

**Payment Table for Personal Financing-i for Civil Sector  
Promo Rate FY2024**

Annual Effective Rate	5.75%								
Equivalent Flat Rate	3.05%	3.04%	3.04%	3.06%	3.08%	3.10%	3.12%	3.15%	3.17%
Total Financing Amount	2	3	4	5	6	7	8	9	10
	24	36	48	60	72	84	96	108	120
2000	89.77	61.54	47.45	39.02	33.41	29.42	26.44	24.12	22.28
3000	134.64	92.31	71.18	58.53	50.12	44.13	39.65	36.19	33.43
4000	179.52	123.09	94.90	78.04	66.82	58.84	52.87	48.25	44.58
5,000	224.41	153.85	118.63	97.54	83.53	73.55	66.09	60.31	55.72
6,000	269.29	184.62	142.36	117.06	100.23	88.25	79.31	72.38	66.86
7,000	314.17	215.39	166.08	136.57	116.94	102.96	92.53	84.45	78.01
8,000	359.05	246.16	189.81	156.07	133.64	117.68	105.75	96.51	89.16
9,000	403.93	276.93	213.54	175.58	150.36	132.39	118.96	108.57	100.29
10,000	448.81	307.71	237.27	195.10	167.06	147.10	132.18	120.63	111.44
11,000	493.70	338.48	260.99	214.60	183.77	161.81	145.40	132.70	122.59
12,000	538.58	369.25	284.72	234.11	200.47	176.52	158.62	144.76	133.73
13,000	583.45	400.01	308.45	253.62	217.18	191.23	171.84	156.82	144.87
14,000	628.34	430.78	332.17	273.13	233.88	205.94	185.06	168.88	156.02
15,000	673.22	461.55	355.90	292.64	250.59	220.65	198.27	180.95	167.16
16,000	718.10	492.32	379.62	312.15	267.29	235.35	211.49	193.02	178.30
17,000	762.98	523.10	403.35	331.66	284.00	250.06	224.71	205.08	189.45
18,000	807.86	553.87	427.08	351.17	300.70	264.77	237.93	217.14	200.59
19,000	852.74	584.64	450.80	370.68	317.41	279.48	251.15	229.21	211.74
20,000	897.62	615.41	474.53	390.19	334.11	294.19	264.37	241.27	222.88
21,000	942.51	646.17	498.25	409.70	350.82	308.90	277.58	253.33	234.03
22,000	987.39	676.94	521.98	429.21	367.52	323.61	290.80	265.39	245.17
23,000	1032.27	707.72	545.71	448.72	384.23	338.32	304.02	277.46	256.31
24,000	1077.15	738.49	569.43	468.22	400.93	353.04	317.24	289.52	267.46
25,000	1122.03	769.26	593.16	487.74	417.64	367.75	330.46	301.58	278.60
26,000	1166.91	800.03	616.89	507.25	434.35	382.45	343.68	313.64	289.75
27,000	1211.80	830.80	640.62	526.75	451.06	397.16	356.89	325.72	300.89
28,000	1256.68	861.57	664.35	546.26	467.76	411.87	370.11	337.78	312.03
29,000	1301.55	892.34	688.07	565.78	484.47	426.58	383.33	349.84	323.18
30,000	1346.44	923.11	711.80	585.28	501.17	441.29	396.55	361.90	334.32
31,000	1391.32	953.88	735.52	604.79	517.88	456.00	409.77	373.97	345.46
32,000	1436.20	984.65	759.25	624.30	534.58	470.71	422.98	386.03	356.61
33,000	1481.09	1015.42	782.97	643.81	551.29	485.42	436.20	398.09	367.76
34,000	1525.96	1046.19	806.70	663.32	567.99	500.13	449.42	410.15	378.90
35,000	1570.84	1076.96	830.43	682.83	584.70	514.84	462.64	422.22	390.04
36,000	1615.73	1107.74	854.15	702.34	601.40	529.54	475.86	434.28	401.19
37,000	1660.61	1138.51	877.88	721.85	618.11	544.25	489.08	446.35	412.34
38,000	1705.49	1169.27	901.60	741.36	634.82	558.96	502.29	458.41	423.47
39,000	1750.37	1200.04	925.33	760.86	651.52	573.68	515.51	470.48	434.62
40,000	1795.25	1230.81	949.06	780.38	668.23	588.39	528.73	482.54	445.77
41,000	1840.13	1261.58	972.78	799.89	684.93	603.10	541.95	494.60	456.90
42,000	1885.02	1292.36	996.51	819.39	701.64	617.81	555.17	506.66	468.05
43,000	1929.90	1323.13	1020.23	838.90	718.35	632.52	568.39	518.73	479.20
44,000	1974.77	1353.90	1043.97	858.42	735.06	647.23	581.60	530.79	490.34
45,000	2019.65	1384.67	1067.70	877.92	751.76	661.94	594.82	542.85	501.48
46,000	2064.54	1415.43	1091.42	897.43	768.47	676.64	608.04	554.91	512.63
47,000	2109.42	1446.20	1115.15	916.94	785.17	691.35	621.26	566.98	523.78
48,000	2154.30	1476.97	1138.87	936.45	801.88	706.06	634.48	579.05	534.91
49,000	2199.18	1507.75	1162.60	955.96	818.58	720.77	647.70	591.11	546.06

