

**Pay-On-Time Online Exclusive Offer Repayment Table**  
**Salaried customers with monthly income RM2,000 to RM7,999**  
**Promotion Period: 8 January 2026 to 31 March 2026**

Interest rate **before cashback** = 8.50% p.a.  
Cashback rate = 20%  
Interest rate **after cashback** = 6.80% p.a.

| Financing Amount (RM) | Monthly Instalments <b>Before Cash Back (RM)</b> |       |       |       | Monthly Instalments <b>After Cash Back (RM)</b> |       |       |     |
|-----------------------|--------------------------------------------------|-------|-------|-------|-------------------------------------------------|-------|-------|-----|
|                       | Financing Tenure (Years)                         |       |       |       | Financing Tenure (Years)                        |       |       |     |
|                       | 2                                                | 3     | 4     | 5     | 2                                               | 3     | 4     | 5   |
| 5,000                 | 245                                              | 175   | 140   | 120   | 217                                             | 161   | 129   | 110 |
| 6,000                 | 295                                              | 210   | 170   | 145   | 261                                             | 193   | 157   | 133 |
| 7,000                 | 345                                              | 245   | 200   | 170   | 306                                             | 226   | 185   | 156 |
| 8,000                 | 390                                              | 280   | 225   | 190   | 345                                             | 258   | 207   | 174 |
| 9,000                 | 440                                              | 315   | 255   | 215   | 389                                             | 290   | 235   | 197 |
| 10,000                | 490                                              | 350   | 280   | 240   | 434                                             | 322   | 258   | 220 |
| 11,000                | 540                                              | 385   | 310   | 265   | 478                                             | 354   | 286   | 243 |
| 12,000                | 585                                              | 420   | 335   | 285   | 517                                             | 386   | 308   | 261 |
| 13,000                | 635                                              | 455   | 365   | 310   | 562                                             | 419   | 336   | 284 |
| 14,000                | 685                                              | 490   | 395   | 335   | 606                                             | 451   | 364   | 307 |
| 15,000                | 735                                              | 525   | 420   | 360   | 650                                             | 483   | 386   | 330 |
| 16,000                | 780                                              | 560   | 450   | 380   | 690                                             | 515   | 414   | 348 |
| 17,000                | 830                                              | 595   | 475   | 405   | 734                                             | 547   | 437   | 371 |
| 18,000                | 880                                              | 630   | 505   | 430   | 778                                             | 579   | 465   | 394 |
| 19,000                | 930                                              | 665   | 535   | 455   | 823                                             | 612   | 492   | 417 |
| 20,000                | 975                                              | 700   | 560   | 475   | 862                                             | 644   | 515   | 435 |
| 21,000                | 1,025                                            | 735   | 590   | 500   | 906                                             | 676   | 543   | 458 |
| 22,000                | 1,075                                            | 770   | 615   | 525   | 951                                             | 708   | 566   | 481 |
| 23,000                | 1,125                                            | 805   | 645   | 550   | 995                                             | 740   | 593   | 504 |
| 24,000                | 1,170                                            | 840   | 670   | 570   | 1,034                                           | 772   | 616   | 522 |
| 25,000                | 1,220                                            | 875   | 700   | 595   | 1,079                                           | 805   | 644   | 545 |
| 26,000                | 1,270                                            | 910   | 730   | 620   | 1,123                                           | 837   | 672   | 568 |
| 27,000                | 1,320                                            | 945   | 755   | 645   | 1,167                                           | 869   | 694   | 591 |
| 28,000                | 1,365                                            | 980   | 785   | 665   | 1,207                                           | 901   | 722   | 609 |
| 29,000                | 1,415                                            | 1,015 | 810   | 690   | 1,251                                           | 933   | 745   | 632 |
| 30,000                | 1,465                                            | 1,050 | 840   | 715   | 1,295                                           | 965   | 772   | 655 |
| 31,000                | 1,515                                            | 1,085 | 870   | 740   | 1,340                                           | 998   | 800   | 678 |
| 32,000                | 1,560                                            | 1,120 | 895   | 760   | 1,379                                           | 1,030 | 823   | 696 |
| 33,000                | 1,610                                            | 1,155 | 925   | 785   | 1,423                                           | 1,062 | 851   | 719 |
| 34,000                | 1,660                                            | 1,190 | 950   | 810   | 1,468                                           | 1,094 | 873   | 742 |
| 35,000                | 1,710                                            | 1,225 | 980   | 835   | 1,512                                           | 1,126 | 901   | 765 |
| 36,000                | 1,755                                            | 1,255 | 1,005 | 855   | 1,551                                           | 1,153 | 924   | 783 |
| 37,000                | 1,805                                            | 1,290 | 1,035 | 880   | 1,596                                           | 1,186 | 952   | 806 |
| 38,000                | 1,855                                            | 1,325 | 1,065 | 905   | 1,640                                           | 1,218 | 979   | 829 |
| 39,000                | 1,905                                            | 1,360 | 1,090 | 930   | 1,684                                           | 1,250 | 1,002 | 852 |
| 40,000                | 1,950                                            | 1,395 | 1,120 | 950   | 1,724                                           | 1,282 | 1,030 | 870 |
| 41,000                | 2,000                                            | 1,430 | 1,145 | 975   | 1,768                                           | 1,314 | 1,053 | 893 |
| 42,000                | 2,050                                            | 1,465 | 1,175 | 1,000 | 1,812                                           | 1,346 | 1,080 | 915 |

