

Payment Table for Personal Financing-i for Civil Sector
Promo Rate Income RM 5k above FY2024/2025

Annual Effective Rate	5.60%								
Equivalent Flat Rate	2.97%	2.96%	2.96%	2.98%	3.00%	3.02%	3.04%	3.06%	3.08%
Total Financing Amount	2	3	4	5	6	7	8	9	10
	24	36	48	60	72	84	96	108	120
2000	90.36	61.93	47.72	39.59	33.50	29.44	26.40	24.37	22.34
3000	135.03	92.39	71.07	58.88	50.76	44.67	39.59	36.55	33.50
4000	179.70	122.84	95.43	78.17	67.01	58.88	52.79	48.73	44.67
5,000	224.37	154.31	118.78	97.46	83.25	74.11	65.99	60.91	55.84
6,000	269.04	184.77	142.13	116.75	100.51	88.32	79.19	72.08	67.01
7,000	313.71	215.23	166.50	137.06	116.75	102.54	92.39	84.26	78.17
8,000	359.39	245.69	189.85	156.35	134.01	117.77	105.58	96.45	89.34
9,000	404.06	277.16	213.20	175.63	150.25	131.98	118.78	108.63	100.51
10,000	448.73	307.61	237.56	194.92	166.50	147.21	131.98	120.81	111.68
11,000	493.40	338.07	260.91	214.21	183.76	161.42	145.18	131.98	121.83
12,000	538.07	368.53	284.26	233.50	200.00	176.65	158.38	144.16	132.99
13,000	582.74	400.00	307.61	252.79	217.26	190.86	171.57	156.35	144.16
14,000	627.41	430.46	331.98	273.10	233.50	205.08	184.77	168.53	155.33
15,000	673.10	460.91	355.33	292.39	249.75	220.30	197.97	180.71	166.50
16,000	717.77	491.37	378.68	311.68	267.01	234.52	211.17	191.88	177.66
17,000	762.44	522.84	403.05	330.96	283.25	249.75	224.37	204.06	188.83
18,000	807.11	553.30	426.40	350.25	299.49	263.96	237.56	216.24	200.00
19,000	851.78	583.76	449.75	369.54	316.75	278.17	250.76	228.43	211.17
20,000	896.45	614.21	474.11	388.83	332.99	293.40	262.94	240.61	222.34
21,000	941.12	645.69	497.46	409.14	350.25	307.61	276.14	251.78	232.49
22,000	986.80	676.14	520.81	428.43	366.50	322.84	289.34	263.96	243.65
23,000	1031.47	706.60	544.16	447.72	382.74	337.06	302.54	276.14	254.82
24,000	1076.14	737.06	568.53	467.01	400.00	352.28	315.74	288.32	265.99
25,000	1120.81	768.53	591.88	486.29	416.24	366.50	328.93	300.51	277.16
26,000	1165.48	798.98	615.23	505.58	433.50	380.71	342.13	312.69	288.32
27,000	1210.15	829.44	639.59	524.87	449.75	395.94	355.33	323.86	299.49
28,000	1254.82	859.90	662.94	545.18	465.99	410.15	368.53	336.04	310.66
29,000	1300.51	890.36	686.29	564.47	483.25	425.38	381.73	348.22	321.83
30,000	1345.18	921.83	710.66	583.76	499.49	439.59	394.92	360.41	332.99
31,000	1389.85	952.28	734.01	603.05	515.74	453.81	408.12	372.59	343.15
32,000	1434.52	982.74	757.36	622.34	532.99	469.04	421.32	383.76	354.31
33,000	1479.19	1013.20	780.71	641.62	549.24	483.25	434.52	395.94	365.48
34,000	1523.86	1044.67	805.08	661.93	566.50	498.48	447.72	408.12	376.65
35,000	1568.53	1075.13	828.43	681.22	582.74	512.69	460.91	420.30	387.82
36,000	1614.21	1105.58	851.78	700.51	598.98	527.92	474.11	432.49	398.98
37,000	1658.88	1136.04	876.14	719.80	616.24	542.13	487.31	443.65	410.15
38,000	1703.55	1167.51	899.49	739.09	632.49	556.35	500.51	455.84	421.32
39,000	1748.22	1197.97	922.84	758.38	649.75	571.57	512.69	468.02	432.49
40,000	1792.89	1228.43	947.21	777.66	665.99	585.79	525.89	480.20	443.65
41,000	1837.56	1258.88	970.56	797.97	682.23	601.02	539.09	492.39	453.81
