

KOPERASI KOSPETA MALAYSIA BERHAD
SYARAT KELAYAKAN PEMBIAYAAN DAN TEMPOH BAYARAN BALIK
Kadar Keuntungan Serendah 5.9%

YURAN (Minimum)	SYER (Minimum)	AMAUN PINJAMAN	12 THN	1 24 THN	36 3 THN	48 4 THN	KEUNTUNGAN		BIL PENJAMIN				
PINJAMAN KECEMASAN													
RM180.00 RM300.00	MINIMA RM1,000.00	1,000.00	88.25	46.58	32.69	25.75	5.9%		1				
		2,000.00	176.50	93.17	65.39	51.50	5.9%		1				
		3,000.00	264.75	139.75	98.08	77.25	5.9%		1				
		4,000.00	353.00	186.33	130.78	103.00	5.9%		1				
		5,000.00	441.25	232.92	163.47	128.75	5.9%		1				
		6,000.00	529.50	279.50	196.17	154.50	5.9%		1				
		7,000.00	617.75	326.08	228.86	180.25	5.9%		1				
		AMAUN PINJAMAN	12 THN	1 24 THN	36 3 THN	48 4 THN	60 5 THN	72 6 THN	84 7 THN	96 8 THN	108 9 THN	120 10 THN	Bil Penjamin
		1,000.00	88.25	46.58	32.69							1	
		2,000.00	176.50	93.17	65.39							1	
		3,000.00	264.75	139.75	98.08							1	
		4,000.00	353.00	186.33	130.78							1	
		5,000.00	441.25	232.92	163.47							1	
		6,000.00	529.50	279.50	196.17	154.50	129.50	112.83	100.93	92.00	85.06	79.50	1
		7,000.00	617.75	326.08	228.86	180.25	151.08	131.64	117.75	107.33	99.23	92.75	1
		8,000.00	706.00	372.67	261.56	206.00	172.67	150.44	134.57	122.67	113.41	106.00	1
		9,000.00	794.25	419.25	294.25	231.75	194.25	169.25	151.39	138.00	127.58	119.25	1
		10,000.00	882.50	465.83	326.94	257.50	215.83	188.06	168.21	153.33	141.76	132.50	1
		11,000.00	970.75	512.42	359.64	283.25	237.42	206.86	185.04	168.67	155.94	145.75	2
		12,000.00	1,059.00	559.00	392.33	309.00	259.00	225.67	201.86	184.00	170.11	159.00	2
		13,000.00	1,147.25	605.58	425.03	334.75	280.58	244.47	218.68	199.33	184.29	172.25	2
		14,000.00	1,235.50	652.17	457.72	360.50	302.17	263.28	235.50	214.67	198.46	185.50	2
		15,000.00	1,323.75	698.75	490.42	386.25	323.75	282.08	252.32	230.00	212.64	198.75	2
RM500.00		16,000.00	1,412.00	745.33	523.11	412.00	345.33	300.89	269.14	245.33	226.81	212.00	3
		17,000.00	1,500.25	791.92	555.81	437.75	366.92	319.69	285.96	260.67	240.99	225.25	3
		18,000.00	1,588.50	838.50	588.50	463.50	388.50	338.50	302.79	276.00	255.17	238.50	3
		19,000.00	1,676.75	885.08	621.19	489.25	410.08	357.31	319.61	291.33	269.34	251.75	3
		20,000.00	1,765.00	931.67	653.89	515.00	431.67	376.11	336.43	306.67	283.52	265.00	3
		21,000.00	1,853.25	978.25	686.58	540.75	453.25	394.92	353.25	322.00	297.69	278.25	3
		22,000.00	1,941.50	1,024.83	719.28	566.50	474.83	413.72	370.07	337.33	311.87	291.50	3
		23,000.00	2,029.75	1,071.42	751.97	592.25	496.42	432.53	386.89	352.67	326.05	304.75	3
		24,000.00	2,118.00	1,118.00	784.67	618.00	518.00	451.33	403.71	368.00	340.22	318.00	3
		25,000.00	2,206.25	1,164.58	817.36	643.75	539.58	470.14	420.54	383.33	354.40	331.25	3
