989	871	783	715	660
70,000	5,998	3,077	2,103	1,638	1,347	1,154	1,016	913	834	770
80,000	6,855	3,516	2,404	1,872	1,539	1,318	1,161	1,044	953	880
90,000	7,712	3,955	2,704	2,105	1,732	1,483	1,306	1,174	1,072	990
100,000	8,569	4,395	3,005	2,339	1,924	1,648	1,451	1,304	1,191	1,100
110,000	9,425	4,834	3,305	2,573	2,116	1,813	1,596	1,435	1,310	1,210
120,000	10,282	5,274	3,606	2,807	2,309	1,977	1,741	1,565	1,429	1,320
130,000	11,139	5,713	3,906	3,041	2,501	2,142	1,887	1,696	1,548	1,430
140,000	11,996	6,153	4,206	3,275	2,693	2,307	2,032	1,826	1,667	1,540
150,000	12,853	6,592	4,507	3,509	2,886	2,472	2,177	1,956	1,786	1,650
160,000	13,709	7,031	4,807	3,743	3,078	2,636	2,322	2,087	1,905	1,760
170,000	14,566	7,471	5,108	3,977	3,271	2,801	2,467	2,217	2,024	1,870
180,000	15,423	7,910	5,408	4,210	3,463	2,966	2,612	2,348	2,143	1,980
190,000	16,280	8,350	5,709	4,444	3,655	3,131	2,757	2,478	2,262	2,090
200,000	17,137	8,789	6,009	4,678	3,848	3,295	2,902	2,608	2,381	2,200

\*Current Base Rate (BR) is 2.85% per annum

Terms and conditions apply

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(WITHOUT TAKAFUL)  
SALARY TRANSFER**

YEAR	1	2	3	4	5	6	7	8	9	10
EFFECTIVE RATE	*BR+3.81%			*BR+4.44%						
FLAT RATE	3.53%			4.11%						
10,000	864	447	308	241	200	172	153	138	127	118
20,000	1,728	893	615	482	399	344	305	276	254	236
30,000	2,592	1,339	922	723	599	516	458	414	380	353
40,000	3,455	1,785	1,229	964	798	688	610	552	507	471
50,000	4,319	2,231	1,537	1,205	997	860	762	689	633	589
60,000	5,183	2,678	1,844	1,445	1,197	1,032	915	827	760	706
70,000	6,046	3,124	2,151	1,686	1,396	1,204	1,067	965	886	824
80,000	6,910	3,570	2,458	1,927	1,596	1,376	1,219	1,103	1,013	941
90,000	7,774	4,016	2,765	2,168	1,795	1,547	1,372	1,241	1,139	1,059
100,000	8,638	4,462	3,073	2,409	1,994	1,719	1,524	1,378	1,266	1,177
110,000	9,501	4,909	3,380	2,649	2,194	1,891	1,676	1,516	1,392	1,294
120,000	10,365	5,355	3,687	2,890	2,393	2,063	1,829	1,654	1,519	1,412
130,000	11,229	5,801	3,994	3,131	2,592	2,235	1,981	1,792	1,645	1,529
140,000	12,092	6,247	4,302	3,372	2,792	2,407	2,133	1,929	1,772	1,647
150,000	12,956	6,693	4,609	3,613	2,991	2,579	2,286	2,067	1,899	1,765
160,000	13,820	7,139	4,916	3,853	3,191	2,751	2,438	2,205	2,025	1,882
170,000	14,683	7,586	5,223	4,094	3,390	2,923	2,590	2,343	2,152	2,000
180,000	15,547	8,032	5,530	4,335	3,589	3,094	2,743	2,481	2,278	2,117
190,000	16,411	8,478	5,838	4,576	3,789	3,266	2,895	2,618	2,405	2,235
200,000	17,275	8,924	6,145	4,817	3,988	3,438	3,047	2,756	2,531	2,353