

**CASH PLUS PERSONAL LOAN REPAYMENT TABLE/JADUAL PEMBAYARAN BULANAN PINJAMAN PERIBADI CASH PLUS**

**Loan amount from RM 50,000 - RM 100,000 - Fixed Rate 8.20%\* (SALARIED/BERGAJI)**

RM	24	36	48	60
50,000	2413	1722	1379	1177
50,100	2418	1725	1382	1179
50,200	2423	1728	1385	1182
50,300	2427	1732	1388	1184
50,400	2432	1735	1390	1186
50,500	2437	1739	1393	1189
50,600	2442	1742	1396	1191
50,700	2447	1746	1399	1193
50,800	2452	1749	1401	1196
50,900	2456	1753	1404	1198
51,000	2461	1756	1407	1200
51,100	2466	1759	1410	1203
51,200	2471	1763	1412	1205
51,300	2476	1766	1415	1207
51,400	2481	1770	1418	1210
51,500	2485	1773	1421	1212
51,600	2490	1777	1424	1215
51,700	2495	1780	1426	1217
51,800	2500	1784	1429	1219
51,900	2505	1787	1432	1222
52,000	2509	1790	1435	1224
52,100	2514	1794	1437	1226
52,200	2519	1797	1440	1229
52,300	2524	1801	1443	1231
52,400	2529	1804	1446	1233
52,500	2534	1808	1448	1236
52,600	2538	1811	1451	1238
52,700	2543	1814	1454	1240
52,800	2548	1818	1457	1243
52,900	2553	1821	1459	1245
53,000	2558	1825	1462	1247

RM	24	36	48	60
53,100	2563	1828	1465	1250
53,200	2567	1832	1468	1252
53,300	2572	1835	1470	1255
53,400	2577	1839	1473	1257
53,500	2582	1842	1476	1259
53,600	2587	1845	1479	1262
53,700	2591	1849	1481	1264
53,800	2596	1852	1484	1266
53,900	2601	1856	1487	1269
54,000	2606	1859	1490	1271
54,100	2611	1863	1492	1273
54,200	2616	1866	1495	1276
54,300	2620	1870	1498	1278
54,400	2625	1873	1501	1280
54,500	2630	1876	1503	1283
54,600	2635	1880	1506	1285
54,700	2640	1883	1509	1287
54,800	2645	1887	1512	1290
54,900	2649	1890	1515	1292
55,000	2654	1894	1517	1295
55,100	2659	1897	1520	1297
55,200	2664	1901	1523	1299
55,300	2669	1904	1526	1302
55,400	2674	1907	1528	1304
55,500	2678	1911	1531	1306
55,600	2683	1914	1534	1309
55,700	2688	1918	1537	1311
55,800	2693	1921	1539	1313
55,900	2698	1925	1542	1316
56,000	2702	1928	1545	1318
56,100	2707	1932	1548	1320

RM	24	36	48	60
56,200	2712	1935	1550	1323
56,300	2717	1938	1553	1325
56,400	2722	1942	1556	1327
56,500	2727	1945	1559	1330
56,600	2731	1949	1561	1332
56,700	2736	1952	1564	1335
56,800	2741	1956	1567	1337
56,900	2746	1959	1570	1339
57,000	2751	1962	1572	1342
57,100	2756	1966	1575	1344
57,200	2760	1969	1578	1346
57,300	2765	1973	1581	1349
57,400	2770	1976	1583	1351
57,500	2775	1980	1586	1353
57,600	2780	1983	1589	1356
57,700	2784	1987	1592	1358
57,800	2789	1990	1595	1360
57,900	2794	1993	1597	1363
58,000	2799	1997	1600	1365
58,100	2804	2000	1603	1367
58,200	2809	2004	1606	1370
58,300	2813	2007	1608	1372
58,400	2818	2011	1611	1375
58,500	2823	2014	1614	1377
58,600	2828	2018	1617	1379
58,700	2833	2021	1619	1382
58,800	2838	2024	1622	1384
58,900	2842	2028	1625	1386
59,000	2847	2031	1628	1389
59,100	2852	2035	1630	1391
59,200	2857	2038	1633	1393

\*Note: Payment table is based on 8.20% per annum (flat rate)- Applicable for financing amount from RM50,000 to RM100,00. \*8.20% flat rate is equivalent to 14.50% effective rate subject to customer remains until end of the tenure / Nota: Jadual pembayaran bulanan berdasarkan kadar keuntungan 8.20% setahun (kadar rata) untuk pembiayaan dari RM50,000 sehingga RM100,000. \*Kadar rata 8.20% adalah bersamaan dengan kadar efektif 14.50% sekiranya tempoh pinjaman kekal sehingga tempoh matang.

