

Payment Table for Personal Financing-i For Private Sector Salary Deduction via HR (Non-promo without 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	13.35%			14.35%					
Equivalent Flat rate	7.25%	7.30%	8.00%	8.14%	8.29%	8.43%	8.59%	8.74%	8.89%
2,000	96.00	68.00	56.00	47.00	42.00	38.00	36.00	34.00	32.00
3,000	144.00	102.00	83.00	71.00	63.00	57.00	53.00	50.00	48.00
4,000	191.00	136.00	111.00	94.00	84.00	76.00	71.00	67.00	63.00
5,000	239.00	170.00	138.00	118.00	104.00	95.00	88.00	83.00	79.00
6,000	287.00	204.00	166.00	141.00	125.00	114.00	106.00	100.00	95.00
7,000	334.00	238.00	193.00	165.00	146.00	133.00	123.00	116.00	111.00
8,000	382.00	271.00	221.00	188.00	167.00	152.00	141.00	133.00	126.00
9,000	430.00	305.00	248.00	212.00	188.00	171.00	159.00	149.00	142.00
10,000	478.00	339.00	276.00	235.00	208.00	190.00	176.00	166.00	158.00
11,000	525.00	373.00	303.00	258.00	229.00	209.00	194.00	182.00	174.00
12,000	573.00	407.00	331.00	282.00	250.00	228.00	211.00	199.00	189.00
13,000	621.00	441.00	358.00	305.00	271.00	247.00	229.00	216.00	205.00
14,000	668.00	475.00	386.00	329.00	292.00	266.00	246.00	232.00	221.00
15,000	716.00	508.00	413.00	352.00	312.00	285.00	264.00	249.00	237.00
16,000	764.00	542.00	441.00	376.00	333.00	303.00	282.00	265.00	252.00
17,000	812.00	576.00	468.00	399.00	354.00	322.00	299.00	282.00	268.00
18,000	859.00	610.00	496.00	423.00	375.00	341.00	317.00	298.00	284.00
19,000	907.00	644.00	523.00	446.00	396.00	360.00	334.00	315.00	300.00
20,000	955.00	678.00	551.00	470.00	416.00	379.00	352.00	331.00	315.00
21,000	1002.00	712.00	578.00	493.00	437.00	398.00	369.00	348.00	331.00
22,000	1050.00	745.00	606.00	516.00	458.00	417.00	387.00	364.00	347.00
23,000	1098.00	779.00	633.00	540.00	479.00	436.00	405.00	381.00	362.00
24,000	1145.00	813.00	661.00	563.00	500.00	455.00	422.00	397.00	378.00
25,000	1193.00	847.00	688.00	587.00	520.00	474.00	440.00	414.00	394.00
26,000	1241.00	881.00	716.00	610.00	541.00	493.00	457.00	431.00	410.00
27,000	1289.00	915.00	743.00	634.00	562.00	512.00	475.00	447.00	425.00
28,000	1336.00	949.00	771.00	657.00	583.00	531.00	492.00	464.00	441.00
29,000	1384.00	983.00	798.00	681.00	604.00	550.00	510.00	480.00	457.00
30,000	1432.00	1016.00	826.00	704.00	624.00	569.00	528.00	497.00	473.00
31,000	1479.00	1050.00	853.00	727.00	645.00	587.00	545.00	513.00	488.00
32,000	1527.00	1084.00	881.00	751.00	666.00	606.00	563.00	530.00	504.00
33,000	1575.00	1118.00	908.00	774.00	687.00	625.00	580.00	546.00	520.00
34,000	1623.00	1152.00	936.00	798.00	707.00	644.00	598.00	563.00	536.00
35,000	1670.00	1186.00	963.00	821.00	728.00	663.00	615.00	579.00	551.00
