Payment Table for Personal Financing-i for Civil Sector (non-promo wGCFT) FY2025/FY2026

Annual Effective Rate	8.85%								
Equivalent Flat Rate	4.74%	4.74%	4.78%	4.82%	4.87%	4.93%	4.99%	5.05%	5.10%
Total Financing Amount	2	3	4	5	6	7	8	9	10
	24	36	48	60	72	84	96	108	120
2000	93.40	64.97	50.76	42.64	36.55	33.50	30.46	27.41	26.40
3000	139.09	97.46	76.14	63.96	54.82	49.75	44.67	41.62	38.58
4000	185.79	128.93	101.52	84.26	73.10	65.99	59.90	54.82	51.78
5,000	232.49	161.42	126.90	105.58	91.37	82.23	74.11	69.04	63.96
6,000	278.17	193.91	151.27	126.90	109.64	98.48	89.34	82.23	77.16
7,000	324.87	226.40	176.65	147.21	127.92	114.72	104.57	96.45	90.36
8,000	370.56	257.87	202.03	168.53	146.19	130.96	118.78	109.64	102.54
9,000	417.26	290.36	227.41	189.85	164.47	147.21	134.01	123.86	115.74
10,000	463.96	322.84	252.79	210.15	182.74	163.45	148.22	137.06	127.92
11,000	509.64	355.33	277.16	231.47	201.02	179.70	163.45	151.27	141.12
12,000	556.35	386.80	302.54	252.79	219.29	195.94	177.66	164.47	154.31
13,000	603.05	419.29	327.92	273.10	237.56	212.18	192.89	178.68	166.50
14,000	648.73	451.78	353.30	294.42	255.84	228.43	208.12	191.88	179.70
15,000	695.43	483.25	378.68	315.74	274.11	244.67	222.34	205.08	191.88
16,000	741.12	515.74	404.06	336.04	292.39	260.91	237.56	219.29	205.08
17,000	787.82	548.22	428.43	357.36	310.66	277.16	251.78	232.49	217.26
18,000	834.52	580.71	453.81	378.68	328.93	293.40	267.01	246.70	230.46
19,000	880.20	612.18	479.19	400.00	347.21	309.64	281.22	259.90	243.65
20,000	926.90	644.67	504.57	420.30	365.48	325.89	296.45	274.11	255.84
21,000	972.59	677.16	529.95	441.62	382.74	342.13	311.68	287.31	269.04
22,000	1019.29	709.64	554.31	462.94	401.02	358.38	325.89	301.52	281.22
23,000	1065.99	741.12	579.70	483.25	419.29	374.62	341.12	314.72	294.42
24,000	1111.68	773.60	605.08	504.57	437.56	390.86	355.33	328.93	307.61
25,000	1158.38	806.09	630.46	525.89	455.84	407.11	370.56	342.13	319.80
26,000	1205.08	837.56	655.84	546.19	474.11	423.35	384.77	356.35	332.99
27,000	1250.76	870.05	680.20	567.51	492.39	439.59	400.00	369.54	345.18
28,000	1297.46	902.54	705.58	588.83	510.66	455.84	415.23	382.74	358.38
29,000	1343.15	935.03	730.96	609.14	528.93	472.08	429.44	396.95	371.57
30,000	1389.85	966.50	756.35	630.46	547.21	488.32	444.67	410.15	383.76
31,000	1436.55	998.98	781.73	651.78	565.48	504.57	458.88	424.37	396.95
32,000	1482.23	1031.47	807.11	672.08	583.76	520.81	474.11	437.56	409.14
33,000	1528.93	1063.96	831.47	693.40	602.03	537.06	488.32	451.78	422.34
34,000	1574.62	1095.43	856.85	714.72	620.30	553.30	503.55	464.97	434.52
35,000	1621.32	1127.92	882.23	735.03	638.58	569.54	518.78	479.19	447.72
36,000	1668.02	1160.41	907.61	756.35	656.85	585.79	532.99	492.39	460.91
37,000	1713.71	1192.89	932.99	777.66	675.13	602.03	548.22	506.60	473.10
38,000	1760.41	1224.37	957.36	798.98	693.40	618.27	562.44	519.80	486.29
39,000	1807.11	1256.85	982.74	819.29	711.68	634.52	577.66	534.01	498.48
40,000	1852.79	1289.34	1008.12	840.61	729.95	650.76	591.88	547.21	511.68
41,000	1899.49	1320.81	1033.50	861.93	747.21	667.01	607.11	561.42	524.87
42,000	1945.18	1353.30	1058.88	882.23	765.48	683.25	622.34	574.62	537.06
43,000	1991.88	1385.79	1083.25	903.55	783.76	699.49	636.55	587.82	550.25
44,000	2038.58	1418.27	1108.63	924.87	802.03	715.74	651.78	602.03	562.44
45,000	2084.26	1449.75	1134.01	945.18	820.30	731.98	665.99	615.23	575.63
46,000	2130.96	1482.23	1159.39	966.50	838.58	748.22	681.22	629.44	587.82
47,000	2176.65	1514.72	1184.77	987.82	856.85	764.47	695.43	642.64	601.02

