

JADUAL ANSURAN PEMBIAYAAN PERIBADI-I (Maybank Work+ & Pekerja Kontrak Kerajaan)

Pembayaran Melalui VSI (Akaun Gaji dengan Maybank)

Berkuatkuasa dari 1 Januari 2026 - 31 Mac 2026

Rate	*KAS + 3.55%								
	Effective Profit Rate 6.30%								
Financing Amount	Tenure								
	2	3	4	5	6	7	8	9	10
10,000	445	306	237	195	168	148	133	122	113
15,000	667	459	355	293	251	222	200	183	169
20,000	890	612	473	390	335	296	266	244	226
25,000	1,112	764	591	487	418	369	333	304	282
30,000	1,334	917	709	585	502	443	399	365	338
35,000	1,556	1,070	827	682	586	517	466	426	394
40,000	1,779	1,223	945	779	669	591	532	487	451
45,000	2,001	1,376	1,064	877	753	664	598	547	507
50,000	2,223	1,528	1,182	974	836	738	665	608	563
55,000	2,446	1,681	1,300	1,071	920	812	731	669	619
60,000	2,668	1,834	1,418	1,169	1,003	886	798	730	676
65,000	2,890	1,987	1,536	1,266	1,087	959	864	791	732
70,000	3,112	2,140	1,654	1,364	1,171	1,033	931	851	788
75,000	3,335	2,292	1,772	1,461	1,254	1,107	997	912	844
80,000	3,557	2,445	1,890	1,558	1,338	1,181	1,064	973	901
85,000	3,779	2,598	2,008	1,656	1,421	1,254	1,130	1,034	957
90,000	4,002	2,751	2,127	1,753	1,505	1,328	1,196	1,094	1,013
95,000	4,224	2,904	2,245	1,850	1,588	1,402	1,263	1,155	1,070
100,000	4,446	3,056	2,363	1,948	1,672	1,476	1,329	1,216	1,126
105,000	4,668	3,209	2,481	2,045	1,756	1,550	1,396	1,277	1,182
110,000	4,891	3,362	2,599	2,142	1,839	1,623	1,462	1,338	1,238
115,000	5,113	3,515	2,717	2,240	1,923	1,697	1,529	1,398	1,295
120,000	5,335	3,667	2,835	2,337	2,006	1,771	1,595	1,459	1,351
125,000	5,557	3,820	2,953	2,435	2,090	1,845	1,661	1,520	1,407
130,000	5,780	3,973	3,071	2,532	2,173	1,918	1,728	1,581	1,463
135,000	6,002	4,126	3,190	2,629	2,257	1,992	1,794	1,641	1,520
140,000	6,224	4,279	3,308	2,727	2,341	2,066	1,861	1,702	1,576
145,000	6,447	4,431	3,426	2,824	2,424	2,140	1,927	1,763	1,632
150,000	6,669	4,584	3,544	2,921	2,508	2,213	1,994	1,824	1,688
155,000	6,891	4,737	3,662	3,019	2,591	2,287	2,060	1,884	1,745
160,000	7,113	4,890	3,780	3,116	2,675	2,361	2,127	1,945	1,801
165,000	7,336	5,043	3,898	3,213	2,758	2,435	2,193	2,006	1,857
170,000	7,558	5,195	4,016	3,311	2,842	2,508	2,259	2,067	1,914
175,000	7,780	5,348	4,134	3,408	2,926	2,582	2,326	2,128	1,970
180,000	8,003	5,501	4,253	3,506	3,009	2,656	2,392	2,188	2,026
185,000	8,225	5,654	4,371	3,603	3,093	2,730	2,459	2,249	2,082
190,000	8,447	5,807	4,489	3,700	3,176	2,804	2,525	2,310	2,139
195,000	8,669	5,959	4,607	3,798	3,260	2,877	2,592	2,371	2,195
200,000	8,892	6,112	4,725	3,895	3,343	2,951	2,658	2,431	2,251