36,000	1718.00	1220.00	991.00	845.00	749.00	682.00	633.00	596.00	567.00
37,000	1766.00	1253.00	1018.00	868.00	770.00	701.00	651.00	612.00	583.00
38,000	1813.00	1287.00	1046.00	892.00	791.00	720.00	668.00	629.00	599.00

39,000	1861.00	1321.00	1073.00	915.00	811.00	739.00	686.00	646.00	614.00
40,000	1909.00	1355.00	1101.00	939.00	832.00	758.00	703.00	662.00	630.00
41,000	1956.00	1389.00	1128.00	962.00	853.00	777.00	721.00	679.00	646.00
42,000	2004.00	1423.00	1156.00	985.00	874.00	796.00	738.00	695.00	661.00
43,000	2052.00	1457.00	1183.00	1009.00	895.00	815.00	756.00	712.00	677.00
44,000	2100.00	1490.00	1211.00	1032.00	915.00	834.00	774.00	728.00	693.00
45,000	2147.00	1524.00	1238.00	1056.00	936.00	853.00	791.00	745.00	709.00
46,000	2195.00	1558.00	1266.00	1079.00	957.00	871.00	809.00	761.00	724.00
47,000	2243.00	1592.00	1293.00	1103.00	978.00	890.00	826.00	778.00	740.00
48,000	2290.00	1626.00	1321.00	1126.00	999.00	909.00	844.00	794.00	756.00
49,000	2338.00	1660.00	1348.00	1150.00	1019.00	928.00	861.00	811.00	772.00
50,000	2386.00	1694.00	1376.00	1173.00	1040.00	947.00	879.00	827.00	787.00
51,000	2434.00	1728.00	1403.00	1196.00	1061.00	966.00	897.00	844.00	803.00
52,000	2481.00	1761.00	1431.00	1220.00	1082.00	985.00	914.00	861.00	819.00
53,000	2529.00	1795.00	1458.00	1243.00	1103.00	1004.00	932.00	877.00	835.00
54,000	2577.00	1829.00	1486.00	1267.00	1123.00	1023.00	949.00	894.00	850.00
55,000	2624.00	1863.00	1513.00	1290.00	1144.00	1042.00	967.00	910.00	866.00
56,000	2672.00	1897.00	1541.00	1314.00	1165.00	1061.00	984.00	927.00	882.00
57,000	2720.00	1931.00	1568.00	1337.00	1186.00	1080.00	1002.00	943.00	898.00
58,000	2767.00	1965.00	1596.00	1361.00	1207.00	1099.00	1020.00	960.00	913.00
59,000	2815.00	1998.00	1623.00	1384.00	1227.00	1118.00	1037.00	976.00	929.00
60,000	2863.00	2032.00	1651.00	1408.00	1248.00	1137.00	1055.00	993.00	945.00
61,000	2911.00	2066.00	1678.00	1431.00	1269.00	1155.00	1072.00	1009.00	961.00
62,000	2958.00	2100.00	1706.00	1454.00	1290.00	1174.00	1090.00	1026.00	976.00
63,000	3006.00	2134.00	1733.00	1478.00	1310.00	1193.00	1107.00	1042.00	992.00
64,000	3054.00	2168.00	1761.00	1501.00	1331.00	1212.00	1125.00	1059.00	1008.00
65,000	3101.00	2202.00	1788.00	1525.00	1352.00	1231.00	1143.00	1076.00	1023.00
66,000	3149.00	2235.00	1816.00	1548.00	1373.00	1250.00	1160.00	1092.00	1039.00
67,000	3197.00	2269.00	1843.00	1572.00	1394.00	1269.00	1178.00	1109.00	1055.00
68,000	3245.00	2303.00	1871.00	1595.00	1414.00	1288.00	1195.00	1125.00	1071.00
69,000	3292.00	2337.00	1898.00	1619.00	1435.00	1307.00	1213.00	1142.00	1086.00
70,000	3340.00	2371.00	1926.00	1642.00	1456.00	1326.00	1230.00	1158.00	1102.00