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|-----------------------|--------------------------------------------------|-------|-------|-------|-------------------------------------------------|-------|-------|-------|
|                       | Financing Tenure (Years)                         |       |       |       | Financing Tenure (Years)                        |       |       |       |
|                       | 2                                                | 3     | 4     | 5     | 2                                               | 3     | 4     | 5     |
| <b>43,000</b>         | 2,100                                            | 1,500 | 1,205 | 1,025 | 1,857                                           | 1,379 | 1,108 | 938   |
| <b>44,000</b>         | 2,145                                            | 1,535 | 1,230 | 1,045 | 1,896                                           | 1,411 | 1,131 | 956   |
| <b>45,000</b>         | 2,195                                            | 1,570 | 1,260 | 1,070 | 1,940                                           | 1,443 | 1,158 | 979   |
| <b>46,000</b>         | 2,245                                            | 1,605 | 1,285 | 1,095 | 1,985                                           | 1,475 | 1,181 | 1,002 |
| <b>47,000</b>         | 2,295                                            | 1,640 | 1,315 | 1,120 | 2,029                                           | 1,507 | 1,209 | 1,025 |
| <b>48,000</b>         | 2,340                                            | 1,675 | 1,340 | 1,140 | 2,068                                           | 1,539 | 1,232 | 1,043 |
| <b>49,000</b>         | 2,390                                            | 1,710 | 1,370 | 1,165 | 2,113                                           | 1,572 | 1,259 | 1,066 |
| <b>50,000</b>         | 2,440                                            | 1,745 | 1,400 | 1,190 | 2,157                                           | 1,604 | 1,287 | 1,089 |
| <b>51,000</b>         | 2,490                                            | 1,780 | 1,425 | 1,215 | 2,201                                           | 1,636 | 1,310 | 1,112 |
| <b>52,000</b>         | 2,535                                            | 1,815 | 1,455 | 1,235 | 2,241                                           | 1,668 | 1,338 | 1,130 |
| <b>53,000</b>         | 2,585                                            | 1,850 | 1,480 | 1,260 | 2,285                                           | 1,700 | 1,360 | 1,153 |
| <b>54,000</b>         | 2,635                                            | 1,885 | 1,510 | 1,285 | 2,329                                           | 1,732 | 1,388 | 1,176 |
| <b>55,000</b>         | 2,685                                            | 1,920 | 1,540 | 1,310 | 2,374                                           | 1,765 | 1,416 | 1,199 |
| <b>56,000</b>         | 2,730                                            | 1,955 | 1,565 | 1,330 | 2,413                                           | 1,797 | 1,439 | 1,217 |
| <b>57,000</b>         | 2,780                                            | 1,990 | 1,595 | 1,355 | 2,457                                           | 1,829 | 1,466 | 1,240 |
| <b>58,000</b>         | 2,830                                            | 2,025 | 1,620 | 1,380 | 2,502                                           | 1,861 | 1,489 | 1,263 |
| <b>59,000</b>         | 2,880                                            | 2,060 | 1,650 | 1,405 | 2,546                                           | 1,893 | 1,517 | 1,286 |
| <b>60,000</b>         | 2,925                                            | 2,095 | 1,675 | 1,425 | 2,585                                           | 1,925 | 1,539 | 1,304 |
| <b>61,000</b>         | 2,975                                            | 2,130 | 1,705 | 1,450 | 2,630                                           | 1,958 | 1,567 | 1,327 |
| <b>62,000</b>         | 3,025                                            | 2,165 | 1,735 | 1,475 | 2,674                                           | 1,990 | 1,595 | 1,350 |
| <b>63,000</b>         | 3,075                                            | 2,200 | 1,760 | 1,500 | 2,718                                           | 2,022 | 1,618 | 1,373 |
| <b>64,000</b>         | 3,120                                            | 2,235 | 1,790 | 1,520 | 2,758                                           | 2,054 | 1,645 | 1,391 |
| <b>65,000</b>         | 3,170                                            | 2,270 | 1,815 | 1,545 | 2,802                                           | 2,086 | 1,668 | 1,414 |
| <b>66,000</b>         | 3,220                                            | 2,305 | 1,845 | 1,570 | 2,846                                           | 2,118 | 1,696 | 1,437 |
| <b>67,000</b>         | 3,270                                            | 2,340 | 1,875 | 1,595 | 2,891                                           | 2,151 | 1,724 | 1,460 |
| <b>68,000</b>         | 3,315                                            | 2,375 | 1,900 | 1,615 | 2,930                                           | 2,183 | 1,746 | 1,478 |
| <b>69,000</b>         | 3,365                                            | 2,410 | 1,930 | 1,640 | 2,974                                           | 2,215 | 1,774 | 1,501 |
| <b>70,000</b>         | 3,415                                            | 2,445 | 1,955 | 1,665 | 3,019                                           | 2,247 | 1,797 | 1,524 |
| <b>71,000</b>         | 3,465                                            | 2,480 | 1,985 | 1,690 | 3,063                                           | 2,279 | 1,825 | 1,547 |
| <b>72,000</b>         | 3,510                                            | 2,510 | 2,010 | 1,710 | 3,102                                           | 2,306 | 1,847 | 1,565 |
| <b>73,000</b>         | 3,560                                            | 2,545 | 2,040 | 1,735 | 3,147                                           | 2,339 | 1,875 | 1,588 |
| <b>74,000</b>         | 3,610                                            | 2,580 | 2,070 | 1,760 | 3,191                                           | 2,371 | 1,903 | 1,611 |
| <b>75,000</b>         | 3,660                                            | 2,615 | 2,095 | 1,785 | 3,235                                           | 2,403 | 1,925 | 1,634 |
| <b>76,000</b>         | 3,705                                            | 2,650 | 2,125 | 1,805 | 3,275                                           | 2,435 | 1,953 | 1,652 |
| <b>77,000</b>         | 3,755                                            | 2,685 | 2,150 | 1,830 | 3,319                                           | 2,467 | 1,976 | 1,675 |
| <b>78,000</b>         | 3,805                                            | 2,720 | 2,180 | 1,855 | 3,363                                           | 2,499 | 2,004 | 1,698 |
| <b>79,000</b>         | 3,855                                            | 2,755 | 2,210 | 1,880 | 3,408                                           | 2,532 | 2,031 | 1,721 |
| <b>80,000</b>         | 3,900                                            | 2,790 | 2,235 | 1,900 | 3,447                                           | 2,564 | 2,054 | 1,739 |

