

Appendix 1: Sample Illustration of Increase Instalment
1(a) Home Loan (Conventional)

Illustration:	If continue to pay Current Instalment Amount	If pay higher Instalment Amount
(a) Original maturity date	4th December 2047	4th December 2047
Current outstanding balance	RM300000	RM300000
Interest rate	4%	4%
(b) original instalment amount	RM1584	RM1584
(c) Extra payment to be paid on top of the original monthly instalment	NA	RM116
(d) New monthly instalment = (b) + (c)	NA	RM1700
New monthly instalment start from	NA	4th November 2022
Expected Settlement Date	4th December 2047	4th February 2045
(e) Total interest to be paid if continue with the original monthly instalment (b) till original maturity date (a)	RM175190.69	RM175190.69
(f) Total interest to be paid if pay with the new monthly instalment (d)	NA	RM153477.65
Total interest saved if pay with the new monthly instalment = (e) - (f)	RM0	RM21713.04

1(b) Auto Loan (Conventional)

Illustration: IF INCREASE monthly instalment and settle the deferment amount in:-	6 Months	12 Months	24 Months
Original maturity date	1st November 2027	1st November 2027	1st November 2027
(a) Current extended maturity date	1st November 2028	1st November 2028	1st November 2028
(b) Original monthly instalment	RM1000	RM1000	RM1000
Outstanding balance of deferment amount	RM6000	RM6000	RM6000
(c) Extra payment to be paid on top of the original monthly instalment	RM1000	RM500	RM250
(d) New monthly instalment = (b) + (c)	RM2000	RM1500	RM1250
New monthly instalment (d) start from	1st December 2022	1st December 2022	1st December 2022
New monthly instalment (d) ended by	1st May 2023	1st November 2023	1st November 2024
Original monthly instalment (b) resume till end of tenure	1st June 2023	1st December 2023	1st December 2024
(e) Total deferred interest to be paid if continue with the original monthly instalment (b) till current extended maturity date (a)	RM2340	RM2340	RM2340
(f) Total deferred interest to be paid if pay with the new monthly instalment (d)	RM81.03	RM178.53	RM373.93
Total deferred interest saved if pay with the new monthly instalment (d) = (e) - (f)	RM2258.97	RM2161.47	RM1966.07

1(c) Personal Loan (Conventional)

Illustration: IF INCREASE monthly instalment and settle the deferment amount in:-	6 Months	12 Months	24 Months
Original maturity date	1st November 2026	1st November 2026	1st November 2026
(a) Current extended maturity date	1st May 2027	1st May 2027	1st May 2027
(b) Original monthly instalment	RM1230	RM1230	RM1230
Outstanding balance of deferment amount	RM7380	RM7380	RM7380
(c) Extra payment to be paid on top of the original monthly instalment	RM1070	RM470	RM160
(d) New monthly instalment = (b) + ©	RM2300	RM1700	RM1390
(e) 30% cashback/ pay-on-time rebate	RM149	RM149	RM149
New monthly instalment (d) start from	1st January 2023	1st January 2023	1st January 2023
New monthly instalment (d) ended by	1st June 2023	1st December 2023	1st December 2024
Original monthly instalment (b) resume till end of tenure	1st July 2023	1st January 2024	1st January 2025
(f) Total deferred interest to be paid if continue with the original monthly instalment (b) and with entitlement of 30% cashback/pay-on-time rebate (e) till current extended maturity date (a)	RM4937.88	RM4937.88	RM4937.88
(g) Total deferred interest to be paid if pay with the new monthly instalment (d) and with entitlement of 30% cashback/pay-on-time rebate (e)	RM243.15	RM529.99	RM1114.21
Total deferred interest saved if pay with the new monthly instalment (d) and with entitlement of 30% cashback/pay-on-time rebate (e) = (f) - (g)	RM4694.73	RM4407.89	RM3823.67

