

KOPERASI KOSPETA SEMENANJUNG MALAYSIA BERHAD
SYARAT KELAYAKAN DAN TEMPOH BAYARAN BALIK

SYER (Minimum)	AMAUN PINJAMAN	12 1 THN	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	INTEREST	Bil Penjamin	
200-300	3,000.00	265.00	140.00	98.33	77.50	65.00	56.67	50.71	46.25	42.78	40.00	6%	2	
301-1000	3,001.00	265.08	140.04	98.36	77.52	65.02	56.68	50.73	46.26	42.79	40.01	6%	2	
	4,000.00	353.33	186.67	131.11	103.33	86.67	75.56	67.62	61.67	57.04	53.33	6%	2	
	5,000.00	441.67	233.33	163.89	129.17	108.33	94.44	84.52	77.08	71.30	66.67	6%	2	
1001-2000	5,001.00	441.75	233.38	163.92	129.19	108.35	94.46	84.54	77.09	71.31	66.68	6%	3	
	6,000.00	530.00	280.00	196.67	155.00	130.00	113.33	101.43	92.50	85.56	80.00	6%	3	
	7,000.00	618.33	326.67	229.44	180.83	151.67	132.22	118.33	107.92	99.81	93.33	6%	3	
	8,000.00	706.67	373.33	262.22	206.67	173.33	151.11	135.24	123.33	114.07	106.67	6%	3	
2001-3000	8,001.00	706.75	373.38	262.25	206.69	173.35	151.13	135.25	123.34	114.08	106.68	6%	3	
	9,000.00	795.00	420.00	295.00	232.50	195.00	170.00	152.14	138.75	128.33	120.00	6%	3	
	10,000.00	883.33	466.67	327.78	258.33	216.67	188.89	169.05	154.17	142.59	133.33	6%	3	
	11,000.00	971.67	513.33	360.56	284.17	238.33	207.78	185.95	169.58	156.85	146.67	6%	4	
3001-4000	11,001.00	971.75	513.38	360.58	284.19	238.35	207.79	185.96	169.59	156.86	146.68	6%	4	
	12,000.00	1,060.00	560.00	393.33	310.00	260.00	226.67	202.86	185.00	171.11	160.00	6%	4	
	13,000.00	1,148.33	606.67	426.11	335.83	281.67	245.56	219.76	200.42	185.37	173.33	6%	4	
4001-5000	13,001.00	1,148.42	606.71	426.14	335.85	281.68	245.57	219.77	200.43	185.38	173.34	6%	4	
	14,000.00	1,236.67	653.33	458.89	361.67	303.33	264.44	236.67	215.83	199.63	186.67	6%	4	
	15,000.00	1,325.00	700.00	491.67	387.50	325.00	283.33	253.57	231.25	213.89	200.00	6%	4	
5001-6000	15,001.00	1,325.08	700.04	491.69	387.52	325.02	283.35	253.58	231.26	213.90	200.01	6%	4	
	16,000.00	1,413.33	746.67	524.44	413.33	346.67	302.22	270.48	246.67	228.15	213.33	6%	4	
6001-7000	16,001.00	1,413.42	746.71	524.47	413.35	346.68	302.24	270.49	246.68	228.16	213.34	6%	4	
	17,000.00	1,501.67	793.33	557.22	439.17	368.33	321.11	287.38	262.08	242.41	226.67	6%	4	
	18,000.00	1,590.00	840.00	590.00	465.00	390.00	340.00	304.29	277.50	256.67	240.00	6%	4	
7001	18,001.00	1,590.08	840.04	590.03	465.02	390.02	340.01	304.30	277.51	256.68	240.01	6%	4	
	19,000.00	1,678.33	886.67	622.78	490.83	411.67	358.89	321.19	292.92	270.93	253.33	6%	4	
	20,000.00	1,766.67	933.33	655.56	516.67	433.33	377.78	338.10	308.33	285.19	266.67	6%	4	
8000	20,001.00	1,766.76	933.38	655.59	516.69	433.36	377.80	338.11	308.35	285.20	266.68	6%	4	
	21,000.00	1,855.00	980.00	688.33	542.50	455.00	396.67	355.00	323.75	299.44	280.00	6%	4	
	22,000.00	1,943.33	1,026.67	721.11	568.33	476.67	415.56	371.90	339.17	313.70	293.33	6%	4	
