

**PEMBIAYAAN PERIBADI-i ASLAH AWAM TERAPUNG (PINDAHAN GAJI)
(DENGAN TAKAFUL)**

TAHUN	1	2	3	4	5	6	7	8	9	10
KADAR EFEKTIF	*KA+2.31%			*KA+2.94%						
KADAR RATA	2.99%			3.50%						
5,000	430	221	152	119	98	84	74	67	61	57
10,000	860	442	303	237	195	168	148	133	122	113
15,000	1,289	663	455	355	293	251	222	200	183	169
20,000	1,719	884	606	473	390	335	295	266	243	225
25,000	2,148	1,105	757	591	487	418	369	333	304	282
30,000	2,578	1,326	909	709	585	502	443	399	365	338
35,000	3,007	1,546	1,060	827	682	585	517	465	426	394
40,000	3,437	1,767	1,211	945	779	669	590	532	486	450
45,000	3,866	1,988	1,363	1,063	877	752	664	598	547	507
50,000	4,296	2,209	1,514	1,181	974	836	738	665	608	563
55,000	4,726	2,430	1,665	1,300	1,071	920	812	731	669	619
60,000	5,155	2,651	1,817	1,418	1,169	1,003	885	797	729	675
65,000	5,585	2,871	1,968	1,536	1,266	1,087	959	864	790	732
70,000	6,014	3,092	2,119	1,654	1,363	1,170	1,033	930	851	788
75,000	6,444	3,313	2,271	1,772	1,461	1,254	1,107	997	912	844
80,000	6,873	3,534	2,422	1,890	1,558	1,337	1,180	1,063	972	900
85,000	7,303	3,755	2,573	2,008	1,655	1,421	1,254	1,130	1,033	957
90,000	7,732	3,976	2,725	2,126	1,753	1,504	1,328	1,196	1,094	1,013
95,000	8,162	4,196	2,876	2,244	1,850	1,588	1,402	1,262	1,155	1,069
100,000	8,592	4,417	3,027	2,362	1,947	1,672	1,475	1,329	1,215	1,125
105,000	9,021	4,638	3,179	2,480	2,045	1,755	1,549	1,395	1,276	1,182
110,000	9,451	4,859	3,330	2,599	2,142	1,839	1,623	1,462	1,337	1,238
115,000	9,880	5,080	3,481	2,717	2,239	1,922	1,697	1,528	1,398	1,294
120,000	10,310	5,301	3,633	2,835	2,337	2,006	1,770	1,594	1,458	1,350
125,000	10,739	5,521	3,784	2,953	2,434	2,089	1,844	1,661	1,519	1,407
130,000	11,169	5,742	3,935	3,071	2,531	2,173	1,918	1,727	1,580	1,463
135,000	11,598	5,963	4,087	3,189	2,629	2,256	1,991	1,794	1,641	1,519
140,000	12,028	6,184	4,238	3,307	2,726	2,340	2,065	1,860	1,701	1,575
145,000	12,457	6,405	4,389	3,425	2,823	2,423	2,139	1,927	1,762	1,631
150,000	12,887	6,626	4,541	3,543	2,921	2,507	2,213	1,993	1,823	1,688
155,000	13,317	6,846	4,692	3,661	3,018	2,591	2,286	2,059	1,884	1,744
160,000	13,746	7,067	4,843	3,779	3,115	2,674	2,360	2,126	1,944	1,800
165,000	14,176	7,288	4,995	3,898	3,213	2,758	2,434	2,192	2,005	1,856
170,000	14,605	7,509	5,146	4,016	3,310	2,841	2,508	2,259	2,066	1,913
175,000	15,035	7,730	5,297	4,134	3,407	2,925	2,581	2,325	2,127	1,969
180,000	15,464	7,951	5,449	4,252	3,505	3,008	2,655	2,391	2,187	2,025
185,000	15,894	8,171	5,600	4,370	3,602	3,092	2,729	2,458	2,248	2,081
190,000	16,323	8,392	5,751	4,488	3,699	3,175	2,803	2,524	2,309	2,138
195,000	16,753	8,613	5,903	4,606	3,797	3,259	2,876	2,591	2,370	2,194
200,000	17,183	8,834	6,054	4,724	3,894	3,343	2,950	2,657	2,430	2,250

