

**Payment Table for Personal Financing-i for Pensioners
Variable Rate (non-Promo wGCFT) FY2024**

| Annual Effective Rate | 11.35% | | | | | | | |
|-----------------------|----------|----------|----------|--------|--------|--------|--------|--------|
| Equivalent Flat Rate | 6.15% | 6.22% | 6.30% | 6.39% | 6.48% | 6.58% | 6.67% | 6.77% |
| Tenure | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Financing Amount | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 |
| 5,000 | 165.00 | 131.00 | 110.00 | 97.00 | 87.00 | 80.00 | 75.00 | 70.00 |
| 6,000 | 198.00 | 157.00 | 132.00 | 116.00 | 104.00 | 96.00 | 89.00 | 84.00 |
| 7,000 | 231.00 | 183.00 | 154.00 | 135.00 | 122.00 | 112.00 | 104.00 | 98.00 |
| 8,000 | 264.00 | 209.00 | 176.00 | 154.00 | 139.00 | 128.00 | 119.00 | 112.00 |
| 9,000 | 297.00 | 235.00 | 198.00 | 173.00 | 156.00 | 144.00 | 134.00 | 126.00 |
| 10,000 | 330.00 | 261.00 | 220.00 | 193.00 | 174.00 | 159.00 | 149.00 | 140.00 |
| 11,000 | 362.00 | 287.00 | 242.00 | 212.00 | 191.00 | 175.00 | 164.00 | 154.00 |
| 12,000 | 395.00 | 313.00 | 264.00 | 231.00 | 208.00 | 191.00 | 178.00 | 168.00 |
| 13,000 | 428.00 | 339.00 | 285.00 | 250.00 | 225.00 | 207.00 | 193.00 | 182.00 |
| 14,000 | 461.00 | 365.00 | 307.00 | 269.00 | 243.00 | 223.00 | 208.00 | 196.00 |
| 15,000 | 494.00 | 391.00 | 329.00 | 289.00 | 260.00 | 239.00 | 223.00 | 210.00 |
| 16,000 | 527.00 | 417.00 | 351.00 | 308.00 | 277.00 | 255.00 | 238.00 | 224.00 |
| 17,000 | 560.00 | 443.00 | 373.00 | 327.00 | 295.00 | 271.00 | 252.00 | 238.00 |
| 18,000 | 593.00 | 469.00 | 395.00 | 346.00 | 312.00 | 287.00 | 267.00 | 252.00 |
| 19,000 | 626.00 | 495.00 | 417.00 | 366.00 | 329.00 | 303.00 | 282.00 | 266.00 |
| 20,000 | 659.00 | 521.00 | 439.00 | 385.00 | 347.00 | 318.00 | 297.00 | 280.00 |
| 21,000 | 691.00 | 547.00 | 461.00 | 404.00 | 364.00 | 334.00 | 312.00 | 294.00 |
| 22,000 | 724.00 | 573.00 | 483.00 | 423.00 | 381.00 | 350.00 | 327.00 | 308.00 |
| 23,000 | 757.00 | 599.00 | 505.00 | 442.00 | 399.00 | 366.00 | 341.00 | 322.00 |
| 24,000 | 790.00 | 625.00 | 527.00 | 462.00 | 416.00 | 382.00 | 356.00 | 336.00 |
| 25,000 | 823.00 | 651.00 | 548.00 | 481.00 | 433.00 | 398.00 | 371.00 | 350.00 |
| 26,000 | 856.00 | 677.00 | 570.00 | 500.00 | 450.00 | 414.00 | 386.00 | 364.00 |
| 27,000 | 889.00 | 703.00 | 592.00 | 519.00 | 468.00 | 430.00 | 401.00 | 378.00 |
| 28,000 | 922.00 | 729.00 | 614.00 | 538.00 | 485.00 | 446.00 | 415.00 | 392.00 |
