Payment Table for Personal Financing-i for Pensioners
Promo Rate FY2025/2026

Annual Effective Rate	7.15%							
Equivalent Flat Rate	3.80%	3.82%	3.85%	3.88%	3.91%	3.95%	3.99%	4.03%
Financing Amount	36	48	60	72	84	96	108	120
5,000	155.00	121.00	100.00	86.00	76.00	69.00	63.00	59.00
6,000	186.00	145.00	120.00	103.00	91.00	83.00	76.00	71.00
7,000	217.00	169.00	140.00	120.00	107.00	96.00	89.00	82.00
8,000	248.00	193.00	159.00	137.00	122.00	110.00	101.00	94.00
9,000	279.00	217.00	179.00	155.00	137.00	124.00	114.00	106.00
10,000	310.00	241.00	199.00	172.00	152.00	138.00	126.00	117.00
11,000	341.00	265.00	219.00	189.00	167.00	151.00	139.00	129.00
12,000	372.00	289.00	239.00	206.00	182.00	165.00	151.00	141.00
13,000	403.00	313.00	259.00	223.00	198.00	179.00	164.00	152.00
14,000	434.00	337.00	279.00	240.00	213.00	192.00	177.00	164.00
15,000	465.00	361.00	299.00	257.00	228.00	206.00	189.00	176.00
16,000	496.00	385.00	318.00	274.00	243.00	220.00	202.00	188.00
17,000	527.00	409.00	338.00	292.00	258.00	234.00	214.00	199.00
18,000	558.00	433.00	358.00	309.00	273.00	247.00	227.00	211.00
19,000	588.00	457.00	378.00	326.00	289.00	261.00	240.00	223.00
20,000	619.00	481.00	398.00	343.00	304.00	275.00	252.00	234.00
21,000	650.00	505.00	418.00	360.00	319.00	288.00	265.00	246.00
22,000	681.00	529.00	438.00	377.00	334.00	302.00	277.00	258.00
23,000	712.00	553.00	458.00	394.00	349.00	316.00	290.00	269.00
24,000	743.00	577.00	477.00	411.00	364.00	330.00	302.00	281.00
25,000	774.00	601.00	497.00	429.00	380.00	343.00	315.00	293.00
26,000	805.00	625.00	517.00	446.00	395.00	357.00	328.00	304.00
27,000	836.00	649.00	537.00	463.00	410.00	371.00	340.00	316.00
28,000	867.00	673.00	557.00	480.00	425.00	384.00	353.00	328.00
29,000	898.00	697.00	577.00	497.00	440.00	398.00	365.00	339.00
30,000	929.00	721.00	597.00	514.00	455.00	412.00	378.00	351.00
31,000	960.00	745.00	617.00	531.00	471.00	425.00	391.00	363.00
32,000	991.00	769.00	636.00	548.00	486.00	439.00	403.00	375.00
33,000	1,022.00	793.00	656.00	565.00	501.00	453.00	416.00	386.00
34,000	1,053.00	817.00	676.00	583.00	516.00	467.00	428.00	398.00
35,000	1,084.00	841.00	696.00	600.00	531.00	480.00	441.00	410.00
36,000	1,115.00	865.00	716.00	617.00	546.00	494.00	453.00	421.00
37,000	1,145.00	889.00	736.00	634.00	562.00	508.00	466.00	433.00
38,000	1,176.00	913.00	756.00	651.00	577.00	521.00	479.00	445.00
39,000	1,207.00	937.00	776.00	668.00	592.00	535.00	491.00	456.00
40,000	1,238.00	961.00	795.00	685.00	607.00	549.00	504.00	468.00
41,000	1,269.00	985.00	815.00	702.00	622.00	563.00	516.00	480.00
42,000	1,300.00	1,009.00	835.00	720.00	637.00	576.00	529.00	491.00
43,000	1,331.00	1,033.00	855.00	737.00	653.00	590.00	542.00	503.00
44,000	1,362.00	1,057.00	875.00	754.00	668.00	604.00	554.00	515.00
45,000	1,393.00	1,081.00	895.00	771.00	683.00	617.00	567.00	526.00
46,000	1,424.00	1,105.00	915.00	788.00	698.00	631.00	579.00	538.00
47,000	1,455.00	1,129.00	934.00	805.00	713.00	645.00	592.00	550.00
48,000	1,486.00	1,153.00	954.00	822.00	728.00	659.00	604.00	562.00
49,000	1,517.00	1,177.00	974.00	839.00	744.00	672.00	617.00	573.00
50,000	1,548.00	1,201.00	994.00	857.00	759.00	686.00	630.00	585.00
51,000	1,579.00	1,225.00	1,014.00	874.00	774.00	700.00	642.00	597.00
52,000	1,610.00	1,249.00	1,034.00	891.00	789.00	713.00	655.00	608.00
53,000	1,641.00	1,273.00	1,054.00	908.00	804.00	727.00	667.00	620.00