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|-----------------------|--------------------------------------------------|-------|-------|-------|-------------------------------------------------|-------|-------|-------|
|                       | Financing Tenure (Years)                         |       |       |       | Financing Tenure (Years)                        |       |       |       |
|                       | 2                                                | 3     | 4     | 5     | 2                                               | 3     | 4     | 5     |
| <b>81,000</b>         | 3,950                                            | 2,825 | 2,265 | 1,925 | 3,491                                           | 2,596 | 2,082 | 1,762 |
| <b>82,000</b>         | 4,000                                            | 2,860 | 2,290 | 1,950 | 3,536                                           | 2,628 | 2,105 | 1,785 |
| <b>83,000</b>         | 4,050                                            | 2,895 | 2,320 | 1,975 | 3,580                                           | 2,660 | 2,132 | 1,808 |
| <b>84,000</b>         | 4,095                                            | 2,930 | 2,345 | 1,995 | 3,619                                           | 2,692 | 2,155 | 1,825 |
| <b>85,000</b>         | 4,145                                            | 2,965 | 2,375 | 2,020 | 3,664                                           | 2,725 | 2,183 | 1,848 |
| <b>86,000</b>         | 4,195                                            | 3,000 | 2,405 | 2,045 | 3,708                                           | 2,757 | 2,211 | 1,871 |
| <b>87,000</b>         | 4,245                                            | 3,035 | 2,430 | 2,070 | 3,752                                           | 2,789 | 2,233 | 1,894 |
| <b>88,000</b>         | 4,290                                            | 3,070 | 2,460 | 2,090 | 3,792                                           | 2,821 | 2,261 | 1,912 |
| <b>89,000</b>         | 4,340                                            | 3,105 | 2,485 | 2,115 | 3,836                                           | 2,853 | 2,284 | 1,935 |
| <b>90,000</b>         | 4,390                                            | 3,140 | 2,515 | 2,140 | 3,880                                           | 2,885 | 2,311 | 1,958 |
| <b>91,000</b>         | 4,440                                            | 3,175 | 2,545 | 2,165 | 3,925                                           | 2,918 | 2,339 | 1,981 |
| <b>92,000</b>         | 4,485                                            | 3,210 | 2,570 | 2,185 | 3,964                                           | 2,950 | 2,362 | 1,999 |
| <b>93,000</b>         | 4,535                                            | 3,245 | 2,600 | 2,210 | 4,008                                           | 2,982 | 2,390 | 2,022 |
| <b>94,000</b>         | 4,585                                            | 3,280 | 2,625 | 2,235 | 4,053                                           | 3,014 | 2,412 | 2,045 |
| <b>95,000</b>         | 4,635                                            | 3,315 | 2,655 | 2,260 | 4,097                                           | 3,046 | 2,440 | 2,068 |
| <b>96,000</b>         | 4,680                                            | 3,350 | 2,680 | 2,280 | 4,136                                           | 3,078 | 2,463 | 2,086 |
| <b>97,000</b>         | 4,730                                            | 3,385 | 2,710 | 2,305 | 4,181                                           | 3,111 | 2,491 | 2,109 |
| <b>98,000</b>         | 4,780                                            | 3,420 | 2,740 | 2,330 | 4,225                                           | 3,143 | 2,518 | 2,132 |
| <b>99,000</b>         | 4,830                                            | 3,455 | 2,765 | 2,355 | 4,269                                           | 3,175 | 2,541 | 2,155 |
| <b>100,000</b>        | 4,875                                            | 3,490 | 2,795 | 2,375 | 4,309                                           | 3,207 | 2,569 | 2,173 |
| <b>101,000</b>        | 4,925                                            | 3,525 | 2,820 | 2,400 | 4,353                                           | 3,239 | 2,592 | 2,196 |
| <b>102,000</b>        | 4,975                                            | 3,560 | 2,850 | 2,425 | 4,397                                           | 3,271 | 2,619 | 2,219 |
| <b>103,000</b>        | 5,025                                            | 3,595 | 2,880 | 2,450 | 4,442                                           | 3,304 | 2,647 | 2,242 |
| <b>104,000</b>        | 5,070                                            | 3,630 | 2,905 | 2,470 | 4,481                                           | 3,336 | 2,670 | 2,260 |
| <b>105,000</b>        | 5,120                                            | 3,665 | 2,935 | 2,495 | 4,525                                           | 3,368 | 2,697 | 2,283 |
| <b>106,000</b>        | 5,170                                            | 3,700 | 2,960 | 2,520 | 4,570                                           | 3,400 | 2,720 | 2,306 |
| <b>107,000</b>        | 5,220                                            | 3,735 | 2,990 | 2,545 | 4,614                                           | 3,432 | 2,748 | 2,329 |
| <b>108,000</b>        | 5,265                                            | 3,765 | 3,015 | 2,565 | 4,653                                           | 3,459 | 2,771 | 2,347 |
| <b>109,000</b>        | 5,315                                            | 3,800 | 3,045 | 2,590 | 4,698                                           | 3,492 | 2,798 | 2,370 |
| <b>110,000</b>        | 5,365                                            | 3,835 | 3,075 | 2,615 | 4,742                                           | 3,524 | 2,826 | 2,393 |
| <b>111,000</b>        | 5,415                                            | 3,870 | 3,100 | 2,640 | 4,786                                           | 3,556 | 2,849 | 2,416 |
| <b>112,000</b>        | 5,460                                            | 3,905 | 3,130 | 2,660 | 4,826                                           | 3,588 | 2,877 | 2,434 |
| <b>113,000</b>        | 5,510                                            | 3,940 | 3,155 | 2,685 | 4,870                                           | 3,620 | 2,899 | 2,457 |
| <b>114,000</b>        | 5,560                                            | 3,975 | 3,185 | 2,710 | 4,914                                           | 3,652 | 2,927 | 2,480 |
| <b>115,000</b>        | 5,610                                            | 4,010 | 3,215 | 2,735 | 4,959                                           | 3,685 | 2,955 | 2,503 |
| <b>116,000</b>        | 5,655                                            | 4,045 | 3,240 | 2,755 | 4,998                                           | 3,717 | 2,978 | 2,521 |
| <b>117,000</b>        | 5,705                                            | 4,080 | 3,270 | 2,780 | 5,042                                           | 3,749 | 3,005 | 2,544 |
| <b>118,000</b>        | 5,755                                            | 4,115 | 3,295 | 2,805 | 5,087                                           | 3,781 | 3,028 | 2,567 |

