

PRODUCT DISCLOSURE SHEET

(Please read this Product Disclosure Sheet before you decide to take up the **KFH MURABAHAH PERSONAL FINANCING-i GENERIC**. Kindly ensure that you also read the general terms and conditions.)

Kuwait Finance House (Malaysia) Berhad
KFH MURABAHAH PERSONAL FINANCING-i

Date: 15th March 2017

1. What is the nature of this product?

This is an unsecured Islamic personal financing, offered to individuals and the profit is calculated based on a flat rate basis.

2. What is the applicable Shariah Concept?

- Murabahah: It is a contract of an asset at the cost price plus a defined and agreed profit mark-up (cost plus profit sale).
- Tawarruq: Literally, it originated from the word “*wariq*” which means “*dirham*” (money) made from silver. This concept is used for obtaining cash financing facility, where a customer with a genuine need buys an item on credit from the Islamic bank on a deferred payment basis, based on *Murabahah* and then resells it for cash to a third party. This way, the customer can obtain cash without taking an interest based loan.

3. What do I get from this product?

Profit rate : _____ % p.a. flat with the effective rate of _____ % p.a.

Financing Amount : A minimum of RM5,000.00 and a maximum of RM250,000.00

Debt Servicing Ratio : The formula for calculating the Debt Servicing Ratio (DSR) is as follows :-

$$DSR = \frac{\text{All outstanding debt repayment obligations from banks and non-banks (including those not covered by CCRIS)}}{\text{Income after statutory deductions (i.e. tax, EPF, SOCSO)}}$$

Unsecured or Partially Secured Facility: - The DSR is capped at 75.0%
Fully Secured by ICM: 95.0% p.a.

Minimum Income : A minimum gross monthly salary of RM3,000.00 per month

For fully secured facility - Not applicable

(**Note** : The gross monthly salary is computed based on salary plus any fixed allowances)

Financing Period /Tenure : 2 to 10 years

Profit Rate Calculation : Profit rate is calculated monthly on a flat rate basis.

4. What are my obligations?

- Customers are required to pay a monthly instalment amount which is fixed throughout the financing period/tenure.
- The instalment amount calculated is based on the fixed rate mechanism and not influenced by the fluctuations of the Islamic Base Financing Rate
- Your monthly instalment is RM _____
- The total payment amount (Bank Selling Price) consists of financing amount (principal) + total profit.
- Your total Bank Selling Price is RM _____

Note :

- 1) The final instalment amount may be higher or lower than the fixed instalment amount.
- 2) The monthly instalment payment will be by deduction from the designated deposit accounts executed via the Standing Instruction form.

5. What are the fees and charges I have to pay?

Customers are required to pay for the stamp duty, Takaful contribution or brokerage fees.

6 Will I be receiving any notifications or communications on my application?

Only customers with approved application will receive a Short Message Service (SMS) notification. The SMS is sent as per the requirement in the Terms and Conditions of commodity trading which is an integral part of the product structure. The notification will provide you with the type, price and weight of the commodity traded.

No reply is required on the SMS but if the customer wishes to cancel or object the commodity trading, the customer may contact our Contact Centre on the number stated below within 30 minutes of the SMS received.

7. Do I need to have any takaful coverage?

Yes. A Group Credit Term Takaful (GCTT) is required to be taken up by the customer. The takaful coverage is compulsory as it will cover the outstanding amount in circumstances of death or total permanent disability.

Customer is also free to use the service of any non-panel takaful operators apart from the proposed panel takaful operators by the Bank.

In circumstances of early settlement, the rebate on the contribution covering the remaining tenor of the financing facility will be refunded to the customer accordingly upon claims to the respective takaful operator.