48,000	2223.35	1547.21	1210.15	1008.12	875.13	780.71	710.66	656.85	614.21
49,000	2270.05	1578.68	1234.52	1029.44	893.40	796.95	725.89	670.05	626.40
50,000	2315.74	1611.17	1259.90	1050.76	911.68	813.20	740.10	684.26	639.59
51,000	2362.44	1643.65	1285.28	1071.07	929.95	829.44	755.33	697.46	651.78
52,000	2409.14	1675.13	1310.66	1092.39	948.22	845.69	769.54	711.68	664.97
53,000	2454.82	1707.61	1336.04	1113.71	966.50	861.93	784.77	724.87	678.17
54,000	2501.52	1740.10	1360.41	1135.03	984.77	878.17	798.98	739.09	690.36
55,000	2547.21	1772.59	1385.79	1155.33	1003.05	894.42	814.21	752.28	703.55
56,000	2593.91	1804.06	1411.17	1176.65	1021.32	910.66	829.44	765.48	715.74
57,000	2640.61	1836.55	1436.55	1197.97	1039.59	926.90	843.65	779.70	728.93
58,000	2686.29	1869.04	1461.93	1218.27	1057.87	943.15	858.88	792.89	742.13
59,000	2732.99	1901.52	1487.31	1239.59	1076.14	959.39	873.10	807.11	754.31
60,000	2778.68	1932.99	1511.68	1260.91	1094.42	975.63	888.32	820.30	767.51
61,000	2825.38	1965.48	1537.06	1281.22	1112.69	991.88	902.54	834.52	779.70
62,000	2872.08	1997.97	1562.44	1302.54	1129.95	1008.12	917.77	847.72	792.89
63,000	2917.77	2029.44	1587.82	1323.86	1148.22	1024.37	932.99	861.93	805.08
64,000	2964.47	2061.93	1613.20	1344.16	1166.50	1040.61	947.21	875.13	818.27
65,000	3011.17	2094.42	1637.56	1365.48	1184.77	1056.85	962.44	889.34	831.47
66,000	3056.85	2126.90	1662.94	1386.80	1203.05	1073.10	976.65	902.54	843.65
67,000	3103.55	2158.38	1688.32	1407.11	1221.32	1089.34	991.88	916.75	856.85
68,000	3149.24	2190.86	1713.71	1428.43	1239.59	1105.58	1006.09	929.95	869.04
69,000	3195.94	2223.35	1739.09	1449.75	1257.87	1121.83	1021.32	943.15	882.23
70,000	3242.64	2255.84	1763.45	1470.05	1276.14	1138.07	1036.55	957.36	895.43
71,000	3288.32	2287.31	1788.83	1491.37	1294.42	1154.31	1050.76	970.56	907.61
72,000	3335.03	2319.80	1814.21	1512.69	1312.69	1170.56	1065.99	984.77	920.81
73,000	3380.71	2352.28	1839.59	1534.01	1330.96	1186.80	1080.20	997.97	932.99
74,000	3427.41	2384.77	1864.97	1554.31	1349.24	1203.05	1095.43	1012.18	946.19
75,000	3474.11	2416.24	1890.36	1575.63	1367.51	1219.29	1109.64	1025.38	958.38
76,000	3519.80	2448.73	1914.72	1596.95	1385.79	1235.53	1124.87	1039.59	971.57
77,000	3566.50	2481.22	1940.10	1617.26	1404.06	1252.79	1140.10	1052.79	984.77
78,000	3613.20	2512.69	1965.48	1638.58	1422.34	1269.04	1154.31	1067.01	996.95
79,000	3658.88	2545.18	1990.86	1659.90	1440.61	1285.28	1169.54	1080.20	1010.15
80,000	3705.58	2577.66	2016.24	1680.20	1458.88	1301.52	1183.76	1094.42	1022.34
81,000	3751.27	2610.15	2040.61	1701.52	1477.16	1317.77	1198.98	1107.61	1035.53
82,000	3797.97	2641.62	2065.99	1722.84	1494.42	1334.01	1213.20	1121.83	1048.73
83,000	3844.67	2674.11	2091.37	1743.15	1512.69	1350.25	1228.43	1135.03	1060.91
84,000	3890.36	2706.60	2116.75	1764.47	1530.96	1366.50	1243.65	1148.22	1074.11
85,000	3937.06	2739.09	2142.13	1785.79	1549.24	1382.74	1257.87	1162.44	1086.29
86,000	3982.74	2770.56	2166.50	1806.09	1567.51	1398.98	1273.10	1175.63	1099.49
87,000	4029.44	2803.05	2191.88	1827.41	1585.79	1415.23	1287.31	1189.85	1112.69
88,000	4076.14	2835.53	2217.26	1848.73	1604.06	1431.47	1302.54	1203.05	1124.87
89,000	4121.83	2867.01	2242.64	1870.05	1622.34	1447.72	1316.75	1217.26	1138.07
90,000	4168.53	2899.49	2268.02	1890.36	1640.61	1463.96	1331.98	1230.46	1150.25
91,000	4215.23	2931.98	2293.40	1911.68	1658.88	1480.20	1347.21	1244.67	1163.45
92,000	4260.91	2964.47	2317.77	1932.99	1677.16	1496.45	1361.42	1257.87	1175.63
93,000	4307.61	2995.94	2343.15	1953.30	1695.43	1512.69	1376.65	1272.08	1188.83
94,000	4353.30	3028.43	2368.53	1974.62	1713.71	1528.93	1390.86	1285.28	1202.03
95,000	4400.00	3060.91	2393.91	1995.94	1731.98	1545.18	1406.09	1299.49	1214.21
96,000	4446.70	3093.40	2419.29	2016.24	1750.25	1561.42	1420.30	1312.69	1227.41
97,000	4492.39	3124.87	2443.65	2037.56	1768.53	1577.66	1435.53	1325.89	1239.59
98,000	4539.09	3157.36	2469.04	2058.88	1786.80	1593.91	1450.76	1340.10	1252.79
99,000	4584.77	3189.85	2494.42	2079.19	1805.08	1610.15	1464.97	1353.30	1265.99
100,000	4631.47	3221.32	2519.80	2100.51	1823.35	1626.40	1480.20	1367.51	1278.17
101000	4678.17	3253.81	2545.18	2121.83	1841.62	1642.64	1494.42	1380.71	1291.37
102000	4723.86	3286.29	2570.56	2142.13	1859.90	1658.88	1509.64	1394.92	1303.55
103000	4770.56	3318.78	2594.92	2163.45	1877.16	1675.13	1523.86	1408.12	1316.75

