

MERDEKA DEAL 2025

18 OGOS 2025 – 31 OKTOBER 2025



**KADAR TETAP
TERENDAH
DI PASARAN**

3.50%

- » PEMBIAYAAN SEHINGGA
RM 400,000
- » KELULUSAN SEGERA



*Tertakluk pada terma dan syarat

JADUAL ANSURAN BULANAN

PROMOSI MERDEKA DEAL 2025 – PEMBIAYAAN PERIBADI-İ LESTARI

Jumlah Pembiayaan (RM)	Tempoh (Bulan) / Kadar Keuntungan (Tetap)									
	3.50%									
	12	24	36	48	60	72	84	96	108	120
10,000	863	446	307	238	196	169	149	134	122	113
20,000	1,726	892	614	476	392	337	297	267	244	225
30,000	2,588	1,338	921	713	588	505	445	400	366	338
40,000	3,451	1,784	1,226	951	784	673	593	534	487	450
50,000	4,313	2,230	1,535	1,188	980	841	742	667	609	563
60,000	5,176	2,675	1,842	1,426	1,176	1,009	890	800	731	675
70,000	6,038	3,121	2,149	1,663	1,371	1,177	1,036	934	853	788
80,000	6,901	3,567	2,456	1,901	1,567	1,345	1,196	1,087	974	900
90,000	7,763	4,013	2,763	2,138	1,763	1,513	1,334	1,200	1,096	1,013
100,000	8,626	4,459	3,070	2,376	1,969	1,681	1,483	1,334	1,218	1,125
110,000	9,488	4,905	3,377	2,613	2,155	1,849	1,631	1,467	1,340	1,238
120,000	10,351	5,350	3,684	2,851	2,351	2,017	1,779	1,600	1,461	1,350
130,000	11,213	5,796	3,991	3,088	2,547	2,185	1,927	1,734	1,583	1,463
140,000	12,076	6,242	4,298	3,326	2,742	2,353	2,075	1,867	1,705	1,575
150,000	12,938	6,688	4,605	3,563	2,938	2,521	2,224	2,000	1,827	1,688
160,000	13,801	7,134	4,912	3,801	3,134	2,689	2,372	2,134	1,948	1,800
170,000	14,663	7,580	5,219	4,038	3,330	2,857	2,520	2,267	2,070	1,913
180,000	15,526	8,025	5,526	4,276	3,526	3,025	2,668	2,400	2,192	2,025
190,000	16,388	8,471	5,832	4,513	3,722	3,193	2,816	2,534	2,314	2,138
200,000	17,251	8,917	6,139	4,751	3,917	3,362	2,965	2,667	2,435	2,250
210,000	18,113	9,363	6,446	4,988	4,113	3,530	3,113	2,800	2,557	2,363
220,000	18,976	9,809	6,753	5,226	4,309	3,698	3,261	2,934	2,679	2,475
230,000	19,838	10,254	7,060	5,463	4,505	3,866	3,409	3,067	2,801	2,588
240,000	20,701	10,700	7,367	5,701	4,701	4,034	3,557	3,200	2,922	2,700
250,000	21,563	11,146	7,674	5,938	4,897	4,202	3,706	3,334	3,044	2,813
260,000	22,426	11,592	7,981	6,176	5,093	4,370	3,854	3,467	3,166	2,925
270,000	23,288	12,038	8,288	6,414	5,288	4,538	4,002	3,600	3,288	3,038
280,000	24,151	12,484	8,595	6,651	5,484	4,706	4,150	3,734	3,409	3,150
290,000	25,013	12,929	8,902	6,889	5,680	4,874	4,298	3,867	3,531	3,262
300,000	25,876	13,375	9,209	7,126	5,876	5,042	4,447	4,000	3,653	3,375
310,000	26,738	13,821	9,516	7,364	6,072	5,210	4,595	4,133	3,775	3,487
320,000	27,601	14,267	9,823	7,601	6,268	5,378	4,743	4,267	3,896	3,600
330,000	28,463	14,713	10,130	7,839	6,464	5,546	4,891	4,400	4,018	3,712
340,000	29,326	15,159	10,437	8,076	6,659	5,714	5,039	4,533	4,140	3,825
350,000	30,188	15,604	10,744	8,314	6,855	5,882	5,188	4,667	4,262	3,937
360,000	31,051	16,050	11,051	8,551	7,051	6,050	5,336	4,800	4,383	4,050
370,000	31,913	16,496	11,357	8,789	7,247	6,218	5,484	4,933	4,505	4,162
380,000	32,776	16,942	11,664	9,026	7,443	6,386	5,632	5,067	4,627	4,275
390,000	33,638	17,388	11,971	9,264	7,639	6,555	5,780	5,200	4,748	4,387
400,000	34,501	17,833	12,278	9,501	7,834	6,723	5,929	5,333	4,870	4,500

Nota : Jadual ini hanyalah sebagai rujukan sahaja.

