

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

updated\_15082024

Annual Effective Rate	14.35%							
Equivalent Flat Rate	7.88%	8.00%	8.14%	8.29%	8.43%	8.59%	8.74%	8.89%
Tenure	3	4	5	6	7	8	9	10
Financing Amount	36	48	60	72	84	96	108	120
5,000	172.00	138.00	118.00	104.00	95.00	88.00	83.00	79.00
6,000	207.00	166.00	141.00	125.00	114.00	106.00	100.00	95.00
7,000	241.00	193.00	165.00	146.00	133.00	123.00	116.00	111.00
8,000	275.00	221.00	188.00	167.00	152.00	141.00	133.00	126.00
9,000	310.00	248.00	212.00	188.00	171.00	159.00	149.00	142.00
10,000	344.00	276.00	235.00	208.00	190.00	176.00	166.00	158.00
11,000	378.00	303.00	258.00	229.00	209.00	194.00	182.00	174.00
12,000	413.00	331.00	282.00	250.00	228.00	211.00	199.00	189.00
13,000	447.00	358.00	305.00	271.00	247.00	229.00	216.00	205.00
14,000	481.00	386.00	329.00	292.00	266.00	246.00	232.00	221.00
15,000	516.00	413.00	352.00	312.00	285.00	264.00	249.00	237.00
16,000	550.00	441.00	376.00	333.00	303.00	282.00	265.00	252.00
17,000	584.00	468.00	399.00	354.00	322.00	299.00	282.00	268.00
18,000	619.00	496.00	423.00	375.00	341.00	317.00	298.00	284.00
19,000	653.00	523.00	446.00	396.00	360.00	334.00	315.00	300.00
20,000	687.00	551.00	470.00	416.00	379.00	352.00	331.00	315.00
21,000	722.00	578.00	493.00	437.00	398.00	369.00	348.00	331.00
22,000	756.00	606.00	516.00	458.00	417.00	387.00	364.00	347.00
23,000	791.00	633.00	540.00	479.00	436.00	405.00	381.00	362.00
24,000	825.00	661.00	563.00	500.00	455.00	422.00	397.00	378.00
25,000	859.00	688.00	587.00	520.00	474.00	440.00	414.00	394.00
26,000	894.00	716.00	610.00	541.00	493.00	457.00	431.00	410.00
27,000	928.00	743.00	634.00	562.00	512.00	475.00	447.00	425.00
28,000	962.00	771.00	657.00	583.00	531.00	492.00	464.00	441.00
29,000	997.00	798.00	681.00	604.00	550.00	510.00	480.00	457.00
30,000	1,031.00	826.00	704.00	624.00	569.00	528.00	497.00	473.00
31,000	1,065.00	853.00	727.00	645.00	587.00	545.00	513.00	488.00
32,000	1,100.00	881.00	751.00	666.00	606.00	563.00	530.00	504.00
33,000	1,134.00	908.00	774.00	687.00	625.00	580.00	546.00	520.00
34,000	1,168.00	936.00	798.00	707.00	644.00	598.00	563.00	536.00
35,000	1,203.00	963.00	821.00	728.00	663.00	615.00	579.00	551.00
36,000	1,237.00	991.00	845.00	749.00	682.00	633.00	596.00	567.00
37,000	1,271.00	1,018.00	868.00	770.00	701.00	651.00	612.00	583.00
38,000	1,306.00	1,046.00	892.00	791.00	720.00	668.00	629.00	599.00
39,000	1,340.00	1,073.00	915.00	811.00	739.00	686.00	646.00	614.00
40,000	1,374.00	1,101.00	939.00	832.00	758.00	703.00	662.00	630.00
41,000	1,409.00	1,128.00	962.00	853.00	777.00	721.00	679.00	646.00
42,000	1,443.00	1,156.00	985.00	874.00	796.00	738.00	695.00	661.00
43,000	1,477.00	1,183.00	1,009.00	895.00	815.00	756.00	712.00	677.00
44,000	1,512.00	1,211.00	1,032.00	915.00	834.00	774.00	728.00	693.00
45,000	1,546.00	1,238.00	1,056.00	936.00	853.00	791.00	745.00	709.00
46,000	1,581.00	1,266.00	1,079.00	957.00	871.00	809.00	761.00	724.00
47,000	1,615.00	1,293.00	1,103.00	978.00	890.00	826.00	778.00	740.00
48,000	1,649.00	1,321.00	1,126.00	999.00	909.00	844.00	794.00	756.00
49,000	1,684.00	1,348.00	1,150.00	1,019.00	928.00	861.00	811.00	772.00
50,000	1,718.00	1,376.00	1,173.00	1,040.00	947.00	879.00	827.00	787.00
51,000	1,752.00	1,403.00	1,196.00	1,061.00	966.00	897.00	844.00	803.00