42,000	1882.23	1290.36	993.91	817.26	699.49	615.23	552.28	503.55	464.97
43,000	1927.92	1320.81	1017.26	836.55	715.74	629.44	565.48	515.74	476.14
44,000	1972.59	1351.27	1041.62	855.84	731.98	644.67	578.68	527.92	487.31
45,000	2017.26	1381.73	1064.97	875.13	749.24	658.88	591.88	540.10	498.48
46,000	2061.93	1413.20	1088.32	894.42	765.48	674.11	605.08	552.28	509.64
47,000	2106.60	1443.65	1112.69	913.71	782.74	688.32	618.27	564.47	520.81
48,000	2151.27	1474.11	1136.04	934.01	798.98	703.55	631.47	575.63	531.98
49,000	2195.94	1504.57	1159.39	953.30	815.23	717.77	644.67	587.82	543.15

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50,000	2241.62	1536.04	1183.76	972.59	832.49	731.98	657.87	600.00	554.31
51,000	2286.29	1566.50	1207.11	991.88	848.73	747.21	671.07	612.18	565.48
52,000	2330.96	1596.95	1230.46	1011.17	865.99	761.42	684.26	624.37	575.63
53,000	2375.63	1627.41	1254.82	1030.46	882.23	776.65	697.46	635.53	586.80
54,000	2420.30	1658.88	1278.17	1049.75	898.48	790.86	710.66	647.72	597.97
55,000	2464.97	1689.34	1301.52	1070.05	915.74	805.08	723.86	659.90	609.14
56,000	2509.64	1719.80	1324.87	1089.34	931.98	820.30	737.06	672.08	620.30
57,000	2555.33	1750.25	1349.24	1108.63	948.22	834.52	750.25	684.26	631.47
58,000	2600.00	1780.71	1372.59	1127.92	965.48	849.75	762.44	695.43	642.64
59,000	2644.67	1812.18	1395.94	1147.21	981.73	863.96	775.63	707.61	653.81
60,000	2689.34	1842.64	1420.30	1166.50	998.98	879.19	788.83	719.80	664.97
61,000	2734.01	1873.10	1443.65	1185.79	1015.23	893.40	802.03	731.98	676.14
62,000	2778.68	1903.55	1467.01	1206.09	1031.47	907.61	815.23	744.16	686.29
63,000	2823.35	1935.03	1491.37	1225.38	1048.73	922.84	828.43	755.33	697.46
64,000	2868.02	1965.48	1514.72	1244.67	1064.97	937.06	841.62	767.51	708.63
65,000	2913.71	1995.94	1538.07	1263.96	1082.23	952.28	854.82	779.70	719.80
66,000	2958.38	2026.40	1561.42	1283.25	1098.48	966.50	868.02	791.88	730.96
67,000	3003.05	2057.87	1585.79	1302.54	1114.72	980.71	881.22	804.06	742.13
68,000	3047.72	2088.32	1609.14	1322.84	1131.98	995.94	894.42	816.24	753.30
69,000	3092.39	2118.78	1632.49	1342.13	1148.22	1010.15	907.61	827.41	764.47
70,000	3137.06	2149.24	1656.85	1361.42	1164.47	1025.38	920.81	839.59	775.63
71,000	3181.73	2180.71	1680.20	1380.71	1181.73	1039.59	934.01	851.78	786.80
72,000	3227.41	2211.17	1703.55	1400.00	1197.97	1054.82	947.21	863.96	796.95
73,000	3272.08	2241.62	1727.92	1419.29	1215.23	1069.04	960.41	876.14	808.12
74,000	3316.75	2272.08	1751.27	1438.58	1231.47	1083.25	973.60	887.31	819.29
75,000	3361.42	2303.55	1774.62	1458.88	1247.72	1098.48	986.80	899.49	830.46
76,000	3406.09	2334.01	1797.97	1478.17	1264.97	1112.69	1000.00	911.68	841.62
77,000	3450.76	2364.47	1822.34	1497.46	1281.22	1127.92	1012.18	923.86	852.79
78,000	3495.43	2394.92	1845.69	1516.75	1298.48	1142.13	1025.38	936.04	863.96
79,000	3541.12	2426.40	1869.04	1536.04	1314.72	1156.35	1038.58	947.21	875.13
80,000	3585.79	2456.85	1893.40	1555.33	1330.96	1171.57	1051.78	959.39	886.29
81,000	3630.46	2487.31	1916.75	1574.62	1348.22	1185.79	1064.97	971.57	897.46
