Payment Table for Personal Financing/-i For Private Sector
Variable Rate (promo) FY2025/FY2026

Financing tenure	1	2	3	4	5	6	7
Financing Amount (RM)	12	24	36	48	60	72	84
Annual Effective rate	24.00%						
Equivalent Flat rate	13.47%	13.45%	13.75%	14.12%	14.52%	14.93%	15.33%
2,000	190.00	106.00	79.00	66.00	58.00	53.00	50.00
3,000	284.00	159.00	118.00	98.00	87.00	79.00	75.00
4,000	379.00	212.00	157.00	131.00	116.00	106.00	99.00
5,000	473.00	265.00	197.00	164.00	144.00	132.00	124.00
6,000	568.00	318.00	236.00	196.00	173.00	158.00	149.00
7,000	662.00	371.00	275.00	229.00	202.00	185.00	173.00
8,000	757.00	423.00	314.00	261.00	231.00	211.00	198.00
9,000	852.00	476.00	354.00	294.00	259.00	237.00	223.00
10,000	946.00	529.00	393.00	327.00	288.00	264.00	247.00
11,000	1,041.00	582.00	432.00	359.00	317.00	290.00	272.00
12,000	1,135.00	635.00	471.00	392.00	346.00	316.00	297.00
13,000	1,230.00	688.00	511.00	424.00	374.00	343.00	321.00
14,000	1,324.00	741.00	550.00	457.00	403.00	369.00	346.00
15,000	1,419.00	794.00	589.00	490.00	432.00	395.00	371.00
Annual Effective rate	20.00%						
Equivalent Flat rate	11.16%	11.07%	11.26%	11.52%	11.79%	12.08%	12.36%
16,000	1,483.00	815.00	595.00	487.00	424.00	384.00	356.00
17,000	1,575.00	866.00	632.00	518.00	451.00	408.00	378.00
18,000	1,668.00	917.00	669.00	548.00	477.00	432.00	400.00
19,000	1,761.00	968.00	707.00	579.00	504.00	456.00	422.00
20,000	1,853.00	1,018.00	744.00	609.00	530.00	480.00	445.00
21,000	1,946.00	1,069.00	781.00	640.00	557.00	504.00	467.00
22,000	2,038.00	1,120.00	818.00	670.00	583.00	527.00	489.00
23,000	2,131.00	1,171.00	855.00	700.00	610.00	551.00	511.00
24,000	2,224.00	1,222.00	892.00	731.00	636.00	575.00	533.00
25,000	2,316.00	1,273.00	930.00	761.00	663.00	599.00	556.00
26,000	2,409.00	1,324.00	967.00	792.00	689.00	623.00	578.00
27,000	2,502.00	1,375.00	1,004.00	822.00	716.00	647.00	600.00
28,000	2,594.00	1,426.00	1,041.00	853.00	742.00	671.00	622.00
29,000	2,687.00	1,476.00	1,078.00	883.00	769.00	695.00	644.00
30,000	2,780.00	1,527.00	1,115.00	913.00	795.00	719.00	667.00
31,000	2,872.00	1,578.00	1,153.00	944.00	822.00	743.00	689.00
32,000	2,965.00	1,629.00	1,190.00	974.00	848.00	767.00	711.00
33,000	3,057.00	1,680.00	1,227.00	1,005.00	875.00	791.00	733.00
34,000	3,150.00	1,731.00	1,264.00	1,035.00	901.00	815.00	756.00
35,000	3,243.00	1,782.00	1,301.00	1,066.00	928.00	839.00	778.00
36,000	3,335.00	1,833.00	1,338.00	1,096.00	954.00	863.00	800.00

