

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

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

Cashback rate = 65%

Interest rate **after cashback** = 2.87% 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	157	131	105	89
6,000	295	210	170	145	189	157	128	107
7,000	340	245	195	165	216	183	146	121
8,000	390	280	225	190	248	209	169	140
9,000	440	315	250	215	281	236	187	158
10,000	485	350	280	235	308	262	209	172
11,000	535	385	305	260	340	288	227	191
12,000	585	420	335	285	372	314	250	209
13,000	635	450	360	310	405	335	268	228
14,000	680	485	390	330	432	361	291	242
15,000	730	520	415	355	464	387	309	260
16,000	780	555	445	380	496	413	332	279
17,000	825	590	475	400	523	439	355	293
18,000	875	625	500	425	556	466	373	311
19,000	925	660	530	450	588	492	395	330
20,000	970	695	555	470	615	518	413	344
21,000	1,020	730	585	495	647	544	436	362
22,000	1,070	765	610	520	680	570	454	381
23,000	1,120	800	640	545	712	596	477	400
24,000	1,165	835	665	565	739	622	495	413
25,000	1,215	870	695	590	771	648	518	432
26,000	1,265	900	720	615	804	670	536	451
27,000	1,310	935	750	635	831	696	559	464
28,000	1,360	970	775	660	863	722	577	483
29,000	1,410	1,005	805	685	895	748	599	501
30,000	1,455	1,040	830	705	922	774	617	515
31,000	1,505	1,075	860	730	955	800	640	534
32,000	1,555	1,110	890	755	987	826	663	552
33,000	1,605	1,145	915	780	1,019	852	681	571
34,000	1,650	1,180	945	800	1,046	878	704	585
35,000	1,700	1,215	970	825	1,079	905	722	603
36,000	1,750	1,250	1,000	850	1,111	931	745	622
37,000	1,795	1,285	1,025	870	1,138	957	763	636
38,000	1,845	1,320	1,055	895	1,170	983	785	654
39,000	1,895	1,350	1,080	920	1,203	1,004	803	673
40,000	1,940	1,385	1,110	940	1,230	1,030	826	687
41,000	1,990	1,420	1,135	965	1,262	1,056	844	705
42,000	2,040	1,455	1,165	990	1,294	1,082	867	724

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	2	3	4	5	2	3	4	5
43,000	2,090	1,490	1,190	1,015	1,327	1,109	885	743
44,000	2,135	1,525	1,220	1,035	1,354	1,135	908	756
45,000	2,185	1,560	1,245	1,060	1,386	1,161	926	775
46,000	2,235	1,595	1,275	1,085	1,418	1,187	949	794
47,000	2,280	1,630	1,305	1,105	1,445	1,213	971	807
48,000	2,330	1,665	1,330	1,130	1,478	1,239	989	826
49,000	2,380	1,700	1,360	1,155	1,510	1,265	1,012	845
50,000	2,425	1,735	1,385	1,175	1,537	1,291	1,030	858
51,000	2,475	1,770	1,415	1,200	1,569	1,317	1,053	877
52,000	2,525	1,800	1,440	1,225	1,602	1,339	1,071	896
53,000	2,575	1,835	1,470	1,250	1,634	1,365	1,094	914
54,000	2,620	1,870	1,495	1,270	1,661	1,391	1,112	928
55,000	2,670	1,905	1,525	1,295	1,693	1,417	1,135	947
56,000	2,720	1,940	1,550	1,320	1,726	1,443	1,153	965
57,000	2,765	1,975	1,580	1,340	1,753	1,469	1,175	979
58,000	2,815	2,010	1,605	1,365	1,785	1,495	1,193	997
59,000	2,865	2,045	1,635	1,390	1,817	1,521	1,216	1,016
60,000	2,910	2,080	1,660	1,410	1,844	1,547	1,234	1,030
61,000	2,960	2,115	1,690	1,435	1,877	1,574	1,257	1,048
62,000	3,010	2,150	1,720	1,460	1,909	1,600	1,280	1,067
63,000	3,060	2,185	1,745	1,485	1,941	1,626	1,298	1,086
64,000	3,105	2,220	1,775	1,505	1,968	1,652	1,321	1,099
65,000	3,155	2,250	1,800	1,530	2,001	1,673	1,339	1,118
66,000	3,205	2,285	1,830	1,555	2,033	1,699	1,361	1,137
67,000	3,250	2,320	1,855	1,575	2,060	1,725	1,379	1,150
68,000	3,300	2,355	1,885	1,600	2,092	1,751	1,402	1,169
69,000	3,350	2,390	1,910	1,625	2,125	1,778	1,420	1,188
70,000	3,395	2,425	1,940	1,645	2,152	1,804	1,443	1,201
71,000	3,445	2,460	1,965	1,670	2,184	1,830	1,461	1,220
72,000	3,495	2,495	1,995	1,695	2,216	1,856	1,484	1,239
73,000	3,545	2,530	2,020	1,720	2,249	1,882	1,502	1,257
74,000	3,590	2,565	2,050	1,740	2,276	1,908	1,525	1,271
75,000	3,640	2,600	2,075	1,765	2,308	1,934	1,542	1,290
76,000	3,690	2,635	2,105	1,790	2,340	1,960	1,565	1,308
77,000	3,735	2,670	2,135	1,810	2,367	1,986	1,588	1,322
78,000	3,785	2,700	2,160	1,835	2,400	2,008	1,606	1,341
79,000	3,835	2,735	2,190	1,860	2,432	2,034	1,629	1,359
80,000	3,880	2,770	2,215	1,880	2,459	2,060	1,647	1,373