82,000	3675.13	2517.77	1940.10	1594.92	1364.47	1201.02	1078.17	983.76	907.61
83,000	3719.80	2549.24	1964.47	1614.21	1380.71	1215.23	1091.37	995.94	918.78
84,000	3764.47	2579.70	1987.82	1633.50	1397.97	1230.46	1104.57	1007.11	929.95
85,000	3809.14	2610.15	2011.17	1652.79	1414.21	1244.67	1117.77	1019.29	941.12
86,000	3854.82	2640.61	2034.52	1672.08	1431.47	1258.88	1130.96	1031.47	952.28
87,000	3899.49	2671.07	2058.88	1691.37	1447.72	1274.11	1144.16	1043.65	963.45
88,000	3944.16	2702.54	2082.23	1710.66	1463.96	1288.32	1157.36	1055.84	974.62
89,000	3988.83	2732.99	2105.58	1730.96	1481.22	1303.55	1170.56	1067.01	985.79
90,000	4033.50	2763.45	2129.95	1750.25	1497.46	1317.77	1183.76	1079.19	996.95
91,000	4078.17	2793.91	2153.30	1769.54	1514.72	1331.98	1196.95	1091.37	1008.12
92,000	4122.84	2825.38	2176.65	1788.83	1530.96	1347.21	1210.15	1103.55	1019.29
93,000	4168.53	2855.84	2201.02	1808.12	1547.21	1361.42	1223.35	1115.74	1029.44
94,000	4213.20	2886.29	2224.37	1827.41	1564.47	1376.65	1236.55	1127.92	1040.61
95,000	4257.87	2916.75	2247.72	1846.70	1580.71	1390.86	1249.75	1139.09	1051.78
96,000	4302.54	2948.22	2271.07	1867.01	1596.95	1406.09	1261.93	1151.27	1062.94
97,000	4347.21	2978.68	2295.43	1886.29	1614.21	1420.30	1275.13	1163.45	1074.11
98,000	4391.88	3009.14	2318.78	1905.58	1630.46	1434.52	1288.32	1175.63	1085.28
99,000	4436.55	3039.59	2342.13	1924.87	1647.72	1449.75	1301.52	1187.82	1096.45
100,000	4482.23	3071.07	2366.50	1944.16	1663.96	1463.96	1314.72	1198.98	1107.61
101000	4526.90	3101.52	2389.85	1963.45	1680.20	1479.19	1327.92	1211.17	1118.78
102000	4571.57	3131.98	2413.20	1983.76	1697.46	1493.40	1341.12	1223.35	1129.95
103000	4616.24	3162.44	2437.56	2003.05	1713.71	1508.63	1354.31	1235.53	1140.10
104000	4660.91	3193.91	2460.91	2022.34	1730.96	1522.84	1367.51	1247.72	1151.27
105000	4705.58	3224.37	2484.26	2041.62	1747.21	1537.06	1380.71	1258.88	1162.44

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106000	4750.25	3254.82	2508.63	2060.91	1763.45	1552.28	1393.91	1271.07	1173.60
107000	4795.94	3285.28	2531.98	2080.20	1780.71	1566.50	1407.11	1283.25	1184.77
108000	4840.61	3316.75	2555.33	2099.49	1796.95	1581.73	1420.30	1295.43	1195.94
109000	4885.28	3347.21	2578.68	2119.80	1813.20	1595.94	1433.50	1307.61	1207.11
110000	4929.95	3377.66	2603.05	2139.09	1830.46	1610.15	1446.70	1318.78	1218.27
111000	4974.62	3408.12	2626.40	2158.38	1846.70	1625.38	1459.90	1330.96	1229.44
112000	5019.29	3438.58	2649.75	2177.66	1863.96	1639.59	1473.10	1343.15	1240.61
113000	5063.96	3470.05	2674.11	2196.95	1880.20	1654.82	1486.29	1355.33	1250.76
114000	5109.64	3500.51	2697.46	2216.24	1896.45	1669.04	1499.49	1367.51	1261.93
115000	5154.31	3530.96	2720.81	2235.53	1913.71	1684.26	1511.68	1379.70	1273.10
116000	5198.98	3561.42	2745.18	2255.84	1929.95	1698.48	1524.87	1390.86	1284.26
117000	5243.65	3592.89	2768.53	2275.13	1947.21	1712.69	1538.07	1403.05	1295.43
118000	5288.32	3623.35	2791.88	2294.42	1963.45	1727.92	1551.27	1415.23	1306.60
