

Jadual Ansuran Bulanan

Kadar Keuntungan

6.99%

Jumlah Pembiayaan RM	1 12	2 24	3 36	4 48	5 60	6 72	7 84	8 96	9 108	10 120	Tahun bulan
3,000	272.82	145.32	102.82	81.57	68.82	60.32	54.25	49.70	46.16	43.32	
4,000	363.77	193.77	137.10	108.77	91.77	80.43	72.34	66.27	61.54	57.77	
5,000	454.71	242.21	171.37	135.96	114.71	100.54	90.42	82.83	76.93	72.21	
6,000	545.65	290.65	205.65	163.15	137.65	120.65	108.51	99.40	92.32	86.65	
7,000	636.59	339.09	239.92	190.34	160.59	140.76	126.59	115.97	107.70	101.09	
8,000	727.53	387.53	274.20	217.53	183.53	160.87	144.67	132.53	123.09	115.53	
9,000	818.47	435.97	308.47	244.72	206.47	180.97	162.76	149.10	138.47	129.97	
10,000	909.42	484.42	342.75	271.92	229.42	201.08	180.84	165.67	153.86	144.42	
11,000	1,000.36	532.86	377.02	299.11	252.36	221.19	198.93	182.23	169.25	158.86	
12,000	1,091.30	581.30	411.30	326.30	275.30	241.30	217.01	198.80	184.63	173.30	
13,000	1,182.24	629.74	445.57	353.49	298.24	261.41	235.10	215.36	200.02	187.74	
14,000	1,273.18	678.18	479.85	380.68	321.18	281.51	253.18	231.93	215.40	202.18	
15,000	1,364.12	726.62	514.12	407.87	344.12	301.62	271.27	248.50	230.79	216.62	
16,000	1,455.06	775.06	548.40	435.06	367.06	321.73	289.35	265.06	246.18	231.06	
17,000	1,546.01	823.51	582.67	462.26	390.01	341.84	307.43	281.63	261.56	245.51	
18,000	1,636.95	871.95	616.95	489.45	412.95	361.95	325.52	298.20	276.95	259.95	
19,000	1,727.89	920.39	651.22	516.64	435.89	382.06	343.60	314.76	292.33	274.39	
20,000	1,818.83	968.83	685.50	543.83	458.83	402.16	361.69	331.33	307.72	288.83	
21,000	1,909.77	1,017.27	719.77	571.02	481.77	422.27	379.77	347.90	323.10	303.27	
22,000	2,000.71	1,065.71	754.05	598.21	504.71	442.38	397.86	364.46	338.49	317.71	
23,000	2,091.65	1,114.15	788.32	625.40	527.65	462.49	415.94	381.03	353.88	332.15	
24,000	2,182.60	1,162.60	822.60	652.60	550.60	482.60	434.02	397.60	369.26	346.60	
25,000	2,273.54	1,211.04	856.87	679.79	573.54	502.70	452.11	414.16	384.65	361.04	
26,000	2,364.48	1,259.48	891.15	706.98	596.48	522.81	470.19	430.73	400.03	375.48	
27,000	2,455.42	1,307.92	925.42	734.17	619.42	542.92	488.28	447.30	415.42	389.92	
28,000	2,546.36	1,356.36	959.70	761.36	642.36	563.03	506.36	463.86	430.81	404.36	
29,000	2,637.30	1,404.80	993.97	788.55	665.30	583.14	524.45	480.43	446.19	418.80	
30,000	2,728.25	1,453.25	1,028.25	815.75	688.25	603.25	542.53	497.00	461.58	433.25	
31,000	2,819.19	1,501.69	1,062.52	842.94	711.19	623.35	560.62	513.56	476.96	447.69	
32,000	2,910.13	1,550.13	1,096.79	870.13	734.13	643.46	578.70	530.13	492.35	462.13	
33,000	3,001.07	1,598.57	1,131.07	897.32	757.07	663.57	596.78	546.69	507.74	476.57	
34,000	3,092.01	1,647.01	1,165.34	924.51	780.01	683.68	614.87	563.26	523.12	491.01	
35,000	3,182.95	1,695.45	1,199.62	951.70	802.95	703.79	632.95	579.83	538.51	505.45	
36,000	3,273.89	1,743.89	1,233.89	978.89	825.89	723.89	651.04	596.39	553.89	519.89	
37,000	3,364.84	1,792.34	1,268.17	1,006.09	848.84	744.00	669.12	612.96	569.28	534.34	
38,000	3,455.78	1,840.78	1,302.44	1,033.28	871.78	764.11	687.21	629.53	584.67	548.78	
39,000	3,546.72	1,889.22	1,336.72	1,060.47	894.72	784.22	705.29	646.09	600.05	563.22	
40,000	3,637.66	1,937.66	1,370.99	1,087.66	917.66	804.33	723.37	662.66	615.44	577.66	
41,000	3,728.60	1,986.10	1,405.27	1,114.85	940.60	824.43	741.46	679.23	630.82	592.10	
42,000	3,819.54	2,034.54	1,439.54	1,142.04	963.54	844.54	759.54	695.79	646.21	606.54	
43,000	3,910.48	2,082.98	1,473.82	1,169.23	986.48	864.65	777.63	712.36	661.60	620.98	
44,000	4,001.43	2,131.43	1,508.09	1,196.43	1,009.43	884.76	795.71	728.93	676.98	635.43	
45,000	4,092.37	2,179.87	1,542.37	1,223.62	1,032.37	904.87	813.80	745.49	692.37	649.87	
46,000	4,183.31	2,228.31	1,576.64	1,250.81	1,055.31	924.98	831.88	762.06	707.75	664.31	
47,000	4,274.25	2,276.75	1,610.92	1,278.00	1,078.25	945.08	849.96	778.63	723.14	678.75	
48,000	4,365.19	2,325.19	1,645.19	1,305.19	1,101.19	965.19	868.05	795.19	738.53	693.19	
49,000	4,456.13	2,373.63	1,679.47	1,332.38	1,124.13	985.30	886.13	811.76	753.91	707.63	
50,000	4,547.08	2,422.08	1,713.74	1,359.58	1,147.08	1,005.41	904.22	828.33	769.30	722.08	