1(d) Home Financing-i – For Completed Properties

Illustration:	If continue to pay Current Instalment Amount	If pay higher Instalment Amount
(a) Current outstanding balance	RM475200	RM475200
Tenure (Min: 5 years)	25	25
Profit rate for the first year	4%	4%
(b) Original monthly instalment	RM1584	RM1584
(c) Extra payment to be paid on top of the original monthly instalment	NA	RM116
(d) New monthly instalment = (b) + (c)	NA	RM1700
(e) Total payment made	RM475200	RM453279.07
Total profit paid	RM175200	RM153279.07
Total tenure of payment (months)	300	267
Total profit save if pay with the new monthly instalment (d) = (a) - (e)	RM0	RM21920.93

1(e) Auto Financing-i

Illustration: IF INCREASE monthly instalment and settle the deferment amount in:-	6 Months	12 Months	24 Months
Original maturity date	1st September 2026	1st September 2026	1st September 2026
(a) Current extended maturity date	1st May 2027	1st May 2027	1st May 2027
(b) Original monthly instalment	RM1000	RM1000	RM1000
Outstanding balance of deferment amount	RM6000	RM6000	RM6000
(c) Extra payment to be paid on top of the original monthly instalment	RM1000	RM500	RM250
(d) New monthly instalment = (b) + (c)	RM2000	RM1500	RM1250
New monthly instalment (d) start from	1st December 2022	1st December 2022	1st December 2022
New monthly instalment (d) ended by	1st May 2023	1st November 2023	1st November 2024
Original monthly instalment (b) resume till end of tenure	1st June 2023	1st December 2023	1st December 2024
(e) Total deferred profit to be paid if continue with the original monthly instalment (b) till current extended maturity date (a)	RM1228.17	RM1228.17	RM1228.17
(f) Total deferred profit to be paid if pay with the new monthly instalment (d)	RM74.38	RM133.82	RM254.28
Total deferred profit saved if pay with the new monthly instalment (d) = (e) - (f)	RM1153.79	RM1094.35	RM973.89

1(f) Personal Financing-i

Illustration: IF INCREASE monthly instalment and settle the deferment amount in:-	6 Months	12 Months	24 Months
Original maturity date	1st November 2026	1st November 2026	1st November 2026
(a) Current extended maturity date	1st May 2027	1st May 2027	1st May 2027
(b) Original monthly instalment	RM1230	RM1230	RM1230
Outstanding balance of deferment amount	RM3369.75	RM3369.75	RM3369.75
(c) Extra payment to be paid on top of the original monthly instalment	RM410	RM130	-RM10
(d) New monthly instalment = (b) +/- (c)	RM1640	RM1360	RM1220
(e) 30% cashback/ pay-on-time rebate	RM149	RM149	RM149
New monthly instalment (d) start from	1st January 2023	1st January 2023	1st January 2023
New monthly instalment (d) ended by	1st June 2023	1st December 2023	1st December 2024
Original monthly instalment (b) resume till end of tenure	1st July 2023	1st January 2024	1st January 2025
(f) Total deferred profit to be paid if continue with the original monthly instalment (b) and with entitlement of 30% cashback/pay-on-time rebate (e) till current extended maturity date (a)	RM2400.34	RM2400.34	RM2400.34
(g) Total deferred profit to be paid if pay with the new monthly instalment (d) and with entitlement of 30% cashback/pay-on-time rebate (e)	RM105.19	RM233.48	RM491.93
Total deferred profit saved if pay with the new monthly instalment (d) and with entitlement of 30% cashback/pay-on-time rebate (e) = (f) - (g)	RM2295.15	RM2166.86	RM1908.41

Appendix 2 Sample Illustration of Prepayment/Early Settlement/Pay off the outstanding balance of deferred amount
2(a) Home Loan (Conventional) - Prepayment/Early Settlement

Illustration:	If continue to pay Current Instalment Amount	If make prepayment	If make early settlement
(a) Original maturity date	4th December 2047	4th December 2047	4th December 2047
Current outstanding balance	RM300000	RM300000	RM300000
Interest rate	4%	4%	4%
(b) original instalment amount	RM1584	RM1584	RM1584
Expected Settlement Date	4th December 2047	4th August 2041	Upon settlement date
(c) If make prepayment of	NA	RM50000	NA
(d) If make early settlement of	NA	NA	RM300000
(e) Total interest to be paid if continue with the original monthly instalment (b) till original maturity date (a)	RM175190.69	RM175190.69	RM175190.69
(f) Total interest to be paid if make prepayment (c)	NA	RM105571.09	NA
(g) Total interest to be paid if make early settlement (d)	NA	NA	RM0
Total interest saved if make prepayment (c) = (e) - (f)	NA	RM69619.60	NA
Total interest saved if make early settlement (d) = (e) - (g)	NA	NA	RM175190.69

