

Payment Table for Personal Financing-i for Civil Sector Variable Rate (non-promo) non GCFT FY2024

Annual Effective Rate	11.85%								
Equivalent Flat Rate	6.40%	6.44%	6.51%	6.60%	6.70%	6.80%	6.90%	7.01%	7.11%
Total Financing Amount	2	3	4	5	6	7	8	9	10
	24	36	48	60	72	84	96	108	120
2000	96.45	68.02	53.81	45.69	39.59	36.55	33.50	31.47	29.44
3000	144.16	101.52	80.20	68.02	59.90	53.81	49.75	46.70	43.65
4000	191.88	135.03	107.61	90.36	79.19	72.08	65.99	61.93	58.88
5,000	239.59	168.53	134.01	112.69	99.49	89.34	82.23	77.16	73.10
6,000	287.31	202.03	160.41	136.04	118.78	107.61	99.49	92.39	87.31
7,000	335.03	235.53	186.80	158.38	139.09	125.89	115.74	107.61	101.52
8,000	382.74	270.05	214.21	180.71	158.38	143.15	131.98	122.84	116.75
9,000	430.46	303.55	240.61	203.05	178.68	161.42	148.22	138.07	130.96
10,000	478.17	337.06	267.01	225.38	197.97	178.68	164.47	153.30	145.18
11,000	525.89	370.56	293.40	247.72	218.27	196.95	180.71	169.54	159.39
12,000	573.60	404.06	320.81	271.07	237.56	214.21	197.97	184.77	174.62
13,000	621.32	437.56	347.21	293.40	257.87	232.49	214.21	200.00	188.83
14,000	669.04	471.07	373.60	315.74	277.16	250.76	230.46	215.23	203.05
15,000	716.75	505.58	400.00	338.07	297.46	268.02	246.70	230.46	217.26
16,000	764.47	539.09	427.41	360.41	316.75	286.29	262.94	245.69	232.49
17,000	812.18	572.59	453.81	382.74	337.06	303.55	279.19	260.91	246.70
18,000	859.90	606.09	480.20	406.09	356.35	321.83	296.45	276.14	260.91
19,000	907.61	639.59	506.60	428.43	375.63	339.09	312.69	291.37	275.13
20,000	955.33	673.10	534.01	450.76	395.94	357.36	328.93	306.60	290.36
21,000	1003.05	706.60	560.41	473.10	415.23	375.63	345.18	322.84	304.57
22,000	1050.76	741.12	586.80	495.43	435.53	392.89	361.42	338.07	318.78
23,000	1098.48	774.62	613.20	517.77	454.82	411.17	377.66	353.30	332.99
24,000	1146.19	808.12	640.61	541.12	475.13	428.43	394.92	368.53	348.22
25,000	1193.91	841.62	667.01	563.45	494.42	446.70	411.17	383.76	362.44
26,000	1241.62	875.13	693.40	585.79	514.72	463.96	427.41	398.98	376.65
27,000	1289.34	908.63	720.81	608.12	534.01	482.23	443.65	414.21	391.88
28,000	1337.06	942.13	747.21	630.46	554.31	500.51	459.90	429.44	406.09
29,000	1384.77	976.65	773.60	652.79	573.60	517.77	476.14	444.67	420.30
30,000	1432.49	1010.15	800.00	676.14	593.91	536.04	493.40	459.90	434.52
31,000	1480.20	1043.65	827.41	698.48	613.20	553.30	509.64	476.14	449.75
32,000	1527.92	1077.16	853.81	720.81	633.50	571.57	525.89	491.37	463.96
33,000	1575.63	1110.66	880.20	743.15	652.79	588.83	542.13	506.60	478.17
34,000	1623.35	1144.16	906.60	765.48	673.10	607.11	558.38	521.83	492.39
35,000	1671.07	1177.66	934.01	787.82	692.39	625.38	574.62	537.06	507.61
36,000	1718.78	1212.18	960.41	811.17	712.69	642.64	591.88	552.28	521.83
37,000	1766.50	1245.69	986.80	833.50	731.98	660.91	608.12	567.51	536.04
38,000	1814.21	1279.19	1013.20	855.84	751.27	678.17	624.37	582.74	550.25
39,000	1861.93	1312.69	1040.61	878.17	771.57	696.45	640.61	597.97	565.48
40,000	1909.64	1346.19	1067.01	900.51	790.86	713.71	656.85	613.20	579.70