**CASH PLUS PERSONAL LOAN REPAYMENT TABLE/JADUAL PEMBAYARAN BULANAN PINJAMAN PERIBADI CASH PLUS**

**Loan amount from RM 50,000 - RM 100,000 - Fixed Rate 8.20%\* (SALARIED/BERGAJI)**

RM	24	36	48	60
59,300	2862	2042	1636	1396
59,400	2867	2045	1639	1398
59,500	2871	2049	1641	1400
59,600	2876	2052	1644	1403
59,700	2881	2055	1647	1405
59,800	2886	2059	1650	1407
59,900	2891	2062	1652	1410
60,000	2895	2066	1655	1412
60,100	2900	2069	1658	1415
60,200	2905	2073	1661	1417
60,300	2910	2076	1663	1419
60,400	2915	2080	1666	1422
60,500	2920	2083	1669	1424
60,600	2924	2086	1672	1426
60,700	2929	2090	1674	1429
60,800	2934	2093	1677	1431
60,900	2939	2097	1680	1433
61,000	2944	2100	1683	1436
61,100	2949	2104	1686	1438
61,200	2953	2107	1688	1440
61,300	2958	2111	1691	1443
61,400	2963	2114	1694	1445
61,500	2968	2117	1697	1447
61,600	2973	2121	1699	1450
61,700	2977	2124	1702	1452
61,800	2982	2128	1705	1455
61,900	2987	2131	1708	1457
62,000	2992	2135	1710	1459
62,100	2997	2138	1713	1462
62,200	3002	2141	1716	1464
62,300	3006	2145	1719	1466

RM	24	36	48	60
62,400	3011	2148	1721	1469
62,500	3016	2152	1724	1471
62,600	3021	2155	1727	1473
62,700	3026	2159	1730	1476
62,800	3031	2162	1732	1478
62,900	3035	2166	1735	1480
63,000	3040	2169	1738	1483
63,100	3045	2172	1741	1485
63,200	3050	2176	1743	1487
63,300	3055	2179	1746	1490
63,400	3060	2183	1749	1492
63,500	3064	2186	1752	1495
63,600	3069	2190	1754	1497
63,700	3074	2193	1757	1499
63,800	3079	2197	1760	1502
63,900	3084	2200	1763	1504
64,000	3088	2203	1765	1506
64,100	3093	2207	1768	1509
64,200	3098	2210	1771	1511
64,300	3103	2214	1774	1513
64,400	3108	2217	1777	1516
64,500	3113	2221	1779	1518
64,600	3117	2224	1782	1520
64,700	3122	2228	1785	1523
64,800	3127	2231	1788	1525
64,900	3132	2234	1790	1527
65,000	3137	2238	1793	1530
65,100	3142	2241	1796	1532
65,200	3146	2245	1799	1535
65,300	3151	2248	1801	1537
65,400	3156	2252	1804	1539

RM	24	36	48	60
65,500	3161	2255	1807	1542
65,600	3166	2259	1810	1544
65,700	3170	2262	1812	1546
65,800	3175	2265	1815	1549
65,900	3180	2269	1818	1551
66,000	3185	2272	1821	1553
66,100	3190	2276	1823	1556
66,200	3195	2279	1826	1558
66,300	3199	2283	1829	1560
66,400	3204	2286	1832	1563
66,500	3209	2289	1834	1565
66,600	3214	2293	1837	1567
66,700	3219	2296	1840	1570
66,800	3224	2300	1843	1572
66,900	3228	2303	1845	1575
67,000	3233	2307	1848	1577
67,100	3238	2310	1851	1579
67,200	3243	2314	1854	1582
67,300	3248	2317	1856	1584
67,400	3253	2320	1859	1586
67,500	3257	2324	1862	1589
67,600	3262	2327	1865	1591
67,700	3267	2331	1868	1593
67,800	3272	2334	1870	1596
67,900	3277	2338	1873	1598
68,000	3281	2341	1876	1600
68,100	3286	2345	1879	1603
68,200	3291	2348	1881	1605
68,300	3296	2351	1884	1607
68,400	3301	2355	1887	1610
68,500	3306	2358	1890	1612

