

Conventional PF for Civil Sector
Tier Rates Repayment Table (non C.Card X-sell)



Notes: The repayment amount is inclusive of 1.5% Angkasa Fee and it is rounded to the nearest RM. Actual amount might varies by up to RM1

Flat Rate	3.75% per annum				3.85% per annum				
Tenor (Years)	2	3	4	5	6	7	8	9	10
Tenor (months)	24	36	48	60	72	84	96	108	120
RM 2,000	91	63	49	40	35	31	28	25	24
RM 3,000	136	94	73	60	52	46	42	38	35
RM 4,000	182	126	97	80	70	61	55	51	47
RM 5,000	227	157	122	101	87	77	69	63	59
RM 6,000	273	188	146	121	104	92	83	76	70
RM 7,000	318	220	170	141	122	107	97	89	82
RM 8,000	364	251	195	161	139	123	111	101	94
RM 9,000	409	282	219	181	156	138	125	114	106
RM 10,000	455	314	243	201	174	153	138	127	117
RM 11,000	500	345	268	221	191	169	152	139	129
RM 12,000	546	376	292	241	208	184	166	152	141
RM 13,000	591	408	316	261	226	200	180	165	152
RM 14,000	637	439	341	281	243	215	194	177	164
RM 15,000	682	471	365	301	260	230	208	190	176
RM 16,000	728	502	389	322	278	246	221	203	188
RM 17,000	773	533	414	342	295	261	235	215	199
RM 18,000	818	565	438	362	312	276	249	228	211
RM 19,000	864	596	462	382	330	292	263	241	223
RM 20,000	909	627	486	402	347	307	277	253	234
RM 21,000	955	659	511	422	365	322	291	266	246
RM 22,000	1,000	690	535	442	382	338	304	279	258
RM 23,000	1,046	722	559	462	399	353	318	291	270
RM 24,000	1,091	753	584	482	417	368	332	304	281
RM 25,000	1,137	784	608	502	434	384	346	316	293
RM 26,000	1,182	816	632	522	451	399	360	329	305
RM 27,000	1,228	847	657	542	469	414	373	342	316
RM 28,000	1,273	878	681	563	486	430	387	354	328
RM 29,000	1,319	910	705	583	503	445	401	367	340
RM 30,000	1,364	941	730	603	521	460	415	380	352
RM 31,000	1,409	972	754	623	538	476	429	392	363
RM 32,000	1,455	1,004	778	643	555	491	443	405	375
RM 33,000	1,500	1,035	803	663	573	506	456	418	387
RM 34,000	1,546	1,067	827	683	590	522	470	430	398
RM 35,000	1,591	1,098	851	703	607	537	484	443	410
RM 36,000	1,637	1,129	876	723	625	552	498	456	422
RM 37,000	1,682	1,161	900	743	642	568	512	468	434
RM 38,000	1,728	1,192	924	763	660	583	526	481	445
RM 39,000	1,773	1,223	948	784	677	598	539	494	457
RM 40,000	1,819	1,255	973	804	694	614	553	506	469
RM 41,000	1,864	1,286	997	824	712	629	567	519	480
RM 42,000	1,910	1,317	1,021	844	729	644	581	532	492
RM 43,000	1,955	1,349	1,046	864	746	660	595	544	504
RM 44,000	2,000	1,380	1,070	884	764	675	609	557	516
RM 45,000	2,046	1,412	1,094	904	781	690	622	570	527
RM 46,000	2,091	1,443	1,119	924	798	706	636	582	539
RM 47,000	2,137	1,474	1,143	944	816	721	650	595	551
RM 48,000	2,182	1,506	1,167	964	833	736	664	608	562
RM 49,000	2,228	1,537	1,192	984	850	752	678	620	574
RM 50,000	2,273	1,568	1,216	1,005	868	767	692	633	586

