

KOPERASI PERBADANAN PERAK BERHAD
JADUAL BAYARAN BALIK PEMBIAYAAN
SKIM PEMBIAYAAN ANGGOTA BAI-AL INAH

| KAEDAH BARU BIAYA | TEMPOH BIAYA | KADAR KEUNTUNGAN TAHUNAN | JUMLAH KADAR UNTUNG | JUMLAH UNTUNG | JUMLAH BIAYA + UNTUNG | BAYARAN BULANAN |
|----------------------------------|-------------------------|--|------------------------------------|--------------------------|--------------------------------------|----------------------------|
| (RM) | (BULAN) | % | % | (RM) | (RM) | (RM) |
| 30,000.00 | 84 | 5.75% dari RM20,000.00 hingga RM30,000.00 | 40.25% | 12,075.00 | 42,075.00 | 501.00 |
| 29,000.00 | | | | 11,672.50 | 40,672.50 | 485.00 |
| 28,000.00 | | | | 11,270.00 | 39,270.00 | 468.00 |
| 27,000.00 | | | | 10,867.50 | 37,867.50 | 451.00 |
| 26,000.00 | | | | 10,465.00 | 36,465.00 | 434.00 |
| 25,000.00 | | | | 10,062.50 | 35,062.50 | 418.00 |
| 24,000.00 | | | | 9,660.00 | 33,660.00 | 401.00 |
| 23,000.00 | | | | 9,257.50 | 32,257.50 | 384.00 |
| 22,000.00 | | | | 8,855.00 | 30,855.00 | 368.00 |
| 21,000.00 | | | | 8,452.50 | 29,452.50 | 351.00 |
| 20,000.00 | | | | 8,050.00 | 28,050.00 | 334.00 |
| 30,000.00 | 72 | 5.75% dari RM20,000.00 hingga RM30,000.00 | 34.50% | 10,350.00 | 40,350.00 | 561.00 |
| 29,000.00 | | | | 10,005.00 | 39,005.00 | 542.00 |
| 28,000.00 | | | | 9,660.00 | 37,660.00 | 523.00 |
| 27,000.00 | | | | 9,315.00 | 36,315.00 | 505.00 |
| 26,000.00 | | | | 8,970.00 | 34,970.00 | 486.00 |
| 25,000.00 | | | | 8,625.00 | 33,625.00 | 467.00 |
| 24,000.00 | | | | 8,280.00 | 32,280.00 | 449.00 |
| 23,000.00 | | | | 7,935.00 | 30,935.00 | 430.00 |
| 22,000.00 | | | | 7,590.00 | 29,590.00 | 411.00 |
| 21,000.00 | | | | 7,245.00 | 28,245.00 | 393.00 |
| 20,000.00 | | | | 6,900.00 | 26,900.00 | 374.00 |
| 30,000.00 | 60 | 5.5% dari RM10,001.00 hingga RM30,000.00 | 27.50% | 8,250.00 | 38,250.00 | 638.00 |
| 29,000.00 | | | | 7,975.00 | 36,975.00 | 617.00 |
| 28,000.00 | | | | 7,700.00 | 35,700.00 | 595.00 |
| 27,000.00 | | | | 7,425.00 | 34,425.00 | 574.00 |
| 26,000.00 | | | | 7,150.00 | 33,150.00 | 553.00 |
| 25,000.00 | | | | 6,875.00 | 31,875.00 | 532.00 |
| 24,000.00 | | | | 6,600.00 | 30,600.00 | 510.00 |
| 23,000.00 | | | | 6,325.00 | 29,325.00 | 489.00 |
| 22,000.00 | | | | 6,050.00 | 28,050.00 | 468.00 |
| 21,000.00 | | | | 5,775.00 | 26,775.00 | 446.00 |
| 20,000.00 | | | | 5,500.00 | 25,500.00 | 425.00 |
| 19,000.00 | 54 | 5.5% dari RM10,001.00 hingga RM30,000.00 | 24.75% | 4,702.50 | 23,702.50 | 439.00 |
| 18,000.00 | | | | 4,455.00 | 22,455.00 | 416.00 |
| 17,000.00 | | | | 4,207.50 | 21,207.50 | 393.00 |
| 16,000.00 | | | | 3,960.00 | 19,960.00 | 370.00 |
| 15,000.00 | | | | 3,712.50 | 18,712.50 | 347.00 |
| 14,000.00 | | | | 3,465.00 | 17,465.00 | 324.00 |
| 13,000.00 | | | | 3,217.50 | 16,217.50 | 300.00 |
| 12,000.00 | | | | 2,970.00 | 14,970.00 | 277.00 |
| 11,000.00 | | | | 2,722.50 | 13,722.50 | 254.00 |

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|--------------------------|---------------------|---------------------------------|----------------------------|----------------------|------------------------------|------------------------|
| (RM) | (BULAN) | % | % | (RM) | (RM) | (RM) |
| 10,000.00 | 48 | 6.00% | 24% | 2,400.00 | 12,400.00 | 258.00 |
| 9,000.00 | | | | 2,160.00 | 11,160.00 | 232.00 |
| 8,000.00 | | | | 1,920.00 | 9,920.00 | 207.00 |
| 7,000.00 | 40 | | 20% | 1,400.00 | 8,400.00 | 210.00 |
| 6,000.00 | | | | 1,200.00 | 7,200.00 | 180.00 |
| 5,000.00 | 30 | | 15% | 750.00 | 5,750.00 | 192.00 |
| 4,000.00 | | | | 600.00 | 4,600.00 | 153.00 |
| 3,000.00 | 24 | | 12% | 360.00 | 3,360.00 | 140.00 |
| 2,000.00 | | | | 240.00 | 2,240.00 | 93.00 |
| 1,000.00 | 12 | 6% | 60.00 | 1,060.00 | 88.00 | |

Pinjaman atas yuran, kadar keuntungan adalah 5%

Tertakluk kepada terma dan syarat