

Payment Table for Personal Financing-i For Private Sector Salary Deduction via HR (Non-promo with GCFT) FY2025/FY2026

Financing tenure	2	3	4	5	6	7	8	9	10
Financing Amount (RM)	24	36	48	60	72	84	96	108	120
Annual Effective rate	10.35%		11.35%						
Equivalent Flat rate	5.57%	5.58%	6.22%	6.30%	6.39%	6.48%	6.58%	6.67%	6.77%
2,000	93.00	65.00	53.00	44.00	39.00	35.00	32.00	30.00	28.00
3,000	139.00	98.00	79.00	66.00	58.00	52.00	48.00	45.00	42.00
4,000	186.00	130.00	105.00	88.00	77.00	70.00	64.00	60.00	56.00
5,000	232.00	163.00	131.00	110.00	97.00	87.00	80.00	75.00	70.00
6,000	278.00	195.00	157.00	132.00	116.00	104.00	96.00	89.00	84.00
7,000	325.00	228.00	183.00	154.00	135.00	122.00	112.00	104.00	98.00
8,000	371.00	260.00	209.00	176.00	154.00	139.00	128.00	119.00	112.00
9,000	417.00	292.00	235.00	198.00	173.00	156.00	144.00	134.00	126.00
10,000	464.00	325.00	261.00	220.00	193.00	174.00	159.00	149.00	140.00
11,000	510.00	357.00	287.00	242.00	212.00	191.00	175.00	164.00	154.00
12,000	556.00	390.00	313.00	264.00	231.00	208.00	191.00	178.00	168.00
13,000	602.00	422.00	339.00	285.00	250.00	225.00	207.00	193.00	182.00
14,000	649.00	455.00	365.00	307.00	269.00	243.00	223.00	208.00	196.00
15,000	695.00	487.00	391.00	329.00	289.00	260.00	239.00	223.00	210.00
16,000	741.00	519.00	417.00	351.00	308.00	277.00	255.00	238.00	224.00
17,000	788.00	552.00	443.00	373.00	327.00	295.00	271.00	252.00	238.00
18,000	834.00	584.00	469.00	395.00	346.00	312.00	287.00	267.00	252.00
19,000	880.00	617.00	495.00	417.00	366.00	329.00	303.00	282.00	266.00
20,000	927.00	649.00	521.00	439.00	385.00	347.00	318.00	297.00	280.00
21,000	973.00	682.00	547.00	461.00	404.00	364.00	334.00	312.00	294.00
22,000	1019.00	714.00	573.00	483.00	423.00	381.00	350.00	327.00	308.00
23,000	1066.00	746.00	599.00	505.00	442.00	399.00	366.00	341.00	322.00
24,000	1112.00	779.00	625.00	527.00	462.00	416.00	382.00	356.00	336.00
25,000	1158.00	811.00	651.00	548.00	481.00	433.00	398.00	371.00	350.00
26,000	1204.00	844.00	677.00	570.00	500.00	450.00	414.00	386.00	364.00
27,000	1251.00	876.00	703.00	592.00	519.00	468.00	430.00	401.00	378.00
28,000	1297.00	909.00	729.00	614.00	538.00	485.00	446.00	415.00	392.00
29,000	1343.00	941.00	755.00	636.00	558.00	502.00	462.00	430.00	406.00
30,000	1390.00	973.00	781.00	658.00	577.00	520.00	477.00	445.00	420.00
31,000	1436.00	1006.00	807.00	680.00	596.00	537.00	493.00	460.00	434.00
32,000	1482.00	1038.00	833.00	702.00	615.00	554.00	509.00	475.00	448.00
33,000	1529.00	1071.00	859.00	724.00	635.00	572.00	525.00	490.00	462.00
34,000	1575.00	1103.00	885.00	746.00	654.00	589.00	541.00	504.00	476.00
35,000	1621.00	1136.00	911.00	768.00	673.00	606.00	557.00	519.00	490.00
36,000	1668.00	1168.00	937.00	790.00	692.00	624.00	573.00	534.00	504.00
37,000	1714.00	1200.00	963.00	811.00	711.00	641.00	589.00	549.00	518.00
38,000	1760.00	1233.00	989.00	833.00	731.00	658.00	605.00	564.00	532.00

