

Pay-On-Time Online Exclusive Offer Repayment Table
Salaried customers with monthly income RM8,000 and above
Promotion Period: 8 January 2026 to 31 March 2026

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

Cashback rate = 60%

Interest rate **after cashback** = 3.40% p.a.

Financing Amount (RM)	Monthly Instalments Before Cash Back (RM)				Monthly Instalments After Cash Back (RM)			
	Financing Tenure (Years)				Financing Tenure (Years)			
	2	3	4	5	2	3	4	5
5,000	245	175	140	120	160	133	106	90
6,000	295	210	170	145	193	159	130	109
7,000	345	245	200	170	226	186	153	128
8,000	390	280	225	190	254	212	171	142
9,000	440	315	255	215	287	239	194	161
10,000	490	350	280	240	320	265	212	180
11,000	540	385	310	265	353	292	236	199
12,000	585	420	335	285	381	318	254	213
13,000	635	455	365	310	414	345	277	232
14,000	685	490	395	335	447	371	300	250
15,000	735	525	420	360	480	398	318	269
16,000	780	560	450	380	508	424	342	283
17,000	830	595	475	405	541	451	360	302
18,000	880	630	505	430	574	477	383	321
19,000	930	665	535	455	607	504	406	340
20,000	975	700	560	475	635	530	424	354
21,000	1,025	735	590	500	668	557	448	373
22,000	1,075	770	615	525	701	583	466	392
23,000	1,125	805	645	550	734	610	489	411
24,000	1,170	840	670	570	762	636	507	425
25,000	1,220	875	700	595	795	663	530	444
26,000	1,270	910	730	620	828	689	554	463
27,000	1,320	945	755	645	861	716	572	482
28,000	1,365	980	785	665	889	742	595	495
29,000	1,415	1,015	810	690	922	769	613	514
30,000	1,465	1,050	840	715	955	795	636	533
31,000	1,515	1,085	870	740	988	822	660	552
32,000	1,560	1,120	895	760	1,016	848	678	566
33,000	1,610	1,155	925	785	1,049	875	701	585
34,000	1,660	1,190	950	810	1,082	901	719	604
35,000	1,710	1,225	980	835	1,115	928	742	623
36,000	1,755	1,255	1,005	855	1,143	949	761	637
37,000	1,805	1,290	1,035	880	1,176	976	784	656
38,000	1,855	1,325	1,065	905	1,209	1,002	807	675
39,000	1,905	1,360	1,090	930	1,242	1,029	825	694
40,000	1,950	1,395	1,120	950	1,270	1,055	848	708
41,000	2,000	1,430	1,145	975	1,303	1,082	867	727
42,000	2,050	1,465	1,175	1,000	1,336	1,108	890	745

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	Financing Tenure (Years)				Financing Tenure (Years)			
	2	3	4	5	2	3	4	5
43,000	2,100	1,500	1,205	1,025	1,369	1,135	913	764
44,000	2,145	1,535	1,230	1,045	1,397	1,161	931	778
45,000	2,195	1,570	1,260	1,070	1,430	1,188	954	797
46,000	2,245	1,605	1,285	1,095	1,463	1,214	973	816
47,000	2,295	1,640	1,315	1,120	1,496	1,241	996	835
48,000	2,340	1,675	1,340	1,140	1,524	1,267	1,014	849
49,000	2,390	1,710	1,370	1,165	1,557	1,294	1,037	868
50,000	2,440	1,745	1,400	1,190	1,590	1,320	1,060	887
51,000	2,490	1,780	1,425	1,215	1,623	1,347	1,079	906
52,000	2,535	1,815	1,455	1,235	1,651	1,373	1,102	920
53,000	2,585	1,850	1,480	1,260	1,684	1,400	1,120	939
54,000	2,635	1,885	1,510	1,285	1,717	1,426	1,143	958
55,000	2,685	1,920	1,540	1,310	1,750	1,453	1,166	977
56,000	2,730	1,955	1,565	1,330	1,778	1,479	1,185	990
57,000	2,780	1,990	1,595	1,355	1,811	1,506	1,208	1,009
58,000	2,830	2,025	1,620	1,380	1,844	1,532	1,226	1,028
59,000	2,880	2,060	1,650	1,405	1,877	1,559	1,249	1,047
60,000	2,925	2,095	1,675	1,425	1,905	1,585	1,267	1,061
61,000	2,975	2,130	1,705	1,450	1,938	1,612	1,291	1,080
62,000	3,025	2,165	1,735	1,475	1,971	1,638	1,314	1,099
63,000	3,075	2,200	1,760	1,500	2,004	1,665	1,332	1,118
64,000	3,120	2,235	1,790	1,520	2,032	1,691	1,355	1,132
65,000	3,170	2,270	1,815	1,545	2,065	1,718	1,373	1,151
66,000	3,220	2,305	1,845	1,570	2,098	1,744	1,397	1,170
67,000	3,270	2,340	1,875	1,595	2,131	1,771	1,420	1,189
68,000	3,315	2,375	1,900	1,615	2,159	1,797	1,438	1,203
69,000	3,365	2,410	1,930	1,640	2,192	1,824	1,461	1,222
70,000	3,415	2,445	1,955	1,665	2,225	1,850	1,479	1,240
71,000	3,465	2,480	1,985	1,690	2,258	1,877	1,503	1,259
72,000	3,510	2,510	2,010	1,710	2,286	1,898	1,521	1,273
73,000	3,560	2,545	2,040	1,735	2,319	1,925	1,544	1,292
74,000	3,610	2,580	2,070	1,760	2,352	1,951	1,567	1,311
75,000	3,660	2,615	2,095	1,785	2,385	1,978	1,585	1,330
76,000	3,705	2,650	2,125	1,805	2,413	2,004	1,609	1,344
77,000	3,755	2,685	2,150	1,830	2,446	2,031	1,627	1,363
78,000	3,805	2,720	2,180	1,855	2,479	2,057	1,650	1,382
79,000	3,855	2,755	2,210	1,880	2,512	2,084	1,673	1,401
80,000	3,900	2,790	2,235	1,900	2,540	2,110	1,691	1,415