119000	5332.99	3653.81	2815.23	2313.71	1979.70	1742.13	1564.47	1427.41	1317.77
120000	5377.66	3684.26	2839.59	2332.99	1996.95	1757.36	1577.66	1439.59	1328.93
121000	5423.35	3715.74	2862.94	2352.28	2013.20	1771.57	1590.86	1450.76	1340.10
122000	5468.02	3746.19	2886.29	2371.57	2029.44	1785.79	1604.06	1462.94	1351.27
123000	5512.69	3776.65	2910.66	2391.88	2046.70	1801.02	1617.26	1475.13	1361.42
124000	5557.36	3807.11	2934.01	2411.17	2062.94	1815.23	1630.46	1487.31	1372.59
125000	5602.03	3838.58	2957.36	2430.46	2080.20	1830.46	1643.65	1499.49	1383.76
126000	5646.70	3869.04	2981.73	2449.75	2096.45	1844.67	1656.85	1510.66	1394.92
127000	5691.37	3899.49	3005.08	2469.04	2112.69	1859.90	1670.05	1522.84	1406.09
128000	5736.04	3929.95	3028.43	2488.32	2129.95	1874.11	1683.25	1535.03	1417.26
129000	5781.73	3961.42	3051.78	2508.63	2146.19	1888.32	1696.45	1547.21	1428.43
130000	5826.40	3991.88	3076.14	2527.92	2163.45	1903.55	1709.64	1559.39	1439.59
131000	5871.07	4022.34	3099.49	2547.21	2179.70	1917.77	1722.84	1570.56	1450.76
132000	5915.74	4052.79	3122.84	2566.50	2195.94	1932.99	1736.04	1582.74	1461.93
133000	5960.41	4084.26	3147.21	2585.79	2213.20	1947.21	1749.24	1594.92	1472.08
134000	6005.08	4114.72	3170.56	2605.08	2229.44	1961.42	1761.42	1607.11	1483.25
135000	6049.75	4145.18	3193.91	2624.37	2245.69	1976.65	1774.62	1619.29	1494.42
136000	6095.43	4175.63	3218.27	2644.67	2262.94	1990.86	1787.82	1631.47	1505.58
137000	6140.10	4207.11	3241.62	2663.96	2279.19	2006.09	1801.02	1642.64	1516.75
138000	6184.77	4237.56	3264.97	2683.25	2296.45	2020.30	1814.21	1654.82	1527.92
139000	6229.44	4268.02	3288.32	2702.54	2312.69	2035.53	1827.41	1667.01	1539.09
140000	6274.11	4298.48	3312.69	2721.83	2328.93	2049.75	1840.61	1679.19	1550.25
141000	6318.78	4328.93	3336.04	2741.12	2346.19	2063.96	1853.81	1691.37	1561.42
142000	6363.45	4360.41	3359.39	2760.41	2362.44	2079.19	1867.01	1702.54	1572.59
143000	6409.14	4390.86	3383.76	2780.71	2379.70	2093.40	1880.20	1714.72	1583.76
144000	6453.81	4421.32	3407.11	2800.00	2395.94	2108.63	1893.40	1726.90	1593.91
145000	6498.48	4451.78	3430.46	2819.29	2412.18	2122.84	1906.60	1739.09	1605.08
146000	6543.15	4483.25	3454.82	2838.58	2429.44	2137.06	1919.80	1751.27	1616.24
147000	6587.82	4513.71	3478.17	2857.87	2445.69	2152.28	1932.99	1762.44	1627.41
148000	6632.49	4544.16	3501.52	2877.16	2461.93	2166.50	1946.19	1774.62	1638.58
149000	6677.16	4574.62	3525.89	2896.45	2479.19	2181.73	1959.39	1786.80	1649.75
150000	6722.84	4606.09	3549.24	2916.75	2495.43	2195.94	1972.59	1798.98	1660.91
151000	6767.51	4636.55	3572.59	2936.04	2512.69	2211.17	1985.79	1811.17	1672.08
152000	6812.18	4667.01	3595.94	2955.33	2528.93	2225.38	1998.98	1822.34	1683.25
153000	6856.85	4697.46	3620.30	2974.62	2545.18	2239.59	2011.17	1834.52	1694.42
154000	6901.52	4728.93	3643.65	2993.91	2562.44	2254.82	2024.37	1846.70	1704.57
155000	6946.19	4759.39	3667.01	3013.20	2578.68	2269.04	2037.56	1858.88	1715.74
156000	6990.86	4789.85	3691.37	3032.49	2595.94	2284.26	2050.76	1871.07	1726.90
157000	7036.55	4820.30	3714.72	3052.79	2612.18	2298.48	2063.96	1882.23	1738.07