## Payment Table for Personal Financing-i for Pensioners

updated\_15082024

### Variable Rate (non-Promo nonGCFT) FY2024

52,000	1,787.00	1,431.00	1,220.00	1,082.00	985.00	914.00	861.00	819.00
53,000	1,821.00	1,458.00	1,243.00	1,103.00	1,004.00	932.00	877.00	835.00
54,000	1,855.00	1,486.00	1,267.00	1,123.00	1,023.00	949.00	894.00	850.00
55,000	1,890.00	1,513.00	1,290.00	1,144.00	1,042.00	967.00	910.00	866.00
56,000	1,924.00	1,541.00	1,314.00	1,165.00	1,061.00	984.00	927.00	882.00
57,000	1,958.00	1,568.00	1,337.00	1,186.00	1,080.00	1,002.00	943.00	898.00
58,000	1,993.00	1,596.00	1,361.00	1,207.00	1,099.00	1,020.00	960.00	913.00
59,000	2,027.00	1,623.00	1,384.00	1,227.00	1,118.00	1,037.00	976.00	929.00
60,000	2,061.00	1,651.00	1,408.00	1,248.00	1,137.00	1,055.00	993.00	945.00
61,000	2,096.00	1,678.00	1,431.00	1,269.00	1,155.00	1,072.00	1,009.00	961.00
62,000	2,130.00	1,706.00	1,454.00	1,290.00	1,174.00	1,090.00	1,026.00	976.00
63,000	2,164.00	1,733.00	1,478.00	1,310.00	1,193.00	1,107.00	1,042.00	992.00
64,000	2,199.00	1,761.00	1,501.00	1,331.00	1,212.00	1,125.00	1,059.00	1,008.00
65,000	2,233.00	1,788.00	1,525.00	1,352.00	1,231.00	1,143.00	1,076.00	1,023.00
66,000	2,267.00	1,816.00	1,548.00	1,373.00	1,250.00	1,160.00	1,092.00	1,039.00
67,000	2,302.00	1,843.00	1,572.00	1,394.00	1,269.00	1,178.00	1,109.00	1,055.00
68,000	2,336.00	1,871.00	1,595.00	1,414.00	1,288.00	1,195.00	1,125.00	1,071.00
69,000	2,371.00	1,898.00	1,619.00	1,435.00	1,307.00	1,213.00	1,142.00	1,086.00
70,000	2,405.00	1,926.00	1,642.00	1,456.00	1,326.00	1,230.00	1,158.00	1,102.00
71,000	2,439.00	1,953.00	1,665.00	1,477.00	1,345.00	1,248.00	1,175.00	1,118.00
72,000	2,474.00	1,981.00	1,689.00	1,498.00	1,364.00	1,266.00	1,191.00	1,134.00
73,000	2,508.00	2,008.00	1,712.00	1,518.00	1,383.00	1,283.00	1,208.00	1,149.00
74,000	2,542.00	2,036.00	1,736.00	1,539.00	1,402.00	1,301.00	1,224.00	1,165.00
75,000	2,577.00	2,063.00	1,759.00	1,560.00	1,421.00	1,318.00	1,241.00	1,181.00
76,000	2,611.00	2,091.00	1,783.00	1,581.00	1,439.00	1,336.00	1,257.00	1,197.00
77,000	2,645.00	2,118.00	1,806.00	1,602.00	1,458.00	1,353.00	1,274.00	1,212.00