37,000	3,428.00	1,884.00	1,376.00	1,126.00	981.00	887.00	822.00
38,000	3,521.00	1,935.00	1,413.00	1,157.00	1,007.00	911.00	844.00
39,000	3,613.00	1,985.00	1,450.00	1,187.00	1,034.00	935.00	867.00
40,000	3,706.00	2,036.00	1,487.00	1,218.00	1,060.00	959.00	889.00
41,000	3,799.00	2,087.00	1,524.00	1,248.00	1,087.00	983.00	911.00
42,000	3,891.00	2,138.00	1,561.00	1,279.00	1,113.00	1,007.00	933.00
43,000	3,984.00	2,189.00	1,599.00	1,309.00	1,140.00	1,030.00	955.00
44,000	4,076.00	2,240.00	1,636.00	1,339.00	1,166.00	1,054.00	978.00
45,000	4,169.00	2,291.00	1,673.00	1,370.00	1,193.00	1,078.00	1,000.00
46,000	4,262.00	2,342.00	1,710.00	1,400.00	1,219.00	1,102.00	1,022.00
47,000	4,354.00	2,393.00	1,747.00	1,431.00	1,246.00	1,126.00	1,044.00
48,000	4,447.00	2,443.00	1,784.00	1,461.00	1,272.00	1,150.00	1,066.00
49,000	4,540.00	2,494.00	1,822.00	1,492.00	1,299.00	1,174.00	1,089.00
50,000	4,632.00	2,545.00	1,859.00	1,522.00	1,325.00	1,198.00	1,111.00
Annual Effective rate	**17.00%**						
Equivalent Flat rate	9.45%	9.33%	9.45%	9.63%	9.82%	10.03%	10.24%
51,000	4,652.00	2,522.00	1,819.00	1,472.00	1,268.00	1,135.00	1,043.00
52,000	4,743.00	2,571.00	1,854.00	1,501.00	1,293.00	1,157.00	1,063.00
53,000	4,834.00	2,621.00	1,890.00	1,530.00	1,318.00	1,180.00	1,084.00
54,000	4,926.00	2,670.00	1,926.00	1,559.00	1,343.00	1,202.00	1,104.00
55,000	5,017.00	2,720.00	1,961.00	1,588.00	1,367.00	1,224.00	1,124.00
56,000	5,108.00	2,769.00	1,997.00	1,616.00	1,392.00	1,246.00	1,145.00
57,000	5,199.00	2,819.00	2,033.00	1,645.00	1,417.00	1,269.00	1,165.00
58,000	5,290.00	2,868.00	2,068.00	1,674.00	1,442.00	1,291.00	1,186.00
59,000	5,382.00	2,918.00	2,104.00	1,703.00	1,467.00	1,313.00	1,206.00
60,000	5,473.00	2,967.00	2,140.00	1,732.00	1,492.00	1,335.00	1,227.00
61,000	5,564.00	3,016.00	2,175.00	1,761.00	1,517.00	1,358.00	1,247.00
62,000	5,655.00	3,066.00	2,211.00	1,790.00	1,541.00	1,380.00	1,268.00
63,000	5,746.00	3,115.00	2,247.00	1,818.00	1,566.00	1,402.00	1,288.00
64,000	5,838.00	3,165.00	2,282.00	1,847.00	1,591.00	1,424.00	1,308.00
65,000	5,929.00	3,214.00	2,318.00	1,876.00	1,616.00	1,446.00	1,329.00
66,000	6,020.00	3,264.00	2,354.00	1,905.00	1,641.00	1,469.00	1,349.00
67,000	6,111.00	3,313.00	2,389.00	1,934.00	1,666.00	1,491.00	1,370.00
68,000	6,202.00	3,363.00	2,425.00	1,963.00	1,690.00	1,513.00	1,390.00
69,000	6,294.00	3,412.00	2,461.00	1,991.00	1,715.00	1,535.00	1,411.00
70,000	6,385.00	3,461.00	2,496.00	2,020.00	1,740.00	1,558.00	1,431.00
71,000	6,476.00	3,511.00	2,532.00	2,049.00	1,765.00	1,580.00	1,451.00
72,000	6,567.00	3,560.00	2,567.00	2,078.00	1,790.00	1,602.00	1,472.00
73,000	6,658.00	3,610.00	2,603.00	2,107.00	1,815.00	1,624.00	1,492.00
74,000	6,750.00	3,659.00	2,639.00	2,136.00	1,840.00	1,647.00	1,513.00
75,000	6,841.00	3,709.00	2,674.00	2,165.00	1,864.00	1,669.00	1,533.00
76,000	6,932.00	3,758.00	2,710.00	2,193.00	1,889.00	1,691.00	1,554.00
77,000	7,023.00	3,808.00	2,746.00	2,222.00	1,914.00	1,713.00	1,574.00
78,000	7,114.00	3,857.00	2,781.00	2,251.00	1,939.00	1,736.00	1,594.00
79,000	7,206.00	3,906.00	2,817.00	2,280.00	1,964.00	1,758.00	1,615.00
80,000	7,297.00	3,956.00	2,853.00	2,309.00	1,989.00	1,780.00	1,635.00

