

**Jadual Pembayaran Balik Tawaran Eksklusif Dalam Talian Bayar-Tepat-Masa  
Pelanggan Bekerja Sendiri berpendapatan RM2,000 hingga RM7,999  
Tempoh Promosi: 8 Januari 2026 hingga 31 Mac 2026**

Kadar faedah **sebelum rebat** = 8.20% setahun

Rebat = 20%

Kadar faedah **selepas rebat** = 6.56% setahun

| Jumlah<br>Pembia-<br>yaan<br>(RM) | Ansuran Bulanan <b>Sebelum Rebate (RM)</b> |       |       |     | Ansuran Bulanan <b>Selepas Rebate (RM)</b> |       |       |     |
|-----------------------------------|--------------------------------------------|-------|-------|-----|--------------------------------------------|-------|-------|-----|
|                                   | Tempoh Pembiayaan (Tahun)                  |       |       |     | Tempoh Pembiayaan (Tahun)                  |       |       |     |
|                                   | 2                                          | 3     | 4     | 5   | 2                                          | 3     | 4     | 5   |
| 5,000                             | 245                                        | 175   | 140   | 120 | 218                                        | 162   | 130   | 111 |
| 6,000                             | 295                                        | 210   | 170   | 145 | 263                                        | 194   | 157   | 134 |
| 7,000                             | 340                                        | 245   | 195   | 165 | 302                                        | 226   | 180   | 152 |
| 8,000                             | 390                                        | 280   | 225   | 190 | 347                                        | 259   | 208   | 175 |
| 9,000                             | 440                                        | 315   | 250   | 215 | 391                                        | 291   | 231   | 198 |
| 10,000                            | 485                                        | 350   | 280   | 235 | 431                                        | 323   | 259   | 216 |
| 11,000                            | 535                                        | 385   | 305   | 260 | 475                                        | 355   | 281   | 239 |
| 12,000                            | 585                                        | 420   | 335   | 285 | 520                                        | 388   | 309   | 262 |
| 13,000                            | 635                                        | 450   | 360   | 310 | 564                                        | 415   | 332   | 285 |
| 14,000                            | 680                                        | 485   | 390   | 330 | 604                                        | 447   | 360   | 303 |
| 15,000                            | 730                                        | 520   | 415   | 355 | 648                                        | 479   | 383   | 326 |
| 16,000                            | 780                                        | 555   | 445   | 380 | 693                                        | 512   | 411   | 349 |
| 17,000                            | 825                                        | 590   | 475   | 400 | 733                                        | 544   | 438   | 367 |
| 18,000                            | 875                                        | 625   | 500   | 425 | 777                                        | 576   | 461   | 390 |
| 19,000                            | 925                                        | 660   | 530   | 450 | 822                                        | 609   | 489   | 413 |
| 20,000                            | 970                                        | 695   | 555   | 470 | 861                                        | 641   | 512   | 431 |
| 21,000                            | 1,020                                      | 730   | 585   | 495 | 906                                        | 673   | 540   | 454 |
| 22,000                            | 1,070                                      | 765   | 610   | 520 | 950                                        | 705   | 562   | 478 |
| 23,000                            | 1,120                                      | 800   | 640   | 545 | 995                                        | 738   | 590   | 501 |
| 24,000                            | 1,165                                      | 835   | 665   | 565 | 1,034                                      | 770   | 613   | 519 |
| 25,000                            | 1,215                                      | 870   | 695   | 590 | 1,079                                      | 802   | 641   | 542 |
| 26,000                            | 1,265                                      | 900   | 720   | 615 | 1,123                                      | 829   | 664   | 565 |
| 27,000                            | 1,310                                      | 935   | 750   | 635 | 1,163                                      | 862   | 691   | 583 |
| 28,000                            | 1,360                                      | 970   | 775   | 660 | 1,207                                      | 894   | 714   | 606 |
| 29,000                            | 1,410                                      | 1,005 | 805   | 685 | 1,252                                      | 926   | 742   | 629 |
| 30,000                            | 1,455                                      | 1,040 | 830   | 705 | 1,291                                      | 958   | 765   | 647 |
| 31,000                            | 1,505                                      | 1,075 | 860   | 730 | 1,336                                      | 991   | 793   | 670 |
| 32,000                            | 1,555                                      | 1,110 | 890   | 755 | 1,381                                      | 1,023 | 821   | 693 |
| 33,000                            | 1,605                                      | 1,145 | 915   | 780 | 1,425                                      | 1,055 | 843   | 716 |
| 34,000                            | 1,650                                      | 1,180 | 945   | 800 | 1,465                                      | 1,088 | 871   | 734 |
| 35,000                            | 1,700                                      | 1,215 | 970   | 825 | 1,509                                      | 1,120 | 894   | 757 |
| 36,000                            | 1,750                                      | 1,250 | 1,000 | 850 | 1,554                                      | 1,152 | 922   | 780 |
| 37,000                            | 1,795                                      | 1,285 | 1,025 | 870 | 1,593                                      | 1,184 | 945   | 798 |
| 38,000                            | 1,845                                      | 1,320 | 1,055 | 895 | 1,638                                      | 1,217 | 972   | 821 |
| 39,000                            | 1,895                                      | 1,350 | 1,080 | 920 | 1,682                                      | 1,244 | 995   | 844 |
| 40,000                            | 1,940                                      | 1,385 | 1,110 | 940 | 1,722                                      | 1,276 | 1,023 | 862 |
| 41,000                            | 1,990                                      | 1,420 | 1,135 | 965 | 1,766                                      | 1,308 | 1,046 | 885 |
| 42,000                            | 2,040                                      | 1,455 | 1,165 | 990 | 1,811                                      | 1,341 | 1,074 | 908 |

