

Payment Table for Personal Financing-i for Civil Sector (promo) FY2022

Annual Effective Rate	5.40%								
Equivalent Flat Rate	2.86%	2.85%	2.85%	2.87%	2.88%	2.90%	2.92%	2.94%	2.96%
Total Financing Amount	2	3	4	5	6	7	8	9	10
	24	36	48	60	72	84	96	108	120
2000	89.90	61.53	47.37	38.89	33.24	29.23	26.22	23.90	22.05
3000	134.85	92.30	71.05	58.34	49.87	43.85	39.34	35.85	33.07
4000	179.80	123.06	94.73	77.78	66.49	58.46	52.45	47.80	44.09
5,000	224.74	153.83	118.42	97.22	83.12	73.07	65.57	59.76	55.12
6,000	269.69	184.59	142.11	116.66	99.74	87.69	78.68	71.70	66.14
7,000	314.65	215.37	165.80	136.11	116.37	102.31	91.80	83.65	77.16
8,000	359.60	246.13	189.48	155.55	132.99	116.92	104.91	95.60	88.19
9,000	404.55	276.90	213.16	175.00	149.61	131.53	118.02	107.55	99.21
10,000	449.50	307.66	236.85	194.44	166.23	146.15	131.13	119.50	110.23
11,000	494.45	338.43	260.53	213.89	182.86	160.77	144.24	131.45	121.26
12,000	539.40	369.19	284.21	233.33	199.48	175.38	157.36	143.40	132.29
13,000	584.35	399.96	307.90	252.78	216.10	189.99	170.48	155.36	143.31
14,000	629.30	430.72	331.58	272.21	232.73	204.61	183.59	167.31	154.33
15,000	674.24	461.49	355.27	291.66	249.36	219.22	196.70	179.26	165.36
16,000	719.19	492.26	378.95	311.10	265.98	233.84	209.82	191.20	176.38
17,000	764.14	523.02	402.64	330.55	282.60	248.45	222.93	203.15	187.40
18,000	809.09	553.79	426.33	349.99	299.22	263.07	236.04	215.10	198.43
19,000	854.04	584.56	450.01	369.44	315.85	277.68	249.15	227.05	209.45
20,000	898.99	615.33	473.69	388.88	332.47	292.30	262.27	239.00	220.47
21,000	943.95	646.09	497.38	408.33	349.09	306.92	275.39	250.96	231.50
22,000	988.90	676.86	521.06	427.77	365.71	321.53	288.50	262.91	242.52
23,000	1033.85	707.62	544.74	447.21	382.35	336.14	301.61	274.86	253.54
24,000	1078.80	738.39	568.43	466.65	398.97	350.76	314.72	286.81	264.57
25,000	1123.74	769.15	592.11	486.10	415.59	365.38	327.84	298.76	275.59
26,000	1168.69	799.92	615.80	505.54	432.21	379.99	340.95	310.70	286.61
27,000	1213.64	830.68	639.49	524.99	448.84	394.60	354.06	322.65	297.63
28,000	1258.59	861.45	663.17	544.43	465.46	409.21	367.17	334.60	308.66
29,000	1303.54	892.21	686.86	563.88	482.08	423.84	380.30	346.56	319.68
30,000	1348.49	922.98	710.54	583.32	498.70	438.45	393.41	358.51	330.70
31,000	1393.44	953.76	734.22	602.77	515.34	453.06	406.52	370.46	341.73
32,000	1438.39	984.52	757.91	622.20	531.96	467.67	419.63	382.41	352.76
33,000	1483.34	1015.29	781.59	641.65	548.58	482.30	432.74	394.36	363.78
34,000	1528.30	1046.05	805.28	661.09	565.20	496.91	445.86	406.31	374.81
35,000	1573.24	1076.82	828.96	680.54	581.83	511.52	458.97	418.26	385.83
36,000	1618.19	1107.58	852.64	699.98	598.45	526.13	472.08	430.20	396.85
37,000	1663.14	1138.35	876.33	719.43	615.07	540.76	485.20	442.15	407.88
38,000	1708.09	1169.11	900.02	738.87	631.69	555.37	498.32	454.11	418.90
39,000	1753.04	1199.88	923.70	758.32	648.32	569.98	511.43	466.06	429.92
40,000	1797.99	1230.64	947.39	777.76	664.95	584.60	524.54	478.01	440.95
41,000	1842.94	1261.41	971.07	797.20	681.57	599.21	537.65	489.96	451.97
42,000	1887.89	1292.17	994.76	816.64	698.19	613.83	550.77	501.91	462.99
43,000	1932.84	1322.95	1018.44	836.09	714.82	628.44	563.88	513.86	474.02
44,000	1977.79	1353.71	1042.12	855.53	731.44	643.06	576.99	525.81	485.04
45,000	2022.73	1384.48	1065.81	874.98	748.06	657.67	590.11	537.76	496.06
46,000	2067.68	1415.24	1089.49	894.42	764.68	672.29	603.22	549.71	507.08
47,000	2112.64	1446.01	1113.17	913.87	781.31	686.90	616.34	561.66	518.11
48,000	2157.59	1476.78	1136.86	933.31	797.93	701.52	629.45	573.61	529.13
49,000	2202.54	1507.54	1160.55	952.76	814.56	716.13	642.56	585.56	540.15