\*Note: Payment table is based on 8.20% per annum (flat rate)- Applicable for financing amount from RM50,000 to RM100,00. \*8.20% flat rate is equivalent to 14.50% effective rate subject to customer remains until end of the tenure / Nota: Jadual pembayaran bulanan berdasarkan kadar keuntungan 8.20% setahun (kadar rata) untuk pembiayaan dari RM50,000 sehingga RM100,000. \*Kadar rata 8.20% adalah bersamaan dengan kadar efektif 14.50% sekiranya tempoh pinjaman kekal sehingga tempoh matang.

## CASH PLUS PERSONAL LOAN REPAYMENT TABLE/JADUAL PEMBAYARAN BULANAN PINJAMAN PERIBADI CASH PLUS

Loan amount from RM 50,000 - RM 100,000 - Fixed Rate 8.20%\* (SALARIED/BERGAJI)

RM	24	36	48	60
68,600	3310	2362	1892	1615
68,700	3315	2365	1895	1617
68,800	3320	2369	1898	1619
68,900	3325	2372	1901	1622
69,000	3330	2376	1903	1624
69,100	3335	2379	1906	1626
69,200	3339	2382	1909	1629
69,300	3344	2386	1912	1631
69,400	3349	2389	1914	1633
69,500	3354	2393	1917	1636
69,600	3359	2396	1920	1638
69,700	3363	2400	1923	1640
69,800	3368	2403	1925	1643
69,900	3373	2407	1928	1645
70,000	3378	2410	1931	1647
70,100	3383	2413	1934	1650
70,200	3388	2417	1936	1652
70,300	3392	2420	1939	1655
70,400	3397	2424	1942	1657
70,500	3402	2427	1945	1659
70,600	3407	2431	1947	1662
70,700	3412	2434	1950	1664
70,800	3417	2438	1953	1666
70,900	3421	2441	1956	1669
71,000	3426	2444	1959	1671
71,100	3431	2448	1961	1673
71,200	3436	2451	1964	1676
71,300	3441	2455	1967	1678
71,400	3446	2458	1970	1680
71,500	3450	2462	1972	1683
71,600	3455	2465	1975	1685

RM	24	36	48	60
71,700	3460	2468	1978	1687
71,800	3465	2472	1981	1690
71,900	3470	2475	1983	1692
72,000	3474	2479	1986	1695
72,100	3479	2482	1989	1697
72,200	3484	2486	1992	1699
72,300	3489	2489	1994	1702
72,400	3494	2493	1997	1704
72,500	3499	2496	2000	1706
72,600	3503	2499	2003	1709
72,700	3508	2503	2005	1711
72,800	3513	2506	2008	1713
72,900	3518	2510	2011	1716
73,000	3523	2513	2014	1718
73,100	3528	2517	2016	1720
73,200	3532	2520	2019	1723
73,300	3537	2524	2022	1725
73,400	3542	2527	2025	1727
73,500	3547	2530	2027	1730
73,600	3552	2534	2030	1732
73,700	3556	2537	2033	1735
73,800	3561	2541	2036	1737
73,900	3566	2544	2039	1739
74,000	3571	2548	2041	1742
74,100	3576	2551	2044	1744
74,200	3581	2555	2047	1746
74,300	3585	2558	2050	1749
74,400	3590	2561	2052	1751
74,500	3595	2565	2055	1753
74,600	3600	2568	2058	1756
74,700	3605	2572	2061	1758

RM	24	36	48	60
74,800	3610	2575	2063	1760
74,900	3614	2579	2066	1763
75,000	3619	2582	2069	1765
75,100	3624	2586	2072	1767
75,200	3629	2589	2074	1770
75,300	3634	2592	2077	1772
75,400	3639	2596	2080	1775
75,500	3643	2599	2083	1777
75,600	3648	2603	2085	1779
75,700	3653	2606	2088	1782
75,800	3658	2610	2091	1784
75,900	3663	2613	2094	1786
76,000	3667	2616	2096	1789
76,100	3672	2620	2099	1791
76,200	3677	2623	2102	1793
76,300	3682	2627	2105	1796
76,400	3687	2630	2107	1798
76,500	3692	2634	2110	1800
76,600	3696	2637	2113	1803
76,700	3701	2641	2116	1805
76,800	3706	2644	2118	1807
76,900	3711	2647	2121	1810
77,000	3716	2651	2124	1812
77,100	3721	2654	2127	1815
77,200	3725	2658	2130	1817
77,300	3730	2661	2132	1819
77,400	3735	2665	2135	1822
77,500	3740	2668	2138	1824
77,600	3745	2672	2141	1826
77,700	3749	2675	2143	1829
77,800	3754	2678	2146	1831

