

**Payment Table for Personal Financing-i For Private Sector
Salary Deduction via HR Promo Rate 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	7.15%								
Equivalent Flat rate	3.81%	3.80%	3.82%	3.85%	3.88%	3.91%	3.95%	3.99%	4.03%
2,000	89.68	61.89	48.03	39.74	34.24	30.33	27.42	25.16	23.38
3,000	134.52	92.84	72.05	59.62	51.36	45.50	41.13	37.75	35.06
4,000	179.36	123.78	96.06	79.49	68.48	60.66	54.83	50.33	46.75
5,000	224.20	154.73	120.08	99.36	85.61	75.83	68.54	62.91	58.44
6,000	269.04	185.67	144.10	119.23	102.73	91.00	82.25	75.49	70.13
7,000	313.88	216.62	168.11	139.10	119.85	106.16	95.96	88.08	81.82
8,000	358.72	247.57	192.13	158.98	136.97	121.33	109.67	100.66	93.51
9,000	403.57	278.51	216.14	178.85	154.09	136.50	123.38	113.24	105.19
10,000	448.41	309.46	240.16	198.72	171.21	151.66	137.08	125.82	116.88
11,000	493.25	340.40	264.17	218.59	188.33	166.83	150.79	138.41	128.57
12,000	538.09	371.35	288.19	238.46	205.45	181.99	164.50	150.99	140.26
13,000	582.93	402.29	312.21	258.34	222.57	197.16	178.21	163.57	151.95
14,000	627.77	433.24	336.22	278.21	239.70	212.33	191.92	176.15	163.64
15,000	672.61	464.19	360.24	298.08	256.82	227.49	205.63	188.74	175.32
16,000	717.45	495.13	384.25	317.95	273.94	242.66	219.34	201.32	187.01
17,000	762.29	526.08	408.27	337.82	291.06	257.82	233.04	213.90	198.70
18,000	807.13	557.02	432.29	357.70	308.18	272.99	246.75	226.48	210.39
19,000	851.97	587.97	456.30	377.57	325.30	288.16	260.46	239.07	222.08
20,000	896.81	618.91	480.32	397.44	342.42	303.32	274.17	251.65	233.77
21,000	941.65	649.86	504.33	417.31	359.54	318.49	287.88	264.23	245.45
22,000	986.49	680.81	528.35	437.18	376.66	333.65	301.59	276.81	257.14
23,000	1031.33	711.75	552.37	457.06	393.79	348.82	315.30	289.39	268.83
24,000	1076.17	742.70	576.38	476.93	410.91	363.99	329.00	301.98	280.52
25,000	1121.02	773.64	600.40	496.80	428.03	379.15	342.71	314.56	292.21
26,000	1165.86	804.59	624.41	516.67	445.15	394.32	356.42	327.14	303.90
27,000	1210.70	835.53	648.43	536.55	462.27	409.49	370.13	339.72	315.58
28,000	1255.54	866.48	672.45	556.42	479.39	424.65	383.84	352.31	327.27
29,000	1300.38	897.43	696.46	576.29	496.51	439.82	397.55	364.89	338.96
30,000	1345.22	928.37	720.48	596.16	513.63	454.98	411.25	377.47	350.65
31,000	1390.06	959.32	744.49	616.03	530.75	470.15	424.96	390.05	362.34
32,000	1434.90	990.26	768.51	635.91	547.88	485.32	438.67	402.64	374.03
33,000	1479.74	1021.21	792.52	655.78	565.00	500.48	452.38	415.22	385.71
34,000	1524.58	1052.15	816.54	675.65	582.12	515.65	466.09	427.80	397.40
35,000	1569.42	1083.10	840.56	695.52	599.24	530.81	479.80	440.38	409.09
36,000	1614.26	1114.05	864.57	715.39	616.36	545.98	493.51	452.97	420.78