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|-----------------------|--------------------------------------------------|-------|-------|-------|-------------------------------------------------|-------|-------|-------|
|                       | Financing Tenure (Years)                         |       |       |       | Financing Tenure (Years)                        |       |       |       |
|                       | 2                                                | 3     | 4     | 5     | 2                                               | 3     | 4     | 5     |
| 119,000               | 5,805                                            | 4,150 | 3,325 | 2,830 | 5,131                                           | 3,813 | 3,056 | 2,590 |
| 120,000               | 5,850                                            | 4,185 | 3,350 | 2,850 | 5,170                                           | 3,845 | 3,078 | 2,608 |
| 121,000               | 5,900                                            | 4,220 | 3,380 | 2,875 | 5,215                                           | 3,878 | 3,106 | 2,631 |
| 122,000               | 5,950                                            | 4,255 | 3,410 | 2,900 | 5,259                                           | 3,910 | 3,134 | 2,654 |
| 123,000               | 6,000                                            | 4,290 | 3,435 | 2,925 | 5,303                                           | 3,942 | 3,157 | 2,677 |
| 124,000               | 6,045                                            | 4,325 | 3,465 | 2,945 | 5,343                                           | 3,974 | 3,184 | 2,695 |
| 125,000               | 6,095                                            | 4,360 | 3,490 | 2,970 | 5,387                                           | 4,006 | 3,207 | 2,718 |
| 126,000               | 6,145                                            | 4,395 | 3,520 | 2,995 | 5,431                                           | 4,038 | 3,235 | 2,740 |
| 127,000               | 6,195                                            | 4,430 | 3,550 | 3,020 | 5,476                                           | 4,071 | 3,263 | 2,763 |
| 128,000               | 6,240                                            | 4,465 | 3,575 | 3,040 | 5,515                                           | 4,103 | 3,285 | 2,781 |
| 129,000               | 6,290                                            | 4,500 | 3,605 | 3,065 | 5,559                                           | 4,135 | 3,313 | 2,804 |
| 130,000               | 6,340                                            | 4,535 | 3,630 | 3,090 | 5,604                                           | 4,167 | 3,336 | 2,827 |
| 131,000               | 6,390                                            | 4,570 | 3,660 | 3,115 | 5,648                                           | 4,199 | 3,364 | 2,850 |
| 132,000               | 6,435                                            | 4,605 | 3,685 | 3,135 | 5,687                                           | 4,231 | 3,386 | 2,868 |
| 133,000               | 6,485                                            | 4,640 | 3,715 | 3,160 | 5,732                                           | 4,264 | 3,414 | 2,891 |
| 134,000               | 6,535                                            | 4,675 | 3,745 | 3,185 | 5,776                                           | 4,296 | 3,442 | 2,914 |
| 135,000               | 6,585                                            | 4,710 | 3,770 | 3,210 | 5,820                                           | 4,328 | 3,464 | 2,937 |
| 136,000               | 6,630                                            | 4,745 | 3,800 | 3,230 | 5,860                                           | 4,360 | 3,492 | 2,955 |
| 137,000               | 6,680                                            | 4,780 | 3,825 | 3,255 | 5,904                                           | 4,392 | 3,515 | 2,978 |
| 138,000               | 6,730                                            | 4,815 | 3,855 | 3,280 | 5,948                                           | 4,424 | 3,543 | 3,001 |
| 139,000               | 6,780                                            | 4,850 | 3,885 | 3,305 | 5,993                                           | 4,457 | 3,570 | 3,024 |
| 140,000               | 6,825                                            | 4,885 | 3,910 | 3,325 | 6,032                                           | 4,489 | 3,593 | 3,042 |
| 141,000               | 6,875                                            | 4,920 | 3,940 | 3,350 | 6,076                                           | 4,521 | 3,621 | 3,065 |
| 142,000               | 6,925                                            | 4,955 | 3,965 | 3,375 | 6,121                                           | 4,553 | 3,644 | 3,088 |
| 143,000               | 6,975                                            | 4,990 | 3,995 | 3,400 | 6,165                                           | 4,585 | 3,671 | 3,111 |
| 144,000               | 7,020                                            | 5,020 | 4,020 | 3,420 | 6,204                                           | 4,612 | 3,694 | 3,129 |
| 145,000               | 7,070                                            | 5,055 | 4,050 | 3,445 | 6,249                                           | 4,645 | 3,722 | 3,152 |
| 146,000               | 7,120                                            | 5,090 | 4,080 | 3,470 | 6,293                                           | 4,677 | 3,750 | 3,175 |
| 147,000               | 7,170                                            | 5,125 | 4,105 | 3,495 | 6,337                                           | 4,709 | 3,772 | 3,198 |
| 148,000               | 7,215                                            | 5,160 | 4,135 | 3,515 | 6,377                                           | 4,741 | 3,800 | 3,216 |
| 149,000               | 7,265                                            | 5,195 | 4,160 | 3,540 | 6,421                                           | 4,773 | 3,823 | 3,239 |
| 150,000               | 7,315                                            | 5,230 | 4,190 | 3,565 | 6,465                                           | 4,805 | 3,850 | 3,262 |
| 151,000               | 7,365                                            | 5,265 | 4,220 | 3,590 | 6,510                                           | 4,838 | 3,878 | 3,285 |
| 152,000               | 7,410                                            | 5,300 | 4,245 | 3,610 | 6,549                                           | 4,870 | 3,901 | 3,303 |
| 153,000               | 7,460                                            | 5,335 | 4,275 | 3,635 | 6,593                                           | 4,902 | 3,929 | 3,326 |
| 154,000               | 7,510                                            | 5,370 | 4,300 | 3,660 | 6,638                                           | 4,934 | 3,951 | 3,349 |
| 155,000               | 7,560                                            | 5,405 | 4,330 | 3,685 | 6,682                                           | 4,966 | 3,979 | 3,372 |
| 156,000               | 7,605                                            | 5,440 | 4,355 | 3,705 | 6,721                                           | 4,998 | 4,002 | 3,390 |