104000	4817.26	3350.25	2620.30	2184.77	1895.43	1691.37	1539.09	1422.34	1329.95
105000	4862.94	3382.74	2645.69	2205.08	1913.71	1707.61	1554.31	1435.53	1342.13
106000	4909.64	3415.23	2671.07	2226.40	1931.98	1723.86	1568.53	1449.75	1355.33
107000	4955.33	3447.72	2696.45	2247.72	1950.25	1740.10	1583.76	1462.94	1367.51
108000	5002.03	3479.19	2720.81	2269.04	1968.53	1756.35	1597.97	1477.16	1380.71
109000	5048.73	3511.68	2746.19	2289.34	1986.80	1772.59	1613.20	1490.36	1392.89
110000	5094.42	3544.16	2771.57	2310.66	2005.08	1788.83	1627.41	1503.55	1406.09
111000	5141.12	3576.65	2796.95	2331.98	2023.35	1805.08	1642.64	1517.77	1419.29
112000	5186.80	3608.12	2822.34	2352.28	2041.62	1821.32	1657.87	1530.96	1431.47
113000	5233.50	3640.61	2846.70	2373.60	2059.90	1837.56	1672.08	1545.18	1444.67
114000	5280.20	3673.10	2872.08	2394.92	2078.17	1853.81	1687.31	1558.38	1456.85
115000	5325.89	3704.57	2897.46	2415.23	2096.45	1870.05	1701.52	1572.59	1470.05
116000	5372.59	3737.06	2922.84	2436.55	2114.72	1886.29	1716.75	1585.79	1483.25
117000	5419.29	3769.54	2948.22	2457.87	2132.99	1902.54	1730.96	1600.00	1495.43
118000	5464.97	3802.03	2973.60	2478.17	2151.27	1918.78	1746.19	1613.20	1508.63
119000	5511.68	3833.50	2997.97	2499.49	2169.54	1935.03	1761.42	1627.41	1520.81
120000	5557.36	3865.99	3023.35	2520.81	2187.82	1951.27	1775.63	1640.61	1534.01
121000	5604.06	3898.48	3048.73	2541.12	2206.09	1967.51	1790.86	1654.82	1546.19
122000	5650.76	3930.96	3074.11	2562.44	2224.37	1983.76	1805.08	1668.02	1559.39
123000	5696.45	3962.44	3099.49	2583.76	2241.62	2000.00	1820.30	1682.23	1572.59
124000	5743.15	3994.92	3123.86	2605.08	2259.90	2016.24	1834.52	1695.43	1584.77
125000	5788.83	4027.41	3149.24	2625.38	2278.17	2032.49	1849.75	1708.63	1597.97
126000	5835.53	4058.88	3174.62	2646.70	2296.45	2048.73	1864.97	1722.84	1610.15
127000	5882.23	4091.37	3200.00	2668.02	2314.72	2064.97	1879.19	1736.04	1623.35
128000	5927.92	4123.86	3225.38	2688.32	2332.99	2081.22	1894.42	1750.25	1636.55
129000	5974.62	4156.35	3249.75	2709.64	2351.27	2097.46	1908.63	1763.45	1648.73
130000	6021.32	4187.82	3275.13	2730.96	2369.54	2113.71	1923.86	1777.66	1661.93
131000	6067.01	4220.30	3300.51	2751.27	2387.82	2129.95	1938.07	1790.86	1674.11
132000	6113.71	4252.79	3325.89	2772.59	2406.09	2146.19	1953.30	1805.08	1687.31