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	Financing Tenure (Years)				Financing Tenure (Years)			
	2	3	4	5	2	3	4	5
81,000	3,950	2,825	2,265	1,925	2,573	2,137	1,715	1,434
82,000	4,000	2,860	2,290	1,950	2,606	2,163	1,733	1,453
83,000	4,050	2,895	2,320	1,975	2,639	2,190	1,756	1,472
84,000	4,095	2,930	2,345	1,995	2,667	2,216	1,774	1,485
85,000	4,145	2,965	2,375	2,020	2,700	2,243	1,797	1,504
86,000	4,195	3,000	2,405	2,045	2,733	2,269	1,821	1,523
87,000	4,245	3,035	2,430	2,070	2,766	2,296	1,839	1,542
88,000	4,290	3,070	2,460	2,090	2,794	2,322	1,862	1,556
89,000	4,340	3,105	2,485	2,115	2,827	2,349	1,880	1,575
90,000	4,390	3,140	2,515	2,140	2,860	2,375	1,903	1,594
91,000	4,440	3,175	2,545	2,165	2,893	2,402	1,927	1,613
92,000	4,485	3,210	2,570	2,185	2,921	2,428	1,945	1,627
93,000	4,535	3,245	2,600	2,210	2,954	2,455	1,968	1,646
94,000	4,585	3,280	2,625	2,235	2,987	2,481	1,986	1,665
95,000	4,635	3,315	2,655	2,260	3,020	2,508	2,009	1,684
96,000	4,680	3,350	2,680	2,280	3,048	2,534	2,028	1,698
97,000	4,730	3,385	2,710	2,305	3,081	2,561	2,051	1,717
98,000	4,780	3,420	2,740	2,330	3,114	2,587	2,074	1,735
99,000	4,830	3,455	2,765	2,355	3,147	2,614	2,092	1,754
100,000	4,875	3,490	2,795	2,375	3,175	2,640	2,115	1,768
101,000	4,925	3,525	2,820	2,400	3,208	2,667	2,134	1,787
102,000	4,975	3,560	2,850	2,425	3,241	2,693	2,157	1,806
103,000	5,025	3,595	2,880	2,450	3,274	2,720	2,180	1,825
104,000	5,070	3,630	2,905	2,470	3,302	2,746	2,198	1,839
105,000	5,120	3,665	2,935	2,495	3,335	2,773	2,221	1,858
106,000	5,170	3,700	2,960	2,520	3,368	2,799	2,240	1,877
107,000	5,220	3,735	2,990	2,545	3,401	2,826	2,263	1,896
108,000	5,265	3,765	3,015	2,565	3,429	2,847	2,281	1,910
109,000	5,315	3,800	3,045	2,590	3,462	2,874	2,304	1,929
110,000	5,365	3,835	3,075	2,615	3,495	2,900	2,327	1,948
111,000	5,415	3,870	3,100	2,640	3,528	2,927	2,346	1,967
112,000	5,460	3,905	3,130	2,660	3,556	2,953	2,369	1,980
113,000	5,510	3,940	3,155	2,685	3,589	2,980	2,387	1,999
114,000	5,560	3,975	3,185	2,710	3,622	3,006	2,410	2,018
115,000	5,610	4,010	3,215	2,735	3,655	3,033	2,433	2,037
116,000	5,655	4,045	3,240	2,755	3,683	3,059	2,452	2,051
117,000	5,705	4,080	3,270	2,780	3,716	3,086	2,475	2,070
118,000	5,755	4,115	3,295	2,805	3,749	3,112	2,493	2,089