158000	7081.22	4851.78	3738.07	3072.08	2628.43	2312.69	2077.16	1894.42	1749.24
159000	7125.89	4882.23	3762.44	3091.37	2645.69	2327.92	2090.36	1906.60	1760.41
160000	7170.56	4912.69	3785.79	3110.66	2661.93	2342.13	2103.55	1918.78	1771.57
161000	7215.23	4943.15	3809.14	3129.95	2678.17	2357.36	2116.75	1930.96	1782.74
162000	7259.90	4974.62	3832.49	3149.24	2695.43	2371.57	2129.95	1943.15	1793.91

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163000	7304.57	5005.08	3856.85	3169.54	2711.68	2386.80	2143.15	1954.31	1805.08
164000	7350.25	5035.53	3880.20	3188.83	2728.93	2401.02	2156.35	1966.50	1815.23
165000	7394.92	5065.99	3903.55	3208.12	2745.18	2415.23	2169.54	1978.68	1826.40
166000	7439.59	5097.46	3927.92	3227.41	2761.42	2430.46	2182.74	1990.86	1837.56
167000	7484.26	5127.92	3951.27	3246.70	2778.68	2444.67	2195.94	2003.05	1848.73
168000	7528.93	5158.38	3974.62	3265.99	2794.92	2459.90	2209.14	2014.21	1859.90
169000	7573.60	5188.83	3998.98	3285.28	2812.18	2474.11	2222.34	2026.40	1871.07
170000	7618.27	5219.29	4022.34	3305.58	2828.43	2488.32	2235.53	2038.58	1882.23
171000	7663.96	5250.76	4045.69	3324.87	2844.67	2503.55	2248.73	2050.76	1893.40
172000	7708.63	5281.22	4069.04	3344.16	2861.93	2517.77	2260.91	2062.94	1904.57
173000	7753.30	5311.68	4093.40	3363.45	2878.17	2532.99	2274.11	2074.11	1915.74
174000	7797.97	5342.13	4116.75	3382.74	2894.42	2547.21	2287.31	2086.29	1925.89
175000	7842.64	5373.60	4140.10	3402.03	2911.68	2562.44	2300.51	2098.48	1937.06
176000	7887.31	5404.06	4164.47	3421.32	2927.92	2576.65	2313.71	2110.66	1948.22
177000	7931.98	5434.52	4187.82	3441.62	2945.18	2590.86	2326.90	2122.84	1959.39
178000	7977.66	5464.97	4211.17	3460.91	2961.42	2606.09	2340.10	2134.01	1970.56
179000	8022.34	5496.45	4235.53	3480.20	2977.66	2620.30	2353.30	2146.19	1981.73
180000	8067.01	5526.90	4258.88	3499.49	2994.92	2635.53	2366.50	2158.38	1992.89
181000	8111.68	5557.36	4282.23	3518.78	3011.17	2649.75	2379.70	2170.56	2004.06
182000	8156.35	5587.82	4305.58	3538.07	3028.43	2663.96	2392.89	2182.74	2015.23
183000	8201.02	5619.29	4329.95	3557.36	3044.67	2679.19	2406.09	2194.92	2026.40
184000	8245.69	5649.75	4353.30	3577.66	3060.91	2693.40	2419.29	2206.09	2037.56
185000	8291.37	5680.20	4376.65	3596.95	3078.17	2708.63	2432.49	2218.27	2047.72
186000	8336.04	5710.66	4401.02	3616.24	3094.42	2722.84	2445.69	2230.46	2058.88
187000	8380.71	5742.13	4424.37	3635.53	3110.66	2738.07	2458.88	2242.64	2070.05
188000	8425.38	5772.59	4447.72	3654.82	3127.92	2752.28	2472.08	2254.82	2081.22
189000	8470.05	5803.05	4472.08	3674.11	3144.16	2766.50	2485.28	2265.99	2092.39
190000	8514.72	5833.50	4495.43	3693.40	3161.42	2781.73	2498.48	2278.17	2103.55
191000	8559.39	5864.97	4518.78	3713.71	3177.66	2795.94	2510.66	2290.36	2114.72
192000	8604.06	5895.43	4542.13	3732.99	3193.91	2811.17	2523.86	2302.54	2125.89
193000	8649.75	5925.89	4566.50	3752.28	3211.17	2825.38	2537.06	2314.72	2137.06
194000	8694.42	5956.35	4589.85	3771.57	3227.41	2840.61	2550.25	2325.89	2148.22
195000	8739.09	5987.82	4613.20	3790.86	3244.67	2854.82	2563.45	2338.07	2158.38