**PEMBIAYAAN PERIBADI-i ASLAH AWAM TERAPUNG (PINDAHAN GAJI)
(TANPA TAKAFUL)**

TAHUN	1	2	3	4	5	6	7	8	9	10
KADAR EFEKTIF	*KA+3.81%			*KA+4.44%						
KADAR RATA	3.81%			4.43%						
5,000	434	225	155	122	101	88	78	71	65	61
10,000	867	449	310	244	202	175	155	141	130	121
15,000	1,300	673	465	365	303	262	233	211	194	181
20,000	1,733	897	620	487	404	349	310	281	259	241
25,000	2,166	1,122	774	608	505	436	388	351	323	301
30,000	2,599	1,346	929	730	606	523	465	421	388	361
35,000	3,032	1,570	1,084	852	707	611	542	492	452	421
40,000	3,465	1,794	1,239	973	808	698	620	562	517	481
45,000	3,898	2,019	1,393	1,095	908	785	697	632	581	541
50,000	4,331	2,243	1,548	1,216	1,009	872	775	702	646	602
55,000	4,764	2,467	1,703	1,338	1,110	959	852	772	711	662
60,000	5,197	2,691	1,858	1,459	1,211	1,046	929	842	775	722
65,000	5,630	2,915	2,012	1,581	1,312	1,134	1,007	912	840	782
70,000	6,063	3,140	2,167	1,703	1,413	1,221	1,084	983	904	842
75,000	6,496	3,364	2,322	1,824	1,514	1,308	1,162	1,053	969	902
80,000	6,929	3,588	2,477	1,946	1,615	1,395	1,239	1,123	1,033	962
85,000	7,362	3,812	2,631	2,067	1,715	1,482	1,316	1,193	1,098	1,022
90,000	7,795	4,037	2,786	2,189	1,816	1,569	1,394	1,263	1,162	1,082
95,000	8,228	4,261	2,941	2,310	1,917	1,656	1,471	1,333	1,227	1,143
100,000	8,661	4,485	3,096	2,432	2,018	1,744	1,549	1,404	1,292	1,203
105,000	9,094	4,709	3,250	2,554	2,119	1,831	1,626	1,474	1,356	1,263
110,000	9,527	4,933	3,405	2,675	2,220	1,918	1,703	1,544	1,421	1,323
115,000	9,960	5,158	3,560	2,797	2,321	2,005	1,781	1,614	1,485	1,383
120,000	10,393	5,382	3,715	2,918	2,422	2,092	1,858	1,684	1,550	1,443
125,000	10,826	5,606	3,869	3,040	2,523	2,179	1,936	1,754	1,614	1,503
130,000	11,259	5,830	4,024	3,161	2,623	2,267	2,013	1,824	1,679	1,563
135,000	11,692	6,055	4,179	3,283	2,724	2,354	2,091	1,895	1,743	1,623
140,000	12,125	6,279	4,334	3,405	2,825	2,441	2,168	1,965	1,808	1,684
145,000	12,558	6,503	4,488	3,526	2,926	2,528	2,245	2,035	1,872	1,744
150,000	12,991	6,727	4,643	3,648	3,027	2,615	2,323	2,105	1,937	1,804
155,000	13,424	6,951	4,798	3,769	3,128	2,702	2,400	2,175	2,002	1,864
160,000	13,857	7,176	4,953	3,891	3,229	2,789	2,478	2,245	2,066	1,924
165,000	14,290	7,400	5,107	4,012	3,330	2,877	2,555	2,315	2,131	1,984
170,000	14,723	7,624	5,262	4,134	3,430	2,964	2,632	2,386	2,195	2,044
175,000	15,156	7,848	5,417	4,256	3,531	3,051	2,710	2,456	2,260	2,104
180,000	15,589	8,073	5,572	4,377	3,632	3,138	2,787	2,526	2,324	2,164
185,000	16,022	8,297	5,726	4,499	3,733	3,225	2,865	2,596	2,389	2,225
190,000	16,455	8,521	5,881	4,620	3,834	3,312	2,942	2,666	2,453	2,285
195,000	16,888	8,745	6,036	4,742	3,935	3,400	3,019	2,736	2,518	2,345
200,000	17,321	8,970	6,191	4,863	4,036	3,487	3,097	2,807	2,583	2,405

*Kadar Asas(KA) bersamaan dengan 3.35% setahun

Tertakluk kepada Terma dan Syarat