

**PEMBIAYAAN PERIBADI-i ASLAH AWAM TERAPUNG
(DENGAN TAKAFUL)
BPA/PGM**

TAHUN	1	2	3	4	5	6	7	8	9	10
KADAR EFEKTIF	*KA+3.12%			*KA+3.65%						
KADAR RATA	3.43%			3.93%						
5,000	432	223	154	120	100	86	76	69	63	59
10,000	863	446	307	240	199	171	151	137	126	117
15,000	1,295	668	460	360	298	256	227	205	188	175
20,000	1,726	891	613	479	397	341	302	273	251	233
25,000	2,158	1,114	766	599	496	427	378	341	313	291
30,000	2,589	1,336	920	719	595	512	453	410	376	349
35,000	3,020	1,559	1,073	839	694	597	529	478	438	407
40,000	3,452	1,782	1,226	958	793	682	604	546	501	465
45,000	3,883	2,004	1,379	1,078	892	768	680	614	563	523
50,000	4,315	2,227	1,532	1,198	991	853	755	682	626	581
55,000	4,746	2,450	1,685	1,318	1,090	938	831	750	688	639
60,000	5,177	2,672	1,839	1,437	1,189	1,023	906	819	751	697
65,000	5,609	2,895	1,992	1,557	1,288	1,109	982	887	813	755
70,000	6,040	3,118	2,145	1,677	1,387	1,194	1,057	955	876	813
75,000	6,472	3,340	2,298	1,796	1,486	1,279	1,132	1,023	938	871
80,000	6,903	3,563	2,451	1,916	1,585	1,364	1,208	1,091	1,001	929
85,000	7,335	3,786	2,605	2,036	1,684	1,450	1,283	1,159	1,064	987
90,000	7,766	4,008	2,758	2,156	1,783	1,535	1,359	1,228	1,126	1,045
95,000	8,197	4,231	2,911	2,275	1,882	1,620	1,434	1,296	1,189	1,104
100,000	8,629	4,454	3,064	2,395	1,981	1,705	1,510	1,364	1,251	1,162
105,000	9,060	4,676	3,217	2,515	2,080	1,791	1,585	1,432	1,314	1,220
110,000	9,492	4,899	3,370	2,635	2,179	1,876	1,661	1,500	1,376	1,278
115,000	9,923	5,122	3,524	2,754	2,278	1,961	1,736	1,568	1,439	1,336
120,000	10,354	5,344	3,677	2,874	2,377	2,046	1,812	1,637	1,501	1,394
125,000	10,786	5,567	3,830	2,994	2,476	2,132	1,887	1,705	1,564	1,452
130,000	11,217	5,790	3,983	3,114	2,575	2,217	1,963	1,773	1,626	1,510
135,000	11,649	6,012	4,136	3,233	2,674	2,302	2,038	1,841	1,689	1,568
140,000	12,080	6,235	4,289	3,353	2,773	2,387	2,113	1,909	1,751	1,626
145,000	12,511	6,458	4,443	3,473	2,872	2,473	2,189	1,977	1,814	1,684
150,000	12,943	6,680	4,596	3,592	2,971	2,558	2,264	2,046	1,876	1,742
155,000	13,374	6,903	4,749	3,712	3,070	2,643	2,340	2,114	1,939	1,800
160,000	13,806	7,126	4,902	3,832	3,169	2,728	2,415	2,182	2,002	1,858
165,000	14,237	7,348	5,055	3,952	3,268	2,814	2,491	2,250	2,064	1,916
170,000	14,669	7,571	5,209	4,071	3,367	2,899	2,566	2,318	2,127	1,974
175,000	15,100	7,794	5,362	4,191	3,466	2,984	2,642	2,386	2,189	2,032
180,000	15,531	8,016	5,515	4,311	3,565	3,069	2,717	2,455	2,252	2,090
185,000	15,963	8,239	5,668	4,431	3,664	3,155	2,793	2,523	2,314	2,149
190,000	16,394	8,462	5,821	4,550	3,763	3,240	2,868	2,591	2,377	2,207
195,000	16,826	8,684	5,974	4,670	3,862	3,325	2,944	2,659	2,439	2,265
200,000	17,257	8,907	6,128	4,790	3,961	3,410	3,019	2,727	2,502	2,323