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	2	3	4	5	2	3	4	5
81,000	3,930	2,805	2,245	1,905	2,491	2,086	1,670	1,392
82,000	3,980	2,840	2,270	1,930	2,524	2,112	1,688	1,410
83,000	4,030	2,875	2,300	1,955	2,556	2,138	1,711	1,429
84,000	4,075	2,910	2,325	1,975	2,583	2,164	1,729	1,442
85,000	4,125	2,945	2,355	2,000	2,615	2,190	1,751	1,461
86,000	4,175	2,980	2,380	2,025	2,648	2,217	1,769	1,480
87,000	4,220	3,015	2,410	2,045	2,675	2,243	1,792	1,493
88,000	4,270	3,050	2,435	2,070	2,707	2,269	1,810	1,512
89,000	4,320	3,085	2,465	2,095	2,739	2,295	1,833	1,531
90,000	4,365	3,115	2,490	2,115	2,766	2,316	1,851	1,544
91,000	4,415	3,150	2,520	2,140	2,799	2,342	1,874	1,563
92,000	4,465	3,185	2,550	2,165	2,831	2,368	1,897	1,582
93,000	4,515	3,220	2,575	2,190	2,863	2,394	1,915	1,600
94,000	4,560	3,255	2,605	2,210	2,890	2,420	1,937	1,614
95,000	4,610	3,290	2,630	2,235	2,923	2,447	1,955	1,633
96,000	4,660	3,325	2,660	2,260	2,955	2,473	1,978	1,651
97,000	4,705	3,360	2,685	2,280	2,982	2,499	1,996	1,665
98,000	4,755	3,395	2,715	2,305	3,014	2,525	2,019	1,684
99,000	4,805	3,430	2,740	2,330	3,047	2,551	2,037	1,702
100,000	4,850	3,465	2,770	2,350	3,074	2,577	2,060	1,716
101,000	4,900	3,500	2,795	2,375	3,106	2,603	2,078	1,735
102,000	4,950	3,535	2,825	2,400	3,138	2,629	2,101	1,753
103,000	5,000	3,565	2,850	2,425	3,171	2,651	2,119	1,772
104,000	5,045	3,600	2,880	2,445	3,198	2,677	2,141	1,786
105,000	5,095	3,635	2,905	2,470	3,230	2,703	2,159	1,804
106,000	5,145	3,670	2,935	2,495	3,262	2,729	2,182	1,823
107,000	5,190	3,705	2,965	2,515	3,289	2,755	2,205	1,837
108,000	5,240	3,740	2,990	2,540	3,322	2,781	2,223	1,855
109,000	5,290	3,775	3,020	2,565	3,354	2,807	2,246	1,874
110,000	5,335	3,810	3,045	2,585	3,381	2,833	2,264	1,888
111,000	5,385	3,845	3,075	2,610	3,413	2,859	2,287	1,906
112,000	5,435	3,880	3,100	2,635	3,446	2,886	2,305	1,925
113,000	5,485	3,915	3,130	2,660	3,478	2,912	2,327	1,943
114,000	5,530	3,950	3,155	2,680	3,505	2,938	2,345	1,957
115,000	5,580	3,985	3,185	2,705	3,537	2,964	2,368	1,976
116,000	5,630	4,015	3,210	2,730	3,570	2,985	2,386	1,994
117,000	5,675	4,050	3,240	2,750	3,597	3,011	2,409	2,008
118,000	5,725	4,085	3,265	2,775	3,629	3,037	2,427	2,027

