

JADUAL ANSURAN PEMBIAYAAN PERIBADI-i KADAR KEUNTUNGAN UNTUK PAKEJ (KERAJAAN) – DENGAN TAKAFUL

KADAR (%) & TEMPOH PEMBIAYAAN (TAHUN) - KADAR TERAPUNG (SETAHUN)

KADAR TERAPUNG (SETAHUN)	KAS + 2.25%		KAS + 2.50%							
	2.73%	2.65%	2.76%	2.77%	2.78%	2.80%	2.82%	2.84%	2.86%	2.88%
BERSAMAAN KADAR TETAP (SETAHUN)	2.73%	2.65%	2.76%	2.77%	2.78%	2.80%	2.82%	2.84%	2.86%	2.88%
AMAUN PEMBIAYAAN (RM)	1	2	3	4	5	6	7	8	9	10
10,000	856.07	438.71	300.83	231.43	189.86	162.21	142.52	127.79	116.38	107.29
20,000	1,712.15	877.43	601.67	462.85	379.72	324.42	285.03	255.59	232.77	214.58
30,000	2,568.22	1,316.14	902.50	694.28	569.58	486.63	427.55	383.38	349.15	321.88
40,000	3,424.30	1,754.86	1,203.33	925.71	759.44	648.85	570.07	511.17	465.53	429.17
50,000	4,280.37	2,193.57	1,504.16	1,157.14	949.30	811.06	712.58	638.96	581.91	536.46
60,000	5,136.45	2,632.28	1,805.00	1,388.56	1,139.16	973.27	855.10	766.76	698.30	643.75
70,000	5,992.52	3,071.00	2,105.83	1,619.99	1,329.02	1,135.48	997.62	894.55	814.68	751.04
80,000	6,848.60	3,509.71	2,406.66	1,851.42	1,518.88	1,297.69	1,140.13	1,022.34	931.06	858.33
90,000	7,704.67	3,948.43	2,707.49	2,082.84	1,708.74	1,459.90	1,282.65	1,150.14	1,047.44	965.63
100,000	8,560.75	4,387.14	3,008.33	2,314.27	1,898.60	1,622.12	1,425.17	1,277.93	1,163.83	1,072.92
110,000	9,416.82	4,825.85	3,309.16	2,545.70	2,088.46	1,784.33	1,567.68	1,405.72	1,280.21	1,180.21
120,000	10,272.90	5,264.57	3,609.99	2,777.13	2,278.32	1,946.54	1,710.20	1,533.51	1,396.59	1,287.50
130,000	11,128.97	5,703.28	3,910.83	3,008.55	2,468.18	2,108.75	1,852.72	1,661.31	1,512.97	1,394.79
140,000	11,985.05	6,141.99	4,211.66	3,239.98	2,658.04	2,270.96	1,995.23	1,789.10	1,629.36	1,502.08
150,000	12,841.12	6,580.71	4,512.49	3,471.41	2,847.90	2,433.17	2,137.75	1,916.89	1,745.74	1,609.38
160,000	13,697.20	7,019.42	4,813.32	3,702.83	3,037.76	2,595.38	2,280.27	2,044.69	1,862.12	1,716.67
170,000	14,553.27	7,458.14	5,114.16	3,934.26	3,227.62	2,757.60	2,422.79	2,172.48	1,978.50	1,823.96
180,000	15,409.35	7,896.85	5,414.99	4,165.69	3,417.48	2,919.81	2,565.30	2,300.27	2,094.89	1,931.25
190,000	16,265.42	8,335.56	5,715.82	4,397.12	3,607.34	3,082.02	2,707.82	2,428.06	2,211.27	2,038.54
200,000	17,121.50	8,774.28	6,016.65	4,628.54	3,797.20	3,244.23	2,850.34	2,555.86	2,327.65	2,145.83
210,000	17,977.57	9,212.99	6,317.49	4,859.97	3,987.06	3,406.44	2,992.85	2,683.65	2,444.03	2,253.13
220,000	18,833.65	9,651.71	6,618.32	5,091.40	4,176.92	3,568.65	3,135.37	2,811.44	2,560.42	2,360.42