39,000	1806.00	1265.00	1015.00	855.00	750.00	675.00	621.00	578.00	545.00
40,000	1853.00	1298.00	1041.00	877.00	769.00	693.00	636.00	593.00	559.00
41,000	1899.00	1330.00	1067.00	899.00	788.00	710.00	652.00	608.00	573.00
42,000	1945.00	1363.00	1093.00	921.00	807.00	727.00	668.00	623.00	587.00
43,000	1992.00	1395.00	1119.00	943.00	827.00	745.00	684.00	638.00	601.00
44,000	2038.00	1427.00	1145.00	965.00	846.00	762.00	700.00	653.00	615.00
45,000	2084.00	1460.00	1171.00	987.00	865.00	779.00	716.00	667.00	629.00
46,000	2131.00	1492.00	1197.00	1009.00	884.00	797.00	732.00	682.00	643.00
47,000	2177.00	1525.00	1223.00	1031.00	904.00	814.00	748.00	697.00	657.00
48,000	2223.00	1557.00	1249.00	1053.00	923.00	831.00	764.00	712.00	671.00
49,000	2270.00	1590.00	1275.00	1074.00	942.00	849.00	779.00	727.00	685.00
50,000	2316.00	1622.00	1301.00	1096.00	961.00	866.00	795.00	742.00	699.00
51,000	2362.00	1655.00	1327.00	1118.00	980.00	883.00	811.00	756.00	713.00
52,000	2408.00	1687.00	1353.00	1140.00	1000.00	900.00	827.00	771.00	727.00
53,000	2455.00	1719.00	1379.00	1162.00	1019.00	918.00	843.00	786.00	741.00
54,000	2501.00	1752.00	1405.00	1184.00	1038.00	935.00	859.00	801.00	755.00
55,000	2547.00	1784.00	1431.00	1206.00	1057.00	952.00	875.00	816.00	769.00
56,000	2594.00	1817.00	1457.00	1228.00	1076.00	970.00	891.00	830.00	783.00
57,000	2640.00	1849.00	1483.00	1250.00	1096.00	987.00	907.00	845.00	797.00
58,000	2686.00	1882.00	1509.00	1272.00	1115.00	1004.00	923.00	860.00	811.00
59,000	2733.00	1914.00	1535.00	1294.00	1134.00	1022.00	938.00	875.00	825.00
60,000	2779.00	1946.00	1561.00	1316.00	1153.00	1039.00	954.00	890.00	839.00
61,000	2825.00	1979.00	1587.00	1337.00	1173.00	1056.00	970.00	905.00	853.00
62,000	2872.00	2011.00	1613.00	1359.00	1192.00	1074.00	986.00	919.00	867.00
63,000	2918.00	2044.00	1639.00	1381.00	1211.00	1091.00	1002.00	934.00	881.00
64,000	2964.00	2076.00	1666.00	1403.00	1230.00	1108.00	1018.00	949.00	895.00
65,000	3010.00	2109.00	1692.00	1425.00	1249.00	1125.00	1034.00	964.00	909.00
66,000	3057.00	2141.00	1718.00	1447.00	1269.00	1143.00	1050.00	979.00	923.00
67,000	3103.00	2173.00	1744.00	1469.00	1288.00	1160.00	1066.00	993.00	937.00
68,000	3149.00	2206.00	1770.00	1491.00	1307.00	1177.00	1082.00	1008.00	951.00
69,000	3196.00	2238.00	1796.00	1513.00	1326.00	1195.00	1097.00	1023.00	965.00
70,000	3242.00	2271.00	1822.00	1535.00	1345.00	1212.00	1113.00	1038.00	979.00
71,000	3288.00	2303.00	1848.00	1557.00	1365.00	1229.00	1129.00	1053.00	993.00
72,000	3335.00	2336.00	1874.00	1579.00	1384.00	1247.00	1145.00	1068.00	1007.00
73,000	3381.00	2368.00	1900.00	1600.00	1403.00	1264.00	1161.00	1082.00	1021.00
74,000	3427.00	2400.00	1926.00	1622.00	1422.00	1281.00	1177.00	1097.00	1035.00
75,000	3473.00	2433.00	1952.00	1644.00	1442.00	1299.00	1193.00	1112.00	1049.00
76,000	3520.00	2465.00	1978.00	1666.00	1461.00	1316.00	1209.00	1127.00	1063.00
77,000	3566.00	2498.00	2004.00	1688.00	1480.00	1333.00	1225.00	1142.00	1076.00
78,000	3612.00	2530.00	2030.00	1710.00	1499.00	1350.00	1241.00	1156.00	1090.00
79,000	3659.00	2563.00	2056.00	1732.00	1518.00	1368.00	1256.00	1171.00	1104.00
80,000	3705.00	2595.00	2082.00	1754.00	1538.00	1385.00	1272.00	1186.00	1118.00
81,000	3751.00	2627.00	2108.00	1776.00	1557.00	1402.00	1288.00	1201.00	1132.00
82,000	3798.00	2660.00	2134.00	1798.00	1576.00	1420.00	1304.00	1216.00	1146.00
83,000	3844.00	2692.00	2160.00	1820.00	1595.00	1437.00	1320.00	1231.00	1160.00
84,000	3890.00	2725.00	2186.00	1842.00	1614.00	1454.00	1336.00	1245.00	1174.00
85,000	3937.00	2757.00	2212.00	1863.00	1634.00	1472.00	1352.00	1260.00	1188.00