**Jadual Pembayaran Balik Tawaran Eksklusif Dalam Talian Bayar-Tepat-Masa**  
**Pelanggan Bekerja Sendiri berpendapatan RM2,000 hingga RM7,999**  
**Tempoh Promosi: 8 Januari 2026 hingga 31 Mac 2026**

Kadar faedah **sebelum rebat** = 8.20% setahun

Rabat = 20%

Kadar faedah **selepas rebat** = 6.56% setahun

| Jumlah<br>Pembia-<br>yaan<br>(RM) | Ansuran Bulanan <b>Sebelum Rebate (RM)</b> |       |       |       | Ansuran Bulanan <b>Selepas Rebate (RM)</b> |       |       |       |
|-----------------------------------|--------------------------------------------|-------|-------|-------|--------------------------------------------|-------|-------|-------|
|                                   | Tempoh Pembiayaan (Tahun)                  |       |       |       | Tempoh Pembiayaan (Tahun)                  |       |       |       |
|                                   | 2                                          | 3     | 4     | 5     | 2                                          | 3     | 4     | 5     |
| 43,000                            | 2,090                                      | 1,490 | 1,190 | 1,015 | 1,855                                      | 1,373 | 1,096 | 932   |
| 44,000                            | 2,135                                      | 1,525 | 1,220 | 1,035 | 1,895                                      | 1,405 | 1,124 | 950   |
| 45,000                            | 2,185                                      | 1,560 | 1,245 | 1,060 | 1,939                                      | 1,437 | 1,147 | 973   |
| 46,000                            | 2,235                                      | 1,595 | 1,275 | 1,085 | 1,984                                      | 1,470 | 1,175 | 996   |
| 47,000                            | 2,280                                      | 1,630 | 1,305 | 1,105 | 2,024                                      | 1,502 | 1,203 | 1,014 |
| 48,000                            | 2,330                                      | 1,665 | 1,330 | 1,130 | 2,068                                      | 1,534 | 1,226 | 1,037 |
| 49,000                            | 2,380                                      | 1,700 | 1,360 | 1,155 | 2,113                                      | 1,567 | 1,253 | 1,060 |
| 50,000                            | 2,425                                      | 1,735 | 1,385 | 1,175 | 2,152                                      | 1,599 | 1,276 | 1,078 |
| 51,000                            | 2,475                                      | 1,770 | 1,415 | 1,200 | 2,197                                      | 1,631 | 1,304 | 1,101 |
| 52,000                            | 2,525                                      | 1,800 | 1,440 | 1,225 | 2,241                                      | 1,658 | 1,327 | 1,124 |
| 53,000                            | 2,575                                      | 1,835 | 1,470 | 1,250 | 2,286                                      | 1,691 | 1,355 | 1,147 |
| 54,000                            | 2,620                                      | 1,870 | 1,495 | 1,270 | 2,325                                      | 1,723 | 1,377 | 1,165 |
| 55,000                            | 2,670                                      | 1,905 | 1,525 | 1,295 | 2,370                                      | 1,755 | 1,405 | 1,188 |
| 56,000                            | 2,720                                      | 1,940 | 1,550 | 1,320 | 2,414                                      | 1,787 | 1,428 | 1,211 |
| 57,000                            | 2,765                                      | 1,975 | 1,580 | 1,340 | 2,454                                      | 1,820 | 1,456 | 1,229 |
| 58,000                            | 2,815                                      | 2,010 | 1,605 | 1,365 | 2,498                                      | 1,852 | 1,479 | 1,252 |
| 59,000                            | 2,865                                      | 2,045 | 1,635 | 1,390 | 2,543                                      | 1,884 | 1,506 | 1,275 |
| 60,000                            | 2,910                                      | 2,080 | 1,660 | 1,410 | 2,582                                      | 1,916 | 1,529 | 1,293 |
| 61,000                            | 2,960                                      | 2,115 | 1,690 | 1,435 | 2,627                                      | 1,949 | 1,557 | 1,316 |
| 62,000                            | 3,010                                      | 2,150 | 1,720 | 1,460 | 2,672                                      | 1,981 | 1,585 | 1,339 |
| 63,000                            | 3,060                                      | 2,185 | 1,745 | 1,485 | 2,716                                      | 2,013 | 1,608 | 1,362 |
| 64,000                            | 3,105                                      | 2,220 | 1,775 | 1,505 | 2,756                                      | 2,046 | 1,636 | 1,381 |
| 65,000                            | 3,155                                      | 2,250 | 1,800 | 1,530 | 2,800                                      | 2,073 | 1,658 | 1,404 |
| 66,000                            | 3,205                                      | 2,285 | 1,830 | 1,555 | 2,845                                      | 2,105 | 1,686 | 1,427 |
| 67,000                            | 3,250                                      | 2,320 | 1,855 | 1,575 | 2,884                                      | 2,137 | 1,709 | 1,445 |
| 68,000                            | 3,300                                      | 2,355 | 1,885 | 1,600 | 2,929                                      | 2,170 | 1,737 | 1,468 |
| 69,000                            | 3,350                                      | 2,390 | 1,910 | 1,625 | 2,973                                      | 2,202 | 1,760 | 1,491 |
| 70,000                            | 3,395                                      | 2,425 | 1,940 | 1,645 | 3,013                                      | 2,234 | 1,787 | 1,509 |
| 71,000                            | 3,445                                      | 2,460 | 1,965 | 1,670 | 3,057                                      | 2,266 | 1,810 | 1,532 |
| 72,000                            | 3,495                                      | 2,495 | 1,995 | 1,695 | 3,102                                      | 2,299 | 1,838 | 1,555 |
| 73,000                            | 3,545                                      | 2,530 | 2,020 | 1,720 | 3,146                                      | 2,331 | 1,861 | 1,578 |
| 74,000                            | 3,590                                      | 2,565 | 2,050 | 1,740 | 3,186                                      | 2,363 | 1,889 | 1,596 |
| 75,000                            | 3,640                                      | 2,600 | 2,075 | 1,765 | 3,230                                      | 2,395 | 1,911 | 1,619 |
| 76,000                            | 3,690                                      | 2,635 | 2,105 | 1,790 | 3,275                                      | 2,428 | 1,939 | 1,642 |
| 77,000                            | 3,735                                      | 2,670 | 2,135 | 1,810 | 3,315                                      | 2,460 | 1,967 | 1,660 |
| 78,000                            | 3,785                                      | 2,700 | 2,160 | 1,835 | 3,359                                      | 2,487 | 1,990 | 1,683 |
| 79,000                            | 3,835                                      | 2,735 | 2,190 | 1,860 | 3,404                                      | 2,520 | 2,018 | 1,706 |
| 80,000                            | 3,880                                      | 2,770 | 2,215 | 1,880 | 3,443                                      | 2,552 | 2,041 | 1,724 |