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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	3,782	3,139	2,516	2,108
120,000	5,850	4,185	3,350	2,850	3,810	3,165	2,534	2,122
121,000	5,900	4,220	3,380	2,875	3,843	3,192	2,558	2,141
122,000	5,950	4,255	3,410	2,900	3,876	3,218	2,581	2,160
123,000	6,000	4,290	3,435	2,925	3,909	3,245	2,599	2,179
124,000	6,045	4,325	3,465	2,945	3,937	3,271	2,622	2,193
125,000	6,095	4,360	3,490	2,970	3,970	3,298	2,640	2,212
126,000	6,145	4,395	3,520	2,995	4,003	3,324	2,664	2,230
127,000	6,195	4,430	3,550	3,020	4,036	3,351	2,687	2,249
128,000	6,240	4,465	3,575	3,040	4,064	3,377	2,705	2,263
129,000	6,290	4,500	3,605	3,065	4,097	3,404	2,728	2,282
130,000	6,340	4,535	3,630	3,090	4,130	3,430	2,746	2,301
131,000	6,390	4,570	3,660	3,115	4,163	3,457	2,770	2,320
132,000	6,435	4,605	3,685	3,135	4,191	3,483	2,788	2,334
133,000	6,485	4,640	3,715	3,160	4,224	3,510	2,811	2,353
134,000	6,535	4,675	3,745	3,185	4,257	3,536	2,834	2,372
135,000	6,585	4,710	3,770	3,210	4,290	3,563	2,852	2,391
136,000	6,630	4,745	3,800	3,230	4,318	3,589	2,876	2,405
137,000	6,680	4,780	3,825	3,255	4,351	3,616	2,894	2,424
138,000	6,730	4,815	3,855	3,280	4,384	3,642	2,917	2,443
139,000	6,780	4,850	3,885	3,305	4,417	3,669	2,940	2,462
140,000	6,825	4,885	3,910	3,325	4,445	3,695	2,958	2,475
141,000	6,875	4,920	3,940	3,350	4,478	3,722	2,982	2,494
142,000	6,925	4,955	3,965	3,375	4,511	3,748	3,000	2,513
143,000	6,975	4,990	3,995	3,400	4,544	3,775	3,023	2,532
144,000	7,020	5,020	4,020	3,420	4,572	3,796	3,041	2,546
145,000	7,070	5,055	4,050	3,445	4,605	3,823	3,064	2,565
146,000	7,120	5,090	4,080	3,470	4,638	3,849	3,088	2,584
147,000	7,170	5,125	4,105	3,495	4,671	3,876	3,106	2,603
148,000	7,215	5,160	4,135	3,515	4,699	3,902	3,129	2,617
149,000	7,265	5,195	4,160	3,540	4,732	3,929	3,147	2,636
150,000	7,315	5,230	4,190	3,565	4,765	3,955	3,170	2,655
151,000	7,365	5,265	4,220	3,590	4,798	3,982	3,194	2,674
152,000	7,410	5,300	4,245	3,610	4,826	4,008	3,212	2,688
153,000	7,460	5,335	4,275	3,635	4,859	4,035	3,235	2,707
154,000	7,510	5,370	4,300	3,660	4,892	4,061	3,253	2,725
155,000	7,560	5,405	4,330	3,685	4,925	4,088	3,276	2,744
156,000	7,605	5,440	4,355	3,705	4,953	4,114	3,295	2,758