Payment Table for Personal Financing-i for Pensioners
Promo Rate FY2025/2026

54,000	1,672.00	1,297.00	1,074.00	925.00	819.00	741.00	680.00	632.00
55,000	1,703.00	1,321.00	1,093.00	942.00	835.00	754.00	693.00	643.00
56,000	1,733.00	1,345.00	1,113.00	959.00	850.00	768.00	705.00	655.00
57,000	1,764.00	1,369.00	1,133.00	976.00	865.00	782.00	718.00	667.00
58,000	1,795.00	1,393.00	1,153.00	994.00	880.00	796.00	730.00	678.00
59,000	1,826.00	1,417.00	1,173.00	1,011.00	895.00	809.00	743.00	690.00
60,000	1,857.00	1,441.00	1,193.00	1,028.00	910.00	823.00	755.00	702.00
61,000	1,888.00	1,465.00	1,213.00	1,045.00	926.00	837.00	768.00	713.00
62,000	1,919.00	1,489.00	1,233.00	1,062.00	941.00	850.00	781.00	725.00
63,000	1,950.00	1,514.00	1,252.00	1,079.00	956.00	864.00	793.00	737.00
64,000	1,981.00	1,538.00	1,272.00	1,096.00	971.00	878.00	806.00	749.00
65,000	2,012.00	1,562.00	1,292.00	1,113.00	986.00	892.00	818.00	760.00
66,000	2,043.00	1,586.00	1,312.00	1,130.00	1,001.00	905.00	831.00	772.00
67,000	2,074.00	1,610.00	1,332.00	1,148.00	1,017.00	919.00	844.00	784.00
68,000	2,105.00	1,634.00	1,352.00	1,165.00	1,032.00	933.00	856.00	795.00
69,000	2,136.00	1,658.00	1,372.00	1,182.00	1,047.00	946.00	869.00	807.00
70,000	2,167.00	1,682.00	1,392.00	1,199.00	1,062.00	960.00	881.00	819.00
71,000	2,198.00	1,706.00	1,411.00	1,216.00	1,077.00	974.00	894.00	830.00
72,000	2,229.00	1,730.00	1,431.00	1,233.00	1,092.00	988.00	906.00	842.00
73,000	2,260.00	1,754.00	1,451.00	1,250.00	1,108.00	1,001.00	919.00	854.00
74,000	2,290.00	1,778.00	1,471.00	1,267.00	1,123.00	1,015.00	932.00	865.00
75,000	2,321.00	1,802.00	1,491.00	1,285.00	1,138.00	1,029.00	944.00	877.00
76,000	2,352.00	1,826.00	1,511.00	1,302.00	1,153.00	1,042.00	957.00	889.00
77,000	2,383.00	1,850.00	1,531.00	1,319.00	1,168.00	1,056.00	969.00	900.00
78,000	2,414.00	1,874.00	1,551.00	1,336.00	1,183.00	1,070.00	982.00	912.00
79,000	2,445.00	1,898.00	1,570.00	1,353.00	1,199.00	1,083.00	995.00	924.00
80,000	2,476.00	1,922.00	1,590.00	1,370.00	1,214.00	1,097.00	1,007.00	936.00