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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	3,661	3,063	2,450	2,045
120,000	5,820	4,155	3,320	2,820	3,688	3,089	2,468	2,059
121,000	5,870	4,190	3,350	2,845	3,721	3,116	2,491	2,078
122,000	5,920	4,225	3,380	2,870	3,753	3,142	2,513	2,096
123,000	5,970	4,260	3,405	2,895	3,785	3,168	2,531	2,115
124,000	6,015	4,295	3,435	2,915	3,812	3,194	2,554	2,129
125,000	6,065	4,330	3,460	2,940	3,845	3,220	2,572	2,147
126,000	6,115	4,365	3,490	2,965	3,877	3,246	2,595	2,166
127,000	6,160	4,400	3,515	2,985	3,904	3,272	2,613	2,180
128,000	6,210	4,435	3,545	3,010	3,936	3,298	2,636	2,198
129,000	6,260	4,465	3,570	3,035	3,969	3,320	2,654	2,217
130,000	6,305	4,500	3,600	3,055	3,996	3,346	2,677	2,231
131,000	6,355	4,535	3,625	3,080	4,028	3,372	2,695	2,249
132,000	6,405	4,570	3,655	3,105	4,060	3,398	2,717	2,268
133,000	6,455	4,605	3,680	3,130	4,093	3,424	2,735	2,287
134,000	6,500	4,640	3,710	3,150	4,120	3,450	2,758	2,300
135,000	6,550	4,675	3,735	3,175	4,152	3,476	2,776	2,319
136,000	6,600	4,710	3,765	3,200	4,184	3,502	2,799	2,338
137,000	6,645	4,745	3,795	3,220	4,211	3,528	2,822	2,351
138,000	6,695	4,780	3,820	3,245	4,244	3,555	2,840	2,370
139,000	6,745	4,815	3,850	3,270	4,276	3,581	2,863	2,389
140,000	6,790	4,850	3,875	3,290	4,303	3,607	2,881	2,402
141,000	6,840	4,885	3,905	3,315	4,335	3,633	2,903	2,421
142,000	6,890	4,915	3,930	3,340	4,368	3,654	2,921	2,439
143,000	6,940	4,950	3,960	3,365	4,400	3,680	2,944	2,458
144,000	6,985	4,985	3,985	3,385	4,427	3,706	2,962	2,472
145,000	7,035	5,020	4,015	3,410	4,459	3,732	2,985	2,490
146,000	7,085	5,055	4,040	3,435	4,492	3,759	3,003	2,509
147,000	7,130	5,090	4,070	3,455	4,519	3,785	3,026	2,523
148,000	7,180	5,125	4,095	3,480	4,551	3,811	3,044	2,541
149,000	7,230	5,160	4,125	3,505	4,583	3,837	3,067	2,560
150,000	7,275	5,195	4,150	3,525	4,610	3,863	3,084	2,574
151,000	7,325	5,230	4,180	3,550	4,643	3,889	3,107	2,592
152,000	7,375	5,265	4,210	3,575	4,675	3,915	3,130	2,611
153,000	7,425	5,300	4,235	3,600	4,707	3,941	3,148	2,630
154,000	7,470	5,335	4,265	3,620	4,734	3,967	3,171	2,643
155,000	7,520	5,365	4,290	3,645	4,767	3,989	3,189	2,662
156,000	7,570	5,400	4,320	3,670	4,799	4,015	3,212	2,681