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	2	3	4	5	2	3	4	5
157,000	7,655	5,475	4,385	3,730	4,986	4,141	3,318	2,777
158,000	7,705	5,510	4,415	3,755	5,019	4,167	3,341	2,796
159,000	7,755	5,545	4,440	3,780	5,052	4,194	3,359	2,815
160,000	7,800	5,580	4,470	3,800	5,080	4,220	3,382	2,829
161,000	7,850	5,615	4,495	3,825	5,113	4,247	3,401	2,848
162,000	7,900	5,650	4,525	3,850	5,146	4,273	3,424	2,867
163,000	7,950	5,685	4,555	3,875	5,179	4,300	3,447	2,886
164,000	7,995	5,720	4,580	3,895	5,207	4,326	3,465	2,900
165,000	8,045	5,755	4,610	3,920	5,240	4,353	3,488	2,919
166,000	8,095	5,790	4,635	3,945	5,273	4,379	3,507	2,938
167,000	8,145	5,825	4,665	3,970	5,306	4,406	3,530	2,957
168,000	8,190	5,860	4,690	3,990	5,334	4,432	3,548	2,970
169,000	8,240	5,895	4,720	4,015	5,367	4,459	3,571	2,989
170,000	8,290	5,930	4,750	4,040	5,400	4,485	3,594	3,008
171,000	8,340	5,965	4,775	4,065	5,433	4,512	3,613	3,027
172,000	8,385	6,000	4,805	4,085	5,461	4,538	3,636	3,041
173,000	8,435	6,035	4,830	4,110	5,494	4,565	3,654	3,060
174,000	8,485	6,070	4,860	4,135	5,527	4,591	3,677	3,079
175,000	8,535	6,105	4,890	4,160	5,560	4,618	3,700	3,098
176,000	8,580	6,140	4,915	4,180	5,588	4,644	3,719	3,112
177,000	8,630	6,175	4,945	4,205	5,621	4,671	3,742	3,131
178,000	8,680	6,210	4,970	4,230	5,654	4,697	3,760	3,150
179,000	8,730	6,245	5,000	4,255	5,687	4,724	3,783	3,169
180,000	8,775	6,275	5,025	4,275	5,715	4,745	3,801	3,183
181,000	8,825	6,310	5,055	4,300	5,748	4,772	3,825	3,202
182,000	8,875	6,345	5,085	4,325	5,781	4,798	3,848	3,220
183,000	8,925	6,380	5,110	4,350	5,814	4,825	3,866	3,239
184,000	8,970	6,415	5,140	4,370	5,842	4,851	3,889	3,253
185,000	9,020	6,450	5,165	4,395	5,875	4,878	3,907	3,272
186,000	9,070	6,485	5,195	4,420	5,908	4,904	3,931	3,291
187,000	9,120	6,520	5,225	4,445	5,941	4,931	3,954	3,310
188,000	9,165	6,555	5,250	4,465	5,969	4,957	3,972	3,324
189,000	9,215	6,590	5,280	4,490	6,002	4,984	3,995	3,343
190,000	9,265	6,625	5,305	4,515	6,035	5,010	4,013	3,362
191,000	9,315	6,660	5,335	4,540	6,068	5,037	4,037	3,381
192,000	9,360	6,695	5,360	4,560	6,096	5,063	4,055	3,395
193,000	9,410	6,730	5,390	4,585	6,129	5,090	4,078	3,414
194,000	9,460	6,765	5,420	4,610	6,162	5,116	4,101	3,433