Nota :

*Kadar Asas Standard adalah 2.75% setahun berkuatkuasa pada 11 Julai 2025

JADUAL ANSURAN PEMBIAYAAN PERIBADI-I (semua segmen kecuali Maybank Work+ & Pekerja Kontrak Kerajaan)

Pembayaran Melalui VSI (Akaun Gaji dengan Maybank)

Berkuatkuasa dari 1 Januari 2026 - 31 Mac 2026

Rate	*KAS + 3.05% Effective Profit Rate 5.80%								
	Financing Amount								
Financing Amount	Tenure								
	2	3	4	5	6	7	8	9	10
10,000	443	304	234	193	165	146	131	120	111
15,000	664	455	351	289	248	218	196	179	166
20,000	885	607	468	385	330	291	261	239	221
25,000	1,106	759	585	481	412	363	327	298	276
30,000	1,327	910	702	578	495	436	392	358	331
35,000	1,549	1,062	819	674	577	508	457	417	386
40,000	1,770	1,214	936	770	660	581	522	477	441
45,000	1,991	1,365	1,053	866	742	654	587	536	496
50,000	2,212	1,517	1,170	962	824	726	653	596	551
55,000	2,433	1,669	1,287	1,059	907	799	718	655	606
60,000	2,654	1,820	1,404	1,155	989	871	783	715	661
65,000	2,875	1,972	1,521	1,251	1,072	944	848	774	716
70,000	3,097	2,124	1,638	1,347	1,154	1,016	914	834	771
75,000	3,318	2,275	1,755	1,443	1,236	1,089	979	894	826
80,000	3,539	2,427	1,872	1,540	1,319	1,162	1,044	953	881
85,000	3,760	2,579	1,989	1,636	1,401	1,234	1,109	1,013	936
90,000	3,981	2,730	2,106	1,732	1,484	1,307	1,174	1,072	991
95,000	4,202	2,882	2,223	1,828	1,566	1,379	1,240	1,132	1,046
100,000	4,424	3,034	2,340	1,924	1,648	1,452	1,305	1,191	1,101
105,000	4,645	3,185	2,457	2,021	1,731	1,524	1,370	1,251	1,156
110,000	4,866	3,337	2,574	2,117	1,813	1,597	1,435	1,310	1,211
115,000	5,087	3,489	2,691	2,213	1,896	1,669	1,501	1,370	1,266
120,000	5,308	3,640	2,808	2,309	1,978	1,742	1,566	1,429	1,321
125,000	5,529	3,792	2,925	2,405	2,060	1,815	1,631	1,489	1,376
130,000	5,750	3,944	3,042	2,502	2,143	1,887	1,696	1,548	1,431
135,000	5,972	4,095	3,159	2,598	2,225	1,960	1,761	1,608	1,486
140,000	6,193	4,247	3,276	2,694	2,308	2,032	1,827	1,667	1,541
145,000	6,414	4,399	3,393	2,790	2,390	2,105	1,892	1,727	1,596
150,000	6,635	4,550	3,510	2,886	2,472	2,177	1,957	1,787	1,651
155,000	6,856	4,702	3,626	2,983	2,555	2,250	2,022	1,846	1,706
160,000	7,077	4,854	3,743	3,079	2,637	2,323	2,088	1,906	1,761
165,000	7,299	5,005	3,860	3,175	2,719	2,395	2,153	1,965	1,816
170,000	7,520	5,157	3,977	3,271	2,802	2,468	2,218	2,025	1,871
175,000	7,741	5,308	4,094	3,367	2,884	2,540	2,283	2,084	1,926
180,000	7,962	5,460	4,211	3,464	2,967	2,613	2,348	2,144	1,981
185,000	8,183	5,612	4,328	3,560	3,049	2,685	2,414	2,203	2,036
190,000	8,404	5,763	4,445	3,656	3,131	2,758	2,479	2,263	2,091
195,000	8,625	5,915	4,562	3,752	3,214	2,831	2,544	2,322	2,146
200,000	8,847	6,067	4,679	3,848	3,296	2,903	2,609	2,382	2,201