\*Note: Payment table is based on 8.20% per annum (flat rate)- Applicable for financing amount from RM50,000 to RM100,00. \*8.20% flat rate is equivalent to 14.50% effective rate subject to customer remains until end of the tenure / Nota: Jadual pembayaran bulanan berdasarkan kadar keuntungan 8.20% setahun (kadar rata) untuk pembiayaan dari RM50,000 sehingga RM100,000. \*Kadar rata 8.20% adalah bersamaan dengan kadar efektif 14.50% sekiranya tempoh pinjaman kekal sehingga tempoh matang.

## CASH PLUS PERSONAL LOAN REPAYMENT TABLE/JADUAL PEMBAYARAN BULANAN PINJAMAN PERIBADI CASH PLUS

Loan amount from RM 50,000 - RM 100,000 - Fixed Rate 8.20%\* (SALARIED/BERGAJI)

RM	24	36	48	60
77,900	3759	2682	2149	1833
78,000	3764	2685	2152	1836
78,100	3769	2689	2154	1838
78,200	3774	2692	2157	1840
78,300	3778	2696	2160	1843
78,400	3783	2699	2163	1845
78,500	3788	2703	2165	1847
78,600	3793	2706	2168	1850
78,700	3798	2709	2171	1852
78,800	3803	2713	2174	1855
78,900	3807	2716	2176	1857
79,000	3812	2720	2179	1859
79,100	3817	2723	2182	1862
79,200	3822	2727	2185	1864
79,300	3827	2730	2187	1866
79,400	3832	2734	2190	1869
79,500	3836	2737	2193	1871
79,600	3841	2740	2196	1873
79,700	3846	2744	2198	1876
79,800	3851	2747	2201	1878
79,900	3856	2751	2204	1880
80,000	3860	2754	2207	1883
80,100	3865	2758	2209	1885
80,200	3870	2761	2212	1887
80,300	3875	2765	2215	1890
80,400	3880	2768	2218	1892
80,500	3885	2771	2221	1895
80,600	3889	2775	2223	1897
80,700	3894	2778	2226	1899
80,800	3899	2782	2229	1902
80,900	3904	2785	2232	1904

RM	24	36	48	60
81,000	3909	2789	2234	1906
81,100	3914	2792	2237	1909
81,200	3918	2795	2240	1911
81,300	3923	2799	2243	1913
81,400	3928	2802	2245	1916
81,500	3933	2806	2248	1918
81,600	3938	2809	2251	1920
81,700	3942	2813	2254	1923
81,800	3947	2816	2256	1925
81,900	3952	2820	2259	1927
82,000	3957	2823	2262	1930
82,100	3962	2826	2265	1932
82,200	3967	2830	2267	1935
82,300	3971	2833	2270	1937
82,400	3976	2837	2273	1939
82,500	3981	2840	2276	1942
82,600	3986	2844	2278	1944
82,700	3991	2847	2281	1946
82,800	3996	2851	2284	1949
82,900	4000	2854	2287	1951
83,000	4005	2857	2289	1953
83,100	4010	2861	2292	1956
83,200	4015	2864	2295	1958
83,300	4020	2868	2298	1960
83,400	4024	2871	2300	1963
83,500	4029	2875	2303	1965
83,600	4034	2878	2306	1967
83,700	4039	2882	2309	1970
83,800	4044	2885	2312	1972
83,900	4049	2888	2314	1975
84,000	4053	2892	2317	1977