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**Pelanggan Bekerja Sendiri berpendapatan RM2,000 hingga RM7,999**  
**Tempoh Promosi: 8 Januari 2026 hingga 31 Mac 2026**

Kadar faedah **sebelum rebat** = 8.20% setahun

Rebat = 20%

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| Jumlah<br>Pembia-<br>yaan<br>(RM) | Ansuran Bulanan <b>Sebelum Rebate (RM)</b> |       |       |       | Ansuran Bulanan <b>Selepas Rebate (RM)</b> |       |       |       |
|-----------------------------------|--------------------------------------------|-------|-------|-------|--------------------------------------------|-------|-------|-------|
|                                   | Tempoh Pembiayaan (Tahun)                  |       |       |       | Tempoh Pembiayaan (Tahun)                  |       |       |       |
|                                   | 2                                          | 3     | 4     | 5     | 2                                          | 3     | 4     | 5     |
| <b>81,000</b>                     | 3,930                                      | 2,805 | 2,245 | 1,905 | 3,488                                      | 2,584 | 2,068 | 1,747 |
| <b>82,000</b>                     | 3,980                                      | 2,840 | 2,270 | 1,930 | 3,532                                      | 2,616 | 2,091 | 1,770 |
| <b>83,000</b>                     | 4,030                                      | 2,875 | 2,300 | 1,955 | 3,577                                      | 2,649 | 2,119 | 1,793 |
| <b>84,000</b>                     | 4,075                                      | 2,910 | 2,325 | 1,975 | 3,616                                      | 2,681 | 2,142 | 1,811 |
| <b>85,000</b>                     | 4,125                                      | 2,945 | 2,355 | 2,000 | 3,661                                      | 2,713 | 2,170 | 1,835 |
| <b>86,000</b>                     | 4,175                                      | 2,980 | 2,380 | 2,025 | 3,705                                      | 2,745 | 2,192 | 1,858 |
| <b>87,000</b>                     | 4,220                                      | 3,015 | 2,410 | 2,045 | 3,745                                      | 2,778 | 2,220 | 1,876 |
| <b>88,000</b>                     | 4,270                                      | 3,050 | 2,435 | 2,070 | 3,789                                      | 2,810 | 2,243 | 1,899 |
| <b>89,000</b>                     | 4,320                                      | 3,085 | 2,465 | 2,095 | 3,834                                      | 2,842 | 2,271 | 1,922 |
| <b>90,000</b>                     | 4,365                                      | 3,115 | 2,490 | 2,115 | 3,873                                      | 2,869 | 2,294 | 1,940 |
| <b>91,000</b>                     | 4,415                                      | 3,150 | 2,520 | 2,140 | 3,918                                      | 2,902 | 2,322 | 1,963 |
| <b>92,000</b>                     | 4,465                                      | 3,185 | 2,550 | 2,165 | 3,963                                      | 2,934 | 2,349 | 1,986 |
| <b>93,000</b>                     | 4,515                                      | 3,220 | 2,575 | 2,190 | 4,007                                      | 2,966 | 2,372 | 2,009 |
| <b>94,000</b>                     | 4,560                                      | 3,255 | 2,605 | 2,210 | 4,047                                      | 2,999 | 2,400 | 2,027 |
| <b>95,000</b>                     | 4,610                                      | 3,290 | 2,630 | 2,235 | 4,091                                      | 3,031 | 2,423 | 2,050 |
| <b>96,000</b>                     | 4,660                                      | 3,325 | 2,660 | 2,260 | 4,136                                      | 3,063 | 2,451 | 2,073 |