230,000	19,689.72	10,090.42	6,919.15	5,322.82	4,366.78	3,730.87	3,277.89	2,939.23	2,676.80	2,467.71
240,000	20,545.80	10,529.13	7,219.98	5,554.25	4,556.64	3,893.08	3,420.40	3,067.03	2,793.18	2,575.00
250,000	21,401.87	10,967.85	7,520.82	5,785.68	4,746.50	4,055.29	3,562.92	3,194.82	2,909.56	2,682.29
260,000	22,257.95	11,406.56	7,821.65	6,017.11	4,936.36	4,217.50	3,705.44	3,322.61	3,025.95	2,789.58
270,000	23,114.02	11,845.28	8,122.48	6,248.53	5,126.22	4,379.71	3,847.95	3,450.41	3,142.33	2,896.88
280,000	23,970.09	12,283.99	8,423.32	6,479.96	5,316.08	4,541.92	3,990.47	3,578.20	3,258.71	3,004.17
290,000	24,826.17	12,722.70	8,724.15	6,711.39	5,505.94	4,704.13	4,132.99	3,705.99	3,375.09	3,111.46
300,000	25,682.24	13,161.42	9,024.98	6,942.81	5,695.80	4,866.35	4,275.50	3,833.78	3,491.48	3,218.75
310,000	26,538.32	13,600.13	9,325.81	7,174.24	5,885.65	5,028.56	4,418.02	3,961.58	3,607.86	3,326.04
320,000	27,394.39	14,038.84	9,626.65	7,405.67	6,075.51	5,190.77	4,560.54	4,089.37	3,724.24	3,433.33
330,000	28,250.47	14,477.56	9,927.48	7,637.10	6,265.37	5,352.98	4,703.05	4,217.16	3,840.62	3,540.63
340,000	29,106.54	14,916.27	10,228.31	7,868.52	6,455.23	5,515.19	4,845.57	4,344.96	3,957.01	3,647.92
350,000	29,962.62	15,354.99	10,529.14	8,099.95	6,645.09	5,677.40	4,988.09	4,472.75	4,073.39	3,755.21
360,000	30,818.69	15,793.70	10,829.98	8,331.38	6,834.95	5,839.62	5,130.60	4,600.54	4,189.77	3,862.50
370,000	31,674.77	16,232.41	11,130.81	8,562.80	7,024.81	6,001.83	5,273.12	4,728.33	4,306.15	3,969.79
380,000	32,530.84	16,671.13	11,431.64	8,794.23	7,214.67	6,164.04	5,415.64	4,856.13	4,422.54	4,077.08
390,000	33,386.92	17,109.84	11,732.48	9,025.66	7,404.53	6,326.25	5,558.15	4,983.92	4,538.92	4,184.38
400,000	34,242.99	17,548.56	12,033.31	9,257.09	7,594.39	6,488.46	5,700.67	5,111.71	4,655.30	4,291.67

*Kadar Asas Standard (KAS) semasa adalah 2.75% setahun (berkuatkuasa 10 Julai 2025)

1-2 tahun = KAS + 2.25% setahun
3-10 tahun = KAS + 2.50% setahun

Dokumen yang Diperlukan

- Salinan MyKad
- Salinan slip gaji 3 bulan terkini
- Penyata Bank (gaji) 3 bulan terkini
- Penyata KWSP atau Cukai Pendapatan terkini
- Surat Pengesahan Majikan terkini
- Salinan ID Staf (Untuk pakej majikan terpilih sahaja)



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NAMA<jarak>LOKASI<jarak>AMAUN PEMBIAYAAN



Amanah Terjamin. Nilai Terhasil.

Untuk maklumat lanjut, sila hubungi **03 26 900 900** atau kunjungi cawangan kami berhampiran anda.

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