**Payment Table for Personal Financing-i for Civil Sector  
Promo Rate FY2024**

50,000	2244.06	1538.52	1186.32	975.47	835.29	735.48	660.91	603.17	557.21
51,000	2288.94	1569.29	1210.05	994.98	851.99	750.19	674.13	615.24	568.35
52,000	2333.83	1600.06	1233.78	1014.49	868.70	764.90	687.35	627.30	579.49
53,000	2378.71	1630.83	1257.50	1034.00	885.40	779.61	700.57	639.36	590.64
54,000	2423.58	1661.59	1281.23	1053.51	902.11	794.32	713.79	651.42	601.78
55,000	2468.47	1692.37	1304.95	1073.02	918.81	809.04	727.01	663.49	612.92
56,000	2513.35	1723.14	1328.68	1092.53	935.52	823.74	740.22	675.55	624.07
57,000	2558.23	1753.91	1352.41	1112.04	952.22	838.45	753.44	687.61	635.21
58,000	2603.12	1784.68	1376.13	1131.54	968.93	853.16	766.66	699.68	646.36
59,000	2647.99	1815.45	1399.86	1151.06	985.63	867.87	779.88	711.75	657.50
60,000	2692.87	1846.22	1423.58	1170.57	1002.35	882.58	793.10	723.81	668.65
61,000	2737.76	1876.99	1447.32	1190.07	1019.05	897.29	806.31	735.87	679.79
62,000	2782.64	1907.77	1471.05	1209.58	1035.76	912.00	819.53	747.93	690.93
63,000	2827.52	1938.53	1494.77	1229.10	1052.46	926.71	832.75	760.00	702.08
64,000	2872.41	1969.30	1518.50	1248.60	1069.17	941.42	845.97	772.06	713.22
65,000	2917.28	2000.07	1542.22	1268.11	1085.87	956.13	859.19	784.12	724.37
66,000	2962.16	2030.84	1565.95	1287.62	1102.58	970.83	872.41	796.18	735.51
67,000	3007.05	2061.61	1589.68	1307.13	1119.28	985.54	885.62	808.25	746.65
68,000	3051.93	2092.39	1613.40	1326.64	1135.99	1000.25	898.84	820.31	757.80
69,000	3096.81	2123.16	1637.13	1346.15	1152.69	1014.96	912.06	832.38	768.94
70,000	3141.69	2153.93	1660.85	1365.65	1169.40	1029.68	925.28	844.44	780.08
71,000	3186.57	2184.69	1684.58	1385.17	1186.10	1044.39	938.50	856.51	791.23
72,000	3231.45	2215.46	1708.30	1404.68	1202.81	1059.10	951.72	868.57	802.38
73,000	3276.34	2246.23	1732.03	1424.18	1219.51	1073.81	964.93	880.63	813.52
74,000	3321.22	2277.01	1755.76	1443.70	1236.22	1088.52	978.15	892.69	824.66
75,000	3366.09	2307.78	1779.48	1463.21	1252.92	1103.23	991.37	904.76	835.81
76,000	3410.97	2338.55	1803.21	1482.71	1269.63	1117.93	1004.59	916.82	846.95
77,000	3455.86	2369.32	1826.93	1502.22	1286.35	1132.64	1017.81	928.88	858.09
78,000	3500.74	2400.09	1850.67	1521.74	1303.05	1147.35	1031.03	940.94	869.24
79,000	3545.62	2430.85	1874.40	1541.24	1319.76	1162.06	1044.24	953.02	880.39
80,000	3590.50	2461.62	1898.12	1560.75	1336.46	1176.77	1057.46	965.08	891.52
81,000	3635.38	2492.40	1921.85	1580.26	1353.17	1191.48	1070.68	977.14	902.67
82,000	3680.26	2523.17	1945.57	1599.77	1369.87	1206.19	1083.90	989.20	913.82
83,000	3725.15	2553.94	1969.30	1619.28	1386.58	1220.90	1097.12	1001.27	924.95
84,000	3770.03	2584.71	1993.03	1638.79	1403.28	1235.61	1110.34	1013.33	936.10
85,000	3814.90	2615.48	2016.75	1658.30	1419.99	1250.32	1123.55	1025.39	947.25
86,000	3859.79	2646.25	2040.48	1677.81	1436.69	1265.03	1136.77	1037.45	958.40
87,000	3904.67	2677.02	2064.20	1697.32	1453.40	1279.74	1149.99	1049.52	969.53
88,000	3949.55	2707.79	2087.93	1716.83	1470.10	1294.45	1163.21	1061.58	980.68
89,000	3994.44	2738.56	2111.65	1736.34	1486.81	1309.16	1176.43	1073.64	991.83
90,000	4039.31	2769.33	2135.38	1755.85	1503.51	1323.87	1189.64	1085.71	1002.96
91,000	4084.19	2800.10	2159.11	1775.36	1520.22	1338.58	1202.86	1097.78	1014.11
92,000	4129.08	2830.87	2182.83	1794.86	1536.92	1353.29	1216.08	1109.84	1025.26
93,000	4173.96	2861.64	2206.56	1814.38	1553.63	1368.00	1229.30	1121.90	1036.40
94,000	4218.84	2892.42	2230.28	1833.89	1570.34	1382.71	1242.52	1133.96	1047.54
95,000	4263.72	2923.19	2254.02	1853.39	1587.05	1397.42	1255.74	1146.03	1058.69
96,000	4308.60	2953.95	2277.75	1872.90	1603.75	1412.12	1268.95	1158.09	1069.83
97,000	4353.48	2984.72	2301.47	1892.42	1620.46	1426.83	1282.17	1170.15	1080.97
98,000	4398.37	3015.49	2325.20	1911.92	1637.16	1441.54	1295.39	1182.21	1092.12
99,000	4443.25	3046.26	2348.92	1931.43	1653.87	1456.25	1308.61	1194.28	1103.27
100,000	4488.12	3077.04	2372.65	1950.94	1670.57	1470.96	1321.83	1206.35	1114.41
101000	4533.01	3107.81	2396.38	1970.45	1687.28	1485.68	1335.05	1218.41	1125.55
102000	4577.89	3138.58	2420.10	1989.96	1703.98	1500.39	1348.26	1230.47	1136.70
103000	4622.77	3169.35	2443.83	2009.47	1720.69	1515.10	1361.48	1242.54	1147.84
104000	4667.65	3200.11	2467.55	2028.97	1737.39	1529.81	1374.70	1254.60	1158.98
105000	4712.53	3230.88	2491.28	2048.49	1754.10	1544.52	1387.92	1266.66	1170.13