MERDEKA DEAL 2025

18 OGOS 2025 – 31 OKTOBER 2025



KADAR SERENDAH 2.66%*

- » PEMBIAYAAN SEHINGGA RM 400,000
- » KELULUSAN SEGERA



*Tertakluk pada terma dan syarat

JADUAL ANSURAN BULANAN PROMOSI MERDEKA DEAL 2025 – PELANGGAN BAHARU

Jumlah Pembiayaan (RM)	Tempoh (Bulan)/Kadar Terapung (Asas Bulanan)									
	12	24	36	48	60	72	84	96	108	120
	*ECOF + 1.11%									
	2.79%	2.71%	2.69%	2.70%	2.71%	2.72%	2.74%	2.76%	2.78%	2.79%
50,000	4,283	2,197	1,502	1,154	947	808	710	636	579	534
60,000	5,140	2,636	1,802	1,385	1,136	970	852	763	695	640
70,000	5,997	3,075	2,102	1,616	1,325	1,131	993	890	810	747
80,000	6,853	3,514	2,402	1,847	1,514	1,293	1,135	1,017	926	853
90,000	7,710	3,953	2,702	2,078	1,703	1,455	1,277	1,145	1,042	960
100,000	8,566	4,393	3,003	2,308	1,893	1,616	1,419	1,272	1,158	1,067
150,000	12,849	6,589	4,504	3,462	2,839	2,424	2,128	1,907	1,736	1,600
200,000	17,132	8,785	6,005	4,616	3,785	3,232	2,838	2,543	2,315	2,133
250,000	21,415	10,981	7,506	5,770	4,731	4,040	3,547	3,179	2,893	2,666
300,000	25,698	13,177	9,007	6,924	5,677	4,847	4,256	3,814	3,472	3,199
350,000	29,981	15,373	10,508	8,078	6,623	5,655	4,965	4,450	4,050	3,732
400,000	34,264	17,569	12,009	9,232	7,569	6,463	5,675	5,085	4,629	4,265

Nota : Ilustrasi Jadual Bayaran adalah berdasarkan *Effective Cost of Found (ECOF)* 4.00%.
Jadual Bayaran akan berubah mengikut ECOF yang digunakan pada masa permohonan.

JADUAL ANSURAN BULANAN PROMOSI MERDEKA DEAL 2025 – PENYATUAN HUTANG

Jumlah Pembiayaan (RM)	Tempoh (Bulan)/Kadar Terapung (Asas Bulanan)									
	12	24	36	48	60	72	84	96	108	120
	*ECOF + 1.04%									
	2.75%	2.67%	2.66%	2.66%	2.67%	2.68%	2.70%	2.72%	2.73%	2.75%
50,000	4,282	2,195	1,500	1,153	945	807	708	634	577	532
60,000	5,138	2,634	1,800	1,383	1,134	968	850	761	693	638
70,000	5,994	3,073	2,100	1,614	1,323	1,129	991	888	808	744
80,000	6,851	3,512	2,400	1,844	1,512	1,290	1,133	1,015	923	851
90,000	7,707	3,951	2,699	2,075	1,701	1,452	1,274	1,142	1,039	957
100,000	8,563	4,389	2,999	2,305	1,889	1,613	1,416	1,268	1,154	1,063
150,000	12,844	6,584	4,499	3,458	2,834	2,419	2,123	1,902	1,731	1,594
200,000	17,126	8,778	5,998	4,610	3,778	3,225	2,831	2,536	2,308	2,126
250,000	21,407	10,973	7,498	5,762	4,723	4,031	3,539	3,170	2,885	2,657
300,000	25,688	13,167	8,997	6,915	5,667	4,838	4,246	3,804	3,461	3,188
350,000	29,970	15,362	10,497	8,067	6,612	5,644	4,954	4,438	4,038	3,720
400,000	34,251	17,556	11,996	9,219	7,556	6,450	5,662	5,072	4,615	4,251

Nota : Ilustrasi Jadual Bayaran adalah berdasarkan *Effective Cost of Found (ECOF)* 4.00%.
Jadual Bayaran akan berubah mengikut ECOF yang digunakan pada masa permohonan.