8. What if I fail to fulfill my obligations?

- Compensation charge (Ta'widh)
1% p.a on the overdue instalment or any other method approved by Bank Negara Malaysia or the Association of Islamic Banking Institutions in Malaysia (AIBIM).
- Right to set-off.
The Bank has the right to set off any credit balance in your account maintained with the Bank against any outstanding balance in this financing account.
- Revision of Profit Rate
The Bank may revise the profit rate which will result in a higher instalment amount to be paid where the revision of profit will take effect in a new agreement due to restructuring of financing payment.
- Reporting to local credit bureau
Any adverse records of your payment history will be reported to the local credit reference bureau, which will have serious adverse effect on your future financial standing and your ability to obtain future credit and banking facilities.
- Legal Action
 - i) Legal action will be taken against you for any outstanding amount due. As a result of these legal proceedings, charges will be incurred by the customer. This legal action will have an effect to your credit rating in order for you to apply for future credit and banking facilities.
 - ii) You may also be subject to bankruptcy proceedings and be adjudged a bankrupt if the outstanding amount reaches a certain limit. Repercussions of being a bankrupt will result in freezing and confiscation of your assets.

9. What if I fully settle the financing before its maturity?

Based on the guideline from Bank Negara Malaysia (BNM), customers shall be entitled to Ibra' (Rebate) under the following circumstances :-

- Customers who make early settlement.
- Customers who make settlement due to restructuring of the facility.
- Settlement by customers who defaulted in payment.
- Settlement by customers in the event of termination or cancellation before maturity date.

Note:

In the event if the customer settles or cancels the financing early, KFH Malaysia is to inform customer on rebate for GCTT whereby customer may not entitle for the rebate as the GCTT is solely borne by KFH Malaysia.

In the situations mentioned above, a general formula in determining the early settlement amount is as follows:-

<p style="text-align: center;">Settlement Amount: Outstanding Deferred Sale Price + Instalment Due + Late Payment Charges (if any) - Ibra' (rebate)</p>
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Of which

Ibra' (Rebate) = Deferred Profit - Early Settlement Charges (if any)

Deferred Profit means unaccrued profit at the point of settlement of the Facility

Early Settlement Charges means the charges that may be imposed by KFH Malaysia on you for early settlement of the facility before the end of the financing tenure. Such charges may include:-

- a) costs that have not been recovered because a financing contract has a structure with discount elements at the initial period of financing (if applicable); and
- b) initial costs that have not been recovered (e.g legal fees, valuation fees and takaful contribution),

but shall in any event be a reasonable estimate of the costs incurred by KFH Malaysia as a direct result of such early settlement.

Late Payment Charges compensation charges which may be imposed by KFH Malaysia for late payments.

Customer has the right to make early settlement of the facility by giving prior notice in writing thirty (30) days prior to the effective date.

- Sample Illustration is as per Appendix 1.

10. What are the major risks?

Monthly payment is deducted directly from the standing instruction executed by the customer. For those customers who have not kept sufficient amount in the account, the system will not be able to deduct the full amount of the monthly payment automatically. Therefore, the customer is required to make payments manually by visiting our branches accordingly.

11. Do I need a guarantor or collateral?

- Group Credit Takaful coverage [] Yes [] No
- Guarantor [] Yes [] No
- Collateral [] Yes [] No

12. What should I do if there are changes to my contact details?

It is important that you inform us of any change in your contact information, to ensure that all correspondences reach you in a timely manner.

13. Where can I get assistance and redress?

Should you have any enquiry regarding our products and services or difficulties in making payments, you should contact us earliest possible to discuss payment alternatives. Or if you wish to complaint on the products or services provided by us, you may contact us at:

Kuwait Finance House (Malaysia) Berhad
Level 26, Menara Prestige
No. 1, Jalan Pinang
50450 Kuala Lumpur, Malaysia
General line: +603 2168 0000
Contact Centre: 1300 888 KFH (534)
General Fax : +603 2168 0001
Website: www.kfh.com.my

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individuals. You can contact AKPK at:

Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 1-800-88-2575
E-mail : enquiry@akpk.org.my

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel : 1-300-88-5465
Fax : 03-21741515
E-mail : bnmtelelink@bnm.gov.my

14. Where can I get further information?

Should you require additional information about taking a personal financing, please refer to the banking info leaflets available at all our branches and the www.bankinginfo.com.my website.