*Kadar Asas(KA) bersamaan dengan 3.35% setahun

Tertakluk kepada Terma dan Syarat

**PEMBIAYAAN PERIBADI-i ASLAH AWAM TERAPUNG
(TANPA TAKAFUL)
BPA/PGM**

TAHUN	1	2	3	4	5	6	7	8	9	10
KADAR EFEKTIF	*KA+4.62%			*KA+5.15%						
KADAR RATA	4.25%			4.88%						
5,000	435	227	157	124	103	89	80	72	67	62
10,000	870	453	314	247	206	178	159	144	133	124
15,000	1,305	679	470	370	308	267	238	216	200	186
20,000	1,740	905	627	493	411	356	317	288	266	248
25,000	2,175	1,131	784	617	513	445	396	360	332	310
30,000	2,610	1,357	940	740	616	534	476	432	399	372
35,000	3,045	1,583	1,097	863	719	623	555	504	465	434
40,000	3,479	1,809	1,253	986	821	712	634	576	532	496
45,000	3,914	2,035	1,410	1,110	924	801	713	648	598	558
50,000	4,349	2,261	1,567	1,233	1,026	889	792	720	664	620
55,000	4,784	2,487	1,723	1,356	1,129	978	872	792	731	682
60,000	5,219	2,713	1,880	1,479	1,231	1,067	951	864	797	744
65,000	5,654	2,939	2,036	1,603	1,334	1,156	1,030	936	864	806
70,000	6,089	3,165	2,193	1,726	1,437	1,245	1,109	1,008	930	868
75,000	6,524	3,392	2,350	1,849	1,539	1,334	1,188	1,080	996	930
80,000	6,958	3,618	2,506	1,972	1,642	1,423	1,267	1,152	1,063	992
85,000	7,393	3,844	2,663	2,096	1,744	1,512	1,347	1,224	1,129	1,054
90,000	7,828	4,070	2,820	2,219	1,847	1,601	1,426	1,296	1,196	1,116
95,000	8,263	4,296	2,976	2,342	1,950	1,689	1,505	1,368	1,262	1,178
100,000	8,698	4,522	3,133	2,465	2,052	1,778	1,584	1,440	1,328	1,240
105,000	9,133	4,748	3,289	2,589	2,155	1,867	1,663	1,512	1,395	1,302
110,000	9,568	4,974	3,446	2,712	2,257	1,956	1,743	1,584	1,461	1,364
115,000	10,003	5,200	3,603	2,835	2,360	2,045	1,822	1,656	1,528	1,426
120,000	10,437	5,426	3,759	2,958	2,462	2,134	1,901	1,728	1,594	1,488
125,000	10,872	5,652	3,916	3,082	2,565	2,223	1,980	1,800	1,660	1,550
130,000	11,307	5,878	4,072	3,205	2,668	2,312	2,059	1,871	1,727	1,612
135,000	11,742	6,104	4,229	3,328	2,770	2,401	2,138	1,943	1,793	1,674
140,000	12,177	6,330	4,386	3,451	2,873	2,489	2,218	2,015	1,860	1,736
145,000	12,612	6,556	4,542	3,575	2,975	2,578	2,297	2,087	1,926	1,798
150,000	13,047	6,783	4,699	3,698	3,078	2,667	2,376	2,159	1,992	1,860
155,000	13,482	7,009	4,855	3,821	3,181	2,756	2,455	2,231	2,059	1,922
160,000	13,916	7,235	5,012	3,944	3,283	2,845	2,534	2,303	2,125	1,984
165,000	14,351	7,461	5,169	4,067	3,386	2,934	2,614	2,375	2,192	2,046
170,000	14,786	7,687	5,325	4,191	3,488	3,023	2,693	2,447	2,258	2,108
175,000	15,221	7,913	5,482	4,314	3,591	3,112	2,772	2,519	2,324	2,170
180,000	15,656	8,139	5,639	4,437	3,693	3,201	2,851	2,591	2,391	2,232
185,000	16,091	8,365	5,795	4,560	3,796	3,290	2,930	2,663	2,457	2,294
190,000	16,526	8,591	5,952	4,684	3,899	3,378	3,009	2,735	2,524	2,356
195,000	16,961	8,817	6,108	4,807	4,001	3,467	3,089	2,807	2,590	2,418
200,000	17,395	9,043	6,265	4,930	4,104	3,556	3,168	2,879	2,656	2,480