

**PEMBIAYAAN PERIBADI-i AWAM (KADAR TERAPUNG)  
POTONGAN BIRO / POTONGAN GAJI MAJIKAN**

| Tahun         | 1         | 2         | 3      | 4     | 5     | 6         | 7     | 8     | 9     | 10    |
|---------------|-----------|-----------|--------|-------|-------|-----------|-------|-------|-------|-------|
| Kadar Efektif | KAS+1.92% | KAS+2.25% |        |       |       | KAS+2.27% |       |       |       |       |
| Kadar Rata    | 2.55%     | 2.65%     |        |       |       | 2.74%     |       |       |       |       |
| 10,000        | 855       | 439       | 300    | 231   | 189   | 162       | 142   | 127   | 116   | 107   |
| 20,000        | 1,710     | 878       | 600    | 461   | 378   | 323       | 283   | 254   | 231   | 213   |
| 30,000        | 2,564     | 1,317     | 900    | 691   | 567   | 484       | 425   | 381   | 346   | 319   |
| 40,000        | 3,419     | 1,755     | 1,199  | 922   | 755   | 645       | 566   | 507   | 462   | 425   |
| 50,000        | 4,273     | 2,194     | 1,499  | 1,152 | 944   | 806       | 708   | 634   | 577   | 531   |
| 60,000        | 5,128     | 2,633     | 1,799  | 1,382 | 1,133 | 967       | 849   | 761   | 692   | 637   |
| 70,000        | 5,982     | 3,071     | 2,098  | 1,613 | 1,321 | 1,128     | 991   | 887   | 807   | 744   |
| 80,000        | 6,837     | 3,510     | 2,398  | 1,843 | 1,510 | 1,290     | 1,132 | 1,014 | 923   | 850   |
| 90,000        | 7,692     | 3,949     | 2,698  | 2,073 | 1,699 | 1,451     | 1,273 | 1,141 | 1,038 | 956   |
| 100,000       | 8,546     | 4,388     | 2,998  | 2,303 | 1,888 | 1,612     | 1,415 | 1,267 | 1,153 | 1,062 |
| 110,000       | 9,401     | 4,826     | 3,297  | 2,534 | 2,076 | 1,773     | 1,556 | 1,394 | 1,268 | 1,168 |
| 120,000       | 10,255    | 5,265     | 3,597  | 2,764 | 2,265 | 1,934     | 1,698 | 1,521 | 1,384 | 1,274 |
| 130,000       | 11,110    | 5,704     | 3,897  | 2,994 | 2,454 | 2,095     | 1,839 | 1,648 | 1,499 | 1,381 |
| 140,000       | 11,964    | 6,142     | 4,196  | 3,225 | 2,642 | 2,256     | 1,981 | 1,774 | 1,614 | 1,487 |
| 150,000       | 12,819    | 6,581     | 4,496  | 3,455 | 2,831 | 2,418     | 2,122 | 1,901 | 1,730 | 1,593 |
| 160,000       | 13,674    | 7,020     | 4,796  | 3,685 | 3,020 | 2,579     | 2,263 | 2,028 | 1,845 | 1,699 |
| 170,000       | 14,528    | 7,459     | 5,096  | 3,915 | 3,209 | 2,740     | 2,405 | 2,154 | 1,960 | 1,805 |
| 180,000       | 15,383    | 7,897     | 5,395  | 4,146 | 3,397 | 2,901     | 2,546 | 2,281 | 2,075 | 1,911 |
| 190,000       | 16,237    | 8,336     | 5,695  | 4,376 | 3,586 | 3,062     | 2,688 | 2,408 | 2,191 | 2,018 |
| 200,000       | 17,092    | 8,775     | 5,995  | 4,606 | 3,775 | 3,223     | 2,829 | 2,534 | 2,306 | 2,124 |
| 210,000       | 17,946    | 9,213     | 6,294  | 4,837 | 3,963 | 3,384     | 2,971 | 2,661 | 2,421 | 2,230 |
| 220,000       | 18,801    | 9,652     | 6,594  | 5,067 | 4,152 | 3,546     | 3,112 | 2,788 | 2,536 | 2,336 |
| 230,000       | 19,655    | 10,091    | 6,894  | 5,297 | 4,341 | 3,707     | 3,253 | 2,914 | 2,652 | 2,442 |
| 240,000       | 20,510    | 10,530    | 7,194  | 5,528 | 4,530 | 3,868     | 3,395 | 3,041 | 2,767 | 2,548 |
| 250,000       | 21,365    | 10,968    | 7,493  | 5,758 | 4,718 | 4,029     | 3,536 | 3,168 | 2,882 | 2,655 |
| 260,000       | 22,219    | 11,407    | 7,793  | 5,988 | 4,907 | 4,190     | 3,678 | 3,295 | 2,998 | 2,761 |
| 270,000       | 23,074    | 11,846    | 8,093  | 6,218 | 5,096 | 4,351     | 3,819 | 3,421 | 3,113 | 2,867 |
| 280,000       | 23,928    | 12,284    | 8,392  | 6,449 | 5,284 | 4,512     | 3,961 | 3,548 | 3,228 | 2,973 |
| 290,000       | 24,783    | 12,723    | 8,692  | 6,679 | 5,473 | 4,674     | 4,102 | 3,675 | 3,343 | 3,079 |
| 300,000       | 25,637    | 13,162    | 8,992  | 6,909 | 5,662 | 4,835     | 4,243 | 3,801 | 3,459 | 3,185 |
| 310,000       | 26,492    | 13,601    | 9,291  | 7,140 | 5,851 | 4,996     | 4,385 | 3,928 | 3,574 | 3,292 |
| 320,000       | 27,347    | 14,039    | 9,591  | 7,370 | 6,039 | 5,157     | 4,526 | 4,055 | 3,689 | 3,398 |
| 330,000       | 28,201    | 14,478    | 9,891  | 7,600 | 6,228 | 5,318     | 4,668 | 4,181 | 3,804 | 3,504 |
| 340,000       | 29,056    | 14,917    | 10,191 | 7,830 | 6,417 | 5,479     | 4,809 | 4,308 | 3,920 | 3,610 |
| 350,000       | 29,910    | 15,355    | 10,490 | 8,061 | 6,605 | 5,640     | 4,951 | 4,435 | 4,035 | 3,716 |
| 360,000       | 30,765    | 15,794    | 10,790 | 8,291 | 6,794 | 5,802     | 5,092 | 4,561 | 4,150 | 3,822 |
| 370,000       | 31,619    | 16,233    | 11,090 | 8,521 | 6,983 | 5,963     | 5,234 | 4,688 | 4,265 | 3,929 |
| 380,000       | 32,474    | 16,672    | 11,389 | 8,752 | 7,172 | 6,124     | 5,375 | 4,815 | 4,381 | 4,035 |
| 390,000       | 33,328    | 17,110    | 11,689 | 8,982 | 7,360 | 6,285     | 5,516 | 4,942 | 4,496 | 4,141 |
| 400,000       | 34,183    | 17,549    | 11,989 | 9,212 | 7,549 | 6,446     | 5,658 | 5,068 | 4,611 | 4,247 |

\*Kadar Asas Standard (KAS) semasa ialah 2.75%

Kempen sah sehingga 31 Mei 2023

Tambahan kadar keuntungan sebanyak 1.50% atas kadar keuntungan semasa untuk pembiayaan tanpa takaful

Tertakluk kepada Terma dan Syarat