15. Other Personal Financing products available

- Not applicable

IMPORTANT NOTE:

LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT CONTINUE MAKING PAYMENTS OF YOUR KFH MURABAHAH PERSONAL FINANCING-i.

THIS PRODUCT DISCLOSURE SHEET IS NOT A LEGALLY BINDING SHEET, AGREEMENT OR DOCUMENT. YOUR APPLICATION IS SUBJECT TO OUR CREDIT REVIEW (INCLUDING OF YOUR CREDIT STATUS FROM INTERNAL AND EXTERNAL SOURCES), AND APPROVAL IS AT THE SOLE DISCRETION OF THE BANK.

The information provided in this disclosure sheet is valid as at 15th March 2017. In the event of any inconsistency between the English version and the Bahasa Malaysia translation of this document, the English version shall prevail to the extent of such inconsistency.



HELAIAN PENDEDAHAN PRODUK

(Sila baca Helaiian Pendedahan Produk ini sebelum anda membuat keputusan untuk mengambil **KFH MURABAHAH PEMBIAYAAN PERIBADI-i**. Pastikan anda juga membaca terma-terma dan syarat-syarat am produk ini)

Kuwait Finance House (Malaysia) Berhad
KFH MURABAHAH PEMBIAYAAN PERIBADI-i

Tarikh: 15hb Mac 2017

1. Apakah sifat produk ini?

Produk ini adalah produk pembiayaan peribadi Islam tanpa jaminan yang ditawarkan kepada individu-individu dengan pengiraan keuntungan berasaskan kadar yang tetap.

2. Apakah konsep Shariah yang digunakan?

- Murabahah: Ia adalah satu kontrak bagi konsep penjualan aset pada harga kos ditambah dengan keuntungan yang dipersetujui (kos tambah dengan keuntungan jualan).
- Tawarruq: Ia berasal daripada perkataan “wariq” yang bermaksud “dirham” (wang) yang diperbuat daripada perak. Konsep ini digunakan untuk kemudahan pembiayaan tunai, di mana pelanggan yang benar-benar memerlukan pembiayaan, membeli sesuatu secara kredit daripada Kuwait Finance House (Malaysia) Berhad dengan pembayaran tangguh, berdasarkan Murabahah dan barang atau aset tersebut kemudiannya dijual kepada pihak ketiga untuk mendapatkan tunai. Dengan cara ini, pelanggan boleh memperolehi tunai tanpa mendapatkan pinjaman yang menghasilkan faedah.

3. Apakah yang boleh saya perolehi daripada produk ini?

Kadar keuntungan : _____ % p.a. kadar sama rata bersamaan dengan Kadar Efektif _____ % p.a.

Jumlah Pembiayaan : Minima RM5,000.00 sehingga maksima RM250,000.00

Nisbah Khidmat Hutang : Formula perkiraan untuk Nisbah Khidmat Hutang adalah seperti berikut:-

Nisbah Khidmat = Hutang	Kesemua Jumlah Tanggungan Pembayaran Balik dari bank atau bukan bank (termasuk yang tidak tertakluk dalam laporan CCRIS)
	Pendapatan selepas ditolak potongan dari badan kerajaan (e.g. cukai pendapatan, KWSP, SOCSO)

Pembiayaan Tanpa cagaran atau Separa Cagaran: Jumlah Nisbah Khidmat Hutang dihadkan kepada 75.0%

Pembiayaan Bercagaran Penuh dengn ICM: 95.0%

- Pendapatan Minima** : Minima pendapatan bulanan kasar RM3,000.00
(Nota : Pendapatan Bulanan kasar dihitung berdasarkan jumlah gaji termasuk sebarang elaun tetap)
- Tempoh Pembiayaan** : 2 hingga 10 tahun
- Perkiraan Kadar Keuntungan** : Kadar keuntungan adalah dikira pada setiap bulan berdasarkan kadar sama rata.