| 29,000 | 955.00 | 755.00 | 636.00 | 558.00 | 502.00 | 462.00 | 430.00 | 406.00 |
| 30,000 | 988.00 | 781.00 | 658.00 | 577.00 | 520.00 | 477.00 | 445.00 | 420.00 |
| 31,000 | 1,021.00 | 807.00 | 680.00 | 596.00 | 537.00 | 493.00 | 460.00 | 434.00 |
| 32,000 | 1,053.00 | 833.00 | 702.00 | 615.00 | 554.00 | 509.00 | 475.00 | 448.00 |
| 33,000 | 1,086.00 | 859.00 | 724.00 | 635.00 | 572.00 | 525.00 | 490.00 | 462.00 |
| 34,000 | 1,119.00 | 885.00 | 746.00 | 654.00 | 589.00 | 541.00 | 504.00 | 476.00 |
| 35,000 | 1,152.00 | 911.00 | 768.00 | 673.00 | 606.00 | 557.00 | 519.00 | 490.00 |
| 36,000 | 1,185.00 | 937.00 | 790.00 | 692.00 | 624.00 | 573.00 | 534.00 | 504.00 |
| 37,000 | 1,218.00 | 963.00 | 811.00 | 711.00 | 641.00 | 589.00 | 549.00 | 518.00 |
| 38,000 | 1,251.00 | 989.00 | 833.00 | 731.00 | 658.00 | 605.00 | 564.00 | 532.00 |
| 39,000 | 1,284.00 | 1,015.00 | 855.00 | 750.00 | 675.00 | 621.00 | 578.00 | 545.00 |
| 40,000 | 1,317.00 | 1,041.00 | 877.00 | 769.00 | 693.00 | 636.00 | 593.00 | 559.00 |
| 41,000 | 1,350.00 | 1,067.00 | 899.00 | 788.00 | 710.00 | 652.00 | 608.00 | 573.00 |
| 42,000 | 1,382.00 | 1,093.00 | 921.00 | 807.00 | 727.00 | 668.00 | 623.00 | 587.00 |
| 43,000 | 1,415.00 | 1,119.00 | 943.00 | 827.00 | 745.00 | 684.00 | 638.00 | 601.00 |
| 44,000 | 1,448.00 | 1,145.00 | 965.00 | 846.00 | 762.00 | 700.00 | 653.00 | 615.00 |
| 45,000 | 1,481.00 | 1,171.00 | 987.00 | 865.00 | 779.00 | 716.00 | 667.00 | 629.00 |
| 46,000 | 1,514.00 | 1,197.00 | 1,009.00 | 884.00 | 797.00 | 732.00 | 682.00 | 643.00 |
| 47,000 | 1,547.00 | 1,223.00 | 1,031.00 | 904.00 | 814.00 | 748.00 | 697.00 | 657.00 |
| 48,000 | 1,580.00 | 1,249.00 | 1,053.00 | 923.00 | 831.00 | 764.00 | 712.00 | 671.00 |
| 49,000 | 1,613.00 | 1,275.00 | 1,074.00 | 942.00 | 849.00 | 779.00 | 727.00 | 685.00 |
| 50,000 | 1,646.00 | 1,301.00 | 1,096.00 | 961.00 | 866.00 | 795.00 | 742.00 | 699.00 |
| 51,000 | 1,679.00 | 1,327.00 | 1,118.00 | 980.00 | 883.00 | 811.00 | 756.00 | 713.00 |

**Payment Table for Personal Financing-i for Pensioners
Variable Rate (non-Promo wGCFT) FY2024**

| | | | | | | | | |
|---------|----------|----------|----------|----------|----------|----------|----------|----------|
| 52,000 | 1,712.00 | 1,353.00 | 1,140.00 | 1,000.00 | 900.00 | 827.00 | 771.00 | 727.00 |
| 53,000 | 1,744.00 | 1,379.00 | 1,162.00 | 1,019.00 | 918.00 | 843.00 | 786.00 | 741.00 |
| 54,000 | 1,777.00 | 1,405.00 | 1,184.00 | 1,038.00 | 935.00 | 859.00 | 801.00 | 755.00 |