Payment Table for Personal Financing-i for Civil Sector (promo) FY2022

50,000	2247.49	1538.31	1184.23	972.19	831.18	730.74	655.67	597.51	551.18
51,000	2292.44	1569.07	1207.92	991.64	847.81	745.36	668.79	609.46	562.20
52,000	2337.39	1599.84	1231.60	1011.08	864.43	759.98	681.90	621.41	573.22
53,000	2382.34	1630.60	1255.29	1030.53	881.05	774.59	695.01	633.36	584.26
54,000	2427.29	1661.37	1278.97	1049.97	897.67	789.20	708.13	645.32	595.28
55,000	2472.23	1692.14	1302.65	1069.42	914.30	803.82	721.24	657.27	606.30
56,000	2517.18	1722.91	1326.34	1088.86	930.92	818.44	734.36	669.21	617.33
57,000	2562.13	1753.67	1350.02	1108.31	947.54	833.05	747.47	681.16	628.35
58,000	2607.08	1784.44	1373.70	1127.74	964.17	847.66	760.58	693.11	639.37
59,000	2652.03	1815.20	1397.39	1147.19	980.80	862.28	773.69	705.06	650.40
60,000	2696.98	1845.97	1421.08	1166.63	997.42	876.90	786.81	717.01	661.42
61,000	2741.94	1876.73	1444.77	1186.08	1014.04	891.51	799.92	728.96	672.44
62,000	2786.89	1907.50	1468.45	1205.52	1030.66	906.12	813.04	740.91	683.46
63,000	2831.84	1938.27	1492.13	1224.97	1047.29	920.74	826.15	752.87	694.49
64,000	2876.79	1969.03	1515.82	1244.41	1063.91	935.36	839.27	764.82	705.51
65,000	2921.73	1999.80	1539.50	1263.86	1080.53	949.97	852.38	776.77	716.53
66,000	2966.68	2030.56	1563.18	1283.30	1097.15	964.58	865.49	788.71	727.56
67,000	3011.63	2061.33	1586.87	1302.74	1113.79	979.20	878.60	800.66	738.58
68,000	3056.58	2092.10	1610.55	1322.18	1130.41	993.82	891.71	812.61	749.60
69,000	3101.53	2122.87	1634.23	1341.63	1147.03	1008.43	904.83	824.56	760.63
70,000	3146.48	2153.63	1657.93	1361.07	1163.65	1023.04	917.95	836.51	771.65
71,000	3191.43	2184.40	1681.61	1380.52	1180.28	1037.66	931.06	848.47	782.67
72,000	3236.38	2215.16	1705.30	1399.96	1196.90	1052.28	944.17	860.42	793.70
73,000	3281.33	2245.93	1728.98	1419.41	1213.52	1066.89	957.29	872.37	804.72
74,000	3326.29	2276.69	1752.66	1438.85	1230.14	1081.50	970.40	884.32	815.74
75,000	3371.23	2307.46	1776.35	1458.30	1246.77	1096.12	983.51	896.27	826.78
76,000	3416.18	2338.22	1800.03	1477.73	1263.40	1110.73	996.62	908.21	837.80
77,000	3461.13	2368.99	1823.71	1497.18	1280.02	1125.35	1009.73	920.16	848.82