**Payment Table for Personal Financing-i for Civil Sector  
Promo Rate FY2024**

106000	4757.41	3261.65	2515.01	2068.00	1770.80	1559.22	1401.14	1278.72	1181.27
107000	4802.29	3292.43	2538.73	2087.50	1787.51	1573.93	1414.36	1290.79	1192.42
108000	4847.18	3323.20	2562.46	2107.02	1804.21	1588.64	1427.57	1302.85	1203.56
109000	4892.06	3353.97	2586.18	2126.53	1820.92	1603.35	1440.79	1314.91	1214.70
110000	4936.94	3384.74	2609.91	2146.03	1837.62	1618.06	1454.01	1326.97	1225.85
111000	4981.82	3415.51	2633.63	2165.54	1854.34	1632.77	1467.23	1339.05	1236.99
112000	5026.70	3446.27	2657.37	2185.06	1871.04	1647.48	1480.45	1351.11	1248.14
113000	5071.58	3477.05	2681.10	2204.56	1887.75	1662.19	1493.66	1363.17	1259.28
114000	5116.47	3507.82	2704.82	2224.07	1904.46	1676.90	1506.88	1375.23	1270.43
115000	5161.35	3538.59	2728.55	2243.58	1921.16	1691.61	1520.10	1387.30	1281.57
116000	5206.22	3569.36	2752.27	2263.10	1937.87	1706.31	1533.32	1399.36	1292.71
117000	5251.11	3600.13	2776.00	2282.60	1954.57	1721.03	1546.54	1411.42	1303.86
118000	5295.99	3630.90	2799.73	2302.11	1971.28	1735.74	1559.76	1423.48	1315.01
119000	5340.87	3661.68	2823.45	2321.62	1987.98	1750.45	1572.97	1435.55	1326.14
120000	5385.76	3692.44	2847.18	2341.13	2004.69	1765.16	1586.19	1447.61	1337.29
121000	5430.63	3723.21	2870.90	2360.64	2021.39	1779.87	1599.41	1459.68	1348.44
122000	5475.51	3753.98	2894.63	2380.15	2038.10	1794.58	1612.63	1471.74	1359.57
123000	5520.40	3784.75	2918.36	2399.65	2054.80	1809.29	1625.85	1483.81	1370.72
124000	5565.28	3815.52	2942.08	2419.17	2071.51	1824.00	1639.07	1495.87	1381.87
125000	5610.16	3846.29	2965.81	2438.68	2088.21	1838.71	1652.28	1507.93	1393.02
126000	5655.04	3877.07	2989.53	2458.18	2104.92	1853.41	1665.50	1519.99	1404.15
127000	5699.92	3907.84	3013.26	2477.70	2121.62	1868.12	1678.72	1532.06	1415.30
128000	5744.80	3938.61	3036.98	2497.21	2138.34	1882.83	1691.94	1544.12	1426.45
129000	5789.69	3969.37	3060.71	2516.71	2155.04	1897.54	1705.16	1556.18	1437.58
130000	5834.57	4000.14	3084.45	2536.22	2171.75	1912.25	1718.39	1568.24	1448.73
131000	5879.44	4030.91	3108.17	2555.74	2188.45	1926.96	1731.60	1580.31	1459.88
132000	5924.32	4061.69	3131.90	2575.24	2205.16	1941.68	1744.82	1592.38	1471.02
133000	5969.21	4092.46	3155.62	2594.75	2221.86	1956.39	1758.04	1604.44	1482.16