* Pembiayaan sehingga RM150,000 boleh ditawarkan. Sila hubungi 03-4047 0957 untuk jumlah pembiayaan lain.
Rajah diatas termasuk 2% caj kutipan yang dikenakan untuk perkhidmatan potongan gaji.

Jadual Ansuran Bulanan

Kadar Keuntungan

7.99%

Jumlah Pembiayaan RM	1 12	2 24	3 36	4 48	5 60	6 72	7 84	8 96	9 108	10 120	Tahun bulan
3,000	275.37	147.87	105.37	84.12	71.37	62.87	56.80	52.25	48.71	45.87	
4,000	367.17	197.17	140.50	112.17	95.17	83.83	75.74	69.67	64.94	61.17	
5,000	458.96	246.46	175.62	140.21	118.96	104.79	94.67	87.08	81.18	76.46	
6,000	550.75	295.75	210.75	168.25	142.75	125.75	113.61	104.50	97.42	91.75	
7,000	642.54	345.04	245.87	196.29	166.54	146.71	132.54	121.92	113.65	107.04	
8,000	734.33	394.33	281.00	224.33	190.33	167.67	151.47	139.33	129.89	122.33	
9,000	826.12	443.62	316.12	252.37	214.12	188.62	170.41	156.75	146.12	137.62	
10,000	917.92	492.92	351.25	280.42	237.92	209.58	189.34	174.17	162.36	152.92	
11,000	1,009.71	542.21	386.37	308.46	261.71	230.54	208.28	191.58	178.60	168.21	
12,000	1,101.50	591.50	421.50	336.50	285.50	251.50	227.21	209.00	194.83	183.50	
13,000	1,193.29	640.79	456.62	364.54	309.29	272.46	246.15	226.41	211.07	198.79	
14,000	1,285.08	690.08	491.75	392.58	333.08	293.41	265.08	243.83	227.30	214.08	
15,000	1,376.87	739.37	526.87	420.62	356.87	314.37	284.02	261.25	243.54	229.37	
16,000	1,468.66	788.66	562.00	448.66	380.66	335.33	302.95	278.66	259.78	244.66	
17,000	1,560.46	837.96	597.12	476.71	404.46	356.29	321.88	296.08	276.01	259.96	
18,000	1,652.25	887.25	632.25	504.75	428.25	377.25	340.82	313.50	292.25	275.25	
19,000	1,744.04	936.54	667.37	532.79	452.04	398.21	359.75	330.91	308.48	290.54	
20,000	1,835.83	985.83	702.50	560.83	475.83	419.16	378.69	348.33	324.72	305.83	
21,000	1,927.62	1,035.12	737.62	588.87	499.62	440.12	397.62	365.75	340.95	321.12	
22,000	2,019.41	1,084.41	772.75	616.91	523.41	461.08	416.56	383.16	357.19	336.41	
23,000	2,111.20	1,133.70	807.87	644.95	547.20	482.04	435.49	400.58	373.43	351.70	
24,000	2,203.00	1,183.00	843.00	673.00	571.00	503.00	454.42	418.00	389.66	367.00	
25,000	2,294.79	1,232.29	878.12	701.04	594.79	523.95	473.36	435.41	405.90	382.29	
26,000	2,386.58	1,281.58	913.25	729.08	618.58	544.91	492.29	452.83	422.13	397.58	