78,000	3506.08	2399.76	1847.40	1516.62	1296.64	1139.96	1022.86	932.11	859.85
79,000	3551.03	2430.52	1871.08	1536.07	1313.27	1154.58	1035.97	944.07	870.87
80,000	3595.98	2461.30	1894.77	1555.51	1329.89	1169.19	1049.08	956.02	881.89
81,000	3640.93	2492.06	1918.46	1574.96	1346.51	1183.81	1062.19	967.97	892.91
82,000	3685.88	2522.83	1942.14	1594.40	1363.13	1198.43	1075.31	979.92	903.94
83,000	3730.83	2553.59	1965.83	1613.85	1379.76	1213.04	1088.42	991.87	914.96
84,000	3775.78	2584.36	1989.51	1633.29	1396.39	1227.65	1101.53	1003.82	925.98
85,000	3820.72	2615.12	2013.19	1652.73	1413.01	1242.27	1114.64	1015.77	937.01
86,000	3865.67	2645.89	2036.88	1672.17	1429.63	1256.89	1127.77	1027.71	948.03
87,000	3910.63	2676.65	2060.56	1691.62	1446.26	1271.50	1140.88	1039.67	959.05
88,000	3955.58	2707.42	2084.24	1711.06	1462.88	1286.11	1153.99	1051.62	970.08
89,000	4000.53	2738.18	2107.93	1730.51	1479.50	1300.72	1167.10	1063.57	981.10
90,000	4045.48	2768.95	2131.61	1749.95	1496.12	1315.35	1180.21	1075.52	992.12
91,000	4090.43	2799.71	2155.30	1769.40	1512.74	1329.96	1193.33	1087.47	1003.15
92,000	4135.38	2830.49	2178.99	1788.84	1529.37	1344.57	1206.44	1099.42	1014.17
93,000	4180.33	2861.26	2202.67	1808.29	1546.00	1359.18	1219.55	1111.37	1025.19
94,000	4225.28	2892.02	2226.36	1827.72	1562.62	1373.81	1232.67	1123.32	1036.22
95,000	4270.22	2922.79	2250.04	1847.17	1579.24	1388.42	1245.79	1135.27	1047.24
96,000	4315.17	2953.55	2273.72	1866.61	1595.87	1403.03	1258.90	1147.22	1058.27
97,000	4360.12	2984.32	2297.41	1886.06	1612.49	1417.64	1272.01	1159.17	1069.29
98,000	4405.07	3015.08	2321.09	1905.50	1629.11	1432.27	1285.12	1171.12	1080.32
99,000	4450.02	3045.85	2344.78	1924.95	1645.73	1446.88	1298.23	1183.07	1091.34
100,000	4494.97	3076.61	2368.46	1944.39	1662.36	1461.49	1311.35	1195.02	1102.36
101000	4539.93	3107.38	2392.14	1963.84	1678.98	1476.11	1324.46	1206.97	1113.39
102000	4584.88	3138.14	2415.83	1983.28	1695.61	1490.72	1337.57	1218.92	1124.41
103000	4629.83	3168.91	2439.52	2002.72	1712.23	1505.34	1350.69	1230.87	1135.43
104000	4674.78	3199.68	2463.20	2022.16	1728.86	1519.95	1363.81	1242.83	1146.46
105000	4719.72	3230.45	2486.89	2041.61	1745.48	1534.57	1376.92	1254.78	1157.48