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| Financing Amount (RM) | Monthly Instalments <b>Before Cash Back (RM)</b> |       |       |       | Monthly Instalments <b>After Cash Back (RM)</b> |       |       |       |
|-----------------------|--------------------------------------------------|-------|-------|-------|-------------------------------------------------|-------|-------|-------|
|                       | Financing Tenure (Years)                         |       |       |       | Financing Tenure (Years)                        |       |       |       |
|                       | 2                                                | 3     | 4     | 5     | 2                                               | 3     | 4     | 5     |
| 157,000               | 7,655                                            | 5,475 | 4,385 | 3,730 | 6,766                                           | 5,031 | 4,030 | 3,413 |
| 158,000               | 7,705                                            | 5,510 | 4,415 | 3,755 | 6,810                                           | 5,063 | 4,057 | 3,436 |
| 159,000               | 7,755                                            | 5,545 | 4,440 | 3,780 | 6,854                                           | 5,095 | 4,080 | 3,459 |
| 160,000               | 7,800                                            | 5,580 | 4,470 | 3,800 | 6,894                                           | 5,127 | 4,108 | 3,477 |
| 161,000               | 7,850                                            | 5,615 | 4,495 | 3,825 | 6,938                                           | 5,159 | 4,131 | 3,500 |
| 162,000               | 7,900                                            | 5,650 | 4,525 | 3,850 | 6,982                                           | 5,191 | 4,158 | 3,523 |
| 163,000               | 7,950                                            | 5,685 | 4,555 | 3,875 | 7,027                                           | 5,224 | 4,186 | 3,546 |
| 164,000               | 7,995                                            | 5,720 | 4,580 | 3,895 | 7,066                                           | 5,256 | 4,209 | 3,564 |
| 165,000               | 8,045                                            | 5,755 | 4,610 | 3,920 | 7,110                                           | 5,288 | 4,236 | 3,587 |
| 166,000               | 8,095                                            | 5,790 | 4,635 | 3,945 | 7,155                                           | 5,320 | 4,259 | 3,610 |
| 167,000               | 8,145                                            | 5,825 | 4,665 | 3,970 | 7,199                                           | 5,352 | 4,287 | 3,633 |
| 168,000               | 8,190                                            | 5,860 | 4,690 | 3,990 | 7,238                                           | 5,384 | 4,310 | 3,650 |
| 169,000               | 8,240                                            | 5,895 | 4,720 | 4,015 | 7,283                                           | 5,417 | 4,337 | 3,673 |
| 170,000               | 8,290                                            | 5,930 | 4,750 | 4,040 | 7,327                                           | 5,449 | 4,365 | 3,696 |
| 171,000               | 8,340                                            | 5,965 | 4,775 | 4,065 | 7,371                                           | 5,481 | 4,388 | 3,719 |
| 172,000               | 8,385                                            | 6,000 | 4,805 | 4,085 | 7,411                                           | 5,513 | 4,416 | 3,737 |
| 173,000               | 8,435                                            | 6,035 | 4,830 | 4,110 | 7,455                                           | 5,545 | 4,438 | 3,760 |
| 174,000               | 8,485                                            | 6,070 | 4,860 | 4,135 | 7,499                                           | 5,577 | 4,466 | 3,783 |
| 175,000               | 8,535                                            | 6,105 | 4,890 | 4,160 | 7,544                                           | 5,610 | 4,494 | 3,806 |
| 176,000               | 8,580                                            | 6,140 | 4,915 | 4,180 | 7,583                                           | 5,642 | 4,517 | 3,824 |
| 177,000               | 8,630                                            | 6,175 | 4,945 | 4,205 | 7,627                                           | 5,674 | 4,544 | 3,847 |
| 178,000               | 8,680                                            | 6,210 | 4,970 | 4,230 | 7,672                                           | 5,706 | 4,567 | 3,870 |
| 179,000               | 8,730                                            | 6,245 | 5,000 | 4,255 | 7,716                                           | 5,738 | 4,595 | 3,893 |
| 180,000               | 8,775                                            | 6,275 | 5,025 | 4,275 | 7,755                                           | 5,765 | 4,617 | 3,911 |
| 181,000               | 8,825                                            | 6,310 | 5,055 | 4,300 | 7,800                                           | 5,798 | 4,645 | 3,934 |
| 182,000               | 8,875                                            | 6,345 | 5,085 | 4,325 | 7,844                                           | 5,830 | 4,673 | 3,957 |
| 183,000               | 8,925                                            | 6,380 | 5,110 | 4,350 | 7,888                                           | 5,862 | 4,696 | 3,980 |
| 184,000               | 8,970                                            | 6,415 | 5,140 | 4,370 | 7,928                                           | 5,894 | 4,723 | 3,998 |
| 185,000               | 9,020                                            | 6,450 | 5,165 | 4,395 | 7,972                                           | 5,926 | 4,746 | 4,021 |
| 186,000               | 9,070                                            | 6,485 | 5,195 | 4,420 | 8,016                                           | 5,958 | 4,774 | 4,044 |
| 187,000               | 9,120                                            | 6,520 | 5,225 | 4,445 | 8,061                                           | 5,991 | 4,802 | 4,067 |
| 188,000               | 9,165                                            | 6,555 | 5,250 | 4,465 | 8,100                                           | 6,023 | 4,824 | 4,085 |
| 189,000               | 9,215                                            | 6,590 | 5,280 | 4,490 | 8,144                                           | 6,055 | 4,852 | 4,108 |
| 190,000               | 9,265                                            | 6,625 | 5,305 | 4,515 | 8,189                                           | 6,087 | 4,875 | 4,131 |
| 191,000               | 9,315                                            | 6,660 | 5,335 | 4,540 | 8,233                                           | 6,119 | 4,903 | 4,154 |
| 192,000               | 9,360                                            | 6,695 | 5,360 | 4,560 | 8,272                                           | 6,151 | 4,925 | 4,172 |
| 193,000               | 9,410                                            | 6,730 | 5,390 | 4,585 | 8,317                                           | 6,184 | 4,953 | 4,195 |
| 194,000               | 9,460                                            | 6,765 | 5,420 | 4,610 | 8,361                                           | 6,216 | 4,981 | 4,218 |

