

GARIS PANDUAN PEMBIAYAAN PERIBADI

1. PEMBIAYAAN ASAS

- 1.1 Pembiayaan kepada seseorang anggota adalah berpandukan kepada yuran saham terkumpul (YST) dan pembiayaan asal yang ditetapkan dari masa ke masa seperti yang berikut :-

YURAN SAHAM TERKUMPUL	KELAYAKAN (RM)
Anggota telah membayar SYER RM 100 dan YURAN sebanyak RM 180.00 layak ...	
(Yuran)	
• Lebih RM 180.00 kurang daripada RM 500.00	10,000.00
• Memiliki YST RM 500.01 ke RM 1000.00	20,000.00
• Memiliki YST RM 1000.01 ke RM 5000.00	30,000.00
• Melebihi RM 5000.01 ke RM 10 000.00	35,000.00 + YST
• Melebihi RM 10 000.01 ke atas	50,000.00 + YST

- 1.2 Tanpa mengambil kira kriteria diatas, Jawatankuasa Pembiayaan (JKP) boleh meluluskan pembiayaan sehingga had maksimum RM 80,000.00 tetapi hendaklah mengambil kira bayaran balik yang singkat dan caruman saham yang berpatutan untuk tujuan mengurangkan tanggungan risiko penjamin.

2. HAD TANGGUNGAN KE ATAS PEMBIAYAAN

Had tanggungan setiap penjamin pada satu-satu masa adalah kekal kepada RM 12,500.00 bagi setiap seorang anggota.

**JADUAL ANSURAN BULANAN
PEMBIAYAAN PERIBADI**

JUMLAH PEMBIAYAAN	TEMPOH PEMBIAYAAN (BULAN)									
	6 %									
	12	24	36	48	60	72	84	96	108	120
3,000	265.00	140.00	98.33	77.50	65.00	56.67	50.71	46.25	42.78	40.00
4,000	353.33	186.67	131.11	103.33	86.67	75.56	67.62	61.67	57.04	53.33
5,000	441.67	233.33	163.89	129.17	108.33	94.44	84.52	77.08	71.30	66.67
6,000	530.00	280.00	196.67	155.00	130.00	113.33	101.43	92.50	85.56	80.00
7,000	618.33	326.67	229.44	180.83	151.67	132.22	118.33	107.92	99.81	93.33
8,000	706.67	373.33	262.22	206.67	173.33	151.11	135.24	123.33	114.07	106.67
9,000	795.00	420.00	295.00	232.50	195.00	170.00	152.14	138.75	128.33	120.00
10,000	883.33	466.67	327.78	258.33	216.67	188.89	169.05	154.17	142.59	133.33
11,000	971.67	513.33	360.56	284.17	238.33	207.78	185.95	169.58	156.85	146.67
12,000	1,060.00	560.00	393.33	310.00	260.00	226.67	202.86	185.00	171.11	160.00
13,000	1,148.33	606.67	426.11	335.83	281.67	245.56	219.76	200.42	185.37	173.33
14,000	1,866.67	653.33	458.89	361.67	303.33	264.44	236.67	215.83	199.63	186.67
15,000	1,325.00	700.00	491.67	387.50	325.00	283.33	253.57	231.25	213.89	200.00
16,000	1,413.33	746.67	524.44	413.33	346.67	302.22	270.48	246.67	228.15	213.33
17,000	1,501.67	793.33	557.22	439.17	368.33	321.11	287.38	262.08	242.41	226.67
18,000	1,590.00	840.00	590.00	465.00	390.00	340.00	304.29	277.50	256.67	240.00
19,000	1,678.33	886.67	622.78	490.83	411.67	358.89	321.19	292.92	270.93	253.33
20,000	1,766.67	933.33	655.56	516.67	433.33	377.78	338.10	308.33	285.19	266.67
21,000	1,855.00	980.00	688.33	542.50	455.00	396.67	355.00	323.75	299.44	280.00
22,000	1,943.33	1,026.67	721.11	568.33	476.67	415.56	371.90	339.17	313.70	293.33
23,000	2,031.67	1,073.33	753.89	594.17	498.33	434.44	388.81	354.58	327.96	306.67
24,000	2,120.00	1,120.00	786.67	620.00	520.00	453.33	405.71	370.00	342.22	320.00
25,000	2,208.33	1,166.67	819.44	645.83	541.67	472.22	422.62	385.42	356.48	333.33
26,000	2,296.67	1,213.33	852.22	671.67	563.33	491.11	439.52	400.83	370.74	346.67
27,000	2,385.00	1,260.00	885.00	697.50	585.00	510.00	456.43	416.25	385.00	360.00
28,000	2,473.33	1,306.67	917.78	723.33	606.67	528.89	473.33	431.67	399.26	373.33