RM4,000.00		30,000.00	2,647.50	1,397.50	980.83	772.50	647.50	564.17	504.64	460.00	425.28	397.50	4
		35,000.00	3,088.75	1,630.42	1,144.31	901.25	755.42	658.19	588.75	536.67	496.16	463.75	4
		40,000.00	3,530.00	1,863.33	1,307.78	1,030.00	863.33	752.22	672.86	613.33	567.04	530.00	4
		45,000.00	3,971.25	2,096.25	1,471.25	1,158.75	971.25	846.25	756.96	690.00	637.92	596.25	4
		50,000.00	4,412.50	2,329.17	1,634.72	1,287.50	1,079.17	940.28	841.07	766.67	708.80	662.50	4
		55,000.00	4,853.75	2,562.08	1,798.19	1,416.25	1,187.08	1,034.31	925.18	843.33	779.68	728.75	4
		60,000.00	5,295.00	2,795.00	1,961.67	1,545.00	1,295.00	1,128.33	1,009.29	920.00	850.56	795.00	4
		65,000.00	5,736.25	3,027.92	2,125.14	1,673.75	1,402.92	1,222.36	1,093.39	996.67	921.44	861.25	4
		70,000.00	6,177.50	3,260.83	2,288.61	1,802.50	1,510.83	1,316.39	1,177.50	1,073.33	992.31	927.50	4
		75,000.00	6,618.75	3,493.75	2,452.08	1,931.25	1,618.75	1,410.42	1,261.61	1,150.00	1,063.19	993.75	4
RM8,000.00		80,000.00	7,060.00	3,726.67	2,615.56	2,060.00	1,726.67	1,504.44	1,345.71	1,226.67	1,134.07	1,060.00	4
		85,000.00	7,501.25	3,959.58	2,779.03	2,188.75	1,834.58	1,598.47	1,429.82	1,303.33	1,204.95	1,126.25	4
		90,000.00	7,942.50	4,192.50	2,942.50	2,317.50	1,942.50	1,692.50	1,513.93	1,380.00	1,275.83	1,192.50	4
		95,000.00	8,383.75	4,425.42	3,105.97	2,446.25	2,050.42	1,786.53	1,598.04	1,456.67	1,346.71	1,258.75	4
		100,000.00	8,825.00	4,658.33	3,269.44	2,575.00	2,158.33	1,880.56	1,682.14	1,533.33	1,417.59	1,325.00	4
		110,000.00	9,707.50	5,124.17	3,596.39	2,832.50	2,374.17	2,068.61	1,850.36	1,686.67	1,559.35	1,457.50	4
		120,000.00	10,590.00	5,590.00	3,923.33	3,090.00	2,590.00	2,256.67	2,018.57	1,840.00	1,701.11	1,590.00	4
		130,000.00	11,472.50	6,055.83	4,250.28	3,347.50	2,805.83	2,444.72	2,186.79	1,993.33	1,842.87	1,722.50	4
		140,000.00	12,355.00	6,521.67	4,577.22	3,605.00	3,021.67	2,632.78	2,355.00	2,146.67	1,984.63	1,855.00	4
		150,000.00	13,237.50	6,987.50	4,904.17	3,862.50	3,237.50	2,820.83	2,523.21	2,300.00	2,126.39	1,987.50	4
		160,000.00	14,120.00	7,453.33	5,231.11	4,120.00	3,453.33	3,008.89	2,691.43	2,453.33	2,268.15	2,120.00	4
		170,000.00	15,002.50	7,919.17	5,558.06	4,377.50	3,669.17	3,196.94	2,859.64	2,606.67	2,409.91	2,252.50	4
		180,000.00	15,885.00	8,385.00	5,885.00	4,635.00	3,885.00	3,385.00	3,027.86	2,760.00	2,551.67	2,385.00	4
		190,000.00	16,767.50	8,850.83	6,211.94	4,892.50	4,100.83	3,573.06	3,196.07	2,913.33	2,693.43	2,517.50	4
		200,000.00	17,650.00	9,316.67	6,538.89	5,150.00	4,316.67	3,761.11	3,364.29	3,066.67	2,835.19	2,650.00	4



**KOPERASI
KOSPETA
MALAYSIA BERHAD**
كوبرياس ماليزيا برهاد



** Penggunaan sen yang tidak genap akan dibundarkan apabila meluluskan pinjaman
 Contoh : RM 439.17 akan dibundarkan sen RM 439.20