133000	6159.39	4285.28	3351.27	2793.91	2424.37	2162.44	1968.53	1818.27	1700.51
134000	6206.09	4316.75	3376.65	2814.21	2442.64	2178.68	1982.74	1832.49	1712.69
135000	6252.79	4349.24	3401.02	2835.53	2460.91	2194.92	1997.97	1845.69	1725.89
136000	6298.48	4381.73	3426.40	2856.85	2479.19	2211.17	2012.18	1859.90	1738.07
137000	6345.18	4414.21	3451.78	2877.16	2497.46	2227.41	2027.41	1873.10	1751.27
138000	6391.88	4445.69	3477.16	2898.48	2515.74	2243.65	2042.64	1886.29	1763.45
139000	6437.56	4478.17	3502.54	2919.80	2534.01	2259.90	2056.85	1900.51	1776.65
140000	6484.26	4510.66	3526.90	2940.10	2552.28	2276.14	2072.08	1913.71	1789.85
141000	6529.95	4542.13	3552.28	2961.42	2570.56	2292.39	2086.29	1927.92	1802.03
142000	6576.65	4574.62	3577.66	2982.74	2588.83	2308.63	2101.52	1941.12	1815.23
143000	6623.35	4607.11	3603.05	3004.06	2607.11	2324.87	2115.74	1955.33	1827.41
144000	6669.04	4639.59	3628.43	3024.37	2624.37	2341.12	2130.96	1968.53	1840.61
145000	6715.74	4671.07	3653.81	3045.69	2642.64	2357.36	2146.19	1982.74	1853.81
146000	6761.42	4703.55	3678.17	3067.01	2660.91	2373.60	2160.41	1995.94	1865.99
147000	6808.12	4736.04	3703.55	3087.31	2679.19	2389.85	2175.63	2010.15	1879.19
148000	6854.82	4768.53	3728.93	3108.63	2697.46	2406.09	2189.85	2023.35	1891.37
149000	6900.51	4800.00	3754.31	3129.95	2715.74	2422.34	2205.08	2037.56	1904.57
150000	6947.21	4832.49	3779.70	3150.25	2734.01	2438.58	2219.29	2050.76	1916.75
151000	6993.91	4864.97	3804.06	3171.57	2752.28	2454.82	2234.52	2063.96	1929.95
152000	7039.59	4896.45	3829.44	3192.89	2770.56	2471.07	2249.75	2078.17	1943.15
153000	7086.29	4928.93	3854.82	3213.20	2788.83	2487.31	2263.96	2091.37	1955.33
154000	7131.98	4961.42	3880.20	3234.52	2807.11	2504.57	2279.19	2105.58	1968.53
155000	7178.68	4993.91	3905.58	3255.84	2825.38	2520.81	2293.40	2118.78	1980.71
156000	7225.38	5025.38	3929.95	3276.14	2843.65	2537.06	2308.63	2132.99	1993.91
157000	7271.07	5057.87	3955.33	3297.46	2861.93	2553.30	2322.84	2146.19	2007.11
158000	7317.77	5090.36	3980.71	3318.78	2880.20	2569.54	2338.07	2160.41	2019.29
159000	7363.45	5122.84	4006.09	3340.10	2898.48	2585.79	2353.30	2173.60	2032.49
160000	7410.15	5154.31	4031.47	3360.41	2916.75	2602.03	2367.51	2187.82	2044.67