71,000	3388.00	2405.00	1953.00	1665.00	1477.00	1345.00	1248.00	1175.00	1118.00
72,000	3435.00	2439.00	1981.00	1689.00	1498.00	1364.00	1266.00	1191.00	1134.00
73,000	3483.00	2472.00	2008.00	1712.00	1518.00	1383.00	1283.00	1208.00	1149.00
74,000	3531.00	2506.00	2036.00	1736.00	1539.00	1402.00	1301.00	1224.00	1165.00
75,000	3578.00	2540.00	2063.00	1759.00	1560.00	1421.00	1318.00	1241.00	1181.00
76,000	3626.00	2574.00	2091.00	1783.00	1581.00	1439.00	1336.00	1257.00	1197.00
77,000	3674.00	2608.00	2118.00	1806.00	1602.00	1458.00	1353.00	1274.00	1212.00
78,000	3722.00	2642.00	2146.00	1830.00	1622.00	1477.00	1371.00	1291.00	1228.00
79,000	3769.00	2676.00	2173.00	1853.00	1643.00	1496.00	1389.00	1307.00	1244.00
80,000	3817.00	2710.00	2201.00	1877.00	1664.00	1515.00	1406.00	1324.00	1260.00
81,000	3865.00	2743.00	2228.00	1900.00	1685.00	1534.00	1424.00	1340.00	1275.00
82,000	3912.00	2777.00	2256.00	1923.00	1706.00	1553.00	1441.00	1357.00	1291.00
83,000	3960.00	2811.00	2283.00	1947.00	1726.00	1572.00	1459.00	1373.00	1307.00
84,000	4008.00	2845.00	2311.00	1970.00	1747.00	1591.00	1476.00	1390.00	1322.00

85,000	4056.00	2879.00	2338.00	1994.00	1768.00	1610.00	1494.00	1406.00	1338.00
86,000	4103.00	2913.00	2366.00	2017.00	1789.00	1629.00	1512.00	1423.00	1354.00
87,000	4151.00	2947.00	2393.00	2041.00	1810.00	1648.00	1529.00	1439.00	1370.00
88,000	4199.00	2980.00	2421.00	2064.00	1830.00	1667.00	1547.00	1456.00	1385.00
89,000	4246.00	3014.00	2448.00	2088.00	1851.00	1686.00	1564.00	1472.00	1401.00
90,000	4294.00	3048.00	2476.00	2111.00	1872.00	1705.00	1582.00	1489.00	1417.00
91,000	4342.00	3082.00	2503.00	2134.00	1893.00	1723.00	1599.00	1506.00	1433.00
92,000	4389.00	3116.00	2531.00	2158.00	1914.00	1742.00	1617.00	1522.00	1448.00
93,000	4437.00	3150.00	2558.00	2181.00	1934.00	1761.00	1635.00	1539.00	1464.00
94,000	4485.00	3184.00	2586.00	2205.00	1955.00	1780.00	1652.00	1555.00	1480.00
95,000	4533.00	3217.00	2613.00	2228.00	1976.00	1799.00	1670.00	1572.00	1496.00
96,000	4580.00	3251.00	2641.00	2252.00	1997.00	1818.00	1687.00	1588.00	1511.00
97,000	4628.00	3285.00	2668.00	2275.00	2017.00	1837.00	1705.00	1605.00	1527.00
98,000	4676.00	3319.00	2696.00	2299.00	2038.00	1856.00	1722.00	1621.00	1543.00
99,000	4723.00	3353.00	2723.00	2322.00	2059.00	1875.00	1740.00	1638.00	1559.00
100,000	4771.00	3387.00	2751.00	2346.00	2080.00	1894.00	1758.00	1654.00	1574.00
101,000	4819.00	3421.00	2778.00	2369.00	2101.00	1913.00	1775.00	1671.00	1590.00
102,000	4867.00	3455.00	2806.00	2392.00	2121.00	1932.00	1793.00	1688.00	1606.00
103,000	4914.00	3488.00	2833.00	2416.00	2142.00	1951.00	1810.00	1704.00	1621.00