196000	8783.76	6018.27	4637.56	3810.15	3260.91	2869.04	2576.65	2350.25	2169.54
197000	8828.43	6048.73	4660.91	3830.46	3277.16	2884.26	2589.85	2362.44	2180.71
198000	8873.10	6079.19	4684.26	3849.75	3294.42	2898.48	2603.05	2374.62	2191.88
199000	8917.77	6109.64	4708.63	3869.04	3310.66	2913.71	2616.24	2385.79	2203.05
200000	8963.45	6141.12	4731.98	3888.32	3326.90	2927.92	2629.44	2397.97	2214.21
201000	9008.12	6171.57	4755.33	3907.61	3344.16	2942.13	2642.64	2410.15	2225.38
202000	9052.79	6202.03	4779.70	3926.90	3360.41	2957.36	2655.84	2422.34	2236.55
203000	9097.46	6232.49	4803.05	3946.19	3377.66	2971.57	2669.04	2434.52	2247.72
204000	9142.13	6263.96	4826.40	3966.50	3393.91	2986.80	2682.23	2446.70	2258.88
205000	9186.80	6294.42	4849.75	3985.79	3410.15	3001.02	2695.43	2457.87	2269.04
206000	9231.47	6324.87	4874.11	4005.08	3427.41	3016.24	2708.63	2470.05	2280.20
207000	9277.16	6355.33	4897.46	4024.37	3443.65	3030.46	2721.83	2482.23	2291.37
208000	9321.83	6386.80	4920.81	4043.65	3460.91	3044.67	2735.03	2494.42	2302.54
209000	9366.50	6417.26	4945.18	4062.94	3477.16	3059.90	2748.22	2506.60	2313.71
210000	9411.17	6447.72	4968.53	4082.23	3493.40	3074.11	2760.41	2517.77	2324.87
211000	9455.84	6478.17	4991.88	4102.54	3510.66	3089.34	2773.60	2529.95	2336.04
212000	9500.51	6509.64	5016.24	4121.83	3526.90	3103.55	2786.80	2542.13	2347.21
213000	9545.18	6540.10	5039.59	4141.12	3543.15	3117.77	2800.00	2554.31	2358.38
214000	9590.86	6570.56	5062.94	4160.41	3560.41	3132.99	2813.20	2566.50	2369.54
215000	9635.53	6601.02	5086.29	4179.70	3576.65	3147.21	2826.40	2577.66	2379.70
216000	9680.20	6632.49	5110.66	4198.98	3593.91	3162.44	2839.59	2589.85	2390.86
217000	9724.87	6662.94	5134.01	4218.27	3610.15	3176.65	2852.79	2602.03	2402.03
218000	9769.54	6693.40	5157.36	4238.58	3626.40	3191.88	2865.99	2614.21	2413.20

Payment Table for Personal Financing-i for Civil Sector
Promo Rate Income RM 5k above FY2024/2025

219000	9814.21	6723.86	5181.73	4257.87	3643.65	3206.09	2879.19	2626.40	2424.37
220000	9858.88	6755.33	5205.08	4277.16	3659.90	3220.30	2892.39	2637.56	2435.53
221000	9904.57	6785.79	5228.43	4296.45	3677.16	3235.53	2905.58	2649.75	2446.70
222000	9949.24	6816.24	5252.79	4315.74	3693.40	3249.75	2918.78	2661.93	2457.87
223000	9993.91	6846.70	5276.14	4335.03	3709.64	3264.97	2931.98	2674.11	2469.04
224000	10038.58	6877.16	5299.49	4355.33	3726.90	3279.19	2945.18	2686.29	2480.20
225000	10083.25	6908.63	5322.84	4374.62	3743.15	3293.40	2958.38	2698.48	2491.37
226000	10127.92	6939.09	5347.21	4393.91	3759.39	3308.63	2971.57	2709.64	2501.52
227000	10172.59	6969.54	5370.56	4413.20	3776.65	3322.84	2984.77	2721.83	2512.69
228000	10218.27	7000.00	5393.91	4432.49	3792.89	3338.07	2997.97	2734.01	2523.86
229000	10262.94	7031.47	5418.27	4451.78	3810.15	3352.28	3010.15	2746.19	2535.03
230000	10307.61	7061.93	5441.62	4471.07	3826.40	3367.51	3023.35	2758.38	2546.19
231000	10352.28	7092.39	5464.97	4491.37	3842.64	3381.73	3036.55	2769.54	2557.36
232000	10396.95	7122.84	5489.34	4510.66	3859.90	3395.94	3049.75	2781.73	2568.53