161000	7456.85	5186.80	4056.85	3381.73	2935.03	2618.27	2382.74	2201.02	2057.87
162000	7502.54	5219.29	4081.22	3403.05	2953.30	2634.52	2396.95	2215.23	2071.07
163000	7549.24	5250.76	4106.60	3423.35	2971.57	2650.76	2412.18	2228.43	2083.25
164000	7595.94	5283.25	4131.98	3444.67	2988.83	2667.01	2426.40	2242.64	2096.45
165000	7641.62	5315.74	4157.36	3465.99	3007.11	2683.25	2441.62	2255.84	2108.63
166000	7688.32	5348.22	4182.74	3486.29	3025.38	2699.49	2456.85	2269.04	2121.83
167000	7734.01	5379.70	4207.11	3507.61	3043.65	2715.74	2471.07	2283.25	2134.01
168000	7780.71	5412.18	4232.49	3528.93	3061.93	2731.98	2486.29	2296.45	2147.21
169000	7827.41	5444.67	4257.87	3549.24	3080.20	2748.22	2500.51	2310.66	2160.41
170000	7873.10	5477.16	4283.25	3570.56	3098.48	2764.47	2515.74	2323.86	2172.59
171000	7919.80	5508.63	4308.63	3591.88	3116.75	2780.71	2529.95	2338.07	2185.79
172000	7965.48	5541.12	4332.99	3612.18	3135.03	2796.95	2545.18	2351.27	2197.97
173000	8012.18	5573.60	4358.38	3633.50	3153.30	2813.20	2560.41	2365.48	2211.17
174000	8058.88	5606.09	4383.76	3654.82	3171.57	2829.44	2574.62	2378.68	2224.37
175000	8104.57	5637.56	4409.14	3675.13	3189.85	2845.69	2589.85	2392.89	2236.55
176000	8151.27	5670.05	4434.52	3696.45	3208.12	2861.93	2604.06	2406.09	2249.75
177000	8197.97	5702.54	4459.90	3717.77	3226.40	2878.17	2619.29	2420.30	2261.93
178000	8243.65	5734.01	4484.26	3739.09	3244.67	2894.42	2633.50	2433.50	2275.13
179000	8290.36	5766.50	4509.64	3759.39	3262.94	2910.66	2648.73	2446.70	2287.31
180000	8336.04	5798.98	4535.03	3780.71	3281.22	2926.90	2663.96	2460.91	2300.51
181000	8382.74	5831.47	4560.41	3802.03	3299.49	2943.15	2678.17	2474.11	2313.71
182000	8429.44	5862.94	4585.79	3822.34	3317.77	2959.39	2693.40	2488.32	2325.89
183000	8475.13	5895.43	4610.15	3843.65	3336.04	2975.63	2707.61	2501.52	2339.09
184000	8521.83	5927.92	4635.53	3864.97	3354.31	2991.88	2722.84	2515.74	2351.27
185000	8567.51	5960.41	4660.91	3885.28	3371.57	3008.12	2737.06	2528.93	2364.47
186000	8614.21	5991.88	4686.29	3906.60	3389.85	3024.37	2752.28	2543.15	2377.66
187000	8660.91	6024.37	4711.68	3927.92	3408.12	3040.61	2767.51	2556.35	2389.85
188000	8706.60	6056.85	4737.06	3948.22	3426.40	3056.85	2781.73	2570.56	2403.05