| 55,000 | 1,810.00 | 1,431.00 | 1,206.00 | 1,057.00 | 952.00 | 875.00 | 816.00 | 769.00 |
| 56,000 | 1,843.00 | 1,457.00 | 1,228.00 | 1,076.00 | 970.00 | 891.00 | 830.00 | 783.00 |
| 57,000 | 1,876.00 | 1,483.00 | 1,250.00 | 1,096.00 | 987.00 | 907.00 | 845.00 | 797.00 |
| 58,000 | 1,909.00 | 1,509.00 | 1,272.00 | 1,115.00 | 1,004.00 | 923.00 | 860.00 | 811.00 |
| 59,000 | 1,942.00 | 1,535.00 | 1,294.00 | 1,134.00 | 1,022.00 | 938.00 | 875.00 | 825.00 |
| 60,000 | 1,975.00 | 1,561.00 | 1,316.00 | 1,153.00 | 1,039.00 | 954.00 | 890.00 | 839.00 |
| 61,000 | 2,008.00 | 1,587.00 | 1,337.00 | 1,173.00 | 1,056.00 | 970.00 | 905.00 | 853.00 |
| 62,000 | 2,041.00 | 1,613.00 | 1,359.00 | 1,192.00 | 1,074.00 | 986.00 | 919.00 | 867.00 |
| 63,000 | 2,073.00 | 1,639.00 | 1,381.00 | 1,211.00 | 1,091.00 | 1,002.00 | 934.00 | 881.00 |
| 64,000 | 2,106.00 | 1,666.00 | 1,403.00 | 1,230.00 | 1,108.00 | 1,018.00 | 949.00 | 895.00 |
| 65,000 | 2,139.00 | 1,692.00 | 1,425.00 | 1,249.00 | 1,125.00 | 1,034.00 | 964.00 | 909.00 |
| 66,000 | 2,172.00 | 1,718.00 | 1,447.00 | 1,269.00 | 1,143.00 | 1,050.00 | 979.00 | 923.00 |
| 67,000 | 2,205.00 | 1,744.00 | 1,469.00 | 1,288.00 | 1,160.00 | 1,066.00 | 993.00 | 937.00 |
| 68,000 | 2,238.00 | 1,770.00 | 1,491.00 | 1,307.00 | 1,177.00 | 1,082.00 | 1,008.00 | 951.00 |
| 69,000 | 2,271.00 | 1,796.00 | 1,513.00 | 1,326.00 | 1,195.00 | 1,097.00 | 1,023.00 | 965.00 |
| 70,000 | 2,304.00 | 1,822.00 | 1,535.00 | 1,345.00 | 1,212.00 | 1,113.00 | 1,038.00 | 979.00 |
| 71,000 | 2,337.00 | 1,848.00 | 1,557.00 | 1,365.00 | 1,229.00 | 1,129.00 | 1,053.00 | 993.00 |
| 72,000 | 2,370.00 | 1,874.00 | 1,579.00 | 1,384.00 | 1,247.00 | 1,145.00 | 1,068.00 | 1,007.00 |
| 73,000 | 2,403.00 | 1,900.00 | 1,600.00 | 1,403.00 | 1,264.00 | 1,161.00 | 1,082.00 | 1,021.00 |
| 74,000 | 2,435.00 | 1,926.00 | 1,622.00 | 1,422.00 | 1,281.00 | 1,177.00 | 1,097.00 | 1,035.00 |
| 75,000 | 2,468.00 | 1,952.00 | 1,644.00 | 1,442.00 | 1,299.00 | 1,193.00 | 1,112.00 | 1,049.00 |
| 76,000 | 2,501.00 | 1,978.00 | 1,666.00 | 1,461.00 | 1,316.00 | 1,209.00 | 1,127.00 | 1,063.00 |
| 77,000 | 2,534.00 | 2,004.00 | 1,688.00 | 1,480.00 | 1,333.00 | 1,225.00 | 1,142.00 | 1,076.00 |
| 78,000 | 2,567.00 | 2,030.00 | 1,710.00 | 1,499.00 | 1,350.00 | 1,241.00 | 1,156.00 | 1,090.00 |
| 79,000 | 2,600.00 | 2,056.00 | 1,732.00 | 1,518.00 | 1,368.00 | 1,256.00 | 1,171.00 | 1,104.00 |
| 80,000 | 2,633.00 | 2,082.00 | 1,754.00 | 1,538.00 | 1,385.00 | 1,272.00 | 1,186.00 | 1,118.00 |