RM	24	36	48	60
84,100	4058	2895	2320	1979
84,200	4063	2899	2323	1982
84,300	4068	2902	2325	1984
84,400	4073	2906	2328	1986
84,500	4078	2909	2331	1989
84,600	4082	2913	2334	1991
84,700	4087	2916	2336	1993
84,800	4092	2919	2339	1996
84,900	4097	2923	2342	1998
85,000	4102	2926	2345	2000
85,100	4107	2930	2347	2003
85,200	4111	2933	2350	2005
85,300	4116	2937	2353	2007
85,400	4121	2940	2356	2010
85,500	4126	2943	2358	2012
85,600	4131	2947	2361	2015
85,700	4135	2950	2364	2017
85,800	4140	2954	2367	2019
85,900	4145	2957	2369	2022
86,000	4150	2961	2372	2024
86,100	4155	2964	2375	2026
86,200	4160	2968	2378	2029
86,300	4164	2971	2380	2031
86,400	4169	2974	2383	2033
86,500	4174	2978	2386	2036
86,600	4179	2981	2389	2038
86,700	4184	2985	2392	2040
86,800	4189	2988	2394	2043
86,900	4193	2992	2397	2045
87,000	4198	2995	2400	2047
87,100	4203	2999	2403	2050

\*Note: Payment table is based on 8.20% per annum (flat rate)- Applicable for financing amount from RM50,000 to RM100,00. \*8.20% flat rate is equivalent to 14.50% effective rate subject to customer remains until end of the tenure / Nota: Jadual pembayaran bulanan berdasarkan kadar keuntungan 8.20% setahun (kadar rata) untuk pembiayaan dari RM50,000 sehingga RM100,000. \*Kadar rata 8.20% adalah bersamaan dengan kadar efektif 14.50% sekiranya tempoh pinjaman kekal sehingga tempoh matang.

## CASH PLUS PERSONAL LOAN REPAYMENT TABLE/JADUAL PEMBAYARAN BULANAN PINJAMAN PERIBADI CASH PLUS

Loan amount from RM 50,000 - RM 100,000 - Fixed Rate 8.20%\* (SALARIED/BERGAJI)

RM	24	36	48	60
87,200	4208	3002	2405	2052
87,300	4213	3005	2408	2055
87,400	4217	3009	2411	2057
87,500	4222	3012	2414	2059
87,600	4227	3016	2416	2062
87,700	4232	3019	2419	2064
87,800	4237	3023	2422	2066
87,900	4242	3026	2425	2069
88,000	4246	3030	2427	2071
88,100	4251	3033	2430	2073
88,200	4256	3036	2433	2076
88,300	4261	3040	2436	2078
88,400	4266	3043	2438	2080
88,500	4271	3047	2441	2083
88,600	4275	3050	2444	2085
88,700	4280	3054	2447	2087
88,800	4285	3057	2449	2090
88,900	4290	3061	2452	2092
89,000	4295	3064	2455	2095
89,100	4300	3067	2458	2097
89,200	4304	3071	2460	2099
89,300	4309	3074	2463	2102
89,400	4314	3078	2466	2104
89,500	4319	3081	2469	2106
89,600	4324	3085	2471	2109
89,700	4328	3088	2474	2111
89,800	4333	3091	2477	2113
89,900	4338	3095	2480	2116
90,000	4343	3098	2483	2118
90,100	4348	3102	2485	2120
90,200	4353	3105	2488	2123

RM	24	36	48	60
90,300	4357	3109	2491	2125
90,400	4362	3112	2494	2127
90,500	4367	3116	2496	2130
90,600	4372	3119	2499	2132
90,700	4377	3122	2502	2135
90,800	4382	3126	2505	2137
90,900	4386	3129	2507	2139
91,000	4391	3133	2510	2142
91,100	4396	3136	2513	2144
91,200	4401	3140	2516	2146
91,300	4406	3143	2518	2149
91,400	4410	3147	2521	2151
91,500	4415	3150	2524	2153
91,600	4420	3153	2527	2156
91,700	4425	3157	2529	2158
91,800	4430	3160	2532	2160
91,900	4435	3164	2535	2163
92,000	4439	3167	2538	2165
92,100	4444	3171	2540	2167
92,200	4449	3174	2543	2170
92,300	4454	3178	2546	2172
92,400	4459	3181	2549	2175
92,500	4464	3184	2551	2177
92,600	4468	3188	2554	2179
92,700	4473	3191	2557	2182
92,800	4478	3195	2560	2184
92,900	4483	3198	2562	2186
93,000	4488	3202	2565	2189
93,100	4493	3205	2568	2191
93,200	4497	3209	2571	2193
93,300	4502	3212	2574	2196