4. Apakah kewajipan saya?

- Pelanggan adalah dikehendaki membayar ansuran bulanan yang tetap sepanjang tempoh pembiayaan.
- Bayaran ansuran yang dikira adalah berdasarkan mekanisma kiraan tetap dan tidak dipengaruhi oleh turun naik Kadar Asas Islamik
- Jumlah ansuran bulanan anda ialah RM _____.
- Jumlah pembayaran anda (Harga Jualan Bank) adalah terdiri daripada Jumlah Pembiayaan (pokok) + jumlah keuntungan.
- Harga Jualan Bank anda ialah RM _____

Nota :

- 1) Ansuran bulanan yang terakhir boleh menjadi lebih tinggi atau lebih rendah daripada jumlah ansuran tetap.
- 2) Bayaran ansuran bulanan anda ialah melalui potongan dari akaun deposit yang telah dipilih melalui pelaksanaan Borang Arahan Tetap.

5. Apakah yuran dan caj yang perlu saya bayar?

Pelanggan perlu membayar duti setem, sumbangan takaful dan fi broker.

6. Adakah saya akan menerima apa - apa pemberitahuan atau komunikasi bagi permohonan saya?

Hanya pelanggan dengan permohonan yang diluluskan akan menerima pemberitahuan melalui Khidmat Pesanan Ringkas (SMS). SMS yang dihantar adalah keperluan seperti yang termaktub didalam Terma dan Syarat bagi perdagangan komoditi yang merupakan sebahagian asas struktur produk. Pemberitahuan tersebut akan memaklumkan anda mengenai jenis, harga dan berat komoditi yang diniagakan.

Tiada jawapan yang diperlukan bagi SMS tetapi jika anda ingin membatalkan atau membantah permohonan berkenaan, anda boleh menghubungi Pusat Perkhidmatan kami dalam tempoh 30 minit daripada SMS yang diterima.

7. Adakah saya memerlukan mana - mana insuran atau perlindungan takaful?

Ya. Perlindungan Takaful Berkelompok Bertempoh (GCTT) wajib diambil oleh pelanggan. Perlindungan takaful ini adalah wajib kerana ia meliputi sebarang jumlah yang belum dibayar sekiranya berlaku kematian atau kecacatan kekal menyeluruh.

Pelanggan juga adalah bebas untuk memilih sebarang perlindungan takaful dari syarikat pengendali takaful selain dari yang dicadangkan oleh pihak Bank.

Bagi kes - kes pembiayaan awal, rebat sumbangan perlindungan takaful atas baki pembiayaan akan dikembalikan pelanggan sebaik sahaja permohonan tuntutan dibuat keatas syarikat pengendali takaful yang berkenaan.