27,000	2,478.37	1,330.87	948.37	757.12	642.37	565.87	511.23	470.25	438.37	412.87	
28,000	2,570.16	1,380.16	983.50	785.16	666.16	586.83	530.16	487.66	454.61	428.16	
29,000	2,661.95	1,429.45	1,018.62	813.20	689.95	607.79	549.10	505.08	470.84	443.45	
30,000	2,753.75	1,478.75	1,053.75	841.25	713.75	628.75	568.03	522.50	487.08	458.75	
31,000	2,845.54	1,528.04	1,088.87	869.29	737.54	649.70	586.97	539.91	503.31	474.04	
32,000	2,937.33	1,577.33	1,123.99	897.33	761.33	670.66	605.90	557.33	519.55	489.33	
33,000	3,029.12	1,626.62	1,159.12	925.37	785.12	691.62	624.83	574.74	535.79	504.62	
34,000	3,120.91	1,675.91	1,194.24	953.41	808.91	712.58	643.77	592.16	552.02	519.91	
35,000	3,212.70	1,725.20	1,229.37	981.45	832.70	733.54	662.70	609.58	568.26	535.20	
36,000	3,304.49	1,774.49	1,264.49	1,009.49	856.49	754.49	681.64	626.99	584.49	550.49	
37,000	3,396.29	1,823.79	1,299.62	1,037.54	880.29	775.45	700.57	644.41	600.73	565.79	
38,000	3,488.08	1,873.08	1,334.74	1,065.58	904.08	796.41	719.51	661.83	616.97	581.08	
39,000	3,579.87	1,922.37	1,369.87	1,093.62	927.87	817.37	738.44	679.24	633.20	596.37	
40,000	3,671.66	1,971.66	1,404.99	1,121.66	951.66	838.33	757.37	696.66	649.44	611.66	
41,000	3,763.45	2,020.95	1,440.12	1,149.70	975.45	859.28	776.31	714.08	665.67	626.95	
42,000	3,855.24	2,070.24	1,475.24	1,177.74	999.24	880.24	795.24	731.49	681.91	642.24	
43,000	3,947.03	2,119.53	1,510.37	1,205.78	1,023.03	901.20	814.18	748.91	698.15	657.53	
44,000	4,038.83	2,168.83	1,545.49	1,233.83	1,046.83	922.16	833.11	766.33	714.38	672.83	
45,000	4,130.62	2,218.12	1,580.62	1,261.87	1,070.62	943.12	852.05	783.74	730.62	688.12	
46,000	4,222.41	2,267.41	1,615.74	1,289.91	1,094.41	964.08	870.98	801.16	746.85	703.41	
47,000	4,314.20	2,316.70	1,650.87	1,317.95	1,118.20	985.03	889.91	818.58	763.09	718.70	
48,000	4,405.99	2,365.99	1,685.99	1,345.99	1,141.99	1,005.99	908.85	835.99	779.33	733.99	
49,000	4,497.78	2,415.28	1,721.12	1,374.03	1,165.78	1,026.95	927.78	853.41	795.56	749.28	
50,000	4,589.58	2,464.58	1,756.24	1,402.08	1,189.58	1,047.91	946.72	870.83	811.80	764.58	

* Pembiayaan sehingga RM150,000 boleh ditawarkan. Sila hubungi 03-4047 0957 untuk jumlah pembiayaan lain.
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Jadual Ansuran Bulanan