RM	24	36	48	60
93,400	4507	3215	2576	2198
93,500	4512	3219	2579	2200
93,600	4517	3222	2582	2203
93,700	4521	3226	2585	2205
93,800	4526	3229	2587	2207
93,900	4531	3233	2590	2210
94,000	4536	3236	2593	2212
94,100	4541	3240	2596	2215
94,200	4546	3243	2598	2217
94,300	4550	3246	2601	2219
94,400	4555	3250	2604	2222
94,500	4560	3253	2607	2224
94,600	4565	3257	2609	2226
94,700	4570	3260	2612	2229
94,800	4575	3264	2615	2231
94,900	4579	3267	2618	2233
95,000	4584	3270	2620	2236
95,100	4589	3274	2623	2238
95,200	4594	3277	2626	2240
95,300	4599	3281	2629	2243
95,400	4603	3284	2631	2245
95,500	4608	3288	2634	2247
95,600	4613	3291	2637	2250
95,700	4618	3295	2640	2252
95,800	4623	3298	2642	2255
95,900	4628	3301	2645	2257
96,000	4632	3305	2648	2259
96,100	4637	3308	2651	2262
96,200	4642	3312	2653	2264
96,300	4647	3315	2656	2266
96,400	4652	3319	2659	2269

\*Note: Payment table is based on 8.20% per annum (flat rate)- Applicable for financing amount from RM50,000 to RM100,00. \*8.20% flat rate is equivalent to 14.50% effective rate subject to customer remains until end of the tenure / Nota: Jadual pembayaran bulanan berdasarkan kadar keuntungan 8.20% setahun (kadar rata) untuk pembiayaan dari RM50,000 sehingga RM100,000. \*Kadar rata 8.20% adalah bersamaan dengan kadar efektif 14.50% sekiranya tempoh pinjaman kekal sehingga tempoh matang.

**CASH PLUS PERSONAL LOAN REPAYMENT TABLE/JADUAL PEMBAYARAN BULANAN PINJAMAN PERIBADI CASH PLUS**

Loan amount from RM 50,000 - RM 100,000 - Fixed Rate 8.20%\* (SALARIED/BERGAJI)

RM	24	36	48	60
96,500	4657	3322	2662	2271
96,600	4661	3326	2665	2273
96,700	4666	3329	2667	2276
96,800	4671	3332	2670	2278
96,900	4676	3336	2673	2280
97,000	4681	3339	2676	2283
97,100	4686	3343	2678	2285
97,200	4690	3346	2681	2287
97,300	4695	3350	2684	2290
97,400	4700	3353	2687	2292
97,500	4705	3357	2689	2295
97,600	4710	3360	2692	2297
97,700	4714	3363	2695	2299
97,800	4719	3367	2698	2302
97,900	4724	3370	2700	2304
98,000	4729	3374	2703	2306
98,100	4734	3377	2706	2309
98,200	4739	3381	2709	2311
98,300	4743	3384	2711	2313
98,400	4748	3388	2714	2316
98,500	4753	3391	2717	2318
98,600	4758	3394	2720	2320
98,700	4763	3398	2722	2323
98,800	4768	3401	2725	2325
98,900	4772	3405	2728	2327
99,000	4777	3408	2731	2330
99,100	4782	3412	2733	2332
99,200	4787	3415	2736	2335
99,300	4792	3418	2739	2337
99,400	4796	3422	2742	2339
99,500	4801	3425	2745	2342

RM	24	36	48	60
99,600	4806	3429	2747	2344
99,700	4811	3432	2750	2346
99,800	4816	3436	2753	2349
99,900	4821	3439	2756	2351
100,000	4825	3443	2758	2353

\*Note: Payment table is based on 8.20% per annum (flat rate)- Applicable for financing amount from RM50,000 to RM100,00. \*8.20% flat rate is equivalent to 14.50% effective rate subject to customer remains until end of the tenure / Nota: Jadual pembayaran bulanan berdasarkan kadar keuntungan 8.20% setahun (kadar rata) untuk pembiayaan dari RM50,000 sehingga RM100,000. \*Kadar rata 8.20% adalah bersamaan dengan kadar efektif 14.50% sekiranya tempoh pinjaman kekal sehingga tempoh matang.