86,000	3983.00	2790.00	2238.00	1885.00	1653.00	1489.00	1368.00	1275.00	1202.00
87,000	4029.00	2822.00	2264.00	1907.00	1672.00	1506.00	1384.00	1290.00	1216.00
88,000	4075.00	2854.00	2290.00	1929.00	1691.00	1524.00	1400.00	1305.00	1230.00
89,000	4122.00	2887.00	2316.00	1951.00	1711.00	1541.00	1415.00	1319.00	1244.00
90,000	4168.00	2919.00	2342.00	1973.00	1730.00	1558.00	1431.00	1334.00	1258.00
91,000	4214.00	2952.00	2368.00	1995.00	1749.00	1575.00	1447.00	1349.00	1272.00
92,000	4261.00	2984.00	2394.00	2017.00	1768.00	1593.00	1463.00	1364.00	1286.00
93,000	4307.00	3017.00	2420.00	2039.00	1787.00	1610.00	1479.00	1379.00	1300.00
94,000	4353.00	3049.00	2446.00	2061.00	1807.00	1627.00	1495.00	1394.00	1314.00
95,000	4400.00	3082.00	2472.00	2083.00	1826.00	1645.00	1511.00	1408.00	1328.00
96,000	4446.00	3114.00	2498.00	2105.00	1845.00	1662.00	1527.00	1423.00	1342.00
97,000	4492.00	3146.00	2524.00	2126.00	1864.00	1679.00	1543.00	1438.00	1356.00
98,000	4539.00	3179.00	2550.00	2148.00	1883.00	1697.00	1558.00	1453.00	1370.00
99,000	4585.00	3211.00	2576.00	2170.00	1903.00	1714.00	1574.00	1468.00	1384.00
100,000	4631.00	3244.00	2602.00	2192.00	1922.00	1731.00	1590.00	1483.00	1398.00
101,000	4677.00	3276.00	2628.00	2214.00	1941.00	1749.00	1606.00	1497.00	1412.00
102,000	4724.00	3309.00	2654.00	2236.00	1960.00	1766.00	1622.00	1512.00	1426.00
103,000	4770.00	3341.00	2680.00	2258.00	1980.00	1783.00	1638.00	1527.00	1440.00
104,000	4816.00	3373.00	2706.00	2280.00	1999.00	1800.00	1654.00	1542.00	1454.00
105,000	4863.00	3406.00	2732.00	2302.00	2018.00	1818.00	1670.00	1557.00	1468.00
106,000	4909.00	3438.00	2758.00	2324.00	2037.00	1835.00	1686.00	1571.00	1482.00
107,000	4955.00	3471.00	2784.00	2346.00	2056.00	1852.00	1702.00	1586.00	1496.00
108,000	5002.00	3503.00	2810.00	2368.00	2076.00	1870.00	1717.00	1601.00	1510.00
109,000	5048.00	3536.00	2836.00	2389.00	2095.00	1887.00	1733.00	1616.00	1524.00