**Pay-On-Time Online Exclusive Offer Repayment Table**  
**Salaried customers with monthly income RM2,000 to RM7,999**  
**Promotion Period: 8 January 2026 to 31 March 2026**

Interest rate **before cashback** = 8.50% p.a.

Cashback rate = 20%

Interest rate **after cashback** = 6.80% p.a.

| Financing Amount (RM) | Monthly Instalments <b>Before Cash Back (RM)</b> |       |       |       | Monthly Instalments <b>After Cash Back (RM)</b> |       |       |       |
|-----------------------|--------------------------------------------------|-------|-------|-------|-------------------------------------------------|-------|-------|-------|
|                       | Financing Tenure (Years)                         |       |       |       | Financing Tenure (Years)                        |       |       |       |
|                       | 2                                                | 3     | 4     | 5     | 2                                               | 3     | 4     | 5     |
| 195,000               | 9,510                                            | 6,800 | 5,445 | 4,635 | 8,405                                           | 6,248 | 5,003 | 4,241 |
| 196,000               | 9,555                                            | 6,835 | 5,475 | 4,655 | 8,445                                           | 6,280 | 5,031 | 4,259 |
| 197,000               | 9,605                                            | 6,870 | 5,500 | 4,680 | 8,489                                           | 6,312 | 5,054 | 4,282 |
| 198,000               | 9,655                                            | 6,905 | 5,530 | 4,705 | 8,533                                           | 6,344 | 5,082 | 4,305 |
| 199,000               | 9,705                                            | 6,940 | 5,560 | 4,730 | 8,578                                           | 6,377 | 5,109 | 4,328 |
| 200,000               | 9,750                                            | 6,975 | 5,585 | 4,750 | 8,617                                           | 6,409 | 5,132 | 4,346 |
| 201,000               | 9,800                                            | 7,010 | 5,615 | 4,775 | 8,661                                           | 6,441 | 5,160 | 4,369 |
| 202,000               | 9,850                                            | 7,045 | 5,640 | 4,800 | 8,706                                           | 6,473 | 5,183 | 4,392 |
| 203,000               | 9,900                                            | 7,080 | 5,670 | 4,825 | 8,750                                           | 6,505 | 5,210 | 4,415 |
| 204,000               | 9,945                                            | 7,115 | 5,695 | 4,845 | 8,789                                           | 6,537 | 5,233 | 4,433 |
| 205,000               | 9,995                                            | 7,150 | 5,725 | 4,870 | 8,834                                           | 6,570 | 5,261 | 4,456 |
| 206,000               | 10,045                                           | 7,185 | 5,755 | 4,895 | 8,878                                           | 6,602 | 5,289 | 4,479 |
| 207,000               | 10,095                                           | 7,220 | 5,780 | 4,920 | 8,922                                           | 6,634 | 5,311 | 4,502 |
| 208,000               | 10,140                                           | 7,255 | 5,810 | 4,940 | 8,962                                           | 6,666 | 5,339 | 4,520 |
| 209,000               | 10,190                                           | 7,290 | 5,835 | 4,965 | 9,006                                           | 6,698 | 5,362 | 4,543 |
| 210,000               | 10,240                                           | 7,325 | 5,865 | 4,990 | 9,050                                           | 6,730 | 5,389 | 4,565 |