81,000	7,388.00	4,005.00	2,888.00	2,338.00	2,014.00	1,802.00	1,656.00
82,000	7,479.00	4,055.00	2,924.00	2,367.00	2,038.00	1,825.00	1,676.00
83,000	7,570.00	4,104.00	2,960.00	2,395.00	2,063.00	1,847.00	1,697.00
84,000	7,662.00	4,154.00	2,995.00	2,424.00	2,088.00	1,869.00	1,717.00
85,000	7,753.00	4,203.00	3,031.00	2,453.00	2,113.00	1,891.00	1,738.00
86,000	7,844.00	4,253.00	3,067.00	2,482.00	2,138.00	1,914.00	1,758.00
87,000	7,935.00	4,302.00	3,102.00	2,511.00	2,163.00	1,936.00	1,778.00
88,000	8,027.00	4,351.00	3,138.00	2,540.00	2,188.00	1,958.00	1,799.00
89,000	8,118.00	4,401.00	3,174.00	2,569.00	2,212.00	1,980.00	1,819.00
90,000	8,209.00	4,450.00	3,209.00	2,597.00	2,237.00	2,003.00	1,840.00
91,000	8,300.00	4,500.00	3,245.00	2,626.00	2,262.00	2,025.00	1,860.00
92,000	8,391.00	4,549.00	3,281.00	2,655.00	2,287.00	2,047.00	1,881.00
93,000	8,483.00	4,599.00	3,316.00	2,684.00	2,312.00	2,069.00	1,901.00
94,000	8,574.00	4,648.00	3,352.00	2,713.00	2,337.00	2,092.00	1,921.00
95,000	8,665.00	4,698.00	3,388.00	2,742.00	2,361.00	2,114.00	1,942.00
96,000	8,756.00	4,747.00	3,423.00	2,771.00	2,386.00	2,136.00	1,962.00
97,000	8,847.00	4,796.00	3,459.00	2,799.00	2,411.00	2,158.00	1,983.00
98,000	8,939.00	4,846.00	3,494.00	2,828.00	2,436.00	2,181.00	2,003.00
99,000	9,030.00	4,895.00	3,530.00	2,857.00	2,461.00	2,203.00	2,024.00
Annual Effective rate	**14.00%**						
Equivalent Flat rate	7.74%	7.62%	7.68%	7.79%	7.92%	8.06%	8.20%
100,000	8,979.00	4,802.00	3,418.00	2,733.00	2,327.00	2,061.00	1,875.00
101,000	9,069.00	4,850.00	3,452.00	2,760.00	2,351.00	2,082.00	1,893.00
102,000	9,159.00	4,898.00	3,487.00	2,788.00	2,374.00	2,102.00	1,912.00
103,000	9,249.00	4,946.00	3,521.00	2,815.00	2,397.00	2,123.00	1,931.00
104,000	9,338.00	4,994.00	3,555.00	2,842.00	2,420.00	2,143.00	1,949.00
105,000	9,428.00	5,042.00	3,589.00	2,870.00	2,444.00	2,164.00	1,968.00
106,000	9,518.00	5,090.00	3,623.00	2,897.00	2,467.00	2,185.00	1,987.00
107,000	9,608.00	5,138.00	3,658.00	2,924.00	2,490.00	2,205.00	2,006.00
108,000	9,698.00	5,186.00	3,692.00	2,952.00	2,513.00	2,226.00	2,024.00
109,000	9,787.00	5,234.00	3,726.00	2,979.00	2,537.00	2,247.00	2,043.00
110,000	9,877.00	5,282.00	3,760.00	3,006.00	2,560.00	2,267.00	2,062.00
111,000	9,967.00	5,330.00	3,794.00	3,034.00	2,583.00	2,288.00	2,081.00
112,000	10,057.00	5,378.00	3,828.00	3,061.00	2,607.00	2,308.00	2,099.00
113,000	10,146.00	5,426.00	3,863.00	3,088.00	2,630.00	2,329.00	2,118.00
114,000	10,236.00	5,474.00	3,897.00	3,116.00	2,653.00	2,350.00	2,137.00
115,000	10,326.00	5,522.00	3,931.00	3,143.00	2,676.00	2,370.00	2,156.00
116,000	10,416.00	5,570.00	3,965.00	3,170.00	2,700.00	2,391.00	2,174.00
117,000	10,506.00	5,618.00	3,999.00	3,198.00	2,723.00	2,411.00	2,193.00
118,000	10,595.00	5,666.00	4,033.00	3,225.00	2,746.00	2,432.00	2,212.00
119,000	10,685.00	5,714.00	4,068.00	3,252.00	2,769.00	2,453.00	2,231.00
120,000	10,775.00	5,762.00	4,102.00	3,280.00	2,793.00	2,473.00	2,249.00
121,000	10,865.00	5,810.00	4,136.00	3,307.00	2,816.00	2,494.00	2,268.00
122,000	10,955.00	5,858.00	4,170.00	3,334.00	2,839.00	2,514.00	2,287.00
123,000	11,044.00	5,906.00	4,204.00	3,362.00	2,862.00	2,535.00	2,306.00
124,000	11,134.00	5,954.00	4,239.00	3,389.00	2,886.00	2,556.00	2,324.00