JUMLAH PEMBIAYAAN	TEMPOH PEMBIAYAAN (BULAN)									
	6 %									
	12	24	36	48	60	72	84	96	108	120
29,000	2,561.67	1,353.33	950.56	749.17	628.33	547.78	490.24	447.08	413.52	386.67
30,000	2,650.00	1,400.00	983.33	775.00	650.00	566.67	507.14	462.50	427.78	400.00
31,000	2,738.33	1,446.67	1,016.11	800.83	671.67	585.56	524.05	477.92	442.04	413.33
32,000	2,826.67	1,493.33	1,048.89	826.67	693.33	604.44	540.95	493.33	456.30	426.67
33,000	2,915.00	1,540.00	1,081.67	852.50	715.00	623.33	557.86	508.75	470.56	440.00
34,000	3,003.33	1,586.67	1,114.44	878.33	736.67	642.22	574.76	524.17	484.81	453.33
35,000	3,091.67	1,633.33	1,147.22	904.17	758.33	661.11	591.67	539.58	499.07	466.67
36,000	3,180.00	1,680.00	1,180.00	930.00	780.00	680.00	608.57	555.00	513.33	480.00
37,000	3,268.33	1,726.67	1,212.78	955.83	801.67	698.89	625.48	570.42	527.59	493.33
38,000	3,356.67	1,773.33	1,245.56	981.67	823.33	717.78	642.38	585.83	541.85	506.67
39,000	3,445.00	1,820.00	1,278.33	1,007.50	845.00	736.67	659.29	601.25	556.11	520.00
40,000	3,533.33	1,866.67	1,311.11	1,033.33	866.67	755.56	676.19	616.67	570.37	533.33
41,000	3,621.67	1,913.33	1,343.89	1,059.17	888.33	774.44	693.10	632.08	584.63	546.67
42,000	3,710.00	1,960.00	1,376.67	1,085.00	910.00	793.33	710.00	647.50	598.89	560.00
43,000	3,798.33	2,006.67	1,409.44	1,110.83	931.67	812.22	726.90	662.92	613.15	573.33
44,000	3,886.67	2,053.33	1,442.22	1,136.67	953.33	831.11	743.81	678.33	627.41	586.67
45,000	3,975.00	2,100.00	1,475.00	1,625.50	975.00	850.00	760.71	693.75	641.67	600.00
46,000	4,063.33	2,146.67	1,507.78	1,188.33	996.67	868.89	777.62	709.17	655.93	613.33
47,000	4,151.67	2,193.33	1,540.56	1,214.17	1,018.33	887.78	794.52	724.58	670.19	626.67
48,000	4,240.00	2,240.00	1,573.33	1,240.00	1,040.00	906.67	811.43	740.00	684.44	640.00
49,000	4,328.33	2,286.67	1,606.11	1,265.83	1,061.67	925.56	828.33	755.42	698.70	653.33
50,000	4,416.67	2,333.33	1,638.89	1,291.67	1,083.33	944.44	845.24	770.83	712.96	666.67
51,000	4,505.00	2,380.00	1,671.67	1,317.50	1,105.00	963.33	862.14	786.25	727.22	680.00
52,000	4,593.33	2,426.67	1,704.44	1,343.33	1,126.67	982.22	879.05	801.67	741.48	693.33
53,000	4,681.67	2,473.33	1,737.22	1,369.17	1,148.33	1,001.11	895.95	817.08	755.74	706.67
54,000	4,770.00	2,520.00	1,770.00	1,395.00	1,170.00	1,020.00	912.86	832.50	770.00	720.00
55,000	4,858.33	2,566.67	1,802.78	1,420.83	1,191.67	1,038.89	929.76	847.92	784.26	733.33
56,000	4,946.67	2,613.33	1,836.56	1,446.67	1,213.33	1,057.78	946.67	863.33	798.52	746.67
57,000	5,035.00	2,660.00	1,868.33	1,472.50	1,235.00	1,076.67	963.57	878.75	812.78	760.00
58,000	5,123.33	2,706.67	1,901.11	1,498.33	1,256.67	1,095.56	980.48	894.17	827.04	773.33