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Tenor (Years)	2	3	4	5	6	7	8	9	10
Tenor (months)	24	36	48	60	72	84	96	108	120
RM 51,000	2,319	1,600	1,240	1,025	885	782	705	645	598
RM 52,000	2,364	1,631	1,265	1,045	902	798	719	658	609
RM 53,000	2,410	1,663	1,289	1,065	920	813	733	671	621
RM 54,000	2,455	1,694	1,313	1,085	937	828	747	683	633
RM 55,000	2,501	1,725	1,338	1,105	955	844	761	696	644
RM 56,000	2,546	1,757	1,362	1,125	972	859	775	709	656
RM 57,000	2,592	1,788	1,386	1,145	989	874	788	721	668
RM 58,000	2,637	1,819	1,411	1,165	1,007	890	802	734	680
RM 59,000	2,682	1,851	1,435	1,185	1,024	905	816	747	691
RM 60,000	2,728	1,882	1,459	1,205	1,041	920	830	759	703
RM 61,000	2,773	1,913	1,483	1,226	1,059	936	844	772	715
RM 62,000	2,819	1,945	1,508	1,246	1,076	951	858	785	726
RM 63,000	2,864	1,976	1,532	1,266	1,093	967	871	797	738
RM 64,000	2,910	2,008	1,556	1,286	1,111	982	885	810	750
RM 65,000	2,955	2,039	1,581	1,306	1,128	997	899	823	762
RM 66,000	3,001	2,070	1,605	1,326	1,145	1,013	913	835	773
RM 67,000	3,046	2,102	1,629	1,346	1,163	1,028	927	848	785
RM 68,000	3,092	2,133	1,654	1,366	1,180	1,043	940	861	797
RM 69,000	3,137	2,164	1,678	1,386	1,198	1,059	954	873	808
RM 70,000	3,183	2,196	1,702	1,406	1,215	1,074	968	886	820
RM 71,000	3,228	2,227	1,727	1,426	1,232	1,089	982	899	832
RM 72,000	3,273	2,258	1,751	1,446	1,250	1,105	996	911	844
RM 73,000	3,319	2,290	1,775	1,467	1,267	1,120	1,010	924	855
RM 74,000	3,364	2,321	1,800	1,487	1,284	1,135	1,023	937	867
RM 75,000	3,410	2,353	1,824	1,507	1,302	1,151	1,037	949	879
RM 76,000	3,455	2,384	1,848	1,527	1,319	1,166	1,051	962	890
RM 77,000	3,501	2,415	1,873	1,547	1,336	1,181	1,065	975	902
RM 78,000	3,546	2,447	1,897	1,567	1,354	1,197	1,079	987	914
RM 79,000	3,592	2,478	1,921	1,587	1,371	1,212	1,093	1,000	926
RM 80,000	3,637	2,509	1,946	1,607	1,388	1,227	1,106	1,012	937
RM 81,000	3,683	2,541	1,970	1,627	1,406	1,243	1,120	1,025	949
RM 82,000	3,728	2,572	1,994	1,647	1,423	1,258	1,134	1,038	961
RM 83,000	3,774	2,604	2,018	1,667	1,440	1,273	1,148	1,050	972
RM 84,000	3,819	2,635	2,043	1,688	1,458	1,289	1,162	1,063	984
RM 85,000	3,865	2,666	2,067	1,708	1,475	1,304	1,176	1,076	996
RM 86,000	3,910	2,698	2,091	1,728	1,493	1,319	1,189	1,088	1,008
RM 87,000	3,955	2,729	2,116	1,748	1,510	1,335	1,203	1,101	1,019
RM 88,000	4,001	2,760	2,140	1,768	1,527	1,350	1,217	1,114	1,031
RM 89,000	4,046	2,792	2,164	1,788	1,545	1,365	1,231	1,126	1,043
RM 90,000	4,092	2,823	2,189	1,808	1,562	1,381	1,245	1,139	1,054
RM 91,000	4,137	2,854	2,213	1,828	1,579	1,396	1,259	1,152	1,066
RM 92,000	4,183	2,886	2,237	1,848	1,597	1,411	1,272	1,164	1,078
RM 93,000	4,228	2,917	2,262	1,868	1,614	1,427	1,286	1,177	1,090
RM 94,000	4,274	2,949	2,286	1,888	1,631	1,442	1,300	1,190	1,101
RM 95,000	4,319	2,980	2,310	1,909	1,649	1,457	1,314	1,202	1,113
RM 96,000	4,365	3,011	2,335	1,929	1,666	1,473	1,328	1,215	1,125
RM 97,000	4,410	3,043	2,359	1,949	1,683	1,488	1,342	1,228	1,136
RM 98,000	4,456	3,074	2,383	1,969	1,701	1,503	1,355	1,240	1,148
RM 99,000	4,501	3,105	2,408	1,989	1,718	1,519	1,369	1,253	1,160
RM 100,000	4,546	3,137	2,432	2,009	1,735	1,534	1,383	1,266	1,172