8. Bagaimanakah jika saya gagal memenuhi kewajipan saya?

- Fi Gantirugi (Ta'widh)
Kadar sebanyak 1% setahun untuk pembayaran lewat (fi gantirugi) dikenakan pada jumlah tunggakan ansuran, atau mana-mana kaedah perkiraan lain yang diluluskan oleh Bank Negara Malaysia atau Persatuan Institusi Perbankan Islam di Malaysia (AIBIM).
- Hak Tolakan
Pihak Bank berhak untuk menolak mana-mana baki kredit akaun yang dibuka dengan Bank, kepada sebarang baki yang tertunggak atau terhutang dalam akaun pembiayaan ini.
- Semakan Kadar Keuntungan Pembiayaan
Pihak Bank boleh membuat semakan kepada kadar keuntungan pembiayaan anda yang akan menyebabkan kenaikan jumlah bayaran ansuran bulanan di mana semakan kadar keuntungan tersebut akan berkuatkuasa bagi perjanjian baru berikutan penstrukturan bayaran balik pembiayaan.
- Laporan kepada biro rujukan kredit tempatan
Sebarang rekod kegagalan pembayaran akan dilaporkan kepada biro rujukan tempatan. Ini akan menyebabkan kesan buruk kepada kedudukan kewangan anda sekaligus menjejaskan keupayaan anda untuk memohon pembiayaan dan kemudahan perbankan anda di waktu hadapan.
- Tindakan Undang - Undang
 - i) Tindakan undang - undang akan dikenakan ke atas anda pada sebarang jumlah tertunggak. Prosiding undang - undang ini akan menyebabkan caj dikenakan kepada anda. Tindakan undang - undang ini akan mendatangkan kesan kepada taraf kredit anda dan seterusnya menjejaskan permohonan anda untuk lain lain pembiayaan kredit dan kemudahan perbankan.
 - ii) Anda juga boleh menghadapi prosiding kebangkrapan dan akan diputuskan sebagai bankrap sekiranya jumlah yang tertunggak tidak dibayar telah mencapai had yang tertentu . Hasil daripada keputusan itu akan menyebabkan pembekuan dan penyitaan kesemua aset anda.

9. Bagaimanakah jika saya menyelesaikan pembiayaan ini sebelum tamat tempoh pembiayaan?

Berdasarkan kepada garis panduan daripada Bank Negara Malaysia (BNM), pelanggan adalah berhak diberikan Ibra' (Rebat) oleh pihak Bank dalam situasi dan keadaan yang berikut :-

- Pelanggan yang melangsaikan pembiayaan sebelum tamat tempoh pembiayaan.
- Pelanggan yang melangsaikan pembiayaan disebabkan oleh penstrukturan semula
- Pembiayaan yang dilangsaikan oleh pelanggan yang telah ingkar dalam pembiayaan
- Pembiayaan yang dilangsaikan oleh pelanggan yang ingkar sehingga berlaku penamatan atau pembatalan pembiayaan sebelum tempoh matang.

Nota :

Bagi Pelanggan yang menyelesaikan atau membatalkan pembiayaan sebelum tempoh matang, KFHM Malaysia perlu memaklumkan kepada pelanggan berkenaan rebat GCTT di mana pelanggan mungkin tidak layak untuk diberi rebat GCTT kerana ia ditanggung sepenuhnya oleh KFHM Malaysia.

12. Apakah yang harus dibuat sekiranya terdapat perubahan pada maklumat perhubungan saya?

Adalah penting untuk anda memberitahu kami sekiranya terdapat sebarang perubahan pada maklumat perhubungan anda, untuk memastikan surat-menyurat akan sampai kepada anda tepat pada masanya.

13. Dimanakah boleh saya mendapat bantuan dan saya boleh mendapatkan maklumat selanjutnya?

Jikalau anda ingin mendapatkan maklumat yang lebih lanjut berkenaan dengan produk dan perkhidmatan kami, anda boleh menghubungi kami secepat mungkin untuk membincangkan plan pembayaran alternatif. Sebarang aduan mengenai produk atau perkhidmatan yang kami sediakan boleh diajukan atau menghubungi kami di alamat seperti di bawah :-

Kuwait Finance House (Malaysia) Berhad

Level 26, Menara Prestige

No. 1, Jalan Pinang

50450 Kuala Lumpur, Malaysia

Talian Am : +603 2168 0000

Talian Perkhidmatan: 1300 888 KFH (534)

Talian Faks Am : +603 2168 0001

Laman web : www.kfh.com.my

Atau secara alternatifnya anda boleh mendapatkan perkhidmatan Agensi Kaunseling dan Pengurusan Kredit (AKPK), sebuah agensi yang diperbadankan oleh Bank Negara Malaysia yang menyediakan perkhidmatan percuma kepada pengurusan kewangan, kaunseling kredit dan penstrukturan pembiayaan untuk individu. Anda boleh menghubungi AKPK di alamat seperti berikut :-