41,000	1957.36	1379.70	1093.40	922.84	811.17	731.98	673.10	629.44	593.91
42,000	2005.08	1413.20	1119.80	946.19	830.46	750.25	690.36	644.67	608.12
43,000	2052.79	1447.72	1147.21	968.53	850.76	767.51	706.60	659.90	623.35
44,000	2100.51	1481.22	1173.60	990.86	870.05	785.79	722.84	675.13	637.56
45,000	2148.22	1514.72	1200.00	1013.20	890.36	803.05	739.09	690.36	651.78
46,000	2195.94	1548.22	1226.40	1035.53	909.64	821.32	755.33	705.58	665.99
47,000	2243.65	1581.73	1253.81	1057.87	929.95	838.58	772.59	720.81	681.22

48,000	2291.37	1615.23	1280.20	1081.22	949.24	856.85	788.83	736.04	695.43
49,000	2339.09	1648.73	1306.60	1103.55	969.54	875.13	805.08	751.27	709.64
50,000	2386.80	1683.25	1334.01	1125.89	988.83	892.39	821.32	766.50	724.87
51,000	2434.52	1716.75	1360.41	1148.22	1009.14	910.66	837.56	782.74	739.09
52,000	2482.23	1750.25	1386.80	1170.56	1028.43	927.92	853.81	797.97	753.30
53,000	2529.95	1783.76	1413.20	1192.89	1048.73	946.19	871.07	813.20	767.51
54,000	2577.66	1817.26	1440.61	1216.24	1068.02	963.45	887.31	828.43	782.74
55,000	2625.38	1850.76	1467.01	1238.58	1087.31	981.73	903.55	843.65	796.95
56,000	2673.10	1884.26	1493.40	1260.91	1107.61	1000.00	919.80	858.88	811.17
57,000	2720.81	1918.78	1519.80	1283.25	1126.90	1017.26	936.04	874.11	825.38
58,000	2768.53	1952.28	1547.21	1305.58	1147.21	1035.53	952.28	889.34	840.61
59,000	2816.24	1985.79	1573.60	1327.92	1166.50	1052.79	969.54	904.57	854.82
60,000	2863.96	2019.29	1600.00	1351.27	1186.80	1071.07	985.79	919.80	869.04
61,000	2911.68	2052.79	1626.40	1373.60	1206.09	1088.32	1002.03	936.04	883.25
62,000	2959.39	2086.29	1653.81	1395.94	1226.40	1106.60	1018.27	951.27	898.48
63,000	3007.11	2119.80	1680.20	1418.27	1245.69	1124.87	1034.52	966.50	912.69
64,000	3054.82	2154.31	1706.60	1440.61	1265.99	1142.13	1050.76	981.73	926.90
65,000	3102.54	2187.82	1732.99	1462.94	1285.28	1160.41	1068.02	996.95	941.12
66,000	3150.25	2221.32	1760.41	1486.29	1305.58	1177.66	1084.26	1012.18	956.35
67,000	3197.97	2254.82	1786.80	1508.63	1324.87	1195.94	1100.51	1027.41	970.56
68,000	3245.69	2288.32	1813.20	1530.96	1345.18	1213.20	1116.75	1042.64	984.77
69,000	3293.40	2321.83	1839.59	1553.30	1364.47	1231.47	1132.99	1057.87	998.98
70,000	3341.12	2355.33	1867.01	1575.63	1384.77	1249.75	1149.24	1073.10	1014.21
71,000	3388.83	2389.85	1893.40	1597.97	1404.06	1267.01	1166.50	1089.34	1028.43
72,000	3436.55	2423.35	1919.80	1621.32	1424.37	1285.28	1182.74	1104.57	1042.64
73,000	3484.26	2456.85	1946.19	1643.65	1443.65	1302.54	1198.98	1119.80	1057.87
74,000	3531.98	2490.36	1973.60	1665.99	1462.94	1320.81	1215.23	1135.03	1072.08
75,000	3579.70	2523.86	2000.00	1688.32	1483.25	1338.07	1231.47	1150.25	1086.29
76,000	3627.41	2557.36	2026.40	1710.66	1502.54	1356.35	1247.72	1165.48	1100.51
77,000	3675.13	2590.86	2053.81	1732.99	1522.84	1374.62	1264.97	1180.71	1115.74
78,000	3722.84	2625.38	2080.20	1756.35	1542.13	1391.88	1281.22	1195.94	1129.95
79,000	3770.56	2658.88	2106.60	1778.68	1562.44	1410.15	1297.46	1211.17	1144.16