134000	6014.09	4123.23	3179.35	2614.26	2238.57	1971.10	1771.26	1616.50	1493.31
135000	6058.97	4154.00	3203.08	2633.77	2255.27	1985.81	1784.48	1628.57	1504.45
136000	6103.85	4184.77	3226.80	2653.28	2271.98	2000.51	1797.70	1640.63	1515.59
137000	6148.73	4215.53	3250.53	2672.79	2288.68	2015.22	1810.91	1652.69	1526.74
138000	6193.61	4246.30	3274.25	2692.29	2305.39	2029.93	1824.13	1664.75	1537.89
139000	6238.50	4277.08	3297.98	2711.81	2322.09	2044.64	1837.35	1676.82	1549.03
140000	6283.38	4307.85	3321.71	2731.32	2338.80	2059.35	1850.57	1688.88	1560.17
141000	6328.25	4338.62	3345.43	2750.82	2355.50	2074.06	1863.79	1700.94	1571.32
142000	6373.14	4369.39	3369.16	2770.34	2372.21	2088.77	1877.01	1713.01	1582.46
143000	6418.02	4400.16	3392.88	2789.85	2388.91	2103.48	1890.22	1725.08	1593.60
144000	6462.90	4430.93	3416.61	2809.35	2405.62	2118.19	1903.44	1737.14	1604.75
145000	6507.79	4461.70	3440.34	2828.86	2422.32	2132.90	1916.66	1749.20	1615.89
146000	6552.66	4492.47	3464.06	2848.38	2439.04	2147.60	1929.88	1761.26	1627.04
147000	6597.54	4523.24	3487.80	2867.88	2455.74	2162.31	1943.10	1773.33	1638.18
148000	6642.43	4554.01	3511.52	2887.39	2472.45	2177.03	1956.31	1785.39	1649.32
149000	6687.31	4584.78	3535.25	2906.90	2489.15	2191.74	1969.53	1797.45	1660.47
150000	6732.19	4615.55	3558.97	2926.42	2505.86	2206.45	1982.75	1809.51	1671.61
151000	6777.08	4646.32	3582.70	2945.92	2522.56	2221.16	1995.97	1821.58	1682.76
152000	6821.95	4677.10	3606.43	2965.43	2539.27	2235.87	2009.19	1833.64	1693.90
153000	6866.83	4707.86	3630.15	2984.94	2555.98	2250.58	2022.41	1845.71	1705.05
154000	6911.72	4738.63	3653.88	3004.45	2572.68	2265.29	2035.62	1857.77	1716.19
155000	6956.60	4769.40	3677.60	3023.96	2589.39	2280.00	2048.84	1869.84	1727.33
156000	7001.48	4800.17	3701.33	3043.47	2606.09	2294.70	2062.06	1881.90	1738.48
157000	7046.36	4830.94	3725.06	3062.97	2622.80	2309.41	2075.28	1893.96	1749.62
158000	7091.24	4861.72	3748.78	3082.49	2639.50	2324.12	2088.50	1906.02	1760.76
159000	7136.12	4892.49	3772.51	3102.00	2656.21	2338.83	2101.72	1918.09	1771.91
160000	7181.01	4923.26	3796.23	3121.50	2672.91	2353.54	2114.93	1930.15	1783.06
161000	7225.89	4954.03	3819.96	3141.02	2689.62	2368.25	2128.15	1942.21	1794.19
162000	7270.76	4984.79	3843.69	3160.53	2706.32	2382.96	2141.37	1954.27	1805.34