Kadar Keuntungan

8.99%

Jumlah Pembiayaan RM	1 12	2 24	3 36	4 48	5 60	6 72	7 84	8 96	9 108	10 120	Tahun bulan
3,000	277.92	150.42	107.92	86.67	73.92	65.42	59.35	54.80	51.26	48.42	
4,000	370.57	200.57	143.90	115.57	98.57	87.23	79.14	73.07	68.34	64.57	
5,000	463.21	250.71	179.87	144.46	123.21	109.04	98.92	91.33	85.43	80.71	
6,000	555.85	300.85	215.85	173.35	147.85	130.85	118.71	109.60	102.52	96.85	
7,000	648.49	350.99	251.82	202.24	172.49	152.66	138.49	127.87	119.60	112.99	
8,000	741.13	401.13	287.80	231.13	197.13	174.47	158.27	146.13	136.69	129.13	
9,000	833.77	451.27	323.77	260.02	221.77	196.27	178.06	164.40	153.77	145.27	
10,000	926.42	501.42	359.75	288.92	246.42	218.08	197.84	182.67	170.86	161.42	
11,000	1,019.06	551.56	395.72	317.81	271.06	239.89	217.63	200.93	187.95	177.56	
12,000	1,111.70	601.70	431.70	346.70	295.70	261.70	237.41	219.20	205.03	193.70	
13,000	1,204.34	651.84	467.67	375.59	320.34	283.51	257.20	237.46	222.12	209.84	
14,000	1,296.98	701.98	503.65	404.48	344.98	305.31	276.98	255.73	239.20	225.98	
15,000	1,389.62	752.12	539.62	433.37	369.62	327.12	296.77	274.00	256.29	242.12	
16,000	1,482.26	802.26	575.60	462.26	394.26	348.93	316.55	292.26	273.38	258.26	
17,000	1,574.91	852.41	611.57	491.16	418.91	370.74	336.33	310.53	290.46	274.41	
18,000	1,667.55	902.55	647.55	520.05	443.55	392.55	356.12	328.80	307.55	290.55	
19,000	1,760.19	952.69	683.52	548.94	468.19	414.36	375.90	347.06	324.63	306.69	
20,000	1,852.83	1,002.83	719.50	577.83	492.83	436.16	395.69	365.33	341.72	322.83	
21,000	1,945.47	1,052.97	755.47	606.72	517.47	457.97	415.47	383.60	358.80	338.97	
22,000	2,038.11	1,103.11	791.45	635.61	542.11	479.78	435.26	401.86	375.89	355.11	
23,000	2,130.75	1,153.25	827.42	664.50	566.75	501.59	455.04	420.13	392.98	371.25	
24,000	2,223.40	1,203.40	863.40	693.40	591.40	523.40	474.82	438.40	410.06	387.40	
25,000	2,316.04	1,253.54	899.37	722.29	616.04	545.20	494.61	456.66	427.15	403.54	
26,000	2,408.68	1,303.68	935.35	751.18	640.68	567.01	514.39	474.93	444.23	419.68	
27,000	2,501.32	1,353.82	971.32	780.07	665.32	588.82	534.18	493.20	461.32	435.82	
28,000	2,593.96	1,403.96	1,007.30	808.96	689.96	610.63	553.96	511.46	478.41	451.96	
29,000	2,686.60	1,454.10	1,043.27	837.85	714.60	632.44	573.75	529.73	495.49	468.10	
30,000	2,779.25	1,504.25	1,079.25	866.75	739.25	654.25	593.53	548.00	512.58	484.25	
31,000	2,871.89	1,554.39	1,115.22	895.64	763.89	676.05	613.32	566.26	529.66	500.39	
32,000	2,964.53	1,604.53	1,151.19	924.53	788.53	697.86	633.10	584.53	546.75	516.53	
33,000	3,057.17	1,654.67	1,187.17	953.42	813.17	719.67	652.88	602.79	563.84	532.67	
34,000	3,149.81	1,704.81	1,223.14	982.31	837.81	741.48	672.67	621.06	580.92	548.81	
35,000	3,242.45	1,754.95	1,259.12	1,011.20	862.45	763.29	692.45	639.33	598.01	564.95	
36,000	3,335.09	1,805.09	1,295.09	1,040.09	887.09	785.09	712.24	657.59	615.09	581.09	
37,000	3,427.74	1,855.24	1,331.07	1,068.99	911.74	806.90	732.02	675.86	632.18	597.24	
38,000	3,520.38	1,905.38	1,367.04	1,097.88	936.38	828.71	751.81	694.13	649.27	613.38	
39,000	3,613.02	1,955.52	1,403.02	1,126.77	961.02	850.52	771.59	712.39	666.35	629.52	
40,000	3,705.66	2,005.66	1,438.99	1,155.66	985.66	872.33	791.37	730.66	683.44	645.66	
41,000	3,798.30	2,055.80	1,474.97	1,184.55	1,010.30	894.13	811.16	748.93	700.52	661.80	
42,000	3,890.94	2,105.94	1,510.94	1,213.44	1,034.94	915.94	830.94	767.19	717.61	677.94	
43,000	3,983.58	2,156.08	1,546.92	1,242.33	1,059.58	937.75	850.73	785.46	734.70	694.08	
44,000	4,076.23	2,206.23	1,582.89	1,271.23	1,084.23	959.56	870.51	803.73	751.78	710.23	
45,000	4,168.87	2,256.37	1,618.87	1,300.12	1,108.87	981.37	890.30	821.99	768.87	726.37	
46,000	4,261.51	2,306.51	1,654.84	1,329.01	1,133.51	1,003.18	910.08	840.26	785.95	742.51	
47,000	4,354.15	2,356.65	1,690.82	1,357.90	1,158.15	1,024.98	929.86	858.53	803.04	758.65	
48,000	4,446.79	2,406.79	1,726.79	1,386.79	1,182.79	1,046.79	949.65	876.79	820.13	774.79	
49,000	4,539.43	2,456.93	1,762.77	1,415.68	1,207.43	1,068.60	969.43	895.06	837.21	790.93	
50,000	4,632.08	2,507.08	1,798.74	1,444.58	1,232.08	1,090.41	989.22	913.33	854.30	807.08	