104,000	4962.00	3522.00	2861.00	2439.00	2163.00	1970.00	1828.00	1721.00	1637.00
105,000	5010.00	3556.00	2888.00	2463.00	2184.00	1989.00	1845.00	1737.00	1653.00
106,000	5057.00	3590.00	2916.00	2486.00	2205.00	2007.00	1863.00	1754.00	1669.00
107,000	5105.00	3624.00	2943.00	2510.00	2225.00	2026.00	1881.00	1770.00	1684.00
108,000	5153.00	3658.00	2971.00	2533.00	2246.00	2045.00	1898.00	1787.00	1700.00
109,000	5200.00	3692.00	2998.00	2557.00	2267.00	2064.00	1916.00	1803.00	1716.00
110,000	5248.00	3725.00	3026.00	2580.00	2288.00	2083.00	1933.00	1820.00	1732.00
111,000	5296.00	3759.00	3053.00	2603.00	2309.00	2102.00	1951.00	1836.00	1747.00
112,000	5344.00	3793.00	3081.00	2627.00	2329.00	2121.00	1968.00	1853.00	1763.00
113,000	5391.00	3827.00	3108.00	2650.00	2350.00	2140.00	1986.00	1869.00	1779.00
114,000	5439.00	3861.00	3136.00	2674.00	2371.00	2159.00	2004.00	1886.00	1795.00
115,000	5487.00	3895.00	3163.00	2697.00	2392.00	2178.00	2021.00	1903.00	1810.00
116,000	5534.00	3929.00	3191.00	2721.00	2413.00	2197.00	2039.00	1919.00	1826.00
117,000	5582.00	3962.00	3218.00	2744.00	2433.00	2216.00	2056.00	1936.00	1842.00
118,000	5630.00	3996.00	3246.00	2768.00	2454.00	2235.00	2074.00	1952.00	1858.00
119,000	5678.00	4030.00	3273.00	2791.00	2475.00	2254.00	2091.00	1969.00	1873.00
120,000	5725.00	4064.00	3301.00	2815.00	2496.00	2273.00	2109.00	1985.00	1889.00
121,000	5773.00	4098.00	3328.00	2838.00	2517.00	2292.00	2127.00	2002.00	1905.00
122,000	5821.00	4132.00	3356.00	2861.00	2537.00	2310.00	2144.00	2018.00	1921.00
123,000	5868.00	4166.00	3383.00	2885.00	2558.00	2329.00	2162.00	2035.00	1936.00
124,000	5916.00	4199.00	3411.00	2908.00	2579.00	2348.00	2179.00	2051.00	1952.00
125,000	5964.00	4233.00	3438.00	2932.00	2600.00	2367.00	2197.00	2068.00	1968.00
126,000	6012.00	4267.00	3466.00	2955.00	2620.00	2386.00	2214.00	2084.00	1983.00
127,000	6059.00	4301.00	3493.00	2979.00	2641.00	2405.00	2232.00	2101.00	1999.00
128,000	6107.00	4335.00	3521.00	3002.00	2662.00	2424.00	2250.00	2118.00	2015.00
129,000	6155.00	4369.00	3548.00	3026.00	2683.00	2443.00	2267.00	2134.00	2031.00
130,000	6202.00	4403.00	3576.00	3049.00	2704.00	2462.00	2285.00	2151.00	2046.00
131,000	6250.00	4437.00	3603.00	3072.00	2724.00	2481.00	2302.00	2167.00	2062.00

132,000	6298.00	4470.00	3631.00	3096.00	2745.00	2500.00	2320.00	2184.00	2078.00
133,000	6345.00	4504.00	3658.00	3119.00	2766.00	2519.00	2337.00	2200.00	2094.00
134,000	6393.00	4538.00	3686.00	3143.00	2787.00	2538.00	2355.00	2217.00	2109.00
135,000	6441.00	4572.00	3713.00	3166.00	2808.00	2557.00	2373.00	2233.00	2125.00
136,000	6489.00	4606.00	3741.00	3190.00	2828.00	2576.00	2390.00	2250.00	2141.00