189000	8753.30	6088.32	4761.42	3969.54	3444.67	3073.10	2796.95	2583.76	2415.23
190000	8800.00	6120.81	4786.80	3990.86	3462.94	3089.34	2811.17	2597.97	2428.43
191000	8845.69	6153.30	4812.18	4011.17	3481.22	3105.58	2826.40	2611.17	2441.62
192000	8892.39	6185.79	4837.56	4032.49	3499.49	3121.83	2840.61	2624.37	2453.81
193000	8938.07	6217.26	4862.94	4053.81	3517.77	3138.07	2855.84	2638.58	2467.01
194000	8984.77	6249.75	4887.31	4075.13	3536.04	3154.31	2871.07	2651.78	2479.19
195000	9031.47	6282.23	4912.69	4095.43	3554.31	3170.56	2885.28	2665.99	2492.39
196000	9077.16	6314.72	4938.07	4116.75	3572.59	3186.80	2900.51	2679.19	2504.57
197000	9123.86	6346.19	4963.45	4138.07	3590.86	3203.05	2914.72	2693.40	2517.77
198000	9169.54	6378.68	4988.83	4158.38	3609.14	3219.29	2929.95	2706.60	2530.96
199000	9216.24	6411.17	5013.20	4179.70	3627.41	3235.53	2944.16	2720.81	2543.15
200000	9262.94	6442.64	5038.58	4201.02	3645.69	3251.78	2959.39	2734.01	2556.35
201000	9308.63	6475.13	5063.96	4221.32	3663.96	3268.02	2974.62	2748.22	2568.53
202000	9355.33	6507.61	5089.34	4242.64	3682.23	3284.26	2988.83	2761.42	2581.73
203000	9402.03	6540.10	5114.72	4263.96	3700.51	3300.51	3004.06	2775.63	2594.92
204000	9447.72	6571.57	5140.10	4284.26	3718.78	3316.75	3018.27	2788.83	2607.11
205000	9494.42	6604.06	5164.47	4305.58	3736.04	3332.99	3033.50	2803.05	2620.30
206000	9540.10	6636.55	5189.85	4326.90	3754.31	3349.24	3047.72	2816.24	2632.49
207000	9586.80	6669.04	5215.23	4347.21	3772.59	3365.48	3062.94	2829.44	2645.69
208000	9633.50	6700.51	5240.61	4368.53	3790.86	3381.73	3078.17	2843.65	2658.88
209000	9679.19	6732.99	5265.99	4389.85	3809.14	3397.97	3092.39	2856.85	2671.07
210000	9725.89	6765.48	5290.36	4410.15	3827.41	3414.21	3107.61	2871.07	2684.26
211000	9771.57	6797.97	5315.74	4431.47	3845.69	3430.46	3121.83	2884.26	2696.45
212000	9818.27	6829.44	5341.12	4452.79	3863.96	3446.70	3137.06	2898.48	2709.64
213000	9864.97	6861.93	5366.50	4474.11	3882.23	3462.94	3151.27	2911.68	2721.83
214000	9910.66	6894.42	5391.88	4494.42	3900.51	3479.19	3166.50	2925.89	2735.03
215000	9957.36	6925.89	5416.24	4515.74	3918.78	3495.43	3181.73	2939.09	2748.22
216000	10004.06	6958.38	5441.62	4537.06	3937.06	3511.68	3195.94	2953.30	2760.41