| 81,000 | 2,666.00 | 2,108.00 | 1,776.00 | 1,557.00 | 1,402.00 | 1,288.00 | 1,201.00 | 1,132.00 |
| 82,000 | 2,699.00 | 2,134.00 | 1,798.00 | 1,576.00 | 1,420.00 | 1,304.00 | 1,216.00 | 1,146.00 |
| 83,000 | 2,732.00 | 2,160.00 | 1,820.00 | 1,595.00 | 1,437.00 | 1,320.00 | 1,231.00 | 1,160.00 |
| 84,000 | 2,764.00 | 2,186.00 | 1,842.00 | 1,614.00 | 1,454.00 | 1,336.00 | 1,245.00 | 1,174.00 |
| 85,000 | 2,797.00 | 2,212.00 | 1,863.00 | 1,634.00 | 1,472.00 | 1,352.00 | 1,260.00 | 1,188.00 |
| 86,000 | 2,830.00 | 2,238.00 | 1,885.00 | 1,653.00 | 1,489.00 | 1,368.00 | 1,275.00 | 1,202.00 |
| 87,000 | 2,863.00 | 2,264.00 | 1,907.00 | 1,672.00 | 1,506.00 | 1,384.00 | 1,290.00 | 1,216.00 |
| 88,000 | 2,896.00 | 2,290.00 | 1,929.00 | 1,691.00 | 1,524.00 | 1,400.00 | 1,305.00 | 1,230.00 |
| 89,000 | 2,929.00 | 2,316.00 | 1,951.00 | 1,711.00 | 1,541.00 | 1,415.00 | 1,319.00 | 1,244.00 |
| 90,000 | 2,962.00 | 2,342.00 | 1,973.00 | 1,730.00 | 1,558.00 | 1,431.00 | 1,334.00 | 1,258.00 |
| 91,000 | 2,995.00 | 2,368.00 | 1,995.00 | 1,749.00 | 1,575.00 | 1,447.00 | 1,349.00 | 1,272.00 |
| 92,000 | 3,028.00 | 2,394.00 | 2,017.00 | 1,768.00 | 1,593.00 | 1,463.00 | 1,364.00 | 1,286.00 |
| 93,000 | 3,061.00 | 2,420.00 | 2,039.00 | 1,787.00 | 1,610.00 | 1,479.00 | 1,379.00 | 1,300.00 |
| 94,000 | 3,094.00 | 2,446.00 | 2,061.00 | 1,807.00 | 1,627.00 | 1,495.00 | 1,394.00 | 1,314.00 |
| 95,000 | 3,126.00 | 2,472.00 | 2,083.00 | 1,826.00 | 1,645.00 | 1,511.00 | 1,408.00 | 1,328.00 |
| 96,000 | 3,159.00 | 2,498.00 | 2,105.00 | 1,845.00 | 1,662.00 | 1,527.00 | 1,423.00 | 1,342.00 |
| 97,000 | 3,192.00 | 2,524.00 | 2,126.00 | 1,864.00 | 1,679.00 | 1,543.00 | 1,438.00 | 1,356.00 |
| 98,000 | 3,225.00 | 2,550.00 | 2,148.00 | 1,883.00 | 1,697.00 | 1,558.00 | 1,453.00 | 1,370.00 |
| 99,000 | 3,258.00 | 2,576.00 | 2,170.00 | 1,903.00 | 1,714.00 | 1,574.00 | 1,468.00 | 1,384.00 |
| 100,000 | 3,291.00 | 2,602.00 | 2,192.00 | 1,922.00 | 1,731.00 | 1,590.00 | 1,483.00 | 1,398.00 |
| 101,000 | 3,324.00 | 2,628.00 | 2,214.00 | 1,941.00 | 1,749.00 | 1,606.00 | 1,497.00 | 1,412.00 |
| 102,000 | 3,357.00 | 2,654.00 | 2,236.00 | 1,960.00 | 1,766.00 | 1,622.00 | 1,512.00 | 1,426.00 |
| 103,000 | 3,390.00 | 2,680.00 | 2,258.00 | 1,980.00 | 1,783.00 | 1,638.00 | 1,527.00 | 1,440.00 |

**Payment Table for Personal Financing-i for Pensioners
Variable Rate (non-Promo wGCFT) FY2024**

| | | | | | | | | |
|---------|----------|----------|----------|----------|----------|----------|----------|----------|