37,000	1659.10	1144.99	888.59	735.27	633.48	561.15	507.21	465.55	432.47

38,000	1703.94	1175.94	912.60	755.14	650.60	576.31	520.92	478.13	444.16
39,000	1748.78	1206.88	936.62	775.01	667.72	591.48	534.63	490.71	455.84
40,000	1793.62	1237.83	960.64	794.88	684.85	606.64	548.34	503.30	467.53
41,000	1838.47	1268.77	984.65	814.75	701.97	621.81	562.05	515.88	479.22
42,000	1883.31	1299.72	1008.67	834.63	719.09	636.98	575.76	528.46	490.91
43,000	1928.15	1330.67	1032.68	854.50	736.21	652.14	589.46	541.04	502.60
44,000	1972.99	1361.61	1056.70	874.37	753.33	667.31	603.17	553.63	514.29
45,000	2017.83	1392.56	1080.72	894.24	770.45	682.48	616.88	566.21	525.97
46,000	2062.67	1423.50	1104.73	914.11	787.57	697.64	630.59	578.79	537.66
47,000	2107.51	1454.45	1128.75	933.99	804.69	712.81	644.30	591.37	549.35
48,000	2152.35	1485.39	1152.76	953.86	821.81	727.97	658.01	603.95	561.04
49,000	2197.19	1516.34	1176.78	973.73	838.94	743.14	671.72	616.54	572.73
50,000	2242.03	1547.29	1200.79	993.60	856.06	758.31	685.42	629.12	584.42
51,000	2286.87	1578.23	1224.81	1013.47	873.18	773.47	699.13	641.70	596.10
52,000	2331.71	1609.18	1248.83	1033.35	890.30	788.64	712.84	654.28	607.79
53,000	2376.55	1640.12	1272.84	1053.22	907.42	803.80	726.55	666.87	619.48
54,000	2421.39	1671.07	1296.86	1073.09	924.54	818.97	740.26	679.45	631.17
55,000	2466.23	1702.01	1320.87	1092.96	941.66	834.14	753.97	692.03	642.86
56,000	2511.07	1732.96	1344.89	1112.83	958.78	849.30	767.68	704.61	654.54
57,000	2555.91	1763.91	1368.91	1132.71	975.90	864.47	781.38	717.20	666.23
58,000	2600.76	1794.85	1392.92	1152.58	993.03	879.63	795.09	729.78	677.92
59,000	2645.60	1825.80	1416.94	1172.45	1010.15	894.80	808.80	742.36	689.61
60,000	2690.44	1856.74	1440.95	1192.32	1027.27	909.97	822.51	754.94	701.30
61,000	2735.28	1887.69	1464.97	1212.19	1044.39	925.13	836.22	767.53	712.99
62,000	2780.12	1918.63	1488.99	1232.07	1061.51	940.30	849.93	780.11	724.67
63,000	2824.96	1949.58	1513.00	1251.94	1078.63	955.47	863.63	792.69	736.36
64,000	2869.80	1980.53	1537.02	1271.81	1095.75	970.63	877.34	805.27	748.05
65,000	2914.64	2011.47	1561.03	1291.68	1112.87	985.80	891.05	817.86	759.74
66,000	2959.48	2042.42	1585.05	1311.55	1129.99	1000.96	904.76	830.44	771.43
67,000	3004.32	2073.36	1609.07	1331.43	1147.12	1016.13	918.47	843.02	783.12
68,000	3049.16	2104.31	1633.08	1351.30	1164.24	1031.30	932.18	855.60	794.80
69,000	3094.00	2135.26	1657.10	1371.17	1181.36	1046.46	945.89	868.18	806.49
70,000	3138.84	2166.20	1681.11	1391.04	1198.48	1061.63	959.59	880.77	818.18
71,000	3183.68	2197.15	1705.13	1410.92	1215.60	1076.79	973.30	893.35	829.87
72,000	3228.52	2228.09	1729.14	1430.79	1232.72	1091.96	987.01	905.93	841.56
