

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

Interest rate **before cashback.** = 8.20% p.a.

Cashback rate = 20%

Interest rate **after cashback** = 6.56% 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	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

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

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	Financing Tenure (Years)				Financing Tenure (Years)			
	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

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	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

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	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

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

Interest rate **before cashback.** = 8.20% p.a.

Cashback rate = 20%

Interest rate **after cashback** = 6.56% 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	11,305	8,065	6,450	5,480	10,032	7,429	5,941	5,026
234,000	11,350	8,100	6,475	5,500	10,071	7,461	5,964	5,044
235,000	11,400	8,135	6,505	5,525	10,116	7,493	5,992	5,067
236,000	11,450	8,170	6,530	5,550	10,160	7,525	6,014	5,090
237,000	11,495	8,205	6,560	5,570	10,200	7,558	6,042	5,108
238,000	11,545	8,240	6,585	5,595	10,244	7,590	6,065	5,131
239,000	11,595	8,275	6,615	5,620	10,289	7,622	6,093	5,154
240,000	11,640	8,310	6,640	5,640	10,328	7,654	6,116	5,172
241,000	11,690	8,345	6,670	5,665	10,373	7,687	6,144	5,195
242,000	11,740	8,380	6,700	5,690	10,418	7,719	6,171	5,218
243,000	11,790	8,415	6,725	5,715	10,462	7,751	6,194	5,241
244,000	11,835	8,450	6,755	5,735	10,502	7,784	6,222	5,259
245,000	11,885	8,480	6,780	5,760	10,546	7,811	6,245	5,282
246,000	11,935	8,515	6,810	5,785	10,591	7,843	6,273	5,305
247,000	11,980	8,550	6,835	5,805	10,630	7,875	6,295	5,323
248,000	12,030	8,585	6,865	5,830	10,675	7,908	6,323	5,346
249,000	12,080	8,620	6,890	5,855	10,719	7,940	6,346	5,369
250,000	12,125	8,655	6,920	5,875	10,759	7,972	6,374	5,387