| 211,000               | 10,290                                           | 7,360 | 5,895 | 5,015 | 9,095                                           | 6,763 | 5,417 | 4,588 |
| 212,000               | 10,335                                           | 7,395 | 5,920 | 5,035 | 9,134                                           | 6,795 | 5,440 | 4,606 |
| 213,000               | 10,385                                           | 7,430 | 5,950 | 5,060 | 9,178                                           | 6,827 | 5,468 | 4,629 |
| 214,000               | 10,435                                           | 7,465 | 5,975 | 5,085 | 9,223                                           | 6,859 | 5,490 | 4,652 |
| 215,000               | 10,485                                           | 7,500 | 6,005 | 5,110 | 9,267                                           | 6,891 | 5,518 | 4,675 |
| 216,000               | 10,530                                           | 7,530 | 6,030 | 5,130 | 9,306                                           | 6,918 | 5,541 | 4,693 |
| 217,000               | 10,580                                           | 7,565 | 6,060 | 5,155 | 9,351                                           | 6,951 | 5,569 | 4,716 |
| 218,000               | 10,630                                           | 7,600 | 6,090 | 5,180 | 9,395                                           | 6,983 | 5,596 | 4,739 |
| 219,000               | 10,680                                           | 7,635 | 6,115 | 5,205 | 9,439                                           | 7,015 | 5,619 | 4,762 |
| 220,000               | 10,725                                           | 7,670 | 6,145 | 5,225 | 9,479                                           | 7,047 | 5,647 | 4,780 |
| 221,000               | 10,775                                           | 7,705 | 6,170 | 5,250 | 9,523                                           | 7,079 | 5,670 | 4,803 |
| 222,000               | 10,825                                           | 7,740 | 6,200 | 5,275 | 9,567                                           | 7,111 | 5,697 | 4,826 |
| 223,000               | 10,875                                           | 7,775 | 6,230 | 5,300 | 9,612                                           | 7,144 | 5,725 | 4,849 |
| 224,000               | 10,920                                           | 7,810 | 6,255 | 5,320 | 9,651                                           | 7,176 | 5,748 | 4,867 |
| 225,000               | 10,970                                           | 7,845 | 6,285 | 5,345 | 9,695                                           | 7,208 | 5,775 | 4,890 |
| 226,000               | 11,020                                           | 7,880 | 6,310 | 5,370 | 9,740                                           | 7,240 | 5,798 | 4,913 |
| 227,000               | 11,070                                           | 7,915 | 6,340 | 5,395 | 9,784                                           | 7,272 | 5,826 | 4,936 |
| 228,000               | 11,115                                           | 7,950 | 6,365 | 5,415 | 9,823                                           | 7,304 | 5,849 | 4,954 |
| 229,000               | 11,165                                           | 7,985 | 6,395 | 5,440 | 9,868                                           | 7,337 | 5,876 | 4,977 |
| 230,000               | 11,215                                           | 8,020 | 6,425 | 5,465 | 9,912                                           | 7,369 | 5,904 | 5,000 |
| 231,000               | 11,265                                           | 8,055 | 6,450 | 5,490 | 9,956                                           | 7,401 | 5,927 | 5,023 |
| 232,000               | 11,310                                           | 8,090 | 6,480 | 5,510 | 9,996                                           | 7,433 | 5,955 | 5,041 |