137,000	6536.00	4640.00	3768.00	3213.00	2849.00	2594.00	2408.00	2266.00	2157.00
138,000	6584.00	4674.00	3796.00	3237.00	2870.00	2613.00	2425.00	2283.00	2172.00
139,000	6632.00	4707.00	3823.00	3260.00	2891.00	2632.00	2443.00	2299.00	2188.00
140,000	6679.00	4741.00	3851.00	3284.00	2912.00	2651.00	2460.00	2316.00	2204.00
141,000	6727.00	4775.00	3878.00	3307.00	2932.00	2670.00	2478.00	2333.00	2220.00
142,000	6775.00	4809.00	3906.00	3330.00	2953.00	2689.00	2496.00	2349.00	2235.00
143,000	6823.00	4843.00	3933.00	3354.00	2974.00	2708.00	2513.00	2366.00	2251.00
144,000	6870.00	4877.00	3961.00	3377.00	2995.00	2727.00	2531.00	2382.00	2267.00
145,000	6918.00	4911.00	3988.00	3401.00	3016.00	2746.00	2548.00	2399.00	2282.00
146,000	6966.00	4944.00	4016.00	3424.00	3036.00	2765.00	2566.00	2415.00	2298.00
147,000	7013.00	4978.00	4043.00	3448.00	3057.00	2784.00	2583.00	2432.00	2314.00
148,000	7061.00	5012.00	4071.00	3471.00	3078.00	2803.00	2601.00	2448.00	2330.00
149,000	7109.00	5046.00	4098.00	3495.00	3099.00	2822.00	2619.00	2465.00	2345.00
150,000	7156.00	5080.00	4126.00	3518.00	3120.00	2841.00	2636.00	2481.00	2361.00
151,000	7204.00	5114.00	4153.00	3541.00	3140.00	2860.00	2654.00	2498.00	2377.00
152,000	7252.00	5148.00	4181.00	3565.00	3161.00	2878.00	2671.00	2514.00	2393.00
153,000	7300.00	5182.00	4208.00	3588.00	3182.00	2897.00	2689.00	2531.00	2408.00
154,000	7347.00	5215.00	4236.00	3612.00	3203.00	2916.00	2706.00	2548.00	2424.00
155,000	7395.00	5249.00	4263.00	3635.00	3224.00	2935.00	2724.00	2564.00	2440.00
156,000	7443.00	5283.00	4291.00	3659.00	3244.00	2954.00	2742.00	2581.00	2456.00
157,000	7490.00	5317.00	4318.00	3682.00	3265.00	2973.00	2759.00	2597.00	2471.00
158,000	7538.00	5351.00	4346.00	3706.00	3286.00	2992.00	2777.00	2614.00	2487.00
159,000	7586.00	5385.00	4373.00	3729.00	3307.00	3011.00	2794.00	2630.00	2503.00
160,000	7634.00	5419.00	4401.00	3753.00	3327.00	3030.00	2812.00	2647.00	2519.00
161,000	7681.00	5452.00	4428.00	3776.00	3348.00	3049.00	2829.00	2663.00	2534.00
162,000	7729.00	5486.00	4456.00	3799.00	3369.00	3068.00	2847.00	2680.00	2550.00
163,000	7777.00	5520.00	4483.00	3823.00	3390.00	3087.00	2865.00	2696.00	2566.00
164,000	7824.00	5554.00	4511.00	3846.00	3411.00	3106.00	2882.00	2713.00	2581.00
165,000	7872.00	5588.00	4538.00	3870.00	3431.00	3125.00	2900.00	2729.00	2597.00
166,000	7920.00	5622.00	4566.00	3893.00	3452.00	3144.00	2917.00	2746.00	2613.00
167,000	7967.00	5656.00	4593.00	3917.00	3473.00	3162.00	2935.00	2763.00	2629.00
168,000	8015.00	5689.00	4621.00	3940.00	3494.00	3181.00	2952.00	2779.00	2644.00
169,000	8063.00	5723.00	4648.00	3964.00	3515.00	3200.00	2970.00	2796.00	2660.00