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	2	3	4	5	2	3	4	5
195,000	9,510	6,800	5,445	4,635	6,195	5,143	4,119	3,452
196,000	9,555	6,835	5,475	4,655	6,223	5,169	4,143	3,465
197,000	9,605	6,870	5,500	4,680	6,256	5,196	4,161	3,484
198,000	9,655	6,905	5,530	4,705	6,289	5,222	4,184	3,503
199,000	9,705	6,940	5,560	4,730	6,322	5,249	4,207	3,522
200,000	9,750	6,975	5,585	4,750	6,350	5,275	4,225	3,536
201,000	9,800	7,010	5,615	4,775	6,383	5,302	4,249	3,555
202,000	9,850	7,045	5,640	4,800	6,416	5,328	4,267	3,574
203,000	9,900	7,080	5,670	4,825	6,449	5,355	4,290	3,593
204,000	9,945	7,115	5,695	4,845	6,477	5,381	4,308	3,607
205,000	9,995	7,150	5,725	4,870	6,510	5,408	4,331	3,626
206,000	10,045	7,185	5,755	4,895	6,543	5,434	4,355	3,645
207,000	10,095	7,220	5,780	4,920	6,576	5,461	4,373	3,664
208,000	10,140	7,255	5,810	4,940	6,604	5,487	4,396	3,678
209,000	10,190	7,290	5,835	4,965	6,637	5,514	4,414	3,697
210,000	10,240	7,325	5,865	4,990	6,670	5,540	4,437	3,715
211,000	10,290	7,360	5,895	5,015	6,703	5,567	4,461	3,734
212,000	10,335	7,395	5,920	5,035	6,731	5,593	4,479	3,748
213,000	10,385	7,430	5,950	5,060	6,764	5,620	4,502	3,767
214,000	10,435	7,465	5,975	5,085	6,797	5,646	4,520	3,786
215,000	10,485	7,500	6,005	5,110	6,830	5,673	4,543	3,805
216,000	10,530	7,530	6,030	5,130	6,858	5,694	4,562	3,819
217,000	10,580	7,565	6,060	5,155	6,891	5,721	4,585	3,838
218,000	10,630	7,600	6,090	5,180	6,924	5,747	4,608	3,857
219,000	10,680	7,635	6,115	5,205	6,957	5,774	4,626	3,876
220,000	10,725	7,670	6,145	5,225	6,985	5,800	4,649	3,890
221,000	10,775	7,705	6,170	5,250	7,018	5,827	4,668	3,909
222,000	10,825	7,740	6,200	5,275	7,051	5,853	4,691	3,928
223,000	10,875	7,775	6,230	5,300	7,084	5,880	4,714	3,947
224,000	10,920	7,810	6,255	5,320	7,112	5,906	4,732	3,960
225,000	10,970	7,845	6,285	5,345	7,145	5,933	4,755	3,979
226,000	11,020	7,880	6,310	5,370	7,178	5,959	4,774	3,998
227,000	11,070	7,915	6,340	5,395	7,211	5,986	4,797	4,017
228,000	11,115	7,950	6,365	5,415	7,239	6,012	4,815	4,031
229,000	11,165	7,985	6,395	5,440	7,272	6,039	4,838	4,050
230,000	11,215	8,020	6,425	5,465	7,305	6,065	4,861	4,069
231,000	11,265	8,055	6,450	5,490	7,338	6,092	4,880	4,088
232,000	11,310	8,090	6,480	5,510	7,366	6,118	4,903	4,102

Pay-On-Time Online Exclusive Offer Repayment Table
Salaried customers with monthly income RM8,000 and above
Promotion Period: 8 January 2026 to 31 March 2026

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

Cashback rate = 60%

Interest rate **after cashback** = 3.40% p.a.

Financing Amount (RM)	Monthly Instalments Before Cash Back (RM)				Monthly Instalments After Cash Back (RM)			
	Financing Tenure (Years)				Financing Tenure (Years)			
	2	3	4	5	2	3	4	5
233,000	11,360	8,125	6,505	5,535	7,399	6,145	4,921	4,121
234,000	11,410	8,160	6,535	5,560	7,432	6,171	4,944	4,140
235,000	11,460	8,195	6,565	5,585	7,465	6,198	4,967	4,159
236,000	11,505	8,230	6,590	5,605	7,493	6,224	4,986	4,173
237,000	11,555	8,265	6,620	5,630	7,526	6,251	5,009	4,192
238,000	11,605	8,300	6,645	5,655	7,559	6,277	5,027	4,210
239,000	11,655	8,335	6,675	5,680	7,592	6,304	5,050	4,229
240,000	11,700	8,370	6,700	5,700	7,620	6,330	5,068	4,243
241,000	11,750	8,405	6,730	5,725	7,653	6,357	5,092	4,262
242,000	11,800	8,440	6,760	5,750	7,686	6,383	5,115	4,281
243,000	11,850	8,475	6,785	5,775	7,719	6,410	5,133	4,300
244,000	11,895	8,510	6,815	5,795	7,747	6,436	5,156	4,314
245,000	11,945	8,545	6,840	5,820	7,780	6,463	5,174	4,333
246,000	11,995	8,580	6,870	5,845	7,813	6,489	5,198	4,352
247,000	12,045	8,615	6,900	5,870	7,846	6,516	5,221	4,371
248,000	12,090	8,650	6,925	5,890	7,874	6,542	5,239	4,385
249,000	12,140	8,685	6,955	5,915	7,907	6,569	5,262	4,404
250,000	12,190	8,720	6,980	5,940	7,940	6,595	5,280	4,423