125,000	11,224.00	6,002.00	4,273.00	3,416.00	2,909.00	2,576.00	2,343.00
126,000	11,314.00	6,050.00	4,307.00	3,444.00	2,932.00	2,597.00	2,362.00
127,000	11,403.00	6,098.00	4,341.00	3,471.00	2,956.00	2,617.00	2,380.00
128,000	11,493.00	6,146.00	4,375.00	3,498.00	2,979.00	2,638.00	2,399.00
129,000	11,583.00	6,194.00	4,409.00	3,526.00	3,002.00	2,659.00	2,418.00
130,000	11,673.00	6,242.00	4,444.00	3,553.00	3,025.00	2,679.00	2,437.00
131,000	11,763.00	6,290.00	4,478.00	3,580.00	3,049.00	2,700.00	2,455.00
132,000	11,852.00	6,338.00	4,512.00	3,608.00	3,072.00	2,720.00	2,474.00
133,000	11,942.00	6,386.00	4,546.00	3,635.00	3,095.00	2,741.00	2,493.00
134,000	12,032.00	6,434.00	4,580.00	3,662.00	3,118.00	2,762.00	2,512.00
135,000	12,122.00	6,482.00	4,614.00	3,690.00	3,142.00	2,782.00	2,530.00
136,000	12,212.00	6,530.00	4,649.00	3,717.00	3,165.00	2,803.00	2,549.00
137,000	12,301.00	6,578.00	4,683.00	3,744.00	3,188.00	2,823.00	2,568.00
138,000	12,391.00	6,626.00	4,717.00	3,772.00	3,212.00	2,844.00	2,587.00
139,000	12,481.00	6,674.00	4,751.00	3,799.00	3,235.00	2,865.00	2,605.00
140,000	12,571.00	6,722.00	4,785.00	3,826.00	3,258.00	2,885.00	2,624.00
141,000	12,660.00	6,770.00	4,820.00	3,854.00	3,281.00	2,906.00	2,643.00
142,000	12,750.00	6,818.00	4,854.00	3,881.00	3,305.00	2,927.00	2,662.00
143,000	12,840.00	6,866.00	4,888.00	3,908.00	3,328.00	2,947.00	2,680.00
144,000	12,930.00	6,914.00	4,922.00	3,936.00	3,351.00	2,968.00	2,699.00
145,000	13,020.00	6,962.00	4,956.00	3,963.00	3,374.00	2,988.00	2,718.00
146,000	13,109.00	7,010.00	4,990.00	3,990.00	3,398.00	3,009.00	2,737.00
147,000	13,199.00	7,058.00	5,025.00	4,017.00	3,421.00	3,030.00	2,755.00
148,000	13,289.00	7,106.00	5,059.00	4,045.00	3,444.00	3,050.00	2,774.00
149,000	13,379.00	7,154.00	5,093.00	4,072.00	3,467.00	3,071.00	2,793.00
150,000	13,469.00	7,202.00	5,127.00	4,099.00	3,491.00	3,091.00	2,812.00

Note:

1. The amount shown is based on promo rate, for application approved with Group Credit Family Takaful (GCFT)/Personal Smart Shield (PSS) and for selected credit criteria

2. This financing is based on reducing balance, daily rest method

3. Approved rate is final, subject to credit underwriting

4. Current standard base rate is 2.75%

Range	***Tier***	***Spread***
RM2K - RM15K	*1*	*SBR + 21.25%*
RM16K - RM50K	*2*	*SBR + 17.25%*
RM51K - RM99K	*3*	*SBR + 14.25%*
RM100K - RM150K	*4*	*SBR + 11.25%*

5. This payment table is for reference only

6. Minimum financing tenure of 1 year only applicable for personal financing (conventional).

7. Campaign pricing ending 31/12/2026

updated 24092025_SPF02_SPFP02