Payment Table for Personal Financing-i for Civil Sector (promo) FY2022

106000	4764.67	3261.21	2510.57	2061.05	1762.10	1549.18	1390.03	1266.72	1168.50
107000	4809.62	3291.98	2534.26	2080.50	1778.72	1563.80	1403.14	1278.67	1179.53
108000	4854.57	3322.74	2557.94	2099.94	1795.35	1578.41	1416.26	1290.62	1190.55
109000	4899.52	3353.51	2581.62	2119.39	1811.97	1593.03	1429.37	1302.57	1201.57
110000	4944.47	3384.28	2605.31	2138.83	1828.59	1607.64	1442.48	1314.52	1212.60
111000	4989.42	3415.04	2628.99	2158.28	1845.22	1622.26	1455.60	1326.47	1223.62
112000	5034.37	3445.81	2652.67	2177.71	1861.85	1636.87	1468.71	1338.43	1234.64
113000	5079.32	3476.57	2676.36	2197.16	1878.47	1651.49	1481.83	1350.38	1245.67
114000	5124.28	3507.34	2700.05	2216.60	1895.09	1666.10	1494.94	1362.33	1256.69
115000	5169.22	3538.10	2723.73	2236.05	1911.71	1680.71	1508.05	1374.28	1267.71
116000	5214.17	3568.87	2747.42	2255.49	1928.34	1695.33	1521.16	1386.22	1278.73
117000	5259.12	3599.64	2771.10	2274.94	1944.96	1709.95	1534.28	1398.17	1289.77
118000	5304.07	3630.41	2794.79	2294.38	1961.58	1724.56	1547.39	1410.12	1300.79
119000	5349.02	3661.17	2818.47	2313.83	1978.20	1739.17	1560.51	1422.07	1311.81
120000	5393.97	3691.94	2842.15	2333.27	1994.84	1753.80	1573.62	1434.03	1322.84
121000	5438.92	3722.70	2865.84	2352.71	2011.46	1768.41	1586.73	1445.98	1333.86
122000	5483.87	3753.47	2889.52	2372.15	2028.08	1783.02	1599.85	1457.93	1344.88
123000	5528.82	3784.23	2913.20	2391.60	2044.70	1797.63	1612.96	1469.88	1355.91
124000	5573.77	3815.00	2936.90	2411.04	2061.33	1812.26	1626.07	1481.83	1366.93
125000	5618.71	3845.77	2960.58	2430.49	2077.95	1826.87	1639.18	1493.78	1377.95
126000	5663.66	3876.53	2984.27	2449.93	2094.57	1841.48	1652.30	1505.72	1388.98
127000	5708.61	3907.30	3007.95	2469.38	2111.19	1856.09	1665.42	1517.67	1400.00
128000	5753.57	3938.06	3031.63	2488.83	2127.82	1870.71	1678.53	1529.62	1411.02
129000	5798.52	3968.84	3055.32	2508.27	2144.45	1885.33	1691.64	1541.58	1422.05
130000	5843.47	3999.60	3079.00	2527.71	2161.07	1899.94	1704.76	1553.53	1433.07
131000	5888.42	4030.37	3102.68	2547.15	2177.69	1914.55	1717.87	1565.48	1444.09
132000	5933.37	4061.13	3126.37	2566.60	2194.32	1929.17	1730.98	1577.43	1455.12
133000	5978.32	4091.90	3150.05	2586.04	2210.94	1943.79	1744.09	1589.38	1466.14