110,000	5094.00	3568.00	2862.00	2411.00	2114.00	1904.00	1749.00	1631.00	1538.00
111,000	5141.00	3600.00	2888.00	2433.00	2133.00	1922.00	1765.00	1646.00	1552.00
112,000	5187.00	3633.00	2914.00	2455.00	2152.00	1939.00	1781.00	1660.00	1566.00
113,000	5233.00	3665.00	2940.00	2477.00	2172.00	1956.00	1797.00	1675.00	1580.00
114,000	5279.00	3698.00	2966.00	2499.00	2191.00	1973.00	1813.00	1690.00	1594.00
115,000	5326.00	3730.00	2992.00	2521.00	2210.00	1991.00	1829.00	1705.00	1607.00
116,000	5372.00	3763.00	3018.00	2543.00	2229.00	2008.00	1845.00	1720.00	1621.00
117,000	5418.00	3795.00	3044.00	2565.00	2249.00	2025.00	1861.00	1734.00	1635.00
118,000	5465.00	3827.00	3070.00	2587.00	2268.00	2043.00	1876.00	1749.00	1649.00
119,000	5511.00	3860.00	3096.00	2609.00	2287.00	2060.00	1892.00	1764.00	1663.00
120,000	5557.00	3892.00	3122.00	2631.00	2306.00	2077.00	1908.00	1779.00	1677.00
121,000	5604.00	3925.00	3148.00	2653.00	2325.00	2095.00	1924.00	1794.00	1691.00
122,000	5650.00	3957.00	3174.00	2674.00	2345.00	2112.00	1940.00	1809.00	1705.00
123,000	5696.00	3990.00	3200.00	2696.00	2364.00	2129.00	1956.00	1823.00	1719.00
124,000	5743.00	4022.00	3226.00	2718.00	2383.00	2147.00	1972.00	1838.00	1733.00
125,000	5789.00	4054.00	3252.00	2740.00	2402.00	2164.00	1988.00	1853.00	1747.00
126,000	5835.00	4087.00	3278.00	2762.00	2421.00	2181.00	2004.00	1868.00	1761.00
127,000	5881.00	4119.00	3305.00	2784.00	2441.00	2198.00	2020.00	1883.00	1775.00
128,000	5928.00	4152.00	3331.00	2806.00	2460.00	2216.00	2035.00	1897.00	1789.00
129,000	5974.00	4184.00	3357.00	2828.00	2479.00	2233.00	2051.00	1912.00	1803.00
130,000	6020.00	4217.00	3383.00	2850.00	2498.00	2250.00	2067.00	1927.00	1817.00
131,000	6067.00	4249.00	3409.00	2872.00	2518.00	2268.00	2083.00	1942.00	1831.00
132,000	6113.00	4281.00	3435.00	2894.00	2537.00	2285.00	2099.00	1957.00	1845.00