233000	10441.62	7154.31	5512.69	4529.95	3876.14	3411.17	3062.94	2793.91	2579.70
234000	10486.29	7184.77	5536.04	4549.24	3893.40	3425.38	3076.14	2806.09	2590.86
235000	10531.98	7215.23	5559.39	4568.53	3909.64	3440.61	3089.34	2818.27	2602.03
236000	10576.65	7245.69	5583.76	4587.82	3925.89	3454.82	3102.54	2829.44	2612.18
237000	10621.32	7277.16	5607.11	4607.11	3943.15	3469.04	3115.74	2841.62	2623.35
238000	10665.99	7307.61	5630.46	4627.41	3959.39	3484.26	3128.93	2853.81	2634.52
239000	10710.66	7338.07	5654.82	4646.70	3975.63	3498.48	3142.13	2865.99	2645.69
240000	10755.33	7368.53	5678.17	4665.99	3992.89	3513.71	3155.33	2878.17	2656.85
241000	10800.00	7400.00	5701.52	4685.28	4009.14	3527.92	3168.53	2889.34	2668.02
242000	10845.69	7430.46	5725.89	4704.57	4026.40	3543.15	3181.73	2901.52	2679.19
243000	10890.36	7460.91	5749.24	4723.86	4042.64	3557.36	3194.92	2913.71	2690.36
244000	10935.03	7491.37	5772.59	4743.15	4058.88	3571.57	3208.12	2925.89	2701.52
245000	10979.70	7522.84	5796.95	4763.45	4076.14	3586.80	3221.32	2938.07	2712.69
246000	11024.37	7553.30	5820.30	4782.74	4092.39	3601.02	3234.52	2949.24	2722.84
247000	11069.04	7583.76	5843.65	4802.03	4109.64	3616.24	3247.72	2961.42	2734.01
248000	11113.71	7614.21	5867.01	4821.32	4125.89	3630.46	3259.90	2973.60	2745.18
249000	11159.39	7645.69	5891.37	4840.61	4142.13	3644.67	3273.10	2985.79	2756.35
250000	11204.06	7676.14	5914.72	4859.90	4159.39	3659.90	3286.29	2997.97	2767.51
251000	11248.73	7706.60	5938.07	4879.19	4175.63	3674.11	3299.49	3010.15	2778.68
252000	11293.40	7737.06	5962.44	4899.49	4191.88	3689.34	3312.69	3021.32	2789.85
253000	11338.07	7767.51	5985.79	4918.78	4209.14	3703.55	3325.89	3033.50	2801.02
254000	11382.74	7798.98	6009.14	4938.07	4225.38	3718.78	3339.09	3045.69	2812.18
255000	11427.41	7829.44	6033.50	4957.36	4242.64	3732.99	3352.28	3057.87	2823.35
256000	11472.08	7859.90	6056.85	4976.65	4258.88	3747.21	3365.48	3070.05	2833.50
257000	11517.77	7890.36	6080.20	4995.94	4275.13	3762.44	3378.68	3081.22	2844.67
258000	11562.44	7921.83	6103.55	5016.24	4292.39	3776.65	3391.88	3093.40	2855.84
259000	11607.11	7952.28	6127.92	5035.53	4308.63	3791.88	3405.08	3105.58	2867.01
260000	11651.78	7982.74	6151.27	5054.82	4325.89	3806.09	3418.27	3117.77	2878.17
261000	11696.45	8013.20	6174.62	5074.11	4342.13	3820.30	3431.47	3129.95	2889.34
262000	11741.12	8044.67	6198.98	5093.40	4358.38	3835.53	3444.67	3141.12	2900.51
263000	11785.79	8075.13	6222.34	5112.69	4375.63	3849.75	3457.87	3153.30	2911.68
264000	11831.47	8105.58	6245.69	5131.98	4391.88	3864.97	3471.07	3165.48	2922.84
265000	11876.14	8136.04	6270.05	5152.28	4408.12	3879.19	3484.26	3177.66	2934.01
266000	11920.81	8167.51	6293.40	5171.57	4425.38	3894.42	3497.46	3189.85	2944.16
267000	11965.48	8197.97	6316.75	5190.86	4441.62	3908.63	3509.64	3201.02	2955.33
268000	12010.15	8228.43	6340.10	5210.15	4458.88	3922.84	3522.84	3213.20	2966.50
269000	12054.82	8258.88	6364.47	5229.44	4475.13	3938.07	3536.04	3225.38	2977.66
270000	12099.49	8290.36	6387.82	5248.73	4491.37	3952.28	3549.24	3237.56	2988.83
