

SKIM HUTANG

PEMBIAYAAN PENGURUSAN KEWANGAN (PPK)- i



RM200,000 sehingga 20 tahun
BAYARAN BULANAN SERENDAH RM42.00*

KELAYAKAN

- Semua kakitangan yang telah disahkan dalam jawatan
- Khas untuk kakitangan UTM sahaja
- Bayaran balik melalui arahan potongan gaji

CIRI-CIRI

- Tanpa Penjamin
- Disenaraihitamkan masih boleh memohon
- Tiada caj-caj tersembunyi

DOKUMEN DIPERLUKAN

- Kad Pengenalan
- Slip gaji terkini (asal) 3 bulan
- Surat Pengesahan Majikan
- Surat Akujanji

Untuk sebarang pertanyaan, sila hubungi :

En. Hanafi : 017-7772557, Hjh. Azizah : 019-7741217, En. Fazil : 012-7778375, En. Asnan : 012-7999272

BANK MUAMALAT MALAYSIA BERHAD (CAWANGAN KULAI)

No. 18 & 19, Taman Seraya, Jalan Raya Kulai Besar, 81000 Kulai, Johor.

Tel : 07-6638486 Fax : 07-6638496 E-mel : consumer.sales-kula@muamalat.com.my



FINANCING AMOUNT (RM)	PROFIT RATE @ BFR + 1.8% = 7.90%										
	3	5	6	7	9	10	11	12	15	18	20
	YRS	YRS	YRS	YRS	YRS	YRS	YRS	YRS	YRS	YRS	YRS
	4.21%	4.24%	4.27%	4.31%	4.36%	4.45%	4.50%	4.59%	4.73%	4.87%	4.96%
5,000	156	101	87	78	65	60	57	54	47	43	42
10,000	313	202	175	155	130	121	114	108	95	87	83
15,000	469	303	262	233	195	181	170	162	142	130	125
20,000	626	405	350	311	259	242	227	215	190	174	166
25,000	782	506	437	388	324	302	284	269	237	217	208
30,000	939	607	525	466	389	362	341	323	285	261	249
35,000	1,095	708	612	544	454	423	398	377	332	304	291
40,000	1,252	809	699	621	519	483	454	431	380	348	332
45,000	1,408	910	787	699	584	544	511	485	427	391	374
50,000	1,565	1,011	874	777	648	604	568	538	475	434	415
55,000	1,721	1,113	962	855	713	664	625	592	522	478	457
60,000	1,877	1,214	1,049	932	778	725	682	646	570	521	498
65,000	2,034	1,315	1,136	1,010	843	785	739	700	617	565	540
70,000	2,190	1,416	1,224	1,088	908	846	795	754	665	608	581
75,000	2,347	1,517	1,311	1,165	973	906	852	808	712	652	623
80,000	2,503	1,618	1,399	1,243	1,037	966	909	862	760	695	664
85,000	2,660	1,719	1,486	1,321	1,102	1,027	966	915	807	739	706
90,000	2,816	1,821	1,574	1,398	1,167	1,087	1,023	969	855	782	747
95,000	2,973	1,922	1,661	1,476	1,232	1,148	1,079	1,023	902	825	789
100,000	3,129	2,023	1,748	1,554	1,297	1,208	1,136	1,077	950	869	830
105,000	3,285	2,124	1,836	1,631	1,362	1,268	1,193	1,131	997	912	872
110,000	3,442	2,225	1,923	1,709	1,426	1,329	1,250	1,185	1,045	956	913
115,000	3,598	2,326	2,011	1,787	1,491	1,389	1,307	1,239	1,092	999	955
120,000	3,755	2,427	2,098	1,864	1,556	1,450	1,363	1,292	1,140	1,043	996
125,000	3,911	2,529	2,186	1,942	1,621	1,510	1,420	1,346	1,187	1,086	1,038
130,000	4,068	2,630	2,273	2,020	1,686	1,570	1,477	1,400	1,235	1,130	1,079
135,000	4,224	2,731	2,360	2,097	1,751	1,631	1,534	1,454	1,282	1,173	1,121
140,000	4,381	2,832	2,448	2,175	1,815	1,691	1,591	1,508	1,330	1,216	1,162
145,000	4,537	2,933	2,535	2,253	1,880	1,752	1,647	1,562	1,377	1,260	1,204
150,000	4,694	3,034	2,623	2,330	1,945	1,812	1,704	1,615	1,425	1,303	1,245
155,000	4,850	3,135	2,710	2,408	2,010	1,872	1,761	1,669	1,472	1,347	1,287
160,000	5,006	3,237	2,798	2,486	2,075	1,933	1,818	1,723	1,520	1,390	1,328
165,000	5,163	3,338	2,885	2,564	2,140	1,993	1,875	1,777	1,567	1,434	1,370
170,000	5,319	3,439	2,972	2,641	2,204	2,054	1,931	1,831	1,615	1,477	1,411
175,000	5,476	3,540	3,060	2,719	2,269	2,114	1,988	1,885	1,662	1,521	1,453
180,000	5,632	3,641	3,147	2,797	2,334	2,174	2,045	1,939	1,710	1,564	1,494
185,000	5,789	3,742	3,235	2,874	2,399	2,235	2,102	1,992	1,757	1,608	1,536
190,000	5,945	3,843	3,322	2,952	2,464	2,295	2,159	2,046	1,805	1,651	1,577
195,000	6,102	3,945	3,409	3,030	2,529	2,356	2,216	2,100	1,852	1,694	1,619
200,000	6,258	4,046	3,497	3,107	2,593	2,416	2,272	2,154	1,900	1,738	1,660

* Kadar siling (maksima) : 11%. Tertakluk kepada terma dan syarat.

* BFR+1.80% = 7.90%