134000	6023.27	4122.66	3173.73	2605.49	2227.56	1958.40	1757.20	1601.33	1477.16
135000	6068.21	4153.43	3197.43	2624.93	2244.18	1973.01	1770.33	1613.28	1488.18
136000	6113.16	4184.19	3221.11	2644.38	2260.81	1987.63	1783.44	1625.22	1499.21
137000	6158.11	4214.96	3244.80	2663.82	2277.44	2002.24	1796.55	1637.18	1510.23
138000	6203.06	4245.72	3268.48	2683.27	2294.06	2016.86	1809.66	1649.13	1521.26
139000	6248.01	4276.49	3292.16	2702.70	2310.68	2031.47	1822.78	1661.08	1532.29
140000	6292.96	4307.26	3315.85	2722.15	2327.31	2046.09	1835.89	1673.03	1543.31
141000	6337.92	4338.03	3339.53	2741.59	2343.93	2060.70	1849.00	1684.98	1554.33
142000	6382.87	4368.80	3363.21	2761.04	2360.55	2075.32	1862.11	1696.93	1565.36
143000	6427.82	4399.56	3386.90	2780.48	2377.17	2089.94	1875.23	1708.88	1576.38
144000	6472.77	4430.33	3410.58	2799.93	2393.80	2104.55	1888.35	1720.83	1587.40
145000	6517.71	4461.09	3434.27	2819.37	2410.42	2119.16	1901.46	1732.79	1598.43
146000	6562.66	4491.86	3457.96	2838.82	2427.05	2133.78	1914.57	1744.73	1609.45
147000	6607.61	4522.62	3481.64	2858.26	2443.67	2148.40	1927.68	1756.68	1620.47
148000	6652.56	4553.39	3505.33	2877.70	2460.30	2163.01	1940.80	1768.63	1631.50
149000	6697.51	4584.15	3529.01	2897.14	2476.92	2177.62	1953.91	1780.58	1642.52
150000	6742.46	4614.92	3552.69	2916.59	2493.54	2192.23	1967.02	1792.53	1653.54
151000	6787.41	4645.68	3576.38	2936.03	2510.16	2206.86	1980.13	1804.48	1664.56
152000	6832.36	4676.45	3600.06	2955.48	2526.79	2221.47	1993.26	1816.43	1675.59
153000	6877.31	4707.22	3623.74	2974.92	2543.41	2236.08	2006.37	1828.39	1686.61
154000	6922.27	4737.99	3647.43	2994.37	2560.03	2250.69	2019.48	1840.34	1697.63
155000	6967.21	4768.76	3671.11	3013.81	2576.66	2265.32	2032.59	1852.29	1708.66
156000	7012.16	4799.52	3694.80	3033.26	2593.29	2279.93	2045.70	1864.23	1719.68
157000	7057.11	4830.29	3718.49	3052.69	2609.91	2294.54	2058.82	1876.18	1730.70
158000	7102.06	4861.05	3742.17	3072.14	2626.53	2309.15	2071.93	1888.13	1741.73
159000	7147.01	4891.82	3765.86	3091.58	2643.15	2323.78	2085.04	1900.08	1752.76
160000	7191.96	4922.58	3789.54	3111.03	2659.78	2338.39	2098.16	1912.03	1763.78
161000	7236.91	4953.35	3813.22	3130.47	2676.40	2353.00	2111.28	1923.98	1774.81
162000	7281.86	4984.11	3836.91	3149.92	2693.02	2367.62	2124.39	1935.94	1785.83