| <b>97,000</b>                     | 4,705                                      | 3,360 | 2,685 | 2,280 | 4,175                                      | 3,095 | 2,473 | 2,091 |
| <b>98,000</b>                     | 4,755                                      | 3,395 | 2,715 | 2,305 | 4,220                                      | 3,128 | 2,501 | 2,114 |
| <b>99,000</b>                     | 4,805                                      | 3,430 | 2,740 | 2,330 | 4,264                                      | 3,160 | 2,524 | 2,137 |
| <b>100,000</b>                    | 4,850                                      | 3,465 | 2,770 | 2,350 | 4,304                                      | 3,192 | 2,552 | 2,155 |
| <b>101,000</b>                    | 4,900                                      | 3,500 | 2,795 | 2,375 | 4,348                                      | 3,224 | 2,575 | 2,178 |
| <b>102,000</b>                    | 4,950                                      | 3,535 | 2,825 | 2,400 | 4,393                                      | 3,257 | 2,602 | 2,201 |
| <b>103,000</b>                    | 5,000                                      | 3,565 | 2,850 | 2,425 | 4,437                                      | 3,284 | 2,625 | 2,224 |
| <b>104,000</b>                    | 5,045                                      | 3,600 | 2,880 | 2,445 | 4,477                                      | 3,316 | 2,653 | 2,242 |
| <b>105,000</b>                    | 5,095                                      | 3,635 | 2,905 | 2,470 | 4,521                                      | 3,348 | 2,676 | 2,265 |
| <b>106,000</b>                    | 5,145                                      | 3,670 | 2,935 | 2,495 | 4,566                                      | 3,381 | 2,704 | 2,289 |
| <b>107,000</b>                    | 5,190                                      | 3,705 | 2,965 | 2,515 | 4,606                                      | 3,413 | 2,732 | 2,307 |
| <b>108,000</b>                    | 5,240                                      | 3,740 | 2,990 | 2,540 | 4,650                                      | 3,445 | 2,754 | 2,330 |
| <b>109,000</b>                    | 5,290                                      | 3,775 | 3,020 | 2,565 | 4,695                                      | 3,478 | 2,782 | 2,353 |
| <b>110,000</b>                    | 5,335                                      | 3,810 | 3,045 | 2,585 | 4,734                                      | 3,510 | 2,805 | 2,371 |
| <b>111,000</b>                    | 5,385                                      | 3,845 | 3,075 | 2,610 | 4,779                                      | 3,542 | 2,833 | 2,394 |
| <b>112,000</b>                    | 5,435                                      | 3,880 | 3,100 | 2,635 | 4,823                                      | 3,574 | 2,856 | 2,417 |
| <b>113,000</b>                    | 5,485                                      | 3,915 | 3,130 | 2,660 | 4,868                                      | 3,607 | 2,883 | 2,440 |
| <b>114,000</b>                    | 5,530                                      | 3,950 | 3,155 | 2,680 | 4,907                                      | 3,639 | 2,906 | 2,458 |
| <b>115,000</b>                    | 5,580                                      | 3,985 | 3,185 | 2,705 | 4,952                                      | 3,671 | 2,934 | 2,481 |
| <b>116,000</b>                    | 5,630                                      | 4,015 | 3,210 | 2,730 | 4,996                                      | 3,698 | 2,957 | 2,504 |
| <b>117,000</b>                    | 5,675                                      | 4,050 | 3,240 | 2,750 | 5,036                                      | 3,731 | 2,985 | 2,522 |
| <b>118,000</b>                    | 5,725                                      | 4,085 | 3,265 | 2,775 | 5,080                                      | 3,763 | 3,007 | 2,545 |