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Flat Rate	3.75% per annum				3.85% per annum				
Tenor (Years)	2	3	4	5	6	7	8	9	10
Tenor (months)	24	36	48	60	72	84	96	108	120
RM 101,000	4,592	3,168	2,456	2,029	1,753	1,549	1,397	1,278	1,183
RM 102,000	4,637	3,199	2,481	2,049	1,770	1,565	1,411	1,291	1,195
RM 103,000	4,683	3,231	2,505	2,069	1,788	1,580	1,425	1,304	1,207
RM 104,000	4,728	3,262	2,529	2,089	1,805	1,595	1,438	1,316	1,218
RM 105,000	4,774	3,294	2,553	2,109	1,822	1,611	1,452	1,329	1,230
RM 106,000	4,819	3,325	2,578	2,129	1,840	1,626	1,466	1,341	1,242
RM 107,000	4,865	3,356	2,602	2,150	1,857	1,641	1,480	1,354	1,254
RM 108,000	4,910	3,388	2,626	2,170	1,874	1,657	1,494	1,367	1,265
RM 109,000	4,956	3,419	2,651	2,190	1,892	1,672	1,508	1,379	1,277
RM 110,000	5,001	3,450	2,675	2,210	1,909	1,687	1,521	1,392	1,289
RM 111,000	5,047	3,482	2,699	2,230	1,926	1,703	1,535	1,405	1,300
RM 112,000	5,092	3,513	2,724	2,250	1,944	1,718	1,549	1,417	1,312
RM 113,000	5,137	3,544	2,748	2,270	1,961	1,733	1,563	1,430	1,324
RM 114,000	5,183	3,576	2,772	2,290	1,978	1,749	1,577	1,443	1,336
RM 115,000	5,228	3,607	2,797	2,310	1,996	1,764	1,590	1,455	1,347
RM 116,000	5,274	3,639	2,821	2,330	2,013	1,780	1,604	1,468	1,359
RM 117,000	5,319	3,670	2,845	2,350	2,030	1,795	1,618	1,481	1,371
RM 118,000	5,365	3,701	2,870	2,371	2,048	1,810	1,632	1,493	1,382
RM 119,000	5,410	3,733	2,894	2,391	2,065	1,826	1,646	1,506	1,394
RM 120,000	5,456	3,764	2,918	2,411	2,083	1,841	1,660	1,519	1,406
RM 121,000	5,501	3,795	2,943	2,431	2,100	1,856	1,673	1,531	1,418
RM 122,000	5,547	3,827	2,967	2,451	2,117	1,872	1,687	1,544	1,429
RM 123,000	5,592	3,858	2,991	2,471	2,135	1,887	1,701	1,557	1,441
RM 124,000	5,638	3,890	3,015	2,491	2,152	1,902	1,715	1,569	1,453
RM 125,000	5,683	3,921	3,040	2,511	2,169	1,918	1,729	1,582	1,464
RM 126,000	5,729	3,952	3,064	2,531	2,187	1,933	1,743	1,595	1,476
RM 127,000	5,774	3,984	3,088	2,551	2,204	1,948	1,756	1,607	1,488
RM 128,000	5,819	4,015	3,113	2,571	2,221	1,964	1,770	1,620	1,500
RM 129,000	5,865	4,046	3,137	2,592	2,239	1,979	1,784	1,633	1,511
RM 130,000	5,910	4,078	3,161	2,612	2,256	1,994	1,798	1,645	1,523
RM 131,000	5,956	4,109	3,186	2,632	2,273	2,010	1,812	1,658	1,535
RM 132,000	6,001	4,140	3,210	2,652	2,291	2,025	1,826	1,671	1,546
RM 133,000	6,047	4,172	3,234	2,672	2,308	2,040	1,839	1,683	1,558
RM 134,000	6,092	4,203	3,259	2,692	2,325	2,056	1,853	1,696	1,570
RM 135,000	6,138	4,235	3,283	2,712	2,343	2,071	1,867	1,708	1,582
RM 136,000	6,183	4,266	3,307	2,732	2,360	2,086	1,881	1,721	1,593
RM 137,000	6,229	4,297	3,332	2,752	2,378	2,102	1,895	1,734	1,605
RM 138,000	6,274	4,329	3,356	2,772	2,395	2,117	1,909	1,746	1,617
RM 139,000	6,320	4,360	3,380	2,792	2,412	2,132	1,922	1,759	1,628
RM 140,000	6,365	4,391	3,405	2,812	2,430	2,148	1,936	1,772	1,640
RM 141,000	6,410	4,423	3,429	2,833	2,447	2,163	1,950	1,784	1,652
RM 142,000	6,456	4,454	3,453	2,853	2,464	2,178	1,964	1,797	1,664
RM 143,000	6,501	4,485	3,478	2,873	2,482	2,194	1,978	1,810	1,675
RM 144,000	6,547	4,517	3,502	2,893	2,499	2,209	1,992	1,822	1,687
RM 145,000	6,592	4,548	3,526	2,913	2,516	2,224	2,005	1,835	1,699
RM 146,000	6,638	4,580	3,550	2,933	2,534	2,240	2,019	1,848	1,710
RM 147,000	6,683	4,611	3,575	2,953	2,551	2,255	2,033	1,860	1,722
RM 148,000	6,729	4,642	3,599	2,973	2,568	2,270	2,047	1,873	1,734
RM 149,000	6,774	4,674	3,623	2,993	2,586	2,286	2,061	1,886	1,746
RM 150,000	6,820	4,705	3,648	3,013	2,603	2,301	2,075	1,898	1,757

Disclosure: 3.75% flat per annum is equivalent to Effective Rate 6.98% to 7.06% per annum. 3.85% flat per annum is equivalent to Effective Rate 6.87% to 7.10% per annum.