**Payment Table for Personal Financing-i for Civil Sector  
Promo Rate FY2024**

163000	7315.64	5015.56	3867.41	3180.03	2723.04	2397.68	2154.59	1966.35	1816.49
164000	7360.53	5046.34	3891.15	3199.54	2739.74	2412.39	2167.81	1978.41	1827.63
165000	7405.41	5077.11	3914.87	3219.06	2756.45	2427.10	2181.03	1990.47	1838.77
166000	7450.29	5107.88	3938.60	3238.56	2773.15	2441.80	2194.24	2002.53	1849.92
167000	7495.17	5138.65	3962.32	3258.07	2789.86	2456.51	2207.46	2014.60	1861.07
168000	7540.05	5169.42	3986.05	3277.58	2806.56	2471.22	2220.68	2026.66	1872.20
169000	7584.93	5200.19	4009.78	3297.09	2823.27	2485.93	2233.90	2038.72	1883.35
170000	7629.82	5230.95	4033.50	3316.60	2839.97	2500.64	2247.12	2050.78	1894.50
171000	7674.70	5261.73	4057.23	3336.11	2856.68	2515.35	2260.34	2062.85	1905.63
172000	7719.57	5292.50	4080.95	3355.61	2873.38	2530.06	2273.55	2074.91	1916.78
173000	7764.46	5323.27	4104.68	3375.13	2890.09	2544.77	2286.77	2086.97	1927.93
174000	7809.34	5354.04	4128.41	3394.64	2906.79	2559.48	2299.99	2099.04	1939.07
175000	7854.22	5384.81	4152.13	3414.14	2923.50	2574.19	2313.21	2111.11	1950.21
176000	7899.11	5415.58	4175.86	3433.65	2940.20	2588.89	2326.43	2123.17	1961.36
177000	7943.98	5446.36	4199.58	3453.17	2956.91	2603.60	2339.64	2135.23	1972.51
178000	7988.86	5477.12	4223.31	3472.67	2973.61	2618.31	2352.86	2147.29	1983.64
179000	8033.75	5507.89	4247.04	3492.18	2990.32	2633.03	2366.08	2159.36	1994.79
180000	8078.63	5538.66	4270.76	3511.70	3007.03	2647.74	2379.30	2171.42	2005.94
181000	8123.51	5569.43	4294.50	3531.21	3023.74	2662.45	2392.52	2183.48	2017.08
182000	8168.39	5600.20	4318.22	3550.71	3040.44	2677.16	2405.74	2195.54	2028.22
183000	8213.27	5630.97	4341.95	3570.22	3057.15	2691.87	2418.95	2207.61	2039.37
184000	8258.15	5661.75	4365.68	3589.74	3073.85	2706.58	2432.17	2219.68	2050.51
185000	8303.04	5692.52	4389.40	3609.24	3090.56	2721.29	2445.39	2231.74	2061.65
186000	8347.92	5723.29	4413.13	3628.75	3107.26	2735.99	2458.61	2243.80	2072.80
187000	8392.79	5754.05	4436.85	3648.26	3123.97	2750.70	2471.83	2255.87	2083.94
188000	8437.68	5784.82	4460.58	3667.77	3140.67	2765.41	2485.05	2267.93	2095.09
189000	8482.56	5815.59	4484.30	3687.28	3157.38	2780.12	2498.26	2279.99	2106.23
190000	8527.44	5846.37	4508.03	3706.79	3174.09	2794.83	2511.48	2292.05	2117.38
191000	8572.32	5877.14	4531.76	3726.29	3190.79	2809.54	2524.70	2304.12	2128.52
192000	8617.21	5907.91	4555.48	3745.81	3207.50	2824.25	2537.92	2316.18	2139.66
193000	8662.08	5938.68	4579.21	3765.32	3224.20	2838.96	2551.14	2328.24	2150.81
194000	8706.96	5969.45	4602.93	3784.82	3240.91	2853.68	2564.36	2340.30	2161.95
195000	8751.85	6000.21	4626.66	3804.34	3257.61	2868.39	2577.57	2352.38	2173.10
196000	8796.73	6030.98	4650.39	3823.85	3274.32	2883.09	2590.79	2364.44	2184.24
197000	8841.61	6061.76	4674.11	3843.35	3291.03	2897.80	2604.01	2376.50	2195.38
198000	8886.49	6092.53	4697.84	3862.86	3307.74	2912.51	2617.23	2388.56	2206.53
199000	8931.37	6123.30	4721.57	3882.38	3324.44	2927.22	2630.45	2400.63	2217.68
200000	8976.25	6154.07	4745.30	3901.88	3341.15	2941.93	2643.66	2412.69	2228.81
201000	9021.14	6184.84	4769.03	3921.39	3357.85	2956.64	2656.88	2424.75	2239.96
202000	9066.02	6215.61	4792.75	3940.90	3374.56	2971.35	2670.10	2436.81	2251.11
203000	9110.89	6246.38	4816.48	3960.41	3391.26	2986.06	2683.32	2448.88	2262.25
204000	9155.78	6277.15	4840.20	3979.92	3407.97	3000.77	2696.54	2460.94	2273.39
205000	9200.66	6307.92	4863.93	3999.43	3424.67	3015.48	2709.76	2473.01	2284.54
206000	9245.54	6338.69	4887.65	4018.93	3441.38	3030.18	2722.97	2485.07	2295.69
207000	9290.43	6369.46	4911.38	4038.45	3458.08	3044.89	2736.19	2497.14	2306.82
208000	9335.30	6400.23	4935.11	4057.96	3474.79	3059.60	2749.41	2509.20	2317.97
209000	9380.18	6431.01	4958.83	4077.46	3491.49	3074.31	2762.63	2521.26	2329.12
210000	9425.07	6461.78	4982.56	4096.97	3508.20	3089.03	2775.85	2533.32	2340.25
211000	9469.95	6492.54	5006.28	4116.49	3524.90	3103.74	2789.07	2545.39	2351.40
212000	9514.83	6523.31	5030.01	4135.99	3541.61	3118.45	2802.28	2557.45	2362.55
213000	9559.71	6554.08	5053.74	4155.50	3558.31	3133.16	2815.50	2569.51	2373.69
214000	9604.59	6584.85	5077.46	4175.02	3575.03	3147.87	2828.72	2581.57	2384.83
215000	9649.47	6615.62	5101.19	4194.53	3591.73	3162.58	2841.94	2593.64	2395.98
216000	9694.36	6646.40	5124.92	4214.03	3608.44	3177.28	2855.16	2605.71	2407.13
217000	9739.24	6677.17	5148.65	4233.54	3625.14	3191.99	2868.38	2617.77	2418.26
218000	9784.11	6707.94	5172.38	4253.06	3641.85	3206.70	2881.59	2629.83	2429.41