73,000	3273.36	2259.04	1753.16	1450.66	1249.84	1107.13	1000.72	918.51	853.25
74,000	3318.21	2289.98	1777.18	1470.53	1266.96	1122.29	1014.43	931.10	864.93
75,000	3363.05	2320.93	1801.19	1490.40	1284.08	1137.46	1028.14	943.68	876.62
76,000	3407.89	2351.88	1825.21	1510.28	1301.21	1152.62	1041.84	956.26	888.31
77,000	3452.73	2382.82	1849.22	1530.15	1318.33	1167.79	1055.55	968.84	900.00
78,000	3497.57	2413.77	1873.24	1550.02	1335.45	1182.96	1069.26	981.43	911.69
79,000	3542.41	2444.71	1897.26	1569.89	1352.57	1198.12	1082.97	994.01	923.38
80,000	3587.25	2475.66	1921.27	1589.76	1369.69	1213.29	1096.68	1006.59	935.06
81,000	3632.09	2506.60	1945.29	1609.64	1386.81	1228.46	1110.39	1019.17	946.75
82,000	3676.93	2537.55	1969.30	1629.51	1403.93	1243.62	1124.10	1031.76	958.44
83,000	3721.77	2568.50	1993.32	1649.38	1421.05	1258.79	1137.80	1044.34	970.13

84,000	3766.61	2599.44	2017.34	1669.25	1438.17	1273.95	1151.51	1056.92	981.82
85,000	3811.45	2630.39	2041.35	1689.12	1455.30	1289.12	1165.22	1069.50	993.51
86,000	3856.29	2661.33	2065.37	1709.00	1472.42	1304.29	1178.93	1082.09	1005.19
87,000	3901.13	2692.28	2089.38	1728.87	1489.54	1319.45	1192.64	1094.67	1016.88
88,000	3945.97	2723.22	2113.40	1748.74	1506.66	1334.62	1206.35	1107.25	1028.57
89,000	3990.81	2754.17	2137.41	1768.61	1523.78	1349.78	1220.06	1119.83	1040.26
90,000	4035.66	2785.12	2161.43	1788.48	1540.90	1364.95	1233.76	1132.41	1051.95
91,000	4080.50	2816.06	2185.45	1808.36	1558.02	1380.12	1247.47	1145.00	1063.64
92,000	4125.34	2847.01	2209.46	1828.23	1575.14	1395.28	1261.18	1157.58	1075.32
93,000	4170.18	2877.95	2233.48	1848.10	1592.26	1410.45	1274.89	1170.16	1087.01
94,000	4215.02	2908.90	2257.49	1867.97	1609.39	1425.61	1288.60	1182.74	1098.70
95,000	4259.86	2939.84	2281.51	1887.84	1626.51	1440.78	1302.31	1195.33	1110.39
96,000	4304.70	2970.79	2305.53	1907.72	1643.63	1455.95	1316.01	1207.91	1122.08
97,000	4349.54	3001.74	2329.54	1927.59	1660.75	1471.11	1329.72	1220.49	1133.77
98,000	4394.38	3032.68	2353.56	1947.46	1677.87	1486.28	1343.43	1233.07	1145.45
99,000	4439.22	3063.63	2377.57	1967.33	1694.99	1501.45	1357.14	1245.66	1157.14
100,000	4484.06	3094.57	2401.59	1987.20	1712.11	1516.61	1370.85	1258.24	1168.83
101,000	4528.90	3125.52	2425.61	2007.08	1729.23	1531.78	1384.56	1270.82	1180.52
102,000	4573.74	3156.46	2449.62	2026.95	1746.35	1546.94	1398.27	1283.40	1192.21
103,000	4618.58	3187.41	2473.64	2046.82	1763.48	1562.11	1411.97	1295.99	1203.90
104,000	4663.42	3218.36	2497.65	2066.69	1780.60	1577.28	1425.68	1308.57	1215.58
105,000	4708.26	3249.30	2521.67	2086.56	1797.72	1592.44	1439.39	1321.15	1227.27
106,000	4753.10	3280.25	2545.69	2106.44	1814.84	1607.61	1453.10	1333.73	1238.96