271000	12145.18	8320.81	6411.17	5268.02	4508.63	3967.51	3562.44	3249.75	3000.00
272000	12189.85	8351.27	6435.53	5288.32	4524.87	3981.73	3575.63	3261.93	3011.17
273000	12234.52	8381.73	6458.88	5307.61	4542.13	3995.94	3588.83	3273.10	3022.34
274000	12279.19	8413.20	6482.23	5326.90	4558.38	4011.17	3602.03	3285.28	3033.50

Payment Table for Personal Financing-i for Civil Sector
Promo Rate Income RM 5k above FY2024/2025

275000	12323.86	8443.65	6506.60	5346.19	4574.62	4025.38	3615.23	3297.46	3044.67
276000	12368.53	8474.11	6529.95	5365.48	4591.88	4040.61	3628.43	3309.64	3055.84
277000	12413.20	8504.57	6553.30	5384.77	4608.12	4054.82	3641.62	3321.83	3065.99
278000	12458.88	8536.04	6576.65	5404.06	4624.37	4070.05	3654.82	3332.99	3077.16
279000	12503.55	8566.50	6601.02	5424.37	4641.62	4084.26	3668.02	3345.18	3088.32
280000	12548.22	8596.95	6624.37	5443.65	4657.87	4098.48	3681.22	3357.36	3099.49
281000	12592.89	8627.41	6647.72	5462.94	4675.13	4113.71	3694.42	3369.54	3110.66
282000	12637.56	8657.87	6672.08	5482.23	4691.37	4127.92	3707.61	3381.73	3121.83
283000	12682.23	8689.34	6695.43	5501.52	4707.61	4143.15	3720.81	3392.89	3132.99
284000	12726.90	8719.80	6718.78	5520.81	4724.87	4157.36	3734.01	3405.08	3144.16
285000	12772.59	8750.25	6743.15	5540.10	4741.12	4172.59	3747.21	3417.26	3155.33
286000	12817.26	8780.71	6766.50	5560.41	4758.38	4186.80	3759.39	3429.44	3166.50
287000	12861.93	8812.18	6789.85	5579.70	4774.62	4201.02	3772.59	3441.62	3176.65
288000	12906.60	8842.64	6813.20	5598.98	4790.86	4216.24	3785.79	3452.79	3187.82
289000	12951.27	8873.10	6837.56	5618.27	4808.12	4230.46	3798.98	3464.97	3198.98
290000	12995.94	8903.55	6860.91	5637.56	4824.37	4245.69	3812.18	3477.16	3210.15
291000	13040.61	8935.03	6884.26	5656.85	4840.61	4259.90	3825.38	3489.34	3221.32
292000	13086.29	8965.48	6908.63	5677.16	4857.87	4274.11	3838.58	3501.52	3232.49
293000	13130.96	8995.94	6931.98	5696.45	4874.11	4289.34	3851.78	3513.71	3243.65
294000	13175.63	9026.40	6955.33	5715.74	4891.37	4303.55	3864.97	3524.87	3254.82
295000	13220.30	9057.87	6979.70	5735.03	4907.61	4318.78	3878.17	3537.06	3265.99
296000	13264.97	9088.32	7003.05	5754.31	4923.86	4332.99	3891.37	3549.24	3277.16
297000	13309.64	9118.78	7026.40	5773.60	4941.12	4348.22	3904.57	3561.42	3287.31
298000	13354.31	9149.24	7050.76	5792.89	4957.36	4362.44	3917.77	3573.60	3298.48
299000	13400.00	9180.71	7074.11	5813.20	4974.62	4376.65	3930.96	3584.77	3309.64
300000	13444.67	9211.17	7097.46	5832.49	4990.86	4391.88	3944.16	3596.95	3320.81

Note:

1. This campaign rate is only for financing approved with Group Credit Family Takaful (GCFT) take-up only and eligible for monthly gross income of RM5K & above.
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 2.60%
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. Campaign pricing ending 31st December 2025.
7. Package code by deduction channel:
 - i. Federal government employees = SPFP26
 - ii. Non federal government employees = SPFP27

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