81,000	2,507.00	1,946.00	1,610.00	1,387.00	1,229.00	1,111.00	1,020.00	947.00
82,000	2,538.00	1,970.00	1,630.00	1,404.00	1,244.00	1,125.00	1,032.00	959.00
83,000	2,569.00	1,994.00	1,650.00	1,422.00	1,259.00	1,138.00	1,045.00	971.00
84,000	2,600.00	2,018.00	1,670.00	1,439.00	1,274.00	1,152.00	1,057.00	982.00
85,000	2,631.00	2,042.00	1,690.00	1,456.00	1,290.00	1,166.00	1,070.00	994.00
86,000	2,662.00	2,066.00	1,709.00	1,473.00	1,305.00	1,179.00	1,083.00	1,006.00
87,000	2,693.00	2,090.00	1,729.00	1,490.00	1,320.00	1,193.00	1,095.00	1,017.00
88,000	2,724.00	2,114.00	1,749.00	1,507.00	1,335.00	1,207.00	1,108.00	1,029.00
89,000	2,755.00	2,138.00	1,769.00	1,524.00	1,350.00	1,221.00	1,120.00	1,041.00
90,000	2,786.00	2,162.00	1,789.00	1,541.00	1,365.00	1,234.00	1,133.00	1,052.00
91,000	2,817.00	2,186.00	1,809.00	1,559.00	1,381.00	1,248.00	1,145.00	1,064.00
92,000	2,848.00	2,210.00	1,829.00	1,576.00	1,396.00	1,262.00	1,158.00	1,076.00
93,000	2,878.00	2,234.00	1,849.00	1,593.00	1,411.00	1,275.00	1,171.00	1,088.00
94,000	2,909.00	2,258.00	1,868.00	1,610.00	1,426.00	1,289.00	1,183.00	1,099.00
95,000	2,940.00	2,282.00	1,888.00	1,627.00	1,441.00	1,303.00	1,196.00	1,111.00
96,000	2,971.00	2,306.00	1,908.00	1,644.00	1,456.00	1,317.00	1,208.00	1,123.00
97,000	3,002.00	2,330.00	1,928.00	1,661.00	1,472.00	1,330.00	1,221.00	1,134.00
98,000	3,033.00	2,354.00	1,948.00	1,678.00	1,487.00	1,344.00	1,234.00	1,146.00
99,000	3,064.00	2,378.00	1,968.00	1,695.00	1,502.00	1,358.00	1,246.00	1,158.00
100,000	3,095.00	2,402.00	1,988.00	1,713.00	1,517.00	1,371.00	1,259.00	1,169.00
101,000	3,126.00	2,426.00	2,008.00	1,730.00	1,532.00	1,385.00	1,271.00	1,181.00
102,000	3,157.00	2,450.00	2,027.00	1,747.00	1,547.00	1,399.00	1,284.00	1,193.00
103,000	3,188.00	2,474.00	2,047.00	1,764.00	1,563.00	1,412.00	1,296.00	1,204.00
104,000	3,219.00	2,498.00	2,067.00	1,781.00	1,578.00	1,426.00	1,309.00	1,216.00
105,000	3,250.00	2,522.00	2,087.00	1,798.00	1,593.00	1,440.00	1,322.00	1,228.00