107,000	4797.95	3311.19	2569.70	2126.31	1831.96	1622.77	1466.81	1346.32	1250.65
108,000	4842.79	3342.14	2593.72	2146.18	1849.08	1637.94	1480.52	1358.90	1262.34
109,000	4887.63	3373.08	2617.73	2166.05	1866.20	1653.11	1494.22	1371.48	1274.03
110,000	4932.47	3404.03	2641.75	2185.92	1883.32	1668.27	1507.93	1384.06	1285.71
111,000	4977.31	3434.98	2665.76	2205.80	1900.44	1683.44	1521.64	1396.64	1297.40
112,000	5022.15	3465.92	2689.78	2225.67	1917.57	1698.60	1535.35	1409.23	1309.09
113,000	5066.99	3496.87	2713.80	2245.54	1934.69	1713.77	1549.06	1421.81	1320.78
114,000	5111.83	3527.81	2737.81	2265.41	1951.81	1728.94	1562.77	1434.39	1332.47
115,000	5156.67	3558.76	2761.83	2285.29	1968.93	1744.10	1576.48	1446.97	1344.15
116,000	5201.51	3589.70	2785.84	2305.16	1986.05	1759.27	1590.18	1459.56	1355.84
117,000	5246.35	3620.65	2809.86	2325.03	2003.17	1774.44	1603.89	1472.14	1367.53
118,000	5291.19	3651.60	2833.88	2344.90	2020.29	1789.60	1617.60	1484.72	1379.22
119,000	5336.03	3682.54	2857.89	2364.77	2037.41	1804.77	1631.31	1497.30	1390.91
120,000	5380.87	3713.49	2881.91	2384.65	2054.54	1819.93	1645.02	1509.89	1402.60
121,000	5425.71	3744.43	2905.92	2404.52	2071.66	1835.10	1658.73	1522.47	1414.28
122,000	5470.55	3775.38	2929.94	2424.39	2088.78	1850.27	1672.43	1535.05	1425.97
123,000	5515.40	3806.32	2953.96	2444.26	2105.90	1865.43	1686.14	1547.63	1437.66
124,000	5560.24	3837.27	2977.97	2464.13	2123.02	1880.60	1699.85	1560.22	1449.35
125,000	5605.08	3868.22	3001.99	2484.01	2140.14	1895.76	1713.56	1572.80	1461.04
126,000	5649.92	3899.16	3026.00	2503.88	2157.26	1910.93	1727.27	1585.38	1472.73
127,000	5694.76	3930.11	3050.02	2523.75	2174.38	1926.10	1740.98	1597.96	1484.41
128,000	5739.60	3961.05	3074.04	2543.62	2191.50	1941.26	1754.69	1610.55	1496.10
129,000	5784.44	3992.00	3098.05	2563.49	2208.63	1956.43	1768.39	1623.13	1507.79
130,000	5829.28	4022.94	3122.07	2583.37	2225.75	1971.59	1782.10	1635.71	1519.48

131,000	5874.12	4053.89	3146.08	2603.24	2242.87	1986.76	1795.81	1648.29	1531.17
132,000	5918.96	4084.84	3170.10	2623.11	2259.99	2001.93	1809.52	1660.88	1542.86
133,000	5963.80	4115.78	3194.11	2642.98	2277.11	2017.09	1823.23	1673.46	1554.54
134,000	6008.64	4146.73	3218.13	2662.85	2294.23	2032.26	1836.94	1686.04	1566.23
135,000	6053.48	4177.67	3242.15	2682.73	2311.35	2047.43	1850.65	1698.62	1577.92
136,000	6098.32	4208.62	3266.16	2702.60	2328.47	2062.59	1864.35	1711.20	1589.61
137,000	6143.16	4239.56	3290.18	2722.47	2345.59	2077.76	1878.06	1723.79	1601.30
138,000	6188.00	4270.51	3314.19	2742.34	2362.72	2092.92	1891.77	1736.37	1612.99
139,000	6232.84	4301.46	3338.21	2762.21	2379.84	2108.09	1905.48	1748.95	1624.67