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Rebat = 20%

Kadar faedah **selepas rebat** = 6.56% setahun

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|-----------------------------------|--------------------------------------------|-------|-------|-------|--------------------------------------------|-------|-------|-------|
|                                   | Tempoh Pembiayaan (Tahun)                  |       |       |       | Tempoh Pembiayaan (Tahun)                  |       |       |       |
|                                   | 2                                          | 3     | 4     | 5     | 2                                          | 3     | 4     | 5     |
| 119,000                           | 5,775                                      | 4,120 | 3,295 | 2,800 | 5,125                                      | 3,795 | 3,035 | 2,568 |
| 120,000                           | 5,820                                      | 4,155 | 3,320 | 2,820 | 5,164                                      | 3,827 | 3,058 | 2,586 |
| 121,000                           | 5,870                                      | 4,190 | 3,350 | 2,845 | 5,209                                      | 3,860 | 3,086 | 2,609 |
| 122,000                           | 5,920                                      | 4,225 | 3,380 | 2,870 | 5,254                                      | 3,892 | 3,114 | 2,632 |
| 123,000                           | 5,970                                      | 4,260 | 3,405 | 2,895 | 5,298                                      | 3,924 | 3,137 | 2,655 |
| 124,000                           | 6,015                                      | 4,295 | 3,435 | 2,915 | 5,338                                      | 3,957 | 3,164 | 2,673 |
| 125,000                           | 6,065                                      | 4,330 | 3,460 | 2,940 | 5,382                                      | 3,989 | 3,187 | 2,696 |
| 126,000                           | 6,115                                      | 4,365 | 3,490 | 2,965 | 5,427                                      | 4,021 | 3,215 | 2,719 |
| 127,000                           | 6,160                                      | 4,400 | 3,515 | 2,985 | 5,466                                      | 4,053 | 3,238 | 2,738 |
| 128,000                           | 6,210                                      | 4,435 | 3,545 | 3,010 | 5,511                                      | 4,086 | 3,266 | 2,761 |
| 129,000                           | 6,260                                      | 4,465 | 3,570 | 3,035 | 5,555                                      | 4,113 | 3,288 | 2,784 |
| 130,000                           | 6,305                                      | 4,500 | 3,600 | 3,055 | 5,595                                      | 4,145 | 3,316 | 2,802 |
| 131,000                           | 6,355                                      | 4,535 | 3,625 | 3,080 | 5,639                                      | 4,177 | 3,339 | 2,825 |
| 132,000                           | 6,405                                      | 4,570 | 3,655 | 3,105 | 5,684                                      | 4,210 | 3,367 | 2,848 |
| 133,000                           | 6,455                                      | 4,605 | 3,680 | 3,130 | 5,728                                      | 4,242 | 3,390 | 2,871 |
| 134,000                           | 6,500                                      | 4,640 | 3,710 | 3,150 | 5,768                                      | 4,274 | 3,417 | 2,889 |
| 135,000                           | 6,550                                      | 4,675 | 3,735 | 3,175 | 5,812                                      | 4,306 | 3,440 | 2,912 |
| 136,000                           | 6,600                                      | 4,710 | 3,765 | 3,200 | 5,857                                      | 4,339 | 3,468 | 2,935 |
| 137,000                           | 6,645                                      | 4,745 | 3,795 | 3,220 | 5,897                                      | 4,371 | 3,496 | 2,953 |
| 138,000                           | 6,695                                      | 4,780 | 3,820 | 3,245 | 5,941                                      | 4,403 | 3,519 | 2,976 |
| 139,000                           | 6,745                                      | 4,815 | 3,850 | 3,270 | 5,986                                      | 4,436 | 3,547 | 2,999 |
| 140,000                           | 6,790                                      | 4,850 | 3,875 | 3,290 | 6,025                                      | 4,468 | 3,569 | 3,017 |
| 141,000                           | 6,840                                      | 4,885 | 3,905 | 3,315 | 6,070                                      | 4,500 | 3,597 | 3,040 |
| 142,000                           | 6,890                                      | 4,915 | 3,930 | 3,340 | 6,114                                      | 4,527 | 3,620 | 3,063 |
| 143,000                           | 6,940                                      | 4,950 | 3,960 | 3,365 | 6,159                                      | 4,560 | 3,648 | 3,086 |
| 144,000                           | 6,985                                      | 4,985 | 3,985 | 3,385 | 6,198                                      | 4,592 | 3,671 | 3,104 |
| 145,000                           | 7,035                                      | 5,020 | 4,015 | 3,410 | 6,243                                      | 4,624 | 3,698 | 3,127 |
| 146,000                           | 7,085                                      | 5,055 | 4,040 | 3,435 | 6,287                                      | 4,656 | 3,721 | 3,150 |
| 147,000                           | 7,130                                      | 5,090 | 4,070 | 3,455 | 6,327                                      | 4,689 | 3,749 | 3,168 |
| 148,000                           | 7,180                                      | 5,125 | 4,095 | 3,480 | 6,371                                      | 4,721 | 3,772 | 3,192 |
| 149,000                           | 7,230                                      | 5,160 | 4,125 | 3,505 | 6,416                                      | 4,753 | 3,800 | 3,215 |
| 150,000                           | 7,275                                      | 5,195 | 4,150 | 3,525 | 6,455                                      | 4,785 | 3,822 | 3,233 |
| 151,000                           | 7,325                                      | 5,230 | 4,180 | 3,550 | 6,500                                      | 4,818 | 3,850 | 3,256 |
| 152,000                           | 7,375                                      | 5,265 | 4,210 | 3,575 | 6,545                                      | 4,850 | 3,878 | 3,279 |
| 153,000                           | 7,425                                      | 5,300 | 4,235 | 3,600 | 6,589                                      | 4,882 | 3,901 | 3,302 |
| 154,000                           | 7,470                                      | 5,335 | 4,265 | 3,620 | 6,629                                      | 4,915 | 3,929 | 3,320 |
| 155,000                           | 7,520                                      | 5,365 | 4,290 | 3,645 | 6,673                                      | 4,942 | 3,952 | 3,343 |
| 156,000                           | 7,570                                      | 5,400 | 4,320 | 3,670 | 6,718                                      | 4,974 | 3,979 | 3,366 |

**Jadual Pembayaran Balik Tawaran Eksklusif Dalam Talian Bayar-Tepat-Masa**  
**Pelanggan Bekerja Sendiri berpendapatan RM2,000 hingga RM7,999**  
**Tempoh Promosi: 8 Januari 2026 hingga 31 Mac 2026**