78,000	2,680.00	2,146.00	1,830.00	1,622.00	1,477.00	1,371.00	1,291.00	1,228.00
79,000	2,714.00	2,173.00	1,853.00	1,643.00	1,496.00	1,389.00	1,307.00	1,244.00
80,000	2,748.00	2,201.00	1,877.00	1,664.00	1,515.00	1,406.00	1,324.00	1,260.00
81,000	2,783.00	2,228.00	1,900.00	1,685.00	1,534.00	1,424.00	1,340.00	1,275.00
82,000	2,817.00	2,256.00	1,923.00	1,706.00	1,553.00	1,441.00	1,357.00	1,291.00
83,000	2,851.00	2,283.00	1,947.00	1,726.00	1,572.00	1,459.00	1,373.00	1,307.00
84,000	2,886.00	2,311.00	1,970.00	1,747.00	1,591.00	1,476.00	1,390.00	1,322.00
85,000	2,920.00	2,338.00	1,994.00	1,768.00	1,610.00	1,494.00	1,406.00	1,338.00
86,000	2,954.00	2,366.00	2,017.00	1,789.00	1,629.00	1,512.00	1,423.00	1,354.00
87,000	2,989.00	2,393.00	2,041.00	1,810.00	1,648.00	1,529.00	1,439.00	1,370.00
88,000	3,023.00	2,421.00	2,064.00	1,830.00	1,667.00	1,547.00	1,456.00	1,385.00
89,000	3,057.00	2,448.00	2,088.00	1,851.00	1,686.00	1,564.00	1,472.00	1,401.00
90,000	3,092.00	2,476.00	2,111.00	1,872.00	1,705.00	1,582.00	1,489.00	1,417.00
91,000	3,126.00	2,503.00	2,134.00	1,893.00	1,723.00	1,599.00	1,506.00	1,433.00
92,000	3,161.00	2,531.00	2,158.00	1,914.00	1,742.00	1,617.00	1,522.00	1,448.00
93,000	3,195.00	2,558.00	2,181.00	1,934.00	1,761.00	1,635.00	1,539.00	1,464.00
94,000	3,229.00	2,586.00	2,205.00	1,955.00	1,780.00	1,652.00	1,555.00	1,480.00
95,000	3,264.00	2,613.00	2,228.00	1,976.00	1,799.00	1,670.00	1,572.00	1,496.00
96,000	3,298.00	2,641.00	2,252.00	1,997.00	1,818.00	1,687.00	1,588.00	1,511.00
97,000	3,332.00	2,668.00	2,275.00	2,017.00	1,837.00	1,705.00	1,605.00	1,527.00
98,000	3,367.00	2,696.00	2,299.00	2,038.00	1,856.00	1,722.00	1,621.00	1,543.00
99,000	3,401.00	2,723.00	2,322.00	2,059.00	1,875.00	1,740.00	1,638.00	1,559.00
100,000	3,435.00	2,751.00	2,346.00	2,080.00	1,894.00	1,758.00	1,654.00	1,574.00
101,000	3,470.00	2,778.00	2,369.00	2,101.00	1,913.00	1,775.00	1,671.00	1,590.00
102,000	3,504.00	2,806.00	2,392.00	2,121.00	1,932.00	1,793.00	1,688.00	1,606.00
103,000	3,538.00	2,833.00	2,416.00	2,142.00	1,951.00	1,810.00	1,704.00	1,621.00