140,000	6277.69	4332.40	3362.23	2782.09	2396.96	2123.26	1919.19	1761.53	1636.36
141,000	6322.53	4363.35	3386.24	2801.96	2414.08	2138.42	1932.90	1774.12	1648.05
142,000	6367.37	4394.29	3410.26	2821.83	2431.20	2153.59	1946.60	1786.70	1659.74
143,000	6412.21	4425.24	3434.27	2841.70	2448.32	2168.75	1960.31	1799.28	1671.43
144,000	6457.05	4456.18	3458.29	2861.57	2465.44	2183.92	1974.02	1811.86	1683.12
145,000	6501.89	4487.13	3482.31	2881.45	2482.56	2199.09	1987.73	1824.45	1694.80
146,000	6546.73	4518.08	3506.32	2901.32	2499.68	2214.25	2001.44	1837.03	1706.49
147,000	6591.57	4549.02	3530.34	2921.19	2516.81	2229.42	2015.15	1849.61	1718.18
148,000	6636.41	4579.97	3554.35	2941.06	2533.93	2244.58	2028.86	1862.19	1729.87
149,000	6681.25	4610.91	3578.37	2960.93	2551.05	2259.75	2042.56	1874.78	1741.56
150,000	6726.09	4641.86	3602.38	2980.81	2568.17	2274.92	2056.27	1887.36	1753.25
151,000	6770.93	4672.80	3626.40	3000.68	2585.29	2290.08	2069.98	1899.94	1764.93
152,000	6815.77	4703.75	3650.42	3020.55	2602.41	2305.25	2083.69	1912.52	1776.62
153,000	6860.61	4734.70	3674.43	3040.42	2619.53	2320.42	2097.40	1925.11	1788.31
154,000	6905.45	4765.64	3698.45	3060.29	2636.65	2335.58	2111.11	1937.69	1800.00
155,000	6950.29	4796.59	3722.46	3080.17	2653.77	2350.75	2124.81	1950.27	1811.69
156,000	6995.14	4827.53	3746.48	3100.04	2670.90	2365.91	2138.52	1962.85	1823.38
157,000	7039.98	4858.48	3770.50	3119.91	2688.02	2381.08	2152.23	1975.43	1835.06
158,000	7084.82	4889.42	3794.51	3139.78	2705.14	2396.25	2165.94	1988.02	1846.75
159,000	7129.66	4920.37	3818.53	3159.66	2722.26	2411.41	2179.65	2000.60	1858.44
160,000	7174.50	4951.32	3842.54	3179.53	2739.38	2426.58	2193.36	2013.18	1870.13
161,000	7219.34	4982.26	3866.56	3199.40	2756.50	2441.74	2207.07	2025.76	1881.82
162,000	7264.18	5013.21	3890.58	3219.27	2773.62	2456.91	2220.77	2038.35	1893.51
163,000	7309.02	5044.15	3914.59	3239.14	2790.74	2472.08	2234.48	2050.93	1905.19
164,000	7353.86	5075.10	3938.61	3259.02	2807.86	2487.24	2248.19	2063.51	1916.88
165,000	7398.70	5106.04	3962.62	3278.89	2824.99	2502.41	2261.90	2076.09	1928.57
166,000	7443.54	5136.99	3986.64	3298.76	2842.11	2517.57	2275.61	2088.68	1940.26
167,000	7488.38	5167.94	4010.66	3318.63	2859.23	2532.74	2289.32	2101.26	1951.95
168,000	7533.22	5198.88	4034.67	3338.50	2876.35	2547.91	2303.03	2113.84	1963.63
169,000	7578.06	5229.83	4058.69	3358.38	2893.47	2563.07	2316.73	2126.42	1975.32
170,000	7622.90	5260.77	4082.70	3378.25	2910.59	2578.24	2330.44	2139.01	1987.01
171,000	7667.74	5291.72	4106.72	3398.12	2927.71	2593.41	2344.15	2151.59	1998.70
172,000	7712.59	5322.66	4130.73	3417.99	2944.83	2608.57	2357.86	2164.17	2010.39