Kadar faedah **sebelum rebat** = 8.20% setahun

Rebat = 20%

Kadar faedah **selepas rebat** = 6.56% setahun

| Jumlah<br>Pembia-<br>yaan<br>(RM) | Ansuran Bulanan <b>Sebelum Rebate (RM)</b> |       |       |       | Ansuran Bulanan <b>Selepas Rebate (RM)</b> |       |       |       |
|-----------------------------------|--------------------------------------------|-------|-------|-------|--------------------------------------------|-------|-------|-------|
|                                   | Tempoh Pembiayaan (Tahun)                  |       |       |       | Tempoh Pembiayaan (Tahun)                  |       |       |       |
|                                   | 2                                          | 3     | 4     | 5     | 2                                          | 3     | 4     | 5     |
| 157,000                           | 7,615                                      | 5,435 | 4,345 | 3,690 | 6,757                                      | 5,006 | 4,002 | 3,384 |
| 158,000                           | 7,665                                      | 5,470 | 4,375 | 3,715 | 6,802                                      | 5,039 | 4,030 | 3,407 |
| 159,000                           | 7,715                                      | 5,505 | 4,400 | 3,740 | 6,846                                      | 5,071 | 4,053 | 3,430 |
| 160,000                           | 7,760                                      | 5,540 | 4,430 | 3,760 | 6,886                                      | 5,103 | 4,081 | 3,448 |
| 161,000                           | 7,810                                      | 5,575 | 4,455 | 3,785 | 6,930                                      | 5,135 | 4,103 | 3,471 |
| 162,000                           | 7,860                                      | 5,610 | 4,485 | 3,810 | 6,975                                      | 5,168 | 4,131 | 3,494 |
| 163,000                           | 7,910                                      | 5,645 | 4,510 | 3,835 | 7,019                                      | 5,200 | 4,154 | 3,517 |
| 164,000                           | 7,955                                      | 5,680 | 4,540 | 3,855 | 7,059                                      | 5,232 | 4,182 | 3,535 |
| 165,000                           | 8,005                                      | 5,715 | 4,565 | 3,880 | 7,103                                      | 5,264 | 4,205 | 3,558 |
| 166,000                           | 8,055                                      | 5,750 | 4,595 | 3,905 | 7,148                                      | 5,297 | 4,233 | 3,581 |
| 167,000                           | 8,100                                      | 5,785 | 4,625 | 3,925 | 7,188                                      | 5,329 | 4,260 | 3,599 |
| 168,000                           | 8,150                                      | 5,815 | 4,650 | 3,950 | 7,232                                      | 5,356 | 4,283 | 3,622 |
| 169,000                           | 8,200                                      | 5,850 | 4,680 | 3,975 | 7,277                                      | 5,389 | 4,311 | 3,646 |
| 170,000                           | 8,245                                      | 5,885 | 4,705 | 3,995 | 7,316                                      | 5,421 | 4,334 | 3,664 |
| 171,000                           | 8,295                                      | 5,920 | 4,735 | 4,020 | 7,361                                      | 5,453 | 4,362 | 3,687 |
| 172,000                           | 8,345                                      | 5,955 | 4,760 | 4,045 | 7,405                                      | 5,485 | 4,384 | 3,710 |
| 173,000                           | 8,395                                      | 5,990 | 4,790 | 4,070 | 7,450                                      | 5,518 | 4,412 | 3,733 |
| 174,000                           | 8,440                                      | 6,025 | 4,815 | 4,090 | 7,489                                      | 5,550 | 4,435 | 3,751 |
| 175,000                           | 8,490                                      | 6,060 | 4,845 | 4,115 | 7,534                                      | 5,582 | 4,463 | 3,774 |
| 176,000                           | 8,540                                      | 6,095 | 4,870 | 4,140 | 7,578                                      | 5,614 | 4,486 | 3,797 |
| 177,000                           | 8,585                                      | 6,130 | 4,900 | 4,160 | 7,618                                      | 5,647 | 4,513 | 3,815 |
| 178,000                           | 8,635                                      | 6,165 | 4,925 | 4,185 | 7,662                                      | 5,679 | 4,536 | 3,838 |
| 179,000                           | 8,685                                      | 6,200 | 4,955 | 4,210 | 7,707                                      | 5,711 | 4,564 | 3,861 |
| 180,000                           | 8,730                                      | 6,230 | 4,980 | 4,230 | 7,746                                      | 5,738 | 4,587 | 3,879 |
| 181,000                           | 8,780                                      | 6,265 | 5,010 | 4,255 | 7,791                                      | 5,771 | 4,615 | 3,902 |
| 182,000                           | 8,830                                      | 6,300 | 5,040 | 4,280 | 7,836                                      | 5,803 | 4,643 | 3,925 |
| 183,000                           | 8,880                                      | 6,335 | 5,065 | 4,305 | 7,880                                      | 5,835 | 4,665 | 3,948 |
| 184,000                           | 8,925                                      | 6,370 | 5,095 | 4,325 | 7,920                                      | 5,868 | 4,693 | 3,966 |
| 185,000                           | 8,975                                      | 6,405 | 5,120 | 4,350 | 7,964                                      | 5,900 | 4,716 | 3,989 |
| 186,000                           | 9,025                                      | 6,440 | 5,150 | 4,375 | 8,009                                      | 5,932 | 4,744 | 4,012 |
| 187,000                           | 9,070                                      | 6,475 | 5,175 | 4,395 | 8,048                                      | 5,964 | 4,767 | 4,030 |
| 188,000                           | 9,120                                      | 6,510 | 5,205 | 4,420 | 8,093                                      | 5,997 | 4,794 | 4,053 |
| 189,000                           | 9,170                                      | 6,545 | 5,230 | 4,445 | 8,137                                      | 6,029 | 4,817 | 4,076 |
| 190,000                           | 9,215                                      | 6,580 | 5,260 | 4,465 | 8,177                                      | 6,061 | 4,845 | 4,095 |
| 191,000                           | 9,265                                      | 6,615 | 5,285 | 4,490 | 8,221                                      | 6,093 | 4,868 | 4,118 |
| 192,000                           | 9,315                                      | 6,650 | 5,315 | 4,515 | 8,266                                      | 6,126 | 4,896 | 4,141 |
| 193,000                           | 9,365                                      | 6,680 | 5,340 | 4,540 | 8,310                                      | 6,153 | 4,918 | 4,164 |
| 194,000                           | 9,410                                      | 6,715 | 5,370 | 4,560 | 8,350                                      | 6,185 | 4,946 | 4,182 |