217000	10049.75	6990.86	5467.01	4557.36	3955.33	3527.92	3211.17	2966.50	2773.60
218000	10096.45	7023.35	5492.39	4578.68	3973.60	3544.16	3225.38	2980.71	2785.79
219000	10142.13	7054.82	5517.77	4600.00	3991.88	3560.41	3240.61	2993.91	2798.98
220000	10188.83	7087.31	5543.15	4620.30	4010.15	3576.65	3254.82	3007.11	2812.18
221000	10235.53	7119.80	5567.51	4641.62	4028.43	3592.89	3270.05	3021.32	2824.37
222000	10281.22	7152.28	5592.89	4662.94	4046.70	3609.14	3285.28	3034.52	2837.56
223000	10327.92	7183.76	5618.27	4683.25	4064.97	3625.38	3299.49	3048.73	2849.75
224000	10373.60	7216.24	5643.65	4704.57	4083.25	3641.62	3314.72	3061.93	2862.94
225000	10420.30	7248.73	5669.04	4725.89	4101.52	3657.87	3328.93	3076.14	2875.13
226000	10467.01	7280.20	5693.40	4746.19	4118.78	3674.11	3344.16	3089.34	2888.32
227000	10512.69	7312.69	5718.78	4767.51	4137.06	3690.36	3358.38	3103.55	2901.52
228000	10559.39	7345.18	5744.16	4788.83	4155.33	3706.60	3373.60	3116.75	2913.71
229000	10606.09	7377.66	5769.54	4810.15	4173.60	3722.84	3388.83	3130.96	2926.90
230000	10651.78	7409.14	5794.92	4830.46	4191.88	3740.10	3403.05	3144.16	2939.09
231000	10698.48	7441.62	5820.30	4851.78	4210.15	3756.35	3418.27	3158.38	2952.28
232000	10744.16	7474.11	5844.67	4873.10	4228.43	3772.59	3432.49	3171.57	2965.48
233000	10790.86	7506.60	5870.05	4893.40	4246.70	3788.83	3447.72	3185.79	2977.66
234000	10837.56	7538.07	5895.43	4914.72	4264.97	3805.08	3461.93	3198.98	2990.86
235000	10883.25	7570.56	5920.81	4936.04	4283.25	3821.32	3477.16	3212.18	3003.05
236000	10929.95	7603.05	5946.19	4956.35	4301.52	3837.56	3492.39	3226.40	3016.24
237000	10975.63	7635.53	5970.56	4977.66	4319.80	3853.81	3506.60	3239.59	3029.44
238000	11022.34	7667.01	5995.94	4998.98	4338.07	3870.05	3521.83	3253.81	3041.62
239000	11069.04	7699.49	6021.32	5019.29	4356.35	3886.29	3536.04	3267.01	3054.82
240000	11114.72	7731.98	6046.70	5040.61	4374.62	3902.54	3551.27	3281.22	3067.01
241000	11161.42	7763.45	6072.08	5061.93	4392.89	3918.78	3565.48	3294.42	3080.20
242000	11208.12	7795.94	6096.45	5082.23	4411.17	3935.03	3580.71	3308.63	3092.39
243000	11253.81	7828.43	6121.83	5103.55	4429.44	3951.27	3595.94	3321.83	3105.58
244000	11300.51	7860.91	6147.21	5124.87	4447.72	3967.51	3610.15	3336.04	3118.78
245000	11346.19	7892.39	6172.59	5145.18	4465.99	3983.76	3625.38	3349.24	3130.96
246000	11392.89	7924.87	6197.97	5166.50	4483.25	4000.00	3639.59	3363.45	3144.16
247000	11439.59	7957.36	6223.35	5187.82	4501.52	4016.24	3654.82	3376.65	3156.35
248000	11485.28	7989.85	6247.72	5209.14	4519.80	4032.49	3669.04	3389.85	3169.54
249000	11531.98	8021.32	6273.10	5229.44	4538.07	4048.73	3684.26	3404.06	3182.74
250000	11577.66	8053.81	6298.48	5250.76	4556.35	4064.97	3699.49	3417.26	3194.92
251000	11624.37	8086.29	6323.86	5272.08	4574.62	4081.22	3713.71	3431.47	3208.12
252000	11671.07	8117.77	6349.24	5292.39	4592.89	4097.46	3728.93	3444.67	3220.30
253000	11716.75	8150.25	6373.60	5313.71	4611.17	4113.71	3743.15	3458.88	3233.50
254000	11763.45	8182.74	6398.98	5335.03	4629.44	4129.95	3758.38	3472.08	3245.69
255000	11810.15	8215.23	6424.37	5355.33	4647.72	4146.19	3772.59	3486.29	3258.88
256000	11855.84	8246.70	6449.75	5376.65	4665.99	4162.44	3787.82	3499.49	3272.08
257000	11902.54	8279.19	6475.13	5397.97	4684.26	4178.68	3803.05	3513.71	3284.26
258000	11948.22	8311.68	6499.49	5418.27	4702.54	4194.92	3817.26	3526.90	3297.46
259000	11994.92	8344.16	6524.87	5439.59	4720.81	4211.17	3832.49	3541.12	3309.64
260000	12041.62	8375.63	6550.25	5460.91	4739.09	4227.41	3846.70	3554.31	3322.84
261000	12087.31	8408.12	6575.63	5481.22	4757.36	4243.65	3861.93	3567.51	3336.04
262000	12134.01	8440.61	6601.02	5502.54	4775.63	4259.90	3876.14	3581.73	3348.22
263000	12179.70	8472.08	6626.40	5523.86	4793.91	4276.14	3891.37	3594.92	3361.42
264000	12226.40	8504.57	6650.76	5545.18	4812.18	4292.39	3906.60	3609.14	3373.60
265000	12273.10	8537.06	6676.14	5565.48	4830.46	4308.63	3920.81	3622.34	3386.80
266000	12318.78	8569.54	6701.52	5586.80	4848.73	4324.87	3936.04	3636.55	3400.00
267000	12365.48	8601.02	6726.90	5608.12	4865.99	4341.12	3950.25	3649.75	3412.18
268000	12412.18	8633.50	6752.28	5628.43	4884.26	4357.36	3965.48	3663.96	3425.38
269000	12457.87	8665.99	6776.65	5649.75	4902.54	4373.60	3980.71	3677.16	3437.56
270000	12504.57	8698.48	6802.03	5671.07	4920.81	4389.85	3994.92	3691.37	3450.76
271000	12550.25	8729.95	6827.41	5691.37	4939.09	4406.09	4010.15	3704.57	3462.94
272000	12596.95	8762.44	6852.79	5712.69	4957.36	4422.34	4024.37	3718.78	3476.14