**Payment Table for Personal Financing-i for Civil Sector  
Promo Rate FY2024**

219000	9828.99	6738.71	5196.10	4272.56	3658.55	3221.41	2894.81	2641.90	2440.56
220000	9873.88	6769.47	5219.83	4292.07	3675.26	3236.12	2908.03	2653.96	2451.70
221000	9918.76	6800.24	5243.55	4311.58	3691.96	3250.83	2921.25	2666.02	2462.84
222000	9963.64	6831.02	5267.28	4331.09	3708.67	3265.54	2934.47	2678.08	2473.99
223000	10008.52	6861.79	5291.01	4350.60	3725.37	3280.25	2947.69	2690.15	2485.13
224000	10053.40	6892.56	5314.73	4370.11	3742.08	3294.96	2960.90	2702.21	2496.27
225000	10098.28	6923.33	5338.46	4389.61	3758.78	3309.68	2974.12	2714.27	2507.42
226000	10143.17	6954.10	5362.18	4409.13	3775.49	3324.38	2987.34	2726.34	2518.56
227000	10188.05	6984.87	5385.91	4428.64	3792.19	3339.09	3000.56	2738.41	2529.71
228000	10232.92	7015.63	5409.63	4448.14	3808.90	3353.80	3013.78	2750.47	2540.85
229000	10277.81	7046.41	5433.36	4467.65	3825.61	3368.51	3026.99	2762.53	2552.00
230000	10322.69	7077.18	5457.09	4487.17	3842.31	3383.22	3040.21	2774.59	2563.14
231000	10367.57	7107.95	5480.81	4506.67	3859.03	3397.93	3053.43	2786.66	2574.28
232000	10412.46	7138.72	5504.54	4526.18	3875.73	3412.64	3066.65	2798.72	2585.43
233000	10457.34	7169.49	5528.27	4545.70	3892.44	3427.35	3079.87	2810.78	2596.57
234000	10502.21	7200.26	5552.00	4565.20	3909.14	3442.06	3093.09	2822.84	2607.72
235000	10547.10	7231.04	5575.73	4584.71	3925.85	3456.77	3106.30	2834.91	2618.86
236000	10591.98	7261.80	5599.45	4604.22	3942.55	3471.47	3119.52	2846.97	2630.00
237000	10636.86	7292.57	5623.18	4623.73	3959.26	3486.18	3132.74	2859.04	2641.15
238000	10681.75	7323.34	5646.90	4643.24	3975.96	3500.89	3145.96	2871.10	2652.29
239000	10726.62	7354.11	5670.63	4662.75	3992.67	3515.60	3159.18	2883.17	2663.43
240000	10771.50	7384.88	5694.36	4682.25	4009.37	3530.31	3172.40	2895.23	2674.58
241000	10816.39	7415.65	5718.08	4701.77	4026.08	3545.03	3185.61	2907.29	2685.73
242000	10861.27	7446.43	5741.81	4721.28	4042.78	3559.74	3198.83	2919.35	2696.87
243000	10906.15	7477.20	5765.53	4740.78	4059.49	3574.45	3212.05	2931.42	2708.01
244000	10951.03	7507.96	5789.26	4760.29	4076.19	3589.16	3225.27	2943.48	2719.16
245000	10995.91	7538.73	5812.98	4779.81	4092.90	3603.87	3238.49	2955.54	2730.30
246000	11040.79	7569.50	5836.71	4799.31	4109.60	3618.57	3251.71	2967.60	2741.44