| 104,000 | 3,423.00 | 2,706.00 | 2,280.00 | 1,999.00 | 1,800.00 | 1,654.00 | 1,542.00 | 1,454.00 |
| 105,000 | 3,455.00 | 2,732.00 | 2,302.00 | 2,018.00 | 1,818.00 | 1,670.00 | 1,557.00 | 1,468.00 |
| 106,000 | 3,488.00 | 2,758.00 | 2,324.00 | 2,037.00 | 1,835.00 | 1,686.00 | 1,571.00 | 1,482.00 |
| 107,000 | 3,521.00 | 2,784.00 | 2,346.00 | 2,056.00 | 1,852.00 | 1,702.00 | 1,586.00 | 1,496.00 |
| 108,000 | 3,554.00 | 2,810.00 | 2,368.00 | 2,076.00 | 1,870.00 | 1,717.00 | 1,601.00 | 1,510.00 |
| 109,000 | 3,587.00 | 2,836.00 | 2,389.00 | 2,095.00 | 1,887.00 | 1,733.00 | 1,616.00 | 1,524.00 |
| 110,000 | 3,620.00 | 2,862.00 | 2,411.00 | 2,114.00 | 1,904.00 | 1,749.00 | 1,631.00 | 1,538.00 |
| 111,000 | 3,653.00 | 2,888.00 | 2,433.00 | 2,133.00 | 1,922.00 | 1,765.00 | 1,646.00 | 1,552.00 |
| 112,000 | 3,686.00 | 2,914.00 | 2,455.00 | 2,152.00 | 1,939.00 | 1,781.00 | 1,660.00 | 1,566.00 |
| 113,000 | 3,719.00 | 2,940.00 | 2,477.00 | 2,172.00 | 1,956.00 | 1,797.00 | 1,675.00 | 1,580.00 |
| 114,000 | 3,752.00 | 2,966.00 | 2,499.00 | 2,191.00 | 1,973.00 | 1,813.00 | 1,690.00 | 1,594.00 |
| 115,000 | 3,785.00 | 2,992.00 | 2,521.00 | 2,210.00 | 1,991.00 | 1,829.00 | 1,705.00 | 1,607.00 |
| 116,000 | 3,817.00 | 3,018.00 | 2,543.00 | 2,229.00 | 2,008.00 | 1,845.00 | 1,720.00 | 1,621.00 |
| 117,000 | 3,850.00 | 3,044.00 | 2,565.00 | 2,249.00 | 2,025.00 | 1,861.00 | 1,734.00 | 1,635.00 |
| 118,000 | 3,883.00 | 3,070.00 | 2,587.00 | 2,268.00 | 2,043.00 | 1,876.00 | 1,749.00 | 1,649.00 |
| 119,000 | 3,916.00 | 3,096.00 | 2,609.00 | 2,287.00 | 2,060.00 | 1,892.00 | 1,764.00 | 1,663.00 |
| 120,000 | 3,949.00 | 3,122.00 | 2,631.00 | 2,306.00 | 2,077.00 | 1,908.00 | 1,779.00 | 1,677.00 |
| 121,000 | 3,982.00 | 3,148.00 | 2,653.00 | 2,325.00 | 2,095.00 | 1,924.00 | 1,794.00 | 1,691.00 |
| 122,000 | 4,015.00 | 3,174.00 | 2,674.00 | 2,345.00 | 2,112.00 | 1,940.00 | 1,809.00 | 1,705.00 |
| 123,000 | 4,048.00 | 3,200.00 | 2,696.00 | 2,364.00 | 2,129.00 | 1,956.00 | 1,823.00 | 1,719.00 |
| 124,000 | 4,081.00 | 3,226.00 | 2,718.00 | 2,383.00 | 2,147.00 | 1,972.00 | 1,838.00 | 1,733.00 |
| 125,000 | 4,114.00 | 3,252.00 | 2,740.00 | 2,402.00 | 2,164.00 | 1,988.00 | 1,853.00 | 1,747.00 |
| 126,000 | 4,146.00 | 3,278.00 | 2,762.00 | 2,421.00 | 2,181.00 | 2,004.00 | 1,868.00 | 1,761.00 |
| 127,000 | 4,179.00 | 3,305.00 | 2,784.00 | 2,441.00 | 2,198.00 | 2,020.00 | 1,883.00 | 1,775.00 |