80,000	3818.27	2692.39	2132.99	1801.02	1581.73	1427.41	1313.71	1226.40	1158.38
81,000	3865.99	2725.89	2160.41	1823.35	1602.03	1445.69	1329.95	1242.64	1173.60
82,000	3913.71	2759.39	2186.80	1845.69	1621.32	1462.94	1346.19	1257.87	1187.82
83,000	3961.42	2792.89	2213.20	1869.04	1641.62	1481.22	1363.45	1273.10	1202.03
84,000	4009.14	2826.40	2239.59	1891.37	1660.91	1499.49	1379.70	1288.32	1216.24
85,000	4056.85	2860.91	2267.01	1913.71	1681.22	1516.75	1395.94	1303.55	1231.47
86,000	4104.57	2894.42	2293.40	1936.04	1700.51	1535.03	1412.18	1318.78	1245.69
87,000	4152.28	2927.92	2319.80	1958.38	1720.81	1552.28	1428.43	1334.01	1259.90
88,000	4200.00	2961.42	2346.19	1980.71	1740.10	1570.56	1445.69	1349.24	1274.11
89,000	4247.72	2994.92	2373.60	2004.06	1760.41	1587.82	1461.93	1364.47	1289.34
90,000	4295.43	3028.43	2400.00	2026.40	1779.70	1606.09	1478.17	1379.70	1303.55
91,000	4343.15	3061.93	2426.40	2048.73	1798.98	1624.37	1494.42	1395.94	1317.77
92,000	4390.86	3096.45	2452.79	2071.07	1819.29	1641.62	1510.66	1411.17	1331.98
93,000	4438.58	3129.95	2480.20	2093.40	1838.58	1659.90	1526.90	1426.40	1347.21
94,000	4486.29	3163.45	2506.60	2115.74	1858.88	1677.16	1544.16	1441.62	1361.42
95,000	4534.01	3196.95	2532.99	2139.09	1878.17	1695.43	1560.41	1456.85	1375.63
96,000	4581.73	3230.46	2559.39	2161.42	1898.48	1712.69	1576.65	1472.08	1390.86
97,000	4629.44	3263.96	2586.80	2183.76	1917.77	1730.96	1592.89	1487.31	1405.08
98,000	4677.16	3297.46	2613.20	2206.09	1938.07	1749.24	1609.14	1502.54	1419.29
99,000	4724.87	3331.98	2639.59	2228.43	1957.36	1766.50	1625.38	1517.77	1433.50
100,000	4772.59	3365.48	2667.01	2250.76	1977.66	1784.77	1642.64	1532.99	1448.73
101000	4820.30	3398.98	2693.40	2274.11	1996.95	1802.03	1658.88	1549.24	1462.94
102000	4868.02	3432.49	2719.80	2296.45	2017.26	1820.30	1675.13	1564.47	1477.16
103000	4915.74	3465.99	2746.19	2318.78	2036.55	1837.56	1691.37	1579.70	1491.37

104000	4963.45	3499.49	2773.60	2341.12	2056.85	1855.84	1707.61	1594.92	1506.60
105000	5011.17	3532.99	2800.00	2363.45	2076.14	1874.11	1723.86	1610.15	1520.81
106000	5058.88	3567.51	2826.40	2385.79	2096.45	1891.37	1741.12	1625.38	1535.03
107000	5106.60	3601.02	2852.79	2409.14	2115.74	1909.64	1757.36	1640.61	1549.24
108000	5154.31	3634.52	2880.20	2431.47	2136.04	1926.90	1773.60	1655.84	1564.47
109000	5202.03	3668.02	2906.60	2453.81	2155.33	1945.18	1789.85	1671.07	1578.68
110000	5249.75	3701.52	2932.99	2476.14	2174.62	1962.44	1806.09	1686.29	1592.89
111000	5297.46	3735.03	2959.39	2498.48	2194.92	1980.71	1822.34	1702.54	1607.11
112000	5345.18	3768.53	2986.80	2520.81	2214.21	1998.98	1839.59	1717.77	1622.34
113000	5392.89	3803.05	3013.20	2544.16	2234.52	2016.24	1855.84	1732.99	1636.55
114000	5440.61	3836.55	3039.59	2566.50	2253.81	2034.52	1872.08	1748.22	1650.76
115000	5488.32	3870.05	3065.99	2588.83	2274.11	2051.78	1888.32	1763.45	1664.97
116000	5536.04	3903.55	3093.40	2611.17	2293.40	2070.05	1904.57	1778.68	1680.20
117000	5583.76	3937.06	3119.80	2633.50	2313.71	2087.31	1920.81	1793.91	1694.42