Nota :

*Kadar Asas Standard adalah 2.75% setahun berkuatkuasa pada 11 Julai 2025

JADUAL ANSURAN PEMBIAYAAN PERIBADI-I (Maybank Work+ & Pekerja Kontrak Kerajaan)

Potongan Gaji oleh Majikan

Berkuatkuasa dari 1 Januari 2026 - 31 Mac 2026

Rate	*KAS + 3.05%								
	Effective Profit Rate 5.80%								
Financing Amount	Tenure								
	2	3	4	5	6	7	8	9	10
10,000	443	304	234	193	165	146	131	120	111
15,000	664	455	351	289	248	218	196	179	166
20,000	885	607	468	385	330	291	261	239	221
25,000	1,106	759	585	481	412	363	327	298	276
30,000	1,327	910	702	578	495	436	392	358	331
35,000	1,549	1,062	819	674	577	508	457	417	386
40,000	1,770	1,214	936	770	660	581	522	477	441
45,000	1,991	1,365	1,053	866	742	654	587	536	496
50,000	2,212	1,517	1,170	962	824	726	653	596	551
55,000	2,433	1,669	1,287	1,059	907	799	718	655	606
60,000	2,654	1,820	1,404	1,155	989	871	783	715	661
65,000	2,875	1,972	1,521	1,251	1,072	944	848	774	716
70,000	3,097	2,124	1,638	1,347	1,154	1,016	914	834	771
75,000	3,318	2,275	1,755	1,443	1,236	1,089	979	894	826
80,000	3,539	2,427	1,872	1,540	1,319	1,162	1,044	953	881
85,000	3,760	2,579	1,989	1,636	1,401	1,234	1,109	1,013	936
90,000	3,981	2,730	2,106	1,732	1,484	1,307	1,174	1,072	991
95,000	4,202	2,882	2,223	1,828	1,566	1,379	1,240	1,132	1,046
100,000	4,424	3,034	2,340	1,924	1,648	1,452	1,305	1,191	1,101
105,000	4,645	3,185	2,457	2,021	1,731	1,524	1,370	1,251	1,156
110,000	4,866	3,337	2,574	2,117	1,813	1,597	1,435	1,310	1,211
115,000	5,087	3,489	2,691	2,213	1,896	1,669	1,501	1,370	1,266
120,000	5,308	3,640	2,808	2,309	1,978	1,742	1,566	1,429	1,321
125,000	5,529	3,792	2,925	2,405	2,060	1,815	1,631	1,489	1,376
130,000	5,750	3,944	3,042	2,502	2,143	1,887	1,696	1,548	1,431
135,000	5,972	4,095	3,159	2,598	2,225	1,960	1,761	1,608	1,486
140,000	6,193	4,247	3,276	2,694	2,308	2,032	1,827	1,667	1,541
145,000	6,414	4,399	3,393	2,790	2,390	2,105	1,892	1,727	1,596
150,000	6,635	4,550	3,510	2,886	2,472	2,177	1,957	1,787	1,651
155,000	6,856	4,702	3,626	2,983	2,555	2,250	2,022	1,846	1,706
160,000	7,077	4,854	3,743	3,079	2,637	2,323	2,088	1,906	1,761
165,000	7,299	5,005	3,860	3,175	2,719	2,395	2,153	1,965	1,816
170,000	7,520	5,157	3,977	3,271	2,802	2,468	2,218	2,025	1,871
175,000	7,741	5,308	4,094	3,367	2,884	2,540	2,283	2,084	1,926
180,000	7,962	5,460	4,211	3,464	2,967	2,613	2,348	2,144	1,981
185,000	8,183	5,612	4,328	3,560	3,049	2,685	2,414	2,203	2,036
190,000	8,404	5,763	4,445	3,656	3,131	2,758	2,479	2,263	2,091
195,000	8,625	5,915	4,562	3,752	3,214	2,831	2,544	2,322	2,146
200,000	8,847	6,067	4,679	3,848	3,296	2,903	2,609	2,382	2,201