**Pay-On-Time Online Exclusive Offer Repayment Table**  
**Salaried customers with monthly income RM2,000 to RM7,999**  
**Promotion Period: 8 January 2026 to 31 March 2026**

Interest rate **before cashback** = 8.50% p.a.

Cashback rate = 20%

Interest rate **after cashback** = 6.80% p.a.

| Financing Amount (RM) | Monthly Instalments <b>Before Cash Back (RM)</b> |       |       |       | Monthly Instalments <b>After Cash Back (RM)</b> |       |       |       |
|-----------------------|--------------------------------------------------|-------|-------|-------|-------------------------------------------------|-------|-------|-------|
|                       | Financing Tenure (Years)                         |       |       |       | Financing Tenure (Years)                        |       |       |       |
|                       | 2                                                | 3     | 4     | 5     | 2                                               | 3     | 4     | 5     |
| <b>233,000</b>        | 11,360                                           | 8,125 | 6,505 | 5,535 | 10,040                                          | 7,465 | 5,977 | 5,064 |
| <b>234,000</b>        | 11,410                                           | 8,160 | 6,535 | 5,560 | 10,084                                          | 7,497 | 6,005 | 5,087 |
| <b>235,000</b>        | 11,460                                           | 8,195 | 6,565 | 5,585 | 10,129                                          | 7,530 | 6,033 | 5,110 |
| <b>236,000</b>        | 11,505                                           | 8,230 | 6,590 | 5,605 | 10,168                                          | 7,562 | 6,056 | 5,128 |
| <b>237,000</b>        | 11,555                                           | 8,265 | 6,620 | 5,630 | 10,212                                          | 7,594 | 6,083 | 5,151 |
| <b>238,000</b>        | 11,605                                           | 8,300 | 6,645 | 5,655 | 10,257                                          | 7,626 | 6,106 | 5,174 |
| <b>239,000</b>        | 11,655                                           | 8,335 | 6,675 | 5,680 | 10,301                                          | 7,658 | 6,134 | 5,197 |
| <b>240,000</b>        | 11,700                                           | 8,370 | 6,700 | 5,700 | 10,340                                          | 7,690 | 6,156 | 5,215 |
| <b>241,000</b>        | 11,750                                           | 8,405 | 6,730 | 5,725 | 10,385                                          | 7,723 | 6,184 | 5,238 |
| <b>242,000</b>        | 11,800                                           | 8,440 | 6,760 | 5,750 | 10,429                                          | 7,755 | 6,212 | 5,261 |
| <b>243,000</b>        | 11,850                                           | 8,475 | 6,785 | 5,775 | 10,473                                          | 7,787 | 6,235 | 5,284 |
| <b>244,000</b>        | 11,895                                           | 8,510 | 6,815 | 5,795 | 10,513                                          | 7,819 | 6,262 | 5,302 |
| <b>245,000</b>        | 11,945                                           | 8,545 | 6,840 | 5,820 | 10,557                                          | 7,851 | 6,285 | 5,325 |
| <b>246,000</b>        | 11,995                                           | 8,580 | 6,870 | 5,845 | 10,601                                          | 7,883 | 6,313 | 5,348 |
| <b>247,000</b>        | 12,045                                           | 8,615 | 6,900 | 5,870 | 10,646                                          | 7,916 | 6,341 | 5,371 |
| <b>248,000</b>        | 12,090                                           | 8,650 | 6,925 | 5,890 | 10,685                                          | 7,948 | 6,363 | 5,389 |
| <b>249,000</b>        | 12,140                                           | 8,685 | 6,955 | 5,915 | 10,729                                          | 7,980 | 6,391 | 5,412 |
| <b>250,000</b>        | 12,190                                           | 8,720 | 6,980 | 5,940 | 10,774                                          | 8,012 | 6,414 | 5,435 |