118000	5631.47	3970.56	3146.19	2655.84	2332.99	2105.58	1938.07	1809.14	1708.63
119000	5679.19	4004.06	3172.59	2679.19	2353.30	2123.86	1954.31	1824.37	1723.86
120000	5726.90	4038.58	3200.00	2701.52	2372.59	2141.12	1970.56	1839.59	1738.07
121000	5774.62	4072.08	3226.40	2723.86	2392.89	2159.39	1986.80	1855.84	1752.28
122000	5822.34	4105.58	3252.79	2746.19	2412.18	2176.65	2003.05	1871.07	1766.50
123000	5870.05	4139.09	3280.20	2768.53	2432.49	2194.92	2019.29	1886.29	1781.73
124000	5917.77	4172.59	3306.60	2790.86	2451.78	2213.20	2036.55	1901.52	1795.94
125000	5965.48	4206.09	3332.99	2814.21	2472.08	2230.46	2052.79	1916.75	1810.15
126000	6013.20	4239.59	3359.39	2836.55	2491.37	2248.73	2069.04	1931.98	1824.37
127000	6060.91	4274.11	3386.80	2858.88	2510.66	2265.99	2085.28	1947.21	1839.59
128000	6108.63	4307.61	3413.20	2881.22	2530.96	2284.26	2101.52	1962.44	1853.81
129000	6156.35	4341.12	3439.59	2903.55	2550.25	2301.52	2117.77	1977.66	1868.02
130000	6204.06	4374.62	3465.99	2925.89	2570.56	2319.80	2135.03	1992.89	1882.23
131000	6251.78	4408.12	3493.40	2949.24	2589.85	2338.07	2151.27	2009.14	1897.46
132000	6299.49	4441.62	3519.80	2971.57	2610.15	2355.33	2167.51	2024.37	1911.68
133000	6347.21	4475.13	3546.19	2993.91	2629.44	2373.60	2183.76	2039.59	1925.89
134000	6394.92	4509.64	3572.59	3016.24	2649.75	2390.86	2200.00	2054.82	1940.10
135000	6442.64	4543.15	3600.00	3038.58	2669.04	2409.14	2217.26	2070.05	1955.33
136000	6490.36	4576.65	3626.40	3060.91	2689.34	2426.40	2233.50	2085.28	1969.54
137000	6538.07	4610.15	3652.79	3084.26	2708.63	2444.67	2249.75	2100.51	1983.76
138000	6585.79	4643.65	3679.19	3106.60	2728.93	2462.94	2265.99	2115.74	1997.97
139000	6633.50	4677.16	3706.60	3128.93	2748.22	2480.20	2282.23	2130.96	2013.20
140000	6681.22	4710.66	3732.99	3151.27	2768.53	2498.48	2298.48	2146.19	2027.41
141000	6728.93	4745.18	3759.39	3173.60	2787.82	2515.74	2315.74	2162.44	2041.62
142000	6776.65	4778.68	3785.79	3195.94	2808.12	2534.01	2331.98	2177.66	2055.84
143000	6824.37	4812.18	3813.20	3219.29	2827.41	2551.27	2348.22	2192.89	2071.07
144000	6872.08	4845.69	3839.59	3241.62	2847.72	2569.54	2364.47	2208.12	2085.28
145000	6919.80	4879.19	3865.99	3263.96	2867.01	2587.82	2380.71	2223.35	2099.49
146000	6967.51	4912.69	3892.39	3286.29	2886.29	2605.08	2396.95	2238.58	2114.72
147000	7015.23	4946.19	3919.80	3308.63	2906.60	2623.35	2414.21	2253.81	2128.93
148000	7062.94	4980.71	3946.19	3330.96	2925.89	2640.61	2430.46	2269.04	2143.15
149000	7110.66	5014.21	3972.59	3354.31	2946.19	2658.88	2446.70	2284.26	2157.36
150000	7158.38	5047.72	4000.00	3376.65	2965.48	2676.14	2462.94	2299.49	2172.59
151000	7206.09	5081.22	4026.40	3398.98	2985.79	2694.42	2479.19	2315.74	2186.80
152000	7253.81	5114.72	4052.79	3421.32	3005.08	2712.69	2495.43	2330.96	2201.02
153000	7301.52	5148.22	4079.19	3443.65	3025.38	2729.95	2512.69	2346.19	2215.23
154000	7349.24	5181.73	4106.60	3465.99	3044.67	2748.22	2528.93	2361.42	2230.46
155000	7396.95	5216.24	4132.99	3489.34	3064.97	2765.48	2545.18	2376.65	2244.67