133,000	6159.00	4314.00	3461.00	2916.00	2556.00	2302.00	2115.00	1972.00	1859.00
134,000	6206.00	4346.00	3487.00	2937.00	2575.00	2320.00	2131.00	1986.00	1873.00
135,000	6252.00	4379.00	3513.00	2959.00	2594.00	2337.00	2147.00	2001.00	1887.00
136,000	6298.00	4411.00	3539.00	2981.00	2614.00	2354.00	2163.00	2016.00	1901.00
137,000	6345.00	4444.00	3565.00	3003.00	2633.00	2372.00	2179.00	2031.00	1915.00
138,000	6391.00	4476.00	3591.00	3025.00	2652.00	2389.00	2194.00	2046.00	1929.00
139,000	6437.00	4509.00	3617.00	3047.00	2671.00	2406.00	2210.00	2060.00	1943.00
140,000	6483.00	4541.00	3643.00	3069.00	2690.00	2423.00	2226.00	2075.00	1957.00
141,000	6530.00	4573.00	3669.00	3091.00	2710.00	2441.00	2242.00	2090.00	1971.00
142,000	6576.00	4606.00	3695.00	3113.00	2729.00	2458.00	2258.00	2105.00	1985.00
143,000	6622.00	4638.00	3721.00	3135.00	2748.00	2475.00	2274.00	2120.00	1999.00
144,000	6669.00	4671.00	3747.00	3157.00	2767.00	2493.00	2290.00	2135.00	2013.00
145,000	6715.00	4703.00	3773.00	3179.00	2787.00	2510.00	2306.00	2149.00	2027.00
146,000	6761.00	4736.00	3799.00	3200.00	2806.00	2527.00	2322.00	2164.00	2041.00
147,000	6808.00	4768.00	3825.00	3222.00	2825.00	2545.00	2337.00	2179.00	2055.00
148,000	6854.00	4800.00	3851.00	3244.00	2844.00	2562.00	2353.00	2194.00	2069.00
149,000	6900.00	4833.00	3877.00	3266.00	2863.00	2579.00	2369.00	2209.00	2083.00
150,000	6946.00	4865.00	3903.00	3288.00	2883.00	2597.00	2385.00	2224.00	2097.00
151,000	6993.00	4898.00	3929.00	3310.00	2902.00	2614.00	2401.00	2238.00	2111.00
152,000	7039.00	4930.00	3955.00	3332.00	2921.00	2631.00	2417.00	2253.00	2125.00
153,000	7085.00	4963.00	3981.00	3354.00	2940.00	2648.00	2433.00	2268.00	2139.00
154,000	7132.00	4995.00	4007.00	3376.00	2959.00	2666.00	2449.00	2283.00	2152.00
155,000	7178.00	5027.00	4033.00	3398.00	2979.00	2683.00	2465.00	2298.00	2166.00
156,000	7224.00	5060.00	4059.00	3420.00	2998.00	2700.00	2481.00	2312.00	2180.00
157,000	7271.00	5092.00	4085.00	3442.00	3017.00	2718.00	2496.00	2327.00	2194.00
158,000	7317.00	5125.00	4111.00	3463.00	3036.00	2735.00	2512.00	2342.00	2208.00
159,000	7363.00	5157.00	4137.00	3485.00	3055.00	2752.00	2528.00	2357.00	2222.00
160,000	7410.00	5190.00	4163.00	3507.00	3075.00	2770.00	2544.00	2372.00	2236.00
161,000	7456.00	5222.00	4189.00	3529.00	3094.00	2787.00	2560.00	2387.00	2250.00
162,000	7502.00	5254.00	4215.00	3551.00	3113.00	2804.00	2576.00	2401.00	2264.00
163,000	7548.00	5287.00	4241.00	3573.00	3132.00	2822.00	2592.00	2416.00	2278.00
164,000	7595.00	5319.00	4267.00	3595.00	3152.00	2839.00	2608.00	2431.00	2292.00
165,000	7641.00	5352.00	4293.00	3617.00	3171.00	2856.00	2624.00	2446.00	2306.00
166,000	7687.00	5384.00	4319.00	3639.00	3190.00	2873.00	2640.00	2461.00	2320.00
167,000	7734.00	5417.00	4345.00	3661.00	3209.00	2891.00	2655.00	2475.00	2334.00
168,000	7780.00	5449.00	4371.00	3683.00	3228.00	2908.00	2671.00	2490.00	2348.00
169,000	7826.00	5481.00	4397.00	3705.00	3248.00	2925.00	2687.00	2505.00	2362.00
170,000	7873.00	5514.00	4423.00	3726.00	3267.00	2943.00	2703.00	2520.00	2376.00
171,000	7919.00	5546.00	4449.00	3748.00	3286.00	2960.00	2719.00	2535.00	2390.00
172,000	7965.00	5579.00	4475.00	3770.00	3305.00	2977.00	2735.00	2550.00	2404.00
173,000	8012.00	5611.00	4501.00	3792.00	3324.00	2995.00	2751.00	2564.00	2418.00
174,000	8058.00	5644.00	4527.00	3814.00	3344.00	3012.00	2767.00	2579.00	2432.00
175,000	8104.00	5676.00	4553.00	3836.00	3363.00	3029.00	2783.00	2594.00	2446.00
176,000	8150.00	5708.00	4579.00	3858.00	3382.00	3047.00	2799.00	2609.00	2460.00
177,000	8197.00	5741.00	4605.00	3880.00	3401.00	3064.00	2814.00	2624.00	2474.00
178,000	8243.00	5773.00	4631.00	3902.00	3421.00	3081.00	2830.00	2638.00	2488.00
179,000	8289.00	5806.00	4657.00	3924.00	3440.00	3098.00	2846.00	2653.00	2502.00