JUMLAH PEMBIAYAAN	TEMPOH PEMBIAYAAN (BULAN)									
	6 %									
	12	24	36	48	60	72	84	96	108	120
59,000	5,211.67	2,753.33	1,933.89	1,524.17	1,278.33	1,114.44	997.38	909.58	841.30	786.67
60,000	5,300.00	2,800.00	1,966.67	1,550.00	1,300.00	1,133.33	1,014.29	925.00	855.56	800.00
61,000	5,388.33	2,846.67	1,999.44	1,575.83	1,321.67	1,152.22	1,031.19	940.42	869.81	813.33
62,000	5,476.67	2,893.33	2,032.22	1,601.67	1,343.33	1,171.11	1,048.10	955.83	884.07	826.67
63,000	5,565.00	2,940.00	2,065.00	1,627.50	1,365.00	1,190.00	1,065.00	971.25	898.33	840.00
64,000	5,653.33	2,986.67	2,097.78	1,653.33	1,386.67	1,208.89	1,081.90	986.67	912.59	853.33
65,000	5,741.67	3,033.33	2,130.56	1,679.17	1,408.33	1,227.78	1,098.81	1,002.08	926.85	866.67
66,000	5,830.00	3,080.00	2,163.33	1,705.00	1,430.00	1,246.67	1,115.71	1,017.50	941.11	880.00
67,000	5,918.33	3,126.67	2,196.11	1,730.83	1,451.67	1,265.56	1,132.62	1,032.92	955.37	893.33
68,000	6,006.67	3,173.33	2,228.89	1,756.67	1,473.33	1,284.44	1,149.52	1,048.33	969.63	906.67
69,000	6,095.00	3,220.00	2,261.67	1,782.50	1,495.00	1,303.33	1,166.43	1,063.75	983.89	920.00
70,000	6,183.33	3,266.67	2,294.44	1,808.33	1,516.67	1,322.22	1,183.33	1,079.17	998.15	933.33
71,000	6,271.67	3,313.33	2,327.22	1,834.17	1,538.33	1,341.11	1,200.24	1,094.58	1,012.41	946.67
72,000	6,360.00	3,360.00	2,360.00	1,860.00	1,560.00	1,360.00	1,217.14	1,110.00	1,026.67	960.00
73,000	6,448.33	3,406.67	2,392.78	1,885.83	1,581.67	1,378.89	1,234.05	1,125.42	1,040.93	973.33
74,000	6,536.67	3,453.33	2,425.56	1,911.67	1,603.33	1,397.78	1,250.95	1,140.83	1,055.19	986.67
75,000	6,625.00	3,500.00	2,458.33	1,937.50	1,625.00	1,416.67	1,267.86	1,156.25	1,069.44	1,000.00
76,000	6,713.33	3,546.67	2,491.11	1,963.33	1,646.67	1,435.56	1,284.76	1,171.67	1,083.70	1,013.33
77,000	6,801.67	3,593.33	2,523.89	1,989.17	1,668.33	1,454.44	1,301.67	1,187.08	1,097.96	1,026.67
78,000	6,890.00	3,640.00	2,556.67	2,015.00	1,690.00	1,473.33	1,318.57	1,202.50	1,112.22	1,040.00
79,000	6,978.33	3,686.67	2,589.44	2,040.83	1,711.67	1,492.22	1,335.48	1,217.92	1,126.48	1,053.33
80,000	7,066.67	3,733.33	2,622.22	2,066.67	1,733.33	1,511.11	1,352.38	1,233.33	1,140.74	1,066.67

Disediakan oleh : Bahagian Pembiayaan Peribadi, Koperasi Kakitangan Bernas Berhad

Tarikh : 2 MEI 2014