156000	7444.67	5249.75	4159.39	3511.68	3084.26	2783.76	2561.42	2391.88	2258.88
157000	7492.39	5283.25	4185.79	3534.01	3104.57	2801.02	2577.66	2407.11	2273.10
158000	7540.10	5316.75	4213.20	3556.35	3123.86	2819.29	2593.91	2422.34	2288.32
159000	7587.82	5350.25	4239.59	3578.68	3144.16	2837.56	2611.17	2437.56	2302.54
160000	7635.53	5383.76	4265.99	3601.02	3163.45	2854.82	2627.41	2452.79	2316.75

161000	7683.25	5417.26	4292.39	3624.37	3183.76	2873.10	2643.65	2469.04	2330.96
162000	7730.96	5451.78	4319.80	3646.70	3203.05	2890.36	2659.90	2484.26	2346.19
163000	7778.68	5485.28	4346.19	3669.04	3222.34	2908.63	2676.14	2499.49	2360.41
164000	7826.40	5518.78	4372.59	3691.37	3242.64	2925.89	2692.39	2514.72	2374.62
165000	7874.11	5552.28	4398.98	3713.71	3261.93	2944.16	2709.64	2529.95	2388.83
166000	7921.83	5585.79	4426.40	3737.06	3282.23	2962.44	2725.89	2545.18	2404.06
167000	7969.54	5619.29	4452.79	3759.39	3301.52	2979.70	2742.13	2560.41	2418.27
168000	8017.26	5652.79	4479.19	3781.73	3321.83	2997.97	2758.38	2575.63	2432.49
169000	8064.97	5687.31	4505.58	3804.06	3341.12	3015.23	2774.62	2590.86	2447.72
170000	8112.69	5720.81	4532.99	3826.40	3361.42	3033.50	2790.86	2606.09	2461.93
171000	8160.41	5754.31	4559.39	3848.73	3380.71	3050.76	2808.12	2622.34	2476.14
172000	8208.12	5787.82	4585.79	3872.08	3401.02	3069.04	2824.37	2637.56	2490.36
173000	8255.84	5821.32	4613.20	3894.42	3420.30	3087.31	2840.61	2652.79	2505.58
174000	8303.55	5854.82	4639.59	3916.75	3440.61	3104.57	2856.85	2668.02	2519.80
175000	8351.27	5888.32	4665.99	3939.09	3459.90	3122.84	2873.10	2683.25	2534.01
176000	8398.98	5922.84	4692.39	3961.42	3480.20	3140.10	2890.36	2698.48	2548.22
177000	8446.70	5956.35	4719.80	3983.76	3499.49	3158.38	2906.60	2713.71	2563.45
178000	8494.42	5989.85	4746.19	4007.11	3519.80	3175.63	2922.84	2728.93	2577.66
179000	8542.13	6023.35	4772.59	4029.44	3539.09	3193.91	2939.09	2744.16	2591.88
180000	8589.85	6056.85	4798.98	4051.78	3559.39	3212.18	2955.33	2759.39	2606.09
181000	8637.56	6090.36	4826.40	4074.11	3578.68	3229.44	2971.57	2775.63	2621.32
182000	8685.28	6123.86	4852.79	4096.45	3597.97	3247.72	2988.83	2790.86	2635.53
183000	8732.99	6158.38	4879.19	4118.78	3618.27	3264.97	3005.08	2806.09	2649.75
184000	8780.71	6191.88	4905.58	4142.13	3637.56	3283.25	3021.32	2821.32	2663.96
185000	8828.43	6225.38	4932.99	4164.47	3657.87	3300.51	3037.56	2836.55	2679.19
186000	8876.14	6258.88	4959.39	4186.80	3677.16	3318.78	3053.81	2851.78	2693.40
187000	8923.86	6292.39	4985.79	4209.14	3697.46	3337.06	3070.05	2867.01	2707.61
188000	8971.57	6325.89	5012.18	4231.47	3716.75	3354.31	3087.31	2882.23	2721.83
189000	9019.29	6359.39	5039.59	4253.81	3737.06	3372.59	3103.55	2897.46	2737.06
190000	9067.01	6393.91	5065.99	4277.16	3756.35	3389.85	3119.80	2912.69	2751.27
191000	9114.72	6427.41	5092.39	4299.49	3776.65	3408.12	3136.04	2928.93	2765.48
192000	9162.44	6460.91	5118.78	4321.83	3795.94	3425.38	3152.28	2944.16	2780.71
193000	9210.15	6494.42	5146.19	4344.16	3816.24	3443.65	3168.53	2959.39	2794.92