170,000	8111.00	5757.00	4676.00	3987.00	3535.00	3219.00	2988.00	2812.00	2676.00
171,000	8158.00	5791.00	4703.00	4010.00	3556.00	3238.00	3005.00	2829.00	2692.00
172,000	8206.00	5825.00	4731.00	4034.00	3577.00	3257.00	3023.00	2845.00	2707.00
173,000	8254.00	5859.00	4758.00	4057.00	3598.00	3276.00	3040.00	2862.00	2723.00
174,000	8301.00	5893.00	4786.00	4081.00	3619.00	3295.00	3058.00	2878.00	2739.00
175,000	8349.00	5926.00	4813.00	4104.00	3639.00	3314.00	3075.00	2895.00	2755.00
176,000	8397.00	5960.00	4841.00	4128.00	3660.00	3333.00	3093.00	2911.00	2770.00
177,000	8445.00	5994.00	4868.00	4151.00	3681.00	3352.00	3111.00	2928.00	2786.00
178,000	8492.00	6028.00	4896.00	4175.00	3702.00	3371.00	3128.00	2944.00	2802.00

179,000	8540.00	6062.00	4923.00	4198.00	3723.00	3390.00	3146.00	2961.00	2818.00
180,000	8588.00	6096.00	4951.00	4222.00	3743.00	3409.00	3163.00	2978.00	2833.00
181,000	8635.00	6130.00	4978.00	4245.00	3764.00	3428.00	3181.00	2994.00	2849.00
182,000	8683.00	6164.00	5006.00	4268.00	3785.00	3446.00	3198.00	3011.00	2865.00
183,000	8731.00	6197.00	5033.00	4292.00	3806.00	3465.00	3216.00	3027.00	2881.00
184,000	8778.00	6231.00	5061.00	4315.00	3827.00	3484.00	3234.00	3044.00	2896.00
185,000	8826.00	6265.00	5088.00	4339.00	3847.00	3503.00	3251.00	3060.00	2912.00
186,000	8874.00	6299.00	5116.00	4362.00	3868.00	3522.00	3269.00	3077.00	2928.00
187,000	8922.00	6333.00	5143.00	4386.00	3889.00	3541.00	3286.00	3093.00	2943.00
188,000	8969.00	6367.00	5171.00	4409.00	3910.00	3560.00	3304.00	3110.00	2959.00
189,000	9017.00	6401.00	5198.00	4433.00	3930.00	3579.00	3321.00	3126.00	2975.00
190,000	9065.00	6434.00	5226.00	4456.00	3951.00	3598.00	3339.00	3143.00	2991.00
191,000	9112.00	6468.00	5253.00	4479.00	3972.00	3617.00	3357.00	3159.00	3006.00
192,000	9160.00	6502.00	5281.00	4503.00	3993.00	3636.00	3374.00	3176.00	3022.00
193,000	9208.00	6536.00	5308.00	4526.00	4014.00	3655.00	3392.00	3193.00	3038.00
194,000	9256.00	6570.00	5336.00	4550.00	4034.00	3674.00	3409.00	3209.00	3054.00
195,000	9303.00	6604.00	5363.00	4573.00	4055.00	3693.00	3427.00	3226.00	3069.00
196,000	9351.00	6638.00	5391.00	4597.00	4076.00	3712.00	3444.00	3242.00	3085.00
197,000	9399.00	6671.00	5418.00	4620.00	4097.00	3730.00	3462.00	3259.00	3101.00
198,000	9446.00	6705.00	5446.00	4644.00	4118.00	3749.00	3480.00	3275.00	3117.00
199,000	9494.00	6739.00	5473.00	4667.00	4138.00	3768.00	3497.00	3292.00	3132.00
200,000	9542.00	6773.00	5501.00	4691.00	4159.00	3787.00	3515.00	3308.00	3148.00

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 + 10.60%	13.35%
4-10	SBR + 11.60%	14.35%

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

updated 24092025_SPFP16