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Jadual Ansuran Bulanan

Kadar Keuntungan

9.99%

Jumlah Pembiayaan RM	1 12	2 24	3 36	4 48	5 60	6 72	7 84	8 96	9 108	10 120	Tahun bulan
3,000	280.47	152.97	110.47	89.22	76.47	67.97	61.90	57.35	53.81	50.97	
4,000	373.97	203.97	147.30	118.97	101.97	90.63	82.54	76.47	71.74	67.97	
5,000	467.46	254.96	184.12	148.71	127.46	113.29	103.17	95.58	89.68	84.96	
6,000	560.95	305.95	220.95	178.45	152.95	135.95	123.81	114.70	107.62	101.95	
7,000	654.44	356.94	257.77	208.19	178.44	158.61	144.44	133.82	125.55	118.94	
8,000	747.93	407.93	294.60	237.93	203.93	181.27	165.07	152.93	143.49	135.93	
9,000	841.42	458.92	331.42	267.67	229.42	203.92	185.71	172.05	161.42	152.92	
10,000	934.92	509.92	368.25	297.42	254.92	226.58	206.34	191.17	179.36	169.92	
11,000	1,028.41	560.91	405.07	327.16	280.41	249.24	226.98	210.28	197.30	186.91	
12,000	1,121.90	611.90	441.90	356.90	305.90	271.90	247.61	229.40	215.23	203.90	
13,000	1,215.39	662.89	478.72	386.64	331.39	294.56	268.25	248.51	233.17	220.89	
14,000	1,308.88	713.88	515.55	416.38	356.88	317.21	288.88	267.63	251.10	237.88	
15,000	1,402.37	764.87	552.37	446.12	382.37	339.87	309.52	286.75	269.04	254.87	
16,000	1,495.86	815.86	589.20	475.86	407.86	362.53	330.15	305.86	286.98	271.86	
17,000	1,589.36	866.86	626.02	505.61	433.36	385.19	350.78	324.98	304.91	288.86	
18,000	1,682.85	917.85	662.85	535.35	458.85	407.85	371.42	344.10	322.85	305.85	
19,000	1,776.34	968.84	699.67	565.09	484.34	430.51	392.05	363.21	340.78	322.84	
20,000	1,869.83	1,019.83	736.50	594.83	509.83	453.16	412.69	382.33	358.72	339.83	
21,000	1,963.32	1,070.82	773.32	624.57	535.32	475.82	433.32	401.45	376.65	356.82	
22,000	2,056.81	1,121.81	810.15	654.31	560.81	498.48	453.96	420.56	394.59	373.81	
23,000	2,150.30	1,172.80	846.97	684.05	586.30	521.14	474.59	439.68	412.53	390.80	
24,000	2,243.80	1,223.80	883.80	713.80	611.80	543.80	495.22	458.80	430.46	407.80	
25,000	2,337.29	1,274.79	920.62	743.54	637.29	566.45	515.86	477.91	448.40	424.79	
26,000	2,430.78	1,325.78	957.45	773.28	662.78	589.11	536.49	497.03	466.33	441.78	
27,000	2,524.27	1,376.77	994.27	803.02	688.27	611.77	557.13	516.15	484.27	458.77	