Agensi Kaunseling dan Pengurusan Kredit

Tingkat 8, Maju Junction Mall

1001, Jalan Sultan Ismail

50250 Kuala Lumpur

Tel : 1-800-88-2575

E-mail : enquiry@akpk.org.my

Sekiranya pertanyaan atau aduan anda adalah tidak dapat diselesaikan oleh pihak kami seperti yang dikehendaki, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di :

Block D, Bank Negara Malaysia

Jalan Dato' Onn

50480 Kuala Lumpur

Tel : 1-300-88-5465

Fax : 03-21741515

E-mail : bnmtelelink@bnm.gov.my

14. Di mana boleh saya mendapatkan keterangan selanjutnya?

Sekiranya anda mempunyai sebarang pertanyaan berkenaan pembiayaan peribadi, sila rujuk kepada risalah risalah banking info yang boleh didapati di semua cawangan kami dan laman sesawang www.bankinginfo.com.my.

15. Produk-Produk Pembiayaan Peribadi yang lain?

- Tidak berkenaan

CATATAN PENTING:

TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA INGKAR DALAM PEMBAYARAN SEMULA KFH MURABAHAH PEMBIAYAAN PERIBADI-i KAKITANGAN KERAJAAN ANDA.

PENDEDAHAN MAKLUMAT PRODUK INI BUKANLAH HELAIAN, PERJANJIAN ATAU DOKUMEN YANG TERIKAT DI SISI UNDANG UNDANG. PERMOHONAN ANDA ADALAH TERTAKLUK KEPADA KAJIAN SEMULA KREDIT KAMI (TERMASUK STATUS KREDIT ANDA DARIPADA SUMBER-SUMBER DALAM DAN LUARAN), DAN KELULUSAN ADALAH DIATAS BUDI BICARA PIHAK BANK

Maklumat yang diberi di Helaian Pendedahan produk ini adalah sah pada 15hb Mac 2017 dan sekiranya, terdapat percanggahan atau pertikaian antara terma-terma dan syarat-syarat versi Bahasa Inggeris dan Bahasa Malaysia, versi Bahasa Inggeris adalah mengatasi dan terpakai.

Appendix / Lampiran 1

<i>Deferred Sale Price</i>	<i>Contracted Profit Rate</i>	<i>Financing Period / Tenure</i>	<i>Cost of Purchase / Principal Financing Amount</i>	<i>Instalment Mode</i>
RM57,485.00	4.99%	36 Months (3 years)	RM50,000.00	Monthly