Payment Table for Personal Financing-i for Civil Sector (promo) FY2022

163000	7326.81	5014.88	3860.59	3169.36	2709.64	2382.23	2137.50	1947.89	1796.85
164000	7371.76	5045.64	3884.28	3188.81	2726.28	2396.85	2150.61	1959.84	1807.88
165000	7416.70	5076.42	3907.96	3208.24	2742.90	2411.46	2163.72	1971.79	1818.90
166000	7461.65	5107.18	3931.64	3227.69	2759.52	2426.08	2176.84	1983.73	1829.92
167000	7506.60	5137.95	3955.34	3247.13	2776.14	2440.69	2189.95	1995.68	1840.95
168000	7551.56	5168.71	3979.02	3266.58	2792.77	2455.31	2203.07	2007.63	1851.97
169000	7596.51	5199.48	4002.70	3286.02	2809.39	2469.92	2216.18	2019.58	1862.99
170000	7641.46	5230.24	4026.39	3305.47	2826.01	2484.54	2229.30	2031.54	1874.01
171000	7686.41	5261.01	4050.07	3324.91	2842.63	2499.15	2242.41	2043.49	1885.04
172000	7731.36	5291.78	4073.76	3344.36	2859.26	2513.77	2255.52	2055.44	1896.06
173000	7776.31	5322.54	4097.44	3363.80	2875.89	2528.38	2268.63	2067.39	1907.08
174000	7821.26	5353.31	4121.12	3383.24	2892.51	2543.00	2281.74	2079.34	1918.11
175000	7866.20	5384.07	4144.81	3402.68	2909.13	2557.61	2294.86	2091.29	1929.13
176000	7911.15	5414.84	4168.49	3422.13	2925.76	2572.22	2307.98	2103.23	1940.15
177000	7956.10	5445.60	4192.17	3441.57	2942.38	2586.84	2321.09	2115.18	1951.18
178000	8001.05	5476.38	4215.87	3461.02	2959.00	2601.46	2334.20	2127.14	1962.20
179000	8046.00	5507.14	4239.55	3480.46	2975.62	2616.07	2347.32	2139.09	1973.22
180000	8090.95	5537.91	4263.23	3499.91	2992.24	2630.68	2360.43	2151.04	1984.26
181000	8135.91	5568.67	4286.92	3519.35	3008.87	2645.31	2373.54	2162.99	1995.28
182000	8180.86	5599.44	4310.60	3538.80	3025.50	2659.92	2386.65	2174.94	2006.30
183000	8225.81	5630.20	4334.29	3558.23	3042.12	2674.53	2399.77	2186.89	2017.33
184000	8270.76	5660.97	4357.97	3577.68	3058.74	2689.14	2412.89	2198.84	2028.35
185000	8315.70	5691.73	4381.65	3597.12	3075.37	2703.77	2426.00	2210.79	2039.37
186000	8360.65	5722.50	4405.34	3616.57	3091.99	2718.38	2439.11	2222.73	2050.39
187000	8405.60	5753.27	4429.02	3636.01	3108.61	2732.99	2452.22	2234.69	2061.42
188000	8450.55	5784.03	4452.70	3655.46	3125.23	2747.60	2465.34	2246.64	2072.44
189000	8495.50	5814.80	4476.40	3674.90	3141.86	2762.22	2478.45	2258.59	2083.46
190000	8540.45	5845.57	4500.08	3694.35	3158.49	2776.84	2491.56	2270.54	2094.49
191000	8585.40	5876.34	4523.77	3713.79	3175.11	2791.45	2504.67	2282.49	2105.51
192000	8630.35	5907.10	4547.45	3733.23	3191.73	2806.06	2517.80	2294.44	2116.53
193000	8675.30	5937.87	4571.13	3752.67	3208.36	2820.68	2530.91	2306.39	2127.56
194000	8720.26	5968.63	4594.82	3772.12	3224.98	2835.30	2544.02	2318.34	2138.58
195000	8765.20	5999.40	4618.50	3791.56	3241.60	2849.91	2557.13	2330.30	2149.60
196000	8810.15	6030.16	4642.18	3811.01	3258.22	2864.52	2570.24	2342.24	2160.63
197000	8855.10	6060.93	4665.87	3830.45	3274.85	2879.14	2583.36	2354.19	2171.65
198000	8900.05	6091.69	4689.55	3849.90	3291.47	2893.76	2596.47	2366.14	2182.67
199000	8945.00	6122.46	4713.23	3869.34	3308.10	2908.37	2609.58	2378.09	2193.70
200000	8989.95	6153.22	4736.93	3888.79	3324.72	2922.99	2622.69	2390.04	2204.72

Note:

1. This campaign rate is only for financing approved with Group Credit Family Takaful (GCFT) take-up only
2. This financing is based on variable rate, reducing balance on daily rest basis
3. Current standard base rate (SBR) is 2.75%, spread is 2.65%
4. The equivalent flat rate is only for reference
5. The amount shown is amount of monthly salary deduction (inclusive of 2.0% monthly collection fee) and only for reference (actual amount might have up to RM1 differences due to decimal point)
6. Campaign pricing ending 31st December 2022.
7. Package code by deduction channel:
 - i. Federal government employees = SPFP09
 - ii. Non federal government employees = SPFP11

updated 04/11/22