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	2	3	4	5	2	3	4	5
157,000	7,615	5,435	4,345	3,690	4,826	4,041	3,230	2,694
158,000	7,665	5,470	4,375	3,715	4,858	4,067	3,253	2,713
159,000	7,715	5,505	4,400	3,740	4,891	4,093	3,271	2,732
160,000	7,760	5,540	4,430	3,760	4,918	4,119	3,293	2,745
161,000	7,810	5,575	4,455	3,785	4,950	4,145	3,311	2,764
162,000	7,860	5,610	4,485	3,810	4,982	4,171	3,334	2,783
163,000	7,910	5,645	4,510	3,835	5,015	4,198	3,352	2,801
164,000	7,955	5,680	4,540	3,855	5,042	4,224	3,375	2,815
165,000	8,005	5,715	4,565	3,880	5,074	4,250	3,393	2,834
166,000	8,055	5,750	4,595	3,905	5,106	4,276	3,416	2,852
167,000	8,100	5,785	4,625	3,925	5,133	4,302	3,439	2,866
168,000	8,150	5,815	4,650	3,950	5,166	4,323	3,457	2,884
169,000	8,200	5,850	4,680	3,975	5,198	4,349	3,479	2,903
170,000	8,245	5,885	4,705	3,995	5,225	4,375	3,497	2,917
171,000	8,295	5,920	4,735	4,020	5,257	4,401	3,520	2,935
172,000	8,345	5,955	4,760	4,045	5,290	4,428	3,538	2,954
173,000	8,395	5,990	4,790	4,070	5,322	4,454	3,561	2,973
174,000	8,440	6,025	4,815	4,090	5,349	4,480	3,579	2,986
175,000	8,490	6,060	4,845	4,115	5,381	4,506	3,602	3,005
176,000	8,540	6,095	4,870	4,140	5,414	4,532	3,620	3,024
177,000	8,585	6,130	4,900	4,160	5,441	4,558	3,643	3,037
178,000	8,635	6,165	4,925	4,185	5,473	4,584	3,661	3,056
179,000	8,685	6,200	4,955	4,210	5,505	4,610	3,683	3,075
180,000	8,730	6,230	4,980	4,230	5,532	4,631	3,701	3,088
181,000	8,780	6,265	5,010	4,255	5,565	4,658	3,724	3,107
182,000	8,830	6,300	5,040	4,280	5,597	4,684	3,747	3,126
183,000	8,880	6,335	5,065	4,305	5,629	4,710	3,765	3,144
184,000	8,925	6,370	5,095	4,325	5,656	4,736	3,788	3,158
185,000	8,975	6,405	5,120	4,350	5,689	4,762	3,806	3,177
186,000	9,025	6,440	5,150	4,375	5,721	4,788	3,829	3,195
187,000	9,070	6,475	5,175	4,395	5,748	4,814	3,847	3,209
188,000	9,120	6,510	5,205	4,420	5,780	4,840	3,869	3,228
189,000	9,170	6,545	5,230	4,445	5,813	4,867	3,887	3,246
190,000	9,215	6,580	5,260	4,465	5,840	4,893	3,910	3,260
191,000	9,265	6,615	5,285	4,490	5,872	4,919	3,928	3,279
192,000	9,315	6,650	5,315	4,515	5,904	4,945	3,951	3,297
193,000	9,365	6,680	5,340	4,540	5,937	4,966	3,969	3,316
194,000	9,410	6,715	5,370	4,560	5,964	4,992	3,992	3,330