180,000	8336.00	5838.00	4683.00	3946.00	3459.00	3116.00	2862.00	2668.00	2516.00
181,000	8382.00	5871.00	4709.00	3968.00	3478.00	3133.00	2878.00	2683.00	2530.00
182,000	8428.00	5903.00	4735.00	3989.00	3497.00	3150.00	2894.00	2698.00	2544.00
183,000	8475.00	5936.00	4761.00	4011.00	3517.00	3168.00	2910.00	2713.00	2558.00
184,000	8521.00	5968.00	4787.00	4033.00	3536.00	3185.00	2926.00	2727.00	2572.00
185,000	8567.00	6000.00	4813.00	4055.00	3555.00	3202.00	2942.00	2742.00	2586.00
186,000	8614.00	6033.00	4839.00	4077.00	3574.00	3220.00	2957.00	2757.00	2600.00
187,000	8660.00	6065.00	4865.00	4099.00	3593.00	3237.00	2973.00	2772.00	2614.00
188,000	8706.00	6098.00	4891.00	4121.00	3613.00	3254.00	2989.00	2787.00	2628.00
189,000	8752.00	6130.00	4917.00	4143.00	3632.00	3272.00	3005.00	2801.00	2642.00
190,000	8799.00	6163.00	4944.00	4165.00	3651.00	3289.00	3021.00	2816.00	2656.00
191,000	8845.00	6195.00	4970.00	4187.00	3670.00	3306.00	3037.00	2831.00	2670.00
192,000	8891.00	6227.00	4996.00	4209.00	3690.00	3323.00	3053.00	2846.00	2683.00
193,000	8938.00	6260.00	5022.00	4231.00	3709.00	3341.00	3069.00	2861.00	2697.00
194,000	8984.00	6292.00	5048.00	4252.00	3728.00	3358.00	3085.00	2876.00	2711.00
195,000	9030.00	6325.00	5074.00	4274.00	3747.00	3375.00	3101.00	2890.00	2725.00
196,000	9077.00	6357.00	5100.00	4296.00	3766.00	3393.00	3116.00	2905.00	2739.00
197,000	9123.00	6390.00	5126.00	4318.00	3786.00	3410.00	3132.00	2920.00	2753.00
198,000	9169.00	6422.00	5152.00	4340.00	3805.00	3427.00	3148.00	2935.00	2767.00
199,000	9216.00	6454.00	5178.00	4362.00	3824.00	3445.00	3164.00	2950.00	2781.00
200,000	9262.00	6487.00	5204.00	4384.00	3843.00	3462.00	3180.00	2965.00	2795.00

Note:

1. This financing is based on reducing balance, daily rest method
2. Approved rate is final, subject to credit underwriting
3. Current standard base rate is 2.75%, with spread based on tenure as below:

Tenure (years)	Spread	Current EPR
2-3	SBR + 7.60%	10.35%
4-10	SBR + 8.60%	11.35%

4. This payment table is for reference only
5. This package is effective until 31st December 2026

updated 24092025_SPFP06