Payment Table for Personal Financing-i for Pensioners
Promo Rate FY2025/2026

106,000	3,281.00	2,546.00	2,107.00	1,815.00	1,608.00	1,454.00	1,334.00	1,239.00
107,000	3,312.00	2,570.00	2,127.00	1,832.00	1,623.00	1,467.00	1,347.00	1,251.00
108,000	3,343.00	2,594.00	2,147.00	1,850.00	1,638.00	1,481.00	1,359.00	1,263.00
109,000	3,374.00	2,618.00	2,167.00	1,867.00	1,654.00	1,495.00	1,372.00	1,275.00
110,000	3,405.00	2,642.00	2,186.00	1,884.00	1,669.00	1,508.00	1,385.00	1,286.00
111,000	3,435.00	2,666.00	2,206.00	1,901.00	1,684.00	1,522.00	1,397.00	1,298.00
112,000	3,466.00	2,690.00	2,226.00	1,918.00	1,699.00	1,536.00	1,410.00	1,310.00
113,000	3,497.00	2,714.00	2,246.00	1,935.00	1,714.00	1,550.00	1,422.00	1,321.00
114,000	3,528.00	2,738.00	2,266.00	1,952.00	1,729.00	1,563.00	1,435.00	1,333.00
115,000	3,559.00	2,762.00	2,286.00	1,969.00	1,745.00	1,577.00	1,447.00	1,345.00
116,000	3,590.00	2,786.00	2,306.00	1,987.00	1,760.00	1,591.00	1,460.00	1,356.00
117,000	3,621.00	2,810.00	2,326.00	2,004.00	1,775.00	1,604.00	1,473.00	1,368.00
118,000	3,652.00	2,834.00	2,345.00	2,021.00	1,790.00	1,618.00	1,485.00	1,380.00
119,000	3,683.00	2,858.00	2,365.00	2,038.00	1,805.00	1,632.00	1,498.00	1,391.00
120,000	3,714.00	2,882.00	2,385.00	2,055.00	1,820.00	1,646.00	1,510.00	1,403.00
121,000	3,745.00	2,906.00	2,405.00	2,072.00	1,836.00	1,659.00	1,523.00	1,415.00
122,000	3,776.00	2,930.00	2,425.00	2,089.00	1,851.00	1,673.00	1,536.00	1,426.00
123,000	3,807.00	2,954.00	2,445.00	2,106.00	1,866.00	1,687.00	1,548.00	1,438.00
124,000	3,838.00	2,978.00	2,465.00	2,124.00	1,881.00	1,700.00	1,561.00	1,450.00
125,000	3,869.00	3,002.00	2,485.00	2,141.00	1,896.00	1,714.00	1,573.00	1,462.00
126,000	3,900.00	3,027.00	2,504.00	2,158.00	1,911.00	1,728.00	1,586.00	1,473.00
127,000	3,931.00	3,051.00	2,524.00	2,175.00	1,927.00	1,741.00	1,598.00	1,485.00
128,000	3,962.00	3,075.00	2,544.00	2,192.00	1,942.00	1,755.00	1,611.00	1,497.00
129,000	3,992.00	3,099.00	2,564.00	2,209.00	1,957.00	1,769.00	1,624.00	1,508.00
130,000	4,023.00	3,123.00	2,584.00	2,226.00	1,972.00	1,783.00	1,636.00	1,520.00
131,000	4,054.00	3,147.00	2,604.00	2,243.00	1,987.00	1,796.00	1,649.00	1,532.00
132,000	4,085.00	3,171.00	2,624.00	2,260.00	2,002.00	1,810.00	1,661.00	1,543.00
133,000	4,116.00	3,195.00	2,643.00	2,278.00	2,018.00	1,824.00	1,674.00	1,555.00
134,000	4,147.00	3,219.00	2,663.00	2,295.00	2,033.00	1,837.00	1,687.00	1,567.00
135,000	4,178.00	3,243.00	2,683.00	2,312.00	2,048.00	1,851.00	1,699.00	1,578.00
136,000	4,209.00	3,267.00	2,703.00	2,329.00	2,063.00	1,865.00	1,712.00	1,590.00
137,000	4,240.00	3,291.00	2,723.00	2,346.00	2,078.00	1,879.00	1,724.00	1,602.00
138,000	4,271.00	3,315.00	2,743.00	2,363.00	2,093.00	1,892.00	1,737.00	1,613.00
139,000	4,302.00	3,339.00	2,763.00	2,380.00	2,109.00	1,906.00	1,749.00	1,625.00
140,000	4,333.00	3,363.00	2,783.00	2,397.00	2,124.00	1,920.00	1,762.00	1,637.00
141,000	4,364.00	3,387.00	2,802.00	2,415.00	2,139.00	1,933.00	1,775.00	1,649.00
142,000	4,395.00	3,411.00	2,822.00	2,432.00	2,154.00	1,947.00	1,787.00	1,660.00
143,000	4,426.00	3,435.00	2,842.00	2,449.00	2,169.00	1,961.00	1,800.00	1,672.00
144,000	4,457.00	3,459.00	2,862.00	2,466.00	2,184.00	1,975.00	1,812.00	1,684.00
145,000	4,488.00	3,483.00	2,882.00	2,483.00	2,200.00	1,988.00	1,825.00	1,695.00
146,000	4,519.00	3,507.00	2,902.00	2,500.00	2,215.00	2,002.00	1,838.00	1,707.00
147,000	4,550.00	3,531.00	2,922.00	2,517.00	2,230.00	2,016.00	1,850.00	1,719.00
148,000	4,580.00	3,555.00	2,942.00	2,534.00	2,245.00	2,029.00	1,863.00	1,730.00
149,000	4,611.00	3,579.00	2,961.00	2,552.00	2,260.00	2,043.00	1,875.00	1,742.00
150,000	4,642.00	3,603.00	2,981.00	2,569.00	2,275.00	2,057.00	1,888.00	1,754.00

Note:

1. This campaign rate is applicable for financing with Group Credit Family Takaful (GCFT) takeup 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 4.40%

4. The equivalent flat rate is only for reference

5. Campaign pricing ending 31/12/2026

6. Package code applicable = SPFP13

updated_26092025