**Jadual Pembayaran Balik Tawaran Eksklusif Dalam Talian Bayar-Tepat-Masa**  
**Pelanggan Bekerja Sendiri berpendapatan RM2,000 hingga RM7,999**  
**Tempoh Promosi: 8 Januari 2026 hingga 31 Mac 2026**

Kadar faedah **sebelum rebat** = 8.20% setahun

Rebat = 20%

Kadar faedah **selepas rebat** = 6.56% setahun

| Jumlah<br>Pembia-<br>yaan<br>(RM) | Ansuran Bulanan <b>Sebelum Rebate (RM)</b> |       |       |       | Ansuran Bulanan <b>Selepas Rebate (RM)</b> |       |       |       |
|-----------------------------------|--------------------------------------------|-------|-------|-------|--------------------------------------------|-------|-------|-------|
|                                   | Tempoh Pembiayaan (Tahun)                  |       |       |       | Tempoh Pembiayaan (Tahun)                  |       |       |       |
|                                   | 2                                          | 3     | 4     | 5     | 2                                          | 3     | 4     | 5     |
| 195,000                           | 9,460                                      | 6,750 | 5,395 | 4,585 | 8,394                                      | 6,217 | 4,969 | 4,205 |
| 196,000                           | 9,510                                      | 6,785 | 5,425 | 4,610 | 8,439                                      | 6,250 | 4,997 | 4,228 |
| 197,000                           | 9,555                                      | 6,820 | 5,455 | 4,630 | 8,479                                      | 6,282 | 5,025 | 4,246 |
| 198,000                           | 9,605                                      | 6,855 | 5,480 | 4,655 | 8,523                                      | 6,314 | 5,048 | 4,269 |
| 199,000                           | 9,655                                      | 6,890 | 5,510 | 4,680 | 8,568                                      | 6,347 | 5,075 | 4,292 |
| 200,000                           | 9,700                                      | 6,925 | 5,535 | 4,700 | 8,607                                      | 6,379 | 5,098 | 4,310 |
| 201,000                           | 9,750                                      | 6,960 | 5,565 | 4,725 | 8,652                                      | 6,411 | 5,126 | 4,333 |
| 202,000                           | 9,800                                      | 6,995 | 5,590 | 4,750 | 8,696                                      | 6,443 | 5,149 | 4,356 |
| 203,000                           | 9,850                                      | 7,030 | 5,620 | 4,775 | 8,741                                      | 6,476 | 5,177 | 4,379 |
| 204,000                           | 9,895                                      | 7,065 | 5,645 | 4,795 | 8,780                                      | 6,508 | 5,199 | 4,397 |
| 205,000                           | 9,945                                      | 7,100 | 5,675 | 4,820 | 8,825                                      | 6,540 | 5,227 | 4,420 |
| 206,000                           | 9,995                                      | 7,130 | 5,700 | 4,845 | 8,869                                      | 6,567 | 5,250 | 4,443 |
| 207,000                           | 10,040                                     | 7,165 | 5,730 | 4,865 | 8,909                                      | 6,600 | 5,278 | 4,461 |
| 208,000                           | 10,090                                     | 7,200 | 5,755 | 4,890 | 8,953                                      | 6,632 | 5,301 | 4,484 |
| 209,000                           | 10,140                                     | 7,235 | 5,785 | 4,915 | 8,998                                      | 6,664 | 5,328 | 4,507 |
| 210,000                           | 10,185                                     | 7,270 | 5,810 | 4,935 | 9,037                                      | 6,696 | 5,351 | 4,525 |
| 211,000                           | 10,235                                     | 7,305 | 5,840 | 4,960 | 9,082                                      | 6,729 | 5,379 | 4,549 |
| 212,000                           | 10,285                                     | 7,340 | 5,870 | 4,985 | 9,127                                      | 6,761 | 5,407 | 4,572 |
| 213,000                           | 10,335                                     | 7,375 | 5,895 | 5,010 | 9,171                                      | 6,793 | 5,430 | 4,595 |
| 214,000                           | 10,380                                     | 7,410 | 5,925 | 5,030 | 9,211                                      | 6,826 | 5,458 | 4,613 |
| 215,000                           | 10,430                                     | 7,445 | 5,950 | 5,055 | 9,255                                      | 6,858 | 5,480 | 4,636 |
| 216,000                           | 10,480                                     | 7,480 | 5,980 | 5,080 | 9,300                                      | 6,890 | 5,508 | 4,659 |
| 217,000                           | 10,525                                     | 7,515 | 6,005 | 5,100 | 9,339                                      | 6,922 | 5,531 | 4,677 |
| 218,000                           | 10,575                                     | 7,550 | 6,035 | 5,125 | 9,384                                      | 6,955 | 5,559 | 4,700 |
| 219,000                           | 10,625                                     | 7,580 | 6,060 | 5,150 | 9,428                                      | 6,982 | 5,582 | 4,723 |
| 220,000                           | 10,670                                     | 7,615 | 6,090 | 5,170 | 9,468                                      | 7,014 | 5,609 | 4,741 |
| 221,000                           | 10,720                                     | 7,650 | 6,115 | 5,195 | 9,512                                      | 7,046 | 5,632 | 4,764 |
| 222,000                           | 10,770                                     | 7,685 | 6,145 | 5,220 | 9,557                                      | 7,079 | 5,660 | 4,787 |
| 223,000                           | 10,820                                     | 7,720 | 6,170 | 5,245 | 9,601                                      | 7,111 | 5,683 | 4,810 |
| 224,000                           | 10,865                                     | 7,755 | 6,200 | 5,265 | 9,641                                      | 7,143 | 5,711 | 4,828 |
| 225,000                           | 10,915                                     | 7,790 | 6,225 | 5,290 | 9,685                                      | 7,175 | 5,733 | 4,851 |
| 226,000                           | 10,965                                     | 7,825 | 6,255 | 5,315 | 9,730                                      | 7,208 | 5,761 | 4,874 |
| 227,000                           | 11,010                                     | 7,860 | 6,285 | 5,335 | 9,770                                      | 7,240 | 5,789 | 4,892 |
| 228,000                           | 11,060                                     | 7,895 | 6,310 | 5,360 | 9,814                                      | 7,272 | 5,812 | 4,915 |
| 229,000                           | 11,110                                     | 7,930 | 6,340 | 5,385 | 9,859                                      | 7,305 | 5,840 | 4,938 |
| 230,000                           | 11,155                                     | 7,965 | 6,365 | 5,405 | 9,898                                      | 7,337 | 5,863 | 4,956 |
| 231,000                           | 11,205                                     | 8,000 | 6,395 | 5,430 | 9,943                                      | 7,369 | 5,890 | 4,979 |
| 232,000                           | 11,255                                     | 8,030 | 6,420 | 5,455 | 9,987                                      | 7,396 | 5,913 | 5,003 |