273000	12643.65	8794.92	6878.17	5734.01	4975.63	4438.58	4039.59	3731.98	3489.34
274000	12689.34	8827.41	6903.55	5754.31	4993.91	4454.82	4053.81	3746.19	3501.52
275000	12736.04	8858.88	6927.92	5775.63	5012.18	4471.07	4069.04	3759.39	3514.72
276000	12782.74	8891.37	6953.30	5796.95	5030.46	4487.31	4084.26	3772.59	3526.90
277000	12828.43	8923.86	6978.68	5817.26	5048.73	4503.55	4098.48	3786.80	3540.10
278000	12875.13	8955.33	7004.06	5838.58	5067.01	4519.80	4113.71	3800.00	3553.30
279000	12920.81	8987.82	7029.44	5859.90	5085.28	4536.04	4127.92	3814.21	3565.48
280000	12967.51	9020.30	7053.81	5880.20	5103.55	4552.28	4143.15	3827.41	3578.68
281000	13014.21	9052.79	7079.19	5901.52	5121.83	4568.53	4157.36	3841.62	3590.86
282000	13059.90	9084.26	7104.57	5922.84	5140.10	4584.77	4172.59	3854.82	3604.06
283000	13106.60	9116.75	7129.95	5944.16	5158.38	4601.02	4187.82	3869.04	3616.24
284000	13152.28	9149.24	7155.33	5964.47	5176.65	4617.26	4202.03	3882.23	3629.44
285000	13198.98	9181.73	7179.70	5985.79	5194.92	4633.50	4217.26	3896.45	3642.64
286000	13245.69	9213.20	7205.08	6007.11	5213.20	4649.75	4231.47	3909.64	3654.82
287000	13291.37	9245.69	7230.46	6027.41	5230.46	4665.99	4246.70	3923.86	3668.02
288000	13338.07	9278.17	7255.84	6048.73	5248.73	4682.23	4260.91	3937.06	3680.20
289000	13384.77	9309.64	7281.22	6070.05	5267.01	4698.48	4276.14	3950.25	3693.40
290000	13430.46	9342.13	7306.60	6090.36	5285.28	4714.72	4291.37	3964.47	3706.60
291000	13477.16	9374.62	7330.96	6111.68	5303.55	4730.96	4305.58	3977.66	3718.78
292000	13522.84	9407.11	7356.35	6132.99	5321.83	4747.21	4320.81	3991.88	3731.98
293000	13569.54	9438.58	7381.73	6153.30	5340.10	4763.45	4335.03	4005.08	3744.16
294000	13616.24	9471.07	7407.11	6174.62	5358.38	4779.70	4350.25	4019.29	3757.36
295000	13661.93	9503.55	7432.49	6195.94	5376.65	4795.94	4364.47	4032.49	3770.56
296000	13708.63	9536.04	7456.85	6216.24	5394.92	4812.18	4379.70	4046.70	3782.74
297000	13754.31	9567.51	7482.23	6237.56	5413.20	4828.43	4394.92	4059.90	3795.94
298000	13801.02	9600.00	7507.61	6258.88	5431.47	4844.67	4409.14	4074.11	3808.12
299000	13847.72	9632.49	7532.99	6280.20	5449.75	4860.91	4424.37	4087.31	3821.32
300000	13893.40	9663.96	7558.38	6300.51	5468.02	4877.16	4438.58	4101.52	3833.50

Note:

1. This is a nonpromo rate for financing approved with Group Credit Family Takaful (GCFT) take-up only

2. This financing is based on variable rate, reducing balance on daily rest basis

3. Current standard base rate (SBR) is 2.75%, spread is 6.10%

4. The equivalent flat rate is only for reference

5. The amount shown is amount of monthly salary deduction (inclusive of 1.5% monthly collection fee) and only for reference (actual amount might have up to RM1 differences due to decimal point)

6. Package code by deduction channel:

i. Federal government employees = SPFP08

ii. Non federal government employees = SPFP10

upd as at 24092025_SPFP08 SPFP10