	23,000.00	2,031.67	1,073.33	753.89	594.17	498.33	434.44	388.81	354.58	327.96	306.67	6%	4	
	24,000.00	2,120.00	1,120.00	786.67	620.00	520.00	453.33	405.71	370.00	342.22	320.00	6%	4	
	25,000.00	2,208.33	1,166.67	819.44	645.83	541.67	472.22	422.62	385.42	356.48	333.33	6%	4	
	26,000.00	2,296.67	1,213.33	852.22	671.67	563.33	491.11	439.52	400.83	370.74	346.67	6%	4	
	27,000.00	2,385.00	1,260.00	885.00	697.50	585.00	510.00	456.43	416.25	385.00	360.00	6%	4	
	28,000.00	2,473.33	1,306.67	917.78	723.33	606.67	528.89	473.33	431.67	399.26	373.33	6%	4	
	29,000.00	2,561.67	1,353.33	950.56	749.17	628.33	547.78	490.24	447.08	413.52	386.67	6%	4	
	30,000.00	2,650.00	1,400.00	983.33	775.00	650.00	566.67	507.14	462.50	427.78	400.00	6%	4	
	8001-9000	30,001.00	2,650.09	1,400.05	983.37	775.03	650.02	566.69	507.16	462.52	427.79	400.01	6%	4
		31,000.00	2,738.33	1,446.67	1,016.11	800.83	671.67	585.56	524.05	477.92	442.04	413.33	6%	4
32,000.00		2,826.67	1,493.33	1,048.89	826.67	693.33	604.44	540.95	493.33	456.30	426.67	6%	4	
33,000.00		2,915.00	1,540.00	1,081.67	852.50	715.00	623.33	557.86	508.75	470.56	440.00	6%	4	
34,000.00		3,003.33	1,586.67	1,114.44	878.33	736.67	642.22	574.76	524.17	484.81	453.33	6%	4	
35,000.00		3,091.67	1,633.33	1,147.22	904.17	758.33	661.11	591.67	539.58	499.07	466.67	6%	4	
36,000.00		3,180.00	1,680.00	1,180.00	930.00	780.00	680.00	608.57	555.00	513.33	480.00	6%	4	
37,000.00		3,268.33	1,726.67	1,212.78	955.83	801.67	698.89	625.48	570.42	527.59	493.33	6%	4	
38,000.00		3,356.67	1,773.33	1,245.56	981.67	823.33	717.78	642.38	585.83	541.85	506.67	6%	4	
39,000.00		3,445.00	1,820.00	1,278.33	1,007.50	845.00	736.67	659.29	601.25	556.11	520.00	6%	4	
40,000.00		3,533.33	1,866.67	1,311.11	1,033.33	866.67	755.56	676.19	616.67	570.37	533.33	6%	4	
41,000.00		3,621.67	1,913.33	1,343.89	1,059.17	888.33	774.44	693.10	632.08	584.63	546.67	6%	4	
42,000.00		3,710.00	1,960.00	1,376.67	1,085.00	910.00	793.33	710.00	647.50	598.89	560.00	6%	4	
43,000.00		3,798.33	2,006.67	1,409.44	1,110.83	931.67	812.22	726.90	662.92	613.15	573.33	6%	4	
44,000.00		3,886.67	2,053.33	1,442.22	1,136.67	953.33	831.11	743.81	678.33	627.41	586.67	6%	4	
45,000.00		3,975.00	2,100.00	1,475.00	1,162.50	975.00	850.00	760.71	693.75	641.67	600.00	6%	4	
46,000.00		4,063.33	2,146.67	1,507.78	1,188.33	996.67	868.89	777.62	709.17	655.93	613.33	6%	4	
47,000.00	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	6%	4		
48,000.00	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	6%	4		
49,000.00	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	6%	4		
50,000.00	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	6%	4		

**** Penggunaan sen yang tidak genap akan dibundarkan apabila meluluskan pinjaman**

Contoh : RM 439.17 akan dibundarkan sen RM 439.20