173,000	7757.43	5353.61	4154.75	3437.86	2961.95	2623.74	2371.57	2176.75	2022.08
174,000	7802.27	5384.56	4178.77	3457.74	2979.08	2638.90	2385.28	2189.34	2033.76
175,000	7847.11	5415.50	4202.78	3477.61	2996.20	2654.07	2398.98	2201.92	2045.45
176,000	7891.95	5446.45	4226.80	3497.48	3013.32	2669.24	2412.69	2214.50	2057.14
177,000	7936.79	5477.39	4250.81	3517.35	3030.44	2684.40	2426.40	2227.08	2068.83

178,000	7981.63	5508.34	4274.83	3537.22	3047.56	2699.57	2440.11	2239.66	2080.52
179,000	8026.47	5539.28	4298.85	3557.10	3064.68	2714.73	2453.82	2252.25	2092.21
180,000	8071.31	5570.23	4322.86	3576.97	3081.80	2729.90	2467.53	2264.83	2103.89
181,000	8116.15	5601.18	4346.88	3596.84	3098.92	2745.07	2481.24	2277.41	2115.58
182,000	8160.99	5632.12	4370.89	3616.71	3116.04	2760.23	2494.94	2289.99	2127.27
183,000	8205.83	5663.07	4394.91	3636.58	3133.17	2775.40	2508.65	2302.58	2138.96
184,000	8250.67	5694.01	4418.93	3656.46	3150.29	2790.56	2522.36	2315.16	2150.65
185,000	8295.51	5724.96	4442.94	3676.33	3167.41	2805.73	2536.07	2327.74	2162.34
186,000	8340.35	5755.90	4466.96	3696.20	3184.53	2820.90	2549.78	2340.32	2174.02
187,000	8385.19	5786.85	4490.97	3716.07	3201.65	2836.06	2563.49	2352.91	2185.71
188,000	8430.03	5817.80	4514.99	3735.94	3218.77	2851.23	2577.19	2365.49	2197.40
189,000	8474.88	5848.74	4539.00	3755.82	3235.89	2866.40	2590.90	2378.07	2209.09
190,000	8519.72	5879.69	4563.02	3775.69	3253.01	2881.56	2604.61	2390.65	2220.78
191,000	8564.56	5910.63	4587.04	3795.56	3270.13	2896.73	2618.32	2403.24	2232.47
192,000	8609.40	5941.58	4611.05	3815.43	3287.26	2911.89	2632.03	2415.82	2244.15
193,000	8654.24	5972.53	4635.07	3835.30	3304.38	2927.06	2645.74	2428.40	2255.84
194,000	8699.08	6003.47	4659.08	3855.18	3321.50	2942.23	2659.45	2440.98	2267.53
195,000	8743.92	6034.42	4683.10	3875.05	3338.62	2957.39	2673.15	2453.57	2279.22
196,000	8788.76	6065.36	4707.12	3894.92	3355.74	2972.56	2686.86	2466.15	2290.91
197,000	8833.60	6096.31	4731.13	3914.79	3372.86	2987.72	2700.57	2478.73	2302.60
198,000	8878.44	6127.25	4755.15	3934.66	3389.98	3002.89	2714.28	2491.31	2314.28
199,000	8923.28	6158.20	4779.16	3954.54	3407.10	3018.06	2727.99	2503.89	2325.97
200,000	8968.12	6189.15	4803.18	3974.41	3424.23	3033.22	2741.70	2516.48	2337.66

Note:

- 1. The amount shown is based on promo rate, for eligible application*
- 2. This financing is based on reducing balance, daily rest method*
- 3. Approved rate is final, subject to credit underwriting*
- 4. Current standard base rate is 2.75%, and promo spread is 4.40% per annum*
- 5. This payment table is for reference only*
- 6. This package is effective until 31st December 2026*

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