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	2	3	4	5	2	3	4	5
195,000	9,460	6,750	5,395	4,585	5,996	5,018	4,010	3,348
196,000	9,510	6,785	5,425	4,610	6,028	5,044	4,033	3,367
197,000	9,555	6,820	5,455	4,630	6,055	5,070	4,055	3,380
198,000	9,605	6,855	5,480	4,655	6,088	5,097	4,073	3,399
199,000	9,655	6,890	5,510	4,680	6,120	5,123	4,096	3,418
200,000	9,700	6,925	5,535	4,700	6,147	5,149	4,114	3,431
201,000	9,750	6,960	5,565	4,725	6,179	5,175	4,137	3,450
202,000	9,800	6,995	5,590	4,750	6,212	5,201	4,155	3,469
203,000	9,850	7,030	5,620	4,775	6,244	5,227	4,178	3,487
204,000	9,895	7,065	5,645	4,795	6,271	5,253	4,196	3,501
205,000	9,945	7,100	5,675	4,820	6,303	5,279	4,219	3,520
206,000	9,995	7,130	5,700	4,845	6,336	5,301	4,237	3,538
207,000	10,040	7,165	5,730	4,865	6,363	5,327	4,259	3,552
208,000	10,090	7,200	5,755	4,890	6,395	5,353	4,277	3,571
209,000	10,140	7,235	5,785	4,915	6,427	5,379	4,300	3,589
210,000	10,185	7,270	5,810	4,935	6,454	5,405	4,318	3,603
211,000	10,235	7,305	5,840	4,960	6,487	5,431	4,341	3,622
212,000	10,285	7,340	5,870	4,985	6,519	5,457	4,364	3,640
213,000	10,335	7,375	5,895	5,010	6,551	5,483	4,382	3,659
214,000	10,380	7,410	5,925	5,030	6,578	5,509	4,405	3,673
215,000	10,430	7,445	5,950	5,055	6,611	5,536	4,423	3,691
216,000	10,480	7,480	5,980	5,080	6,643	5,562	4,445	3,710
217,000	10,525	7,515	6,005	5,100	6,670	5,588	4,463	3,724
218,000	10,575	7,550	6,035	5,125	6,702	5,614	4,486	3,742
219,000	10,625	7,580	6,060	5,150	6,735	5,635	4,504	3,761
220,000	10,670	7,615	6,090	5,170	6,762	5,661	4,527	3,775
221,000	10,720	7,650	6,115	5,195	6,794	5,687	4,545	3,793
222,000	10,770	7,685	6,145	5,220	6,826	5,713	4,568	3,812
223,000	10,820	7,720	6,170	5,245	6,859	5,740	4,586	3,831
224,000	10,865	7,755	6,200	5,265	6,886	5,766	4,609	3,844
225,000	10,915	7,790	6,225	5,290	6,918	5,792	4,626	3,863
226,000	10,965	7,825	6,255	5,315	6,950	5,818	4,649	3,881
227,000	11,010	7,860	6,285	5,335	6,977	5,844	4,672	3,895
228,000	11,060	7,895	6,310	5,360	7,010	5,870	4,690	3,914
229,000	11,110	7,930	6,340	5,385	7,042	5,896	4,713	3,932
230,000	11,155	7,965	6,365	5,405	7,069	5,922	4,731	3,946
231,000	11,205	8,000	6,395	5,430	7,101	5,948	4,754	3,965
232,000	11,255	8,030	6,420	5,455	7,134	5,970	4,772	3,983

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

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

Cashback rate = 65%

Interest rate **after cashback** = 2.87% 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	7,166	5,996	4,795	4,002
234,000	11,350	8,100	6,475	5,500	7,193	6,022	4,813	4,016
235,000	11,400	8,135	6,505	5,525	7,225	6,048	4,835	4,034
236,000	11,450	8,170	6,530	5,550	7,258	6,074	4,853	4,053
237,000	11,495	8,205	6,560	5,570	7,285	6,100	4,876	4,067
238,000	11,545	8,240	6,585	5,595	7,317	6,126	4,894	4,085
239,000	11,595	8,275	6,615	5,620	7,349	6,152	4,917	4,104
240,000	11,640	8,310	6,640	5,640	7,376	6,178	4,935	4,118
241,000	11,690	8,345	6,670	5,665	7,409	6,205	4,958	4,136
242,000	11,740	8,380	6,700	5,690	7,441	6,231	4,981	4,155
243,000	11,790	8,415	6,725	5,715	7,473	6,257	4,999	4,174
244,000	11,835	8,450	6,755	5,735	7,500	6,283	5,021	4,187
245,000	11,885	8,480	6,780	5,760	7,533	6,304	5,039	4,206
246,000	11,935	8,515	6,810	5,785	7,565	6,330	5,062	4,225
247,000	11,980	8,550	6,835	5,805	7,592	6,356	5,080	4,238
248,000	12,030	8,585	6,865	5,830	7,624	6,382	5,103	4,257
249,000	12,080	8,620	6,890	5,855	7,657	6,409	5,121	4,276
250,000	12,125	8,655	6,920	5,875	7,684	6,435	5,144	4,289