Mth	Monthly Instalment (RM)	Profit Unearned (RM)	Principal Unearned (RM)	Principal Outstanding (RM)	Total Profit Unearned (RM)	Current Outstanding Balance (RM)	Early Settlement Figure (RM)	Rebate (RM)
0	-	-	-	50,000.00	7,485.00	57,485.00	50,000.00	7,485.00
1	1,597.00	387.19	1,209.81	48,790.19	7,097.81	55,888.00	48,790.19	7,097.81
2	1,597.00	377.83	1,219.17	47,571.02	6,719.98	54,291.00	47,571.02	6,719.98
3	1,597.00	368.38	1,228.62	46,342.40	6,351.60	52,694.00	46,342.40	6,351.60
4	1,597.00	358.87	1,238.13	45,104.27	5,992.73	51,097.00	45,104.27	5,992.73
5	1,597.00	349.28	1,247.72	43,856.55	5,643.45	49,500.00	43,856.55	5,643.45
6	1,597.00	339.62	1,257.38	42,599.17	5,303.83	47,903.00	42,599.17	5,303.83
7	1,597.00	329.88	1,267.12	41,332.06	4,973.94	46,306.00	41,332.06	4,973.94
8	1,597.00	320.07	1,276.93	40,055.13	4,653.87	44,709.00	40,055.13	4,653.87
9	1,597.00	310.18	1,286.82	38,768.31	4,343.69	43,112.00	38,768.31	4,343.69
10	1,597.00	300.22	1,296.78	37,471.53	4,043.47	41,515.00	37,471.53	4,043.47
11	1,597.00	290.17	1,306.83	36,164.70	3,753.30	39,918.00	36,164.70	3,753.30
12	1,597.00	280.05	1,316.95	34,847.76	3,473.24	38,321.00	34,847.76	3,473.24
13	1,597.00	269.86	1,327.14	33,520.61	3,203.39	36,724.00	33,520.61	3,203.39
14	1,597.00	259.58	1,337.42	32,183.19	2,943.81	35,127.00	32,183.19	2,943.81
15	1,597.00	249.22	1,347.78	30,835.41	2,694.59	33,530.00	30,835.41	2,694.59
16	1,597.00	238.79	1,358.21	29,477.20	2,455.80	31,933.00	29,477.20	2,455.80
17	1,597.00	228.27	1,368.73	28,108.47	2,227.53	30,336.00	28,108.47	2,227.53
18	1,597.00	217.67	1,379.33	26,729.14	2,009.86	28,739.00	26,729.14	2,009.86
19	1,597.00	206.99	1,390.01	25,339.12	1,802.88	27,142.00	25,339.12	1,802.88
20	1,597.00	196.22	1,400.78	23,938.35	1,606.65	25,545.00	23,938.35	1,606.65
21	1,597.00	185.38	1,411.62	22,526.72	1,421.28	23,948.00	22,526.72	1,421.28
22	1,597.00	174.44	1,422.56	21,104.17	1,246.83	22,351.00	21,104.17	1,246.83
23	1,597.00	163.43	1,433.57	19,670.59	1,083.41	20,754.00	19,670.59	1,083.41
24	1,597.00	152.33	1,444.67	18,225.92	931.08	19,157.00	18,225.92	931.08
25	1,597.00	141.14	1,455.86	16,770.06	789.94	17,560.00	16,770.06	789.94
25	1,597.00	129.87	1,467.13	15,302.93	660.07	15,963.00	15,302.93	660.07
27	1,597.00	118.50	1,478.50	13,824.43	541.57	14,366.00	13,824.43	541.57
28	1,597.00	107.05	1,489.95	12,334.48	434.52	12,769.00	12,334.48	434.52
29	1,597.00	95.52	1,501.48	10,833.00	339.00	11,172.00	10,833.00	339.00
30	1,597.00	83.89	1,513.11	9,319.89	255.11	9,575.00	9,319.89	255.11
31	1,597.00	72.17	1,524.83	7,795.06	182.94	7,978.00	7,795.06	182.94
32	1,597.00	60.36	1,536.64	6,258.43	122.57	6,381.00	6,258.43	122.57
33	1,597.00	48.46	1,548.54	4,709.89	74.11	4,784.00	4,709.89	74.11
34	1,597.00	36.47	1,560.53	3,149.36	37.64	3,187.00	3,149.36	37.64
35	1,597.00	24.39	1,572.61	1,576.75	13.25	1,590.00	1,576.75	13.25
36	1,590.00	13.25	1,576.75	0.00	0.00	0.00	0.00	0.00
Total	57,485.00	7,485.00	50,000.00	-	-	-	-	-

Disclaimer : This schedule indicates the ideal payment of instalments by customer. The values illustrated above may change according to a number of variables such as promptness of payments by customer, different amount of disbursement and prepayments.

Penafian : Jadual ini menunjukkan pembayaran instalmen yang ideal ole pelanggan. Angka yang ditunjukkan boleh berubah berdasarkan kepada pemboleh ubah seperti ketepatan pembayaran oleh pelanggan, pembayaran yang berbeza dan bayaran terdahulu.