247000	11085.68	7600.27	5860.44	4818.82	4126.31	3633.28	3264.92	2979.68	2752.59
248000	11130.56	7631.05	5884.16	4838.34	4143.02	3647.99	3278.14	2991.74	2763.74
249000	11175.43	7661.82	5907.89	4857.85	4159.73	3662.70	3291.36	3003.80	2774.87
250000	11220.31	7692.59	5931.62	4877.35	4176.43	3677.41	3304.58	3015.86	2786.02
251000	11265.20	7723.36	5955.35	4896.86	4193.14	3692.12	3317.80	3027.93	2797.17
252000	11310.08	7754.13	5979.08	4916.38	4209.84	3706.83	3331.02	3039.99	2808.30
253000	11354.96	7784.89	6002.80	4935.88	4226.55	3721.54	3344.23	3052.05	2819.45
254000	11399.84	7815.66	6026.53	4955.39	4243.25	3736.25	3357.45	3064.11	2830.60
255000	11444.72	7846.44	6050.25	4974.90	4259.96	3750.96	3370.67	3076.18	2841.75
256000	11489.60	7877.21	6073.98	4994.41	4276.66	3765.66	3383.89	3088.24	2852.88
257000	11534.49	7907.98	6097.71	5013.92	4293.37	3780.38	3397.11	3100.30	2864.03
258000	11579.37	7938.75	6121.43	5033.43	4310.07	3795.09	3410.32	3112.37	2875.18
259000	11624.24	7969.52	6145.16	5052.93	4326.78	3809.80	3423.54	3124.44	2886.31
260000	11669.13	8000.29	6168.88	5072.45	4343.48	3824.51	3436.76	3136.50	2897.46
261000	11714.01	8031.06	6192.61	5091.96	4360.19	3839.22	3449.98	3148.56	2908.61
262000	11758.89	8061.83	6216.34	5111.46	4376.89	3853.93	3463.20	3160.62	2919.75
263000	11803.78	8092.60	6240.06	5130.97	4393.60	3868.64	3476.42	3172.69	2930.89
264000	11848.65	8123.37	6263.79	5150.49	4410.30	3883.35	3489.63	3184.75	2942.04
265000	11893.53	8154.14	6287.51	5169.99	4427.02	3898.06	3502.85	3196.81	2953.18
266000	11938.42	8184.91	6311.24	5189.50	4443.73	3912.76	3516.07	3208.87	2964.32
267000	11983.30	8215.69	6334.97	5209.02	4460.43	3927.47	3529.29	3220.94	2975.47
268000	12028.18	8246.46	6358.70	5228.52	4477.14	3942.18	3542.51	3233.01	2986.62
269000	12073.06	8277.22	6382.43	5248.03	4493.84	3956.89	3555.73	3245.07	2997.76
270000	12117.94	8307.99	6406.15	5267.54	4510.55	3971.60	3568.94	3257.13	3008.90
271000	12162.82	8338.76	6429.88	5287.05	4527.25	3986.31	3582.16	3269.20	3020.05
272000	12207.71	8369.53	6453.60	5306.56	4543.96	4001.03	3595.38	3281.26	3031.19
273000	12252.59	8400.30	6477.33	5326.07	4560.66	4015.74	3608.60	3293.32	3042.34
274000	12297.46	8431.08	6501.06	5345.57	4577.37	4030.45	3621.82	3305.38	3053.48