194000	9257.87	6527.92	5172.59	4366.50	3835.53	3461.93	3185.79	2974.62	2809.14
195000	9305.58	6561.42	5198.98	4388.83	3855.84	3479.19	3202.03	2989.85	2823.35
196000	9353.30	6594.92	5226.40	4412.18	3875.13	3497.46	3218.27	3005.08	2838.58
197000	9401.02	6629.44	5252.79	4434.52	3895.43	3514.72	3234.52	3020.30	2852.79
198000	9448.73	6662.94	5279.19	4456.85	3914.72	3532.99	3250.76	3035.53	2867.01
199000	9496.45	6696.45	5305.58	4479.19	3934.01	3550.25	3267.01	3050.76	2881.22
200000	9544.16	6729.95	5332.99	4501.52	3954.31	3568.53	3284.26	3065.99	2896.45
201000	9591.88	6763.45	5359.39	4523.86	3973.60	3586.80	3300.51	3082.23	2910.66
202000	9639.59	6796.95	5385.79	4547.21	3993.91	3604.06	3316.75	3097.46	2924.87
203000	9687.31	6830.46	5412.18	4569.54	4013.20	3622.34	3332.99	3112.69	2939.09
204000	9735.03	6864.97	5439.59	4591.88	4033.50	3639.59	3349.24	3127.92	2954.31
205000	9782.74	6898.48	5465.99	4614.21	4052.79	3657.87	3365.48	3143.15	2968.53
206000	9830.46	6931.98	5492.39	4636.55	4073.10	3675.13	3382.74	3158.38	2982.74
207000	9878.17	6965.48	5518.78	4658.88	4092.39	3693.40	3398.98	3173.60	2996.95
208000	9925.89	6998.98	5546.19	4682.23	4112.69	3711.68	3415.23	3188.83	3012.18
209000	9973.60	7032.49	5572.59	4704.57	4131.98	3728.93	3431.47	3204.06	3026.40
210000	10021.32	7065.99	5598.98	4726.90	4152.28	3747.21	3447.72	3219.29	3040.61
211000	10069.04	7100.51	5625.38	4749.24	4171.57	3764.47	3463.96	3235.53	3054.82
212000	10116.75	7134.01	5652.79	4771.57	4191.88	3782.74	3481.22	3250.76	3070.05
213000	10164.47	7167.51	5679.19	4793.91	4211.17	3800.00	3497.46	3265.99	3084.26
214000	10212.18	7201.02	5705.58	4817.26	4231.47	3818.27	3513.71	3281.22	3098.48
215000	10259.90	7234.52	5731.98	4839.59	4250.76	3836.55	3529.95	3296.45	3113.71
216000	10307.61	7268.02	5759.39	4861.93	4271.07	3853.81	3546.19	3311.68	3127.92

217000	10355.33	7301.52	5785.79	4884.26	4290.36	3872.08	3563.45	3326.90	3142.13
218000	10403.05	7336.04	5812.18	4906.60	4309.64	3889.34	3579.70	3342.13	3156.35
219000	10450.76	7369.54	5838.58	4928.93	4329.95	3907.61	3595.94	3357.36	3171.57
220000	10498.48	7403.05	5865.99	4952.28	4349.24	3924.87	3612.18	3372.59	3185.79
221000	10546.19	7436.55	5892.39	4974.62	4369.54	3943.15	3628.43	3388.83	3200.00
222000	10593.91	7470.05	5918.78	4996.95	4388.83	3961.42	3644.67	3404.06	3214.21
223000	10641.62	7503.55	5946.19	5019.29	4409.14	3978.68	3661.93	3419.29	3229.44
224000	10689.34	7537.06	5972.59	5041.62	4428.43	3996.95	3678.17	3434.52	3243.65
225000	10737.06	7571.57	5998.98	5063.96	4448.73	4014.21	3694.42	3449.75	3257.87
226000	10784.77	7605.08	6025.38	5087.31	4468.02	4032.49	3710.66	3464.97	3272.08
227000	10832.49	7638.58	6052.79	5109.64	4488.32	4049.75	3726.90	3480.20	3287.31
228000	10880.20	7672.08	6079.19	5131.98	4507.61	4068.02	3743.15	3495.43	3301.52
229000	10927.92	7705.58	6105.58	5154.31	4527.92	4086.29	3760.41	3510.66	3315.74
230000	10975.63	7739.09	6131.98	5176.65	4547.21	4103.55	3776.65	3525.89	3329.95
231000	11023.35	7772.59	6159.39	5198.98	4567.51	4121.83	3792.89	3542.13	3345.18