2(b) Auto Loan (Conventional) - Pay off the outstanding balance of deferred amount

Illustration: If pay off the outstanding balance of deferred amount now	
(a) Original maturity date	1st November 2027
(b) Current extended maturity date	1st November 2028
(c) Original monthly instalment	RM1000
(d) Outstanding balance of deferment amount	RM6000
(e) Total deferred interest to be paid if continue with the original monthly instalment (c) and settle the outstanding balance of deferred amount (d) till current extended maturity date (b)	RM2340
(f) Total deferred interest to be paid if pay off the outstanding balance of deferred amount (d) now	NIL
Total deferred interest saved if pay off the outstanding balance of deferred amount (d) now = (e) - (f)	RM2340

2(c) Personal Loan (Conventional) - Pay off the outstanding balance of deferred amount

Illustration: If pay off the outstanding balance of deferred amount now	
(a) Original maturity date	1st November 2026
(b) Current extended maturity date	1st May 2027
(c) Original monthly instalment	RM1230
(d) 30% cashback/ pay-on-time rebate	RM149
(e) Outstanding balance of deferment amount	RM7380
(f) Total deferred interest to be paid if continue with the original monthly instalment (c) with entitlement of 30% cashback/pay-on-time rebate (d) and settle the outstanding balance of deferred amount (e) till current extended maturity date (b)	RM4937.88
(g) Total deferred interest to be paid if pay off the outstanding balance of deferred amount (e) now	NIL
Total deferred interest saved if pay off the outstanding balance of deferred amount (e) now = (f) - (g)	RM4937.88

2(d) Home Financing-i – For Completed Properties - Prepayment

Illustration:	If continue to pay Current Instalment Amount	If make prepayment
(a) Current outstanding balance	RM475200	RM475200
Tenure (Min: 5 years)	25	25
Profit rate for the first year	4%	4%
(b) Original monthly instalment	RM1584	RM1584
(c) If make prepayment of	NA	RM50000
(d) Total payment made	RM475200	RM355797.06
Total profit paid	RM175200	RM105797.06
Total tenure of payment (months)	300	225
Total profit save if make prepayment (c) = (a) - (c) - (d)	RM0	RM69402.94

2(e) Auto Financing-I - - Pay off the outstanding balance of deferred amount

Illustration: If pay off the outstanding balance of deferred amount now	
(a) Original maturity date	1st September 2026
(b) Current extended maturity date	1st May 2027
(c) Original monthly instalment	RM1000
(d) Outstanding balance of deferment amount	RM6000
(e) Total deferred profit to be paid if continue with the original monthly instalment (c) and settle the outstanding balance of deferred amount (d) till current extended maturity date (b)	RM1228.17
(f) Total deferred profit to be paid if pay off the outstanding balance of deferred amount (d) now	NIL
Total deferred profit saved if pay off the outstanding balance of deferred amount (d) now = (e) - (f)	RM1228.17

2(f) Personal Financing-I - Pay off the outstanding balance of deferred amount

Illustration: If pay off the outstanding balance of deferred amount now	
(a) Original maturity date	1st November 2026
(b) Current extended maturity date	1st May 2027
(c) Original monthly instalment	RM1230
(d) 30% cashback/ pay-on-time rebate	RM149
(e) Outstanding balance of deferment amount	RM3369.75
(f) Total deferred profit to be paid if continue with the original monthly instalment (c) with entitlement of 30% cashback/pay-on-time rebate (d) and settle the outstanding balance of deferred amount (e) till current extended maturity date (b)	RM2400.34
(g) Total deferred profit to be paid if pay off the outstanding balance of deferred amount (e) now	NIL
Total deferred profit saved if pay off the outstanding balance of deferred amount (e) now = (f) - (g)	RM2400.34