**Jadual Pembayaran Balik Tawaran Eksklusif Dalam Talian Bayar-Tepat-Masa**  
**Pelanggan Bekerja Sendiri berpendapatan RM2,000 hingga RM7,999**  
**Tempoh Promosi: 8 Januari 2026 hingga 31 Mac 2026**

Kadar faedah **sebelum rebat** = 8.20% setahun

Rabat = 20%

Kadar faedah **selepas rebat** = 6.56% setahun

| Jumlah<br>Pembia-<br>yaan<br>(RM) | Ansuran Bulanan <b>Sebelum Rebate (RM)</b> |       |       |       | Ansuran Bulanan <b>Selepas Rebate (RM)</b> |       |       |       |
|-----------------------------------|--------------------------------------------|-------|-------|-------|--------------------------------------------|-------|-------|-------|
|                                   | Tempoh Pembiayaan (Tahun)                  |       |       |       | Tempoh Pembiayaan (Tahun)                  |       |       |       |
|                                   | 2                                          | 3     | 4     | 5     | 2                                          | 3     | 4     | 5     |
| <b>233,000</b>                    | 11,305                                     | 8,065 | 6,450 | 5,480 | 10,032                                     | 7,429 | 5,941 | 5,026 |
| <b>234,000</b>                    | 11,350                                     | 8,100 | 6,475 | 5,500 | 10,071                                     | 7,461 | 5,964 | 5,044 |
| <b>235,000</b>                    | 11,400                                     | 8,135 | 6,505 | 5,525 | 10,116                                     | 7,493 | 5,992 | 5,067 |
| <b>236,000</b>                    | 11,450                                     | 8,170 | 6,530 | 5,550 | 10,160                                     | 7,525 | 6,014 | 5,090 |
| <b>237,000</b>                    | 11,495                                     | 8,205 | 6,560 | 5,570 | 10,200                                     | 7,558 | 6,042 | 5,108 |
| <b>238,000</b>                    | 11,545                                     | 8,240 | 6,585 | 5,595 | 10,244                                     | 7,590 | 6,065 | 5,131 |
| <b>239,000</b>                    | 11,595                                     | 8,275 | 6,615 | 5,620 | 10,289                                     | 7,622 | 6,093 | 5,154 |
| <b>240,000</b>                    | 11,640                                     | 8,310 | 6,640 | 5,640 | 10,328                                     | 7,654 | 6,116 | 5,172 |
| <b>241,000</b>                    | 11,690                                     | 8,345 | 6,670 | 5,665 | 10,373                                     | 7,687 | 6,144 | 5,195 |
| <b>242,000</b>                    | 11,740                                     | 8,380 | 6,700 | 5,690 | 10,418                                     | 7,719 | 6,171 | 5,218 |
| <b>243,000</b>                    | 11,790                                     | 8,415 | 6,725 | 5,715 | 10,462                                     | 7,751 | 6,194 | 5,241 |
| <b>244,000</b>                    | 11,835                                     | 8,450 | 6,755 | 5,735 | 10,502                                     | 7,784 | 6,222 | 5,259 |
| <b>245,000</b>                    | 11,885                                     | 8,480 | 6,780 | 5,760 | 10,546                                     | 7,811 | 6,245 | 5,282 |
| <b>246,000</b>                    | 11,935                                     | 8,515 | 6,810 | 5,785 | 10,591                                     | 7,843 | 6,273 | 5,305 |
| <b>247,000</b>                    | 11,980                                     | 8,550 | 6,835 | 5,805 | 10,630                                     | 7,875 | 6,295 | 5,323 |
| <b>248,000</b>                    | 12,030                                     | 8,585 | 6,865 | 5,830 | 10,675                                     | 7,908 | 6,323 | 5,346 |
| <b>249,000</b>                    | 12,080                                     | 8,620 | 6,890 | 5,855 | 10,719                                     | 7,940 | 6,346 | 5,369 |
| <b>250,000</b>                    | 12,125                                     | 8,655 | 6,920 | 5,875 | 10,759                                     | 7,972 | 6,374 | 5,387 |