232000	11071.07	7807.11	6185.79	5222.34	4586.80	4139.09	3809.14	3557.36	3359.39
233000	11118.78	7840.61	6212.18	5244.67	4607.11	4157.36	3825.38	3572.59	3373.60
234000	11166.50	7874.11	6238.58	5267.01	4626.40	4174.62	3841.62	3587.82	3387.82
235000	11214.21	7907.61	6265.99	5289.34	4645.69	4192.89	3858.88	3603.05	3403.05
236000	11261.93	7941.12	6292.39	5311.68	4665.99	4211.17	3875.13	3618.27	3417.26
237000	11309.64	7974.62	6318.78	5334.01	4685.28	4228.43	3891.37	3633.50	3431.47
238000	11357.36	8008.12	6345.18	5357.36	4705.58	4246.70	3907.61	3648.73	3446.70
239000	11405.08	8042.64	6372.59	5379.70	4724.87	4263.96	3923.86	3663.96	3460.91
240000	11452.79	8076.14	6398.98	5402.03	4745.18	4282.23	3940.10	3679.19	3475.13
241000	11500.51	8109.64	6425.38	5424.37	4764.47	4300.51	3957.36	3695.43	3489.34
242000	11548.22	8143.15	6451.78	5446.70	4784.77	4317.77	3973.60	3710.66	3504.57
243000	11595.94	8176.65	6479.19	5469.04	4804.06	4336.04	3989.85	3725.89	3518.78
244000	11643.65	8210.15	6505.58	5492.39	4824.37	4353.30	4006.09	3741.12	3532.99
245000	11691.37	8243.65	6531.98	5514.72	4843.65	4371.57	4022.34	3756.35	3547.21
246000	11739.09	8278.17	6559.39	5537.06	4863.96	4388.83	4038.58	3771.57	3562.44
247000	11786.80	8311.68	6585.79	5559.39	4883.25	4407.11	4055.84	3786.80	3576.65
248000	11834.52	8345.18	6612.18	5581.73	4903.55	4425.38	4072.08	3802.03	3590.86
249000	11882.23	8378.68	6638.58	5605.08	4922.84	4442.64	4088.32	3817.26	3605.08
250000	11929.95	8412.18	6665.99	5627.41	4943.15	4460.91	4104.57	3832.49	3620.30
251000	11977.66	8445.69	6692.39	5649.75	4962.44	4478.17	4120.81	3848.73	3634.52
252000	12025.38	8479.19	6718.78	5672.08	4982.74	4496.45	4137.06	3863.96	3648.73
253000	12073.10	8513.71	6745.18	5694.42	5002.03	4513.71	4154.31	3879.19	3662.94
254000	12120.81	8547.21	6772.59	5716.75	5021.32	4531.98	4170.56	3894.42	3678.17
255000	12168.53	8580.71	6798.98	5740.10	5041.62	4550.25	4186.80	3909.64	3692.39
256000	12216.24	8614.21	6825.38	5762.44	5060.91	4567.51	4203.05	3924.87	3706.60
257000	12263.96	8647.72	6851.78	5784.77	5081.22	4585.79	4219.29	3940.10	3720.81
258000	12311.68	8681.22	6879.19	5807.11	5100.51	4603.05	4235.53	3955.33	3736.04
259000	12359.39	8714.72	6905.58	5829.44	5120.81	4621.32	4252.79	3970.56	3750.25
260000	12407.11	8749.24	6931.98	5851.78	5140.10	4638.58	4269.04	3985.79	3764.47
261000	12454.82	8782.74	6958.38	5875.13	5160.41	4656.85	4285.28	4002.03	3778.68
262000	12502.54	8816.24	6985.79	5897.46	5179.70	4675.13	4301.52	4017.26	3793.91
263000	12550.25	8849.75	7012.18	5919.80	5200.00	4692.39	4317.77	4032.49	3808.12
264000	12597.97	8883.25	7038.58	5942.13	5219.29	4710.66	4335.03	4047.72	3822.34
265000	12645.69	8916.75	7064.97	5964.47	5239.59	4727.92	4351.27	4062.94	3837.56
266000	12693.40	8950.25	7092.39	5986.80	5258.88	4746.19	4367.51	4078.17	3851.78
267000	12741.12	8984.77	7118.78	6010.15	5279.19	4763.45	4383.76	4093.40	3865.99
268000	12788.83	9018.27	7145.18	6032.49	5298.48	4781.73	4400.00	4108.63	3880.20