## Payment Table for Personal Financing-i for Pensioners

updated\_15082024

### Variable Rate (non-Promo nonGCFT) FY2024

104,000	3,573.00	2,861.00	2,439.00	2,163.00	1,970.00	1,828.00	1,721.00	1,637.00
105,000	3,607.00	2,888.00	2,463.00	2,184.00	1,989.00	1,845.00	1,737.00	1,653.00
106,000	3,641.00	2,916.00	2,486.00	2,205.00	2,007.00	1,863.00	1,754.00	1,669.00
107,000	3,676.00	2,943.00	2,510.00	2,225.00	2,026.00	1,881.00	1,770.00	1,684.00
108,000	3,710.00	2,971.00	2,533.00	2,246.00	2,045.00	1,898.00	1,787.00	1,700.00
109,000	3,744.00	2,998.00	2,557.00	2,267.00	2,064.00	1,916.00	1,803.00	1,716.00
110,000	3,779.00	3,026.00	2,580.00	2,288.00	2,083.00	1,933.00	1,820.00	1,732.00
111,000	3,813.00	3,053.00	2,603.00	2,309.00	2,102.00	1,951.00	1,836.00	1,747.00
112,000	3,847.00	3,081.00	2,627.00	2,329.00	2,121.00	1,968.00	1,853.00	1,763.00
113,000	3,882.00	3,108.00	2,650.00	2,350.00	2,140.00	1,986.00	1,869.00	1,779.00
114,000	3,916.00	3,136.00	2,674.00	2,371.00	2,159.00	2,004.00	1,886.00	1,795.00
115,000	3,951.00	3,163.00	2,697.00	2,392.00	2,178.00	2,021.00	1,903.00	1,810.00
116,000	3,985.00	3,191.00	2,721.00	2,413.00	2,197.00	2,039.00	1,919.00	1,826.00
117,000	4,019.00	3,218.00	2,744.00	2,433.00	2,216.00	2,056.00	1,936.00	1,842.00
118,000	4,054.00	3,246.00	2,768.00	2,454.00	2,235.00	2,074.00	1,952.00	1,858.00
119,000	4,088.00	3,273.00	2,791.00	2,475.00	2,254.00	2,091.00	1,969.00	1,873.00
120,000	4,122.00	3,301.00	2,815.00	2,496.00	2,273.00	2,109.00	1,985.00	1,889.00
121,000	4,157.00	3,328.00	2,838.00	2,517.00	2,292.00	2,127.00	2,002.00	1,905.00
122,000	4,191.00	3,356.00	2,861.00	2,537.00	2,310.00	2,144.00	2,018.00	1,921.00
123,000	4,225.00	3,383.00	2,885.00	2,558.00	2,329.00	2,162.00	2,035.00	1,936.00
124,000	4,260.00	3,411.00	2,908.00	2,579.00	2,348.00	2,179.00	2,051.00	1,952.00
125,000	4,294.00	3,438.00	2,932.00	2,600.00	2,367.00	2,197.00	2,068.00	1,968.00
126,000	4,328.00	3,466.00	2,955.00	2,620.00	2,386.00	2,214.00	2,084.00	1,983.00
127,000	4,363.00	3,493.00	2,979.00	2,641.00	2,405.00	2,232.00	2,101.00	1,999.00
128,000	4,397.00	3,521.00	3,002.00	2,662.00	2,424.00	2,250.00	2,118.00	2,015.00
129,000	4,431.00	3,548.00	3,026.00	2,683.00	2,443.00	2,267.00	2,134.00	2,031.00
130,000	4,466.00	3,576.00	3,049.00	2,704.00	2,462.00	2,285.00	2,151.00	2,046.00
131,000	4,500.00	3,603.00	3,072.00	2,724.00	2,481.00	2,302.00	2,167.00	2,062.00
132,000	4,534.00	3,631.00	3,096.00	2,745.00	2,500.00	2,320.00	2,184.00	2,078.00
133,000	4,569.00	3,658.00	3,119.00	2,766.00	2,519.00	2,337.00	2,200.00	2,094.00
134,000	4,603.00	3,686.00	3,143.00	2,787.00	2,538.00	2,355.00	2,217.00	2,109.00
135,000	4,637.00	3,713.00	3,166.00	2,808.00	2,557.00	2,373.00	2,233.00	2,125.00
136,000	4,672.00	3,741.00	3,190.00	2,828.00	2,576.00	2,390.00	2,250.00	2,141.00
137,000	4,706.00	3,768.00	3,213.00	2,849.00	2,594.00	2,408.00	2,266.00	2,157.00
138,000	4,741.00	3,796.00	3,237.00	2,870.00	2,613.00	2,425.00	2,283.00	2,172.00
139,000	4,775.00	3,823.00	3,260.00	2,891.00	2,632.00	2,443.00	2,299.00	2,188.00
140,000	4,809.00	3,851.00	3,284.00	2,912.00	2,651.00	2,460.00	2,316.00	2,204.00
141,000	4,844.00	3,878.00	3,307.00	2,932.00	2,670.00	2,478.00	2,333.00	2,220.00
142,000	4,878.00	3,906.00	3,330.00	2,953.00	2,689.00	2,496.00	2,349.00	2,235.00
143,000	4,912.00	3,933.00	3,354.00	2,974.00	2,708.00	2,513.00	2,366.00	2,251.00
144,000	4,947.00	3,961.00	3,377.00	2,995.00	2,727.00	2,531.00	2,382.00	2,267.00
145,000	4,981.00	3,988.00	3,401.00	3,016.00	2,746.00	2,548.00	2,399.00	2,282.00
146,000	5,015.00	4,016.00	3,424.00	3,036.00	2,765.00	2,566.00	2,415.00	2,298.00
147,000	5,050.00	4,043.00	3,448.00	3,057.00	2,784.00	2,583.00	2,432.00	2,314.00
148,000	5,084.00	4,071.00	3,471.00	3,078.00	2,803.00	2,601.00	2,448.00	2,330.00
149,000	5,118.00	4,098.00	3,495.00	3,099.00	2,822.00	2,619.00	2,465.00	2,345.00
150,000	5,153.00	4,126.00	3,518.00	3,120.00	2,841.00	2,636.00	2,481.00	2,361.00

Note:

1. This is a board rate for opt-out for Group Credit Family Takaful (GCFT)
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 11.35%
4. The equivalent flat rate is only for reference
5. Package code applicable = SPFP19