| 128,000 | 4,212.00 | 3,331.00 | 2,806.00 | 2,460.00 | 2,216.00 | 2,035.00 | 1,897.00 | 1,789.00 |
| 129,000 | 4,245.00 | 3,357.00 | 2,828.00 | 2,479.00 | 2,233.00 | 2,051.00 | 1,912.00 | 1,803.00 |
| 130,000 | 4,278.00 | 3,383.00 | 2,850.00 | 2,498.00 | 2,250.00 | 2,067.00 | 1,927.00 | 1,817.00 |
| 131,000 | 4,311.00 | 3,409.00 | 2,872.00 | 2,518.00 | 2,268.00 | 2,083.00 | 1,942.00 | 1,831.00 |
| 132,000 | 4,344.00 | 3,435.00 | 2,894.00 | 2,537.00 | 2,285.00 | 2,099.00 | 1,957.00 | 1,845.00 |
| 133,000 | 4,377.00 | 3,461.00 | 2,916.00 | 2,556.00 | 2,302.00 | 2,115.00 | 1,972.00 | 1,859.00 |
| 134,000 | 4,410.00 | 3,487.00 | 2,937.00 | 2,575.00 | 2,320.00 | 2,131.00 | 1,986.00 | 1,873.00 |
| 135,000 | 4,443.00 | 3,513.00 | 2,959.00 | 2,594.00 | 2,337.00 | 2,147.00 | 2,001.00 | 1,887.00 |
| 136,000 | 4,476.00 | 3,539.00 | 2,981.00 | 2,614.00 | 2,354.00 | 2,163.00 | 2,016.00 | 1,901.00 |
| 137,000 | 4,508.00 | 3,565.00 | 3,003.00 | 2,633.00 | 2,372.00 | 2,179.00 | 2,031.00 | 1,915.00 |
| 138,000 | 4,541.00 | 3,591.00 | 3,025.00 | 2,652.00 | 2,389.00 | 2,194.00 | 2,046.00 | 1,929.00 |
| 139,000 | 4,574.00 | 3,617.00 | 3,047.00 | 2,671.00 | 2,406.00 | 2,210.00 | 2,060.00 | 1,943.00 |
| 140,000 | 4,607.00 | 3,643.00 | 3,069.00 | 2,690.00 | 2,423.00 | 2,226.00 | 2,075.00 | 1,957.00 |
| 141,000 | 4,640.00 | 3,669.00 | 3,091.00 | 2,710.00 | 2,441.00 | 2,242.00 | 2,090.00 | 1,971.00 |
| 142,000 | 4,673.00 | 3,695.00 | 3,113.00 | 2,729.00 | 2,458.00 | 2,258.00 | 2,105.00 | 1,985.00 |
| 143,000 | 4,706.00 | 3,721.00 | 3,135.00 | 2,748.00 | 2,475.00 | 2,274.00 | 2,120.00 | 1,999.00 |
| 144,000 | 4,739.00 | 3,747.00 | 3,157.00 | 2,767.00 | 2,493.00 | 2,290.00 | 2,135.00 | 2,013.00 |
| 145,000 | 4,772.00 | 3,773.00 | 3,179.00 | 2,787.00 | 2,510.00 | 2,306.00 | 2,149.00 | 2,027.00 |
| 146,000 | 4,805.00 | 3,799.00 | 3,200.00 | 2,806.00 | 2,527.00 | 2,322.00 | 2,164.00 | 2,041.00 |
| 147,000 | 4,837.00 | 3,825.00 | 3,222.00 | 2,825.00 | 2,545.00 | 2,337.00 | 2,179.00 | 2,055.00 |
| 148,000 | 4,870.00 | 3,851.00 | 3,244.00 | 2,844.00 | 2,562.00 | 2,353.00 | 2,194.00 | 2,069.00 |
| 149,000 | 4,903.00 | 3,877.00 | 3,266.00 | 2,863.00 | 2,579.00 | 2,369.00 | 2,209.00 | 2,083.00 |
| 150,000 | 4,936.00 | 3,903.00 | 3,288.00 | 2,883.00 | 2,597.00 | 2,385.00 | 2,224.00 | 2,097.00 |

Note:

1. This 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 3.00%, spread is 8.35%
4. The equivalent flat rate is only for reference
5. Package code applicable = SPFP12

updated 15082024_SPFP12