**Payment Table for Personal Financing-i for Civil Sector  
Promo Rate FY2024**

275000	12342.35	8461.85	6524.78	5365.09	4594.07	4045.16	3635.04	3317.45	3064.62
276000	12387.23	8492.62	6548.51	5384.60	4610.78	4059.86	3648.25	3329.51	3075.77
277000	12432.11	8523.39	6572.23	5404.10	4627.48	4074.57	3661.47	3341.57	3086.91
278000	12476.99	8554.15	6595.96	5423.61	4644.19	4089.28	3674.69	3353.63	3098.05
279000	12521.88	8584.92	6619.69	5443.13	4660.89	4103.99	3687.91	3365.71	3109.20
280000	12566.75	8615.70	6643.41	5462.64	4677.60	4118.70	3701.13	3377.77	3120.35
281000	12611.63	8646.47	6667.14	5482.14	4694.30	4133.41	3714.35	3389.83	3131.49
282000	12656.52	8677.24	6690.86	5501.65	4711.02	4148.12	3727.56	3401.89	3142.63
283000	12701.40	8708.01	6714.59	5521.17	4727.72	4162.83	3740.78	3413.96	3153.78
284000	12746.28	8738.78	6738.31	5540.67	4744.43	4177.54	3754.00	3426.02	3164.92
285000	12791.16	8769.55	6762.05	5560.18	4761.13	4192.25	3767.22	3438.08	3176.06
286000	12836.04	8800.31	6785.78	5579.70	4777.84	4206.95	3780.44	3450.14	3187.21
287000	12880.92	8831.09	6809.50	5599.20	4794.54	4221.66	3793.65	3462.21	3198.36
288000	12925.81	8861.86	6833.23	5618.71	4811.25	4236.38	3806.87	3474.27	3209.49
289000	12970.69	8892.63	6856.95	5638.22	4827.95	4251.09	3820.09	3486.34	3220.64
290000	13015.56	8923.40	6880.68	5657.73	4844.66	4265.80	3833.31	3498.40	3231.79
291000	13060.45	8954.17	6904.41	5677.24	4861.36	4280.51	3846.53	3510.47	3242.92
292000	13105.33	8984.94	6928.13	5696.75	4878.07	4295.22	3859.75	3522.53	3254.07
293000	13150.21	9015.72	6951.86	5716.25	4894.77	4309.93	3872.96	3534.59	3265.22
294000	13195.10	9046.48	6975.58	5735.77	4911.48	4324.64	3886.18	3546.65	3276.37
295000	13239.97	9077.25	6999.31	5755.28	4928.18	4339.35	3899.40	3558.72	3287.50
296000	13284.85	9108.02	7023.04	5774.78	4944.89	4354.05	3912.62	3570.78	3298.65
297000	13329.74	9138.79	7046.76	5794.29	4961.59	4368.76	3925.84	3582.84	3309.80
298000	13374.62	9169.56	7070.49	5813.81	4978.30	4383.47	3939.06	3594.90	3320.93
299000	13419.50	9200.34	7094.21	5833.31	4995.01	4398.18	3952.27	3606.97	3332.08
300000	13464.38	9231.11	7117.94	5852.82	5011.72	4412.89	3965.49	3619.04	3343.23

**Note:**

1. This campaign rate is only 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 3.00%, spread is 2.75%
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 2024.
7. Package code by deduction channel:
  - i. Federal government employees = SPFP09
  - ii. Non federal government employees = SPFP11

updated 19012024