28,000	2,617.76	1,427.76	1,031.10	832.76	713.76	634.43	577.76	535.26	502.21	475.76	
29,000	2,711.25	1,478.75	1,067.92	862.50	739.25	657.09	598.40	554.38	520.14	492.75	
30,000	2,804.75	1,529.75	1,104.75	892.25	764.75	679.75	619.03	573.50	538.08	509.75	
31,000	2,898.24	1,580.74	1,141.57	921.99	790.24	702.40	639.67	592.61	556.01	526.74	
32,000	2,991.73	1,631.73	1,178.39	951.73	815.73	725.06	660.30	611.73	573.95	543.73	
33,000	3,085.22	1,682.72	1,215.22	981.47	841.22	747.72	680.93	630.84	591.89	560.72	
34,000	3,178.71	1,733.71	1,252.04	1,011.21	866.71	770.38	701.57	649.96	609.82	577.71	
35,000	3,272.20	1,784.70	1,288.87	1,040.95	892.20	793.04	722.20	669.08	627.76	594.70	
36,000	3,365.69	1,835.69	1,325.69	1,070.69	917.69	815.69	742.84	688.19	645.69	611.69	
37,000	3,459.19	1,886.69	1,362.52	1,100.44	943.19	838.35	763.47	707.31	663.63	628.69	
38,000	3,552.68	1,937.68	1,399.34	1,130.18	968.68	861.01	784.11	726.43	681.57	645.68	
39,000	3,646.17	1,988.67	1,436.17	1,159.92	994.17	883.67	804.74	745.54	699.50	662.67	
40,000	3,739.66	2,039.66	1,472.99	1,189.66	1,019.66	906.33	825.37	764.66	717.44	679.66	
41,000	3,833.15	2,090.65	1,509.82	1,219.40	1,045.15	928.98	846.01	783.78	735.37	696.65	
42,000	3,926.64	2,141.64	1,546.64	1,249.14	1,070.64	951.64	866.64	802.89	753.31	713.64	
43,000	4,020.13	2,192.63	1,583.47	1,278.88	1,096.13	974.30	887.28	822.01	771.25	730.63	
44,000	4,113.63	2,243.63	1,620.29	1,308.63	1,121.63	996.96	907.91	841.13	789.18	747.63	
45,000	4,207.12	2,294.62	1,657.12	1,338.37	1,147.12	1,019.62	928.55	860.24	807.12	764.62	
46,000	4,300.61	2,345.61	1,693.94	1,368.11	1,172.61	1,042.28	949.18	879.36	825.05	781.61	
47,000	4,394.10	2,396.60	1,730.77	1,397.85	1,198.10	1,064.93	969.81	898.48	842.99	798.60	
48,000	4,487.59	2,447.59	1,767.59	1,427.59	1,223.59	1,087.59	990.45	917.59	860.93	815.59	
49,000	4,581.08	2,498.58	1,804.42	1,457.33	1,249.08	1,110.25	1,011.08	936.71	878.86	832.58	
50,000	4,674.58	2,549.58	1,841.24	1,487.08	1,274.58	1,132.91	1,031.72	955.83	896.80	849.58	

* Pembiayaan sehingga RM150,000 boleh ditawarkan. Sila hubungi 03-4047 0957 untuk jumlah pembiayaan lain.
Rajah diatas termasuk 2% caj kutipan yang dikenakan untuk perkhidmatan potongan gaji.