269000	12836.55	9051.78	7172.59	6054.82	5318.78	4800.00	4416.24	4123.86	3895.43
270000	12884.26	9085.28	7198.98	6077.16	5338.07	4817.26	4433.50	4139.09	3909.64
271000	12931.98	9118.78	7225.38	6099.49	5357.36	4835.53	4449.75	4155.33	3923.86
272000	12979.70	9152.28	7251.78	6121.83	5377.66	4852.79	4465.99	4170.56	3938.07

273000	13027.41	9185.79	7279.19	6145.18	5396.95	4871.07	4482.23	4185.79	3953.30
274000	13075.13	9220.30	7305.58	6167.51	5417.26	4888.32	4498.48	4201.02	3967.51
275000	13122.84	9253.81	7331.98	6189.85	5436.55	4906.60	4514.72	4216.24	3981.73
276000	13170.56	9287.31	7358.38	6212.18	5456.85	4924.87	4531.98	4231.47	3995.94
277000	13218.27	9320.81	7385.79	6234.52	5476.14	4942.13	4548.22	4246.70	4011.17
278000	13265.99	9354.31	7412.18	6256.85	5496.45	4960.41	4564.47	4261.93	4025.38
279000	13313.71	9387.82	7438.58	6280.20	5515.74	4977.66	4580.71	4277.16	4039.59
280000	13361.42	9421.32	7464.97	6302.54	5536.04	4995.94	4596.95	4292.39	4053.81
281000	13409.14	9455.84	7492.39	6324.87	5555.33	5013.20	4613.20	4308.63	4069.04
282000	13456.85	9489.34	7518.78	6347.21	5575.63	5031.47	4630.46	4323.86	4083.25
283000	13504.57	9522.84	7545.18	6369.54	5594.92	5049.75	4646.70	4339.09	4097.46
284000	13552.28	9556.35	7571.57	6391.88	5615.23	5067.01	4662.94	4354.31	4111.68
285000	13600.00	9589.85	7598.98	6415.23	5634.52	5085.28	4679.19	4369.54	4126.90
286000	13647.72	9623.35	7625.38	6437.56	5654.82	5102.54	4695.43	4384.77	4141.12
287000	13695.43	9656.85	7651.78	6459.90	5674.11	5120.81	4711.68	4400.00	4155.33
288000	13743.15	9691.37	7678.17	6482.23	5694.42	5138.07	4728.93	4415.23	4170.56
289000	13790.86	9724.87	7705.58	6504.57	5713.71	5156.35	4745.18	4430.46	4184.77
290000	13839.59	9758.38	7731.98	6526.90	5732.99	5174.62	4761.42	4445.69	4198.98
291000	13887.31	9791.88	7758.38	6550.25	5753.30	5191.88	4777.66	4461.93	4213.20
292000	13935.03	9825.38	7784.77	6572.59	5772.59	5210.15	4793.91	4477.16	4228.43
293000	13982.74	9858.88	7812.18	6594.92	5792.89	5227.41	4810.15	4492.39	4242.64
294000	14030.46	9892.39	7838.58	6617.26	5812.18	5245.69	4827.41	4507.61	4256.85
295000	14078.17	9926.90	7864.97	6639.59	5832.49	5262.94	4843.65	4522.84	4271.07
296000	14125.89	9960.41	7892.39	6661.93	5851.78	5281.22	4859.90	4538.07	4286.29
297000	14173.60	9993.91	7918.78	6685.28	5872.08	5299.49	4876.14	4553.30	4300.51
298000	14221.32	10027.41	7945.18	6707.61	5891.37	5316.75	4892.39	4568.53	4314.72
299000	14269.04	10060.91	7971.57	6729.95	5911.68	5335.03	4908.63	4583.76	4328.93
300000	14316.75	10094.42	7998.98	6752.28	5930.96	5352.28	4925.89	4598.98	4344.16

Note:

1. This is a nonpromo rate for financing approved without Group Credit Family Takaful (GCFT) take-up
2. This financing is based on variable rate, reducing balance on daily rest basis
3. Current standard base rate (SBR) is 3.00%, spread is 8.85%
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)
7. Package code by deduction channel:
 - i. Federal government employees = SPFP17
 - ii. Non federal government employees = SPFP18

updated 15/8/2024