Nota :

*Kadar Asas Standard adalah 2.75% setahun berkuatkuasa pada 11 Julai 2025

JADUAL ANSURAN PEMBIAYAAN PERIBADI-I (semua segmen kecuali Maybank Work+ & Pekerja Kontrak Kerajaan)

Potongan Gaji oleh Majikan

Berkuatkuasa dari 1 Januari 2026 - 31 Mac 2026

Rate	*KAS + 2.75%								
	Effective Profit Rate 5.50%								
Financing Amount	Tenure								
	2	3	4	5	6	7	8	9	10
10,000	441	302	233	192	164	144	129	118	109
15,000	662	453	349	287	246	216	194	177	163
20,000	882	604	466	383	327	288	258	236	218
25,000	1,103	755	582	478	409	360	323	294	272
30,000	1,323	906	698	574	491	432	387	353	326
35,000	1,544	1,057	814	669	572	503	452	412	380
40,000	1,764	1,208	931	765	654	575	516	471	435
45,000	1,985	1,359	1,047	860	736	647	581	530	489
50,000	2,205	1,510	1,163	956	817	719	645	588	543
55,000	2,426	1,661	1,280	1,051	899	791	710	647	597
60,000	2,646	1,812	1,396	1,147	981	863	774	706	652
65,000	2,867	1,963	1,512	1,242	1,062	935	839	765	706
70,000	3,087	2,114	1,628	1,338	1,144	1,006	903	824	760
75,000	3,308	2,265	1,745	1,433	1,226	1,078	968	882	814
80,000	3,528	2,416	1,861	1,529	1,308	1,150	1,032	941	869
85,000	3,749	2,567	1,977	1,624	1,389	1,222	1,097	1,000	923
90,000	3,969	2,718	2,094	1,720	1,471	1,294	1,161	1,059	977
95,000	4,190	2,869	2,210	1,815	1,553	1,366	1,226	1,118	1,031
100,000	4,410	3,020	2,326	1,911	1,634	1,438	1,290	1,176	1,086
105,000	4,631	3,171	2,442	2,006	1,716	1,509	1,355	1,235	1,140
110,000	4,851	3,322	2,559	2,102	1,798	1,581	1,419	1,294	1,194
115,000	5,072	3,473	2,675	2,197	1,879	1,653	1,484	1,353	1,249
120,000	5,292	3,624	2,791	2,293	1,961	1,725	1,548	1,412	1,303
125,000	5,512	3,775	2,908	2,388	2,043	1,797	1,613	1,470	1,357
130,000	5,733	3,926	3,024	2,484	2,124	1,869	1,677	1,529	1,411
135,000	5,953	4,077	3,140	2,579	2,206	1,940	1,742	1,588	1,466
140,000	6,174	4,228	3,256	2,675	2,288	2,012	1,806	1,647	1,520
145,000	6,394	4,379	3,373	2,770	2,369	2,084	1,871	1,706	1,574
150,000	6,615	4,530	3,489	2,866	2,451	2,156	1,935	1,764	1,628
155,000	6,835	4,681	3,605	2,961	2,533	2,228	2,000	1,823	1,683
160,000	7,056	4,832	3,722	3,057	2,615	2,300	2,064	1,882	1,737
165,000	7,276	4,983	3,838	3,152	2,696	2,372	2,129	1,941	1,791
170,000	7,497	5,134	3,954	3,248	2,778	2,443	2,193	2,000	1,845
175,000	7,717	5,285	4,070	3,343	2,860	2,515	2,258	2,058	1,900
180,000	7,938	5,436	4,187	3,439	2,941	2,587	2,322	2,117	1,954
185,000	8,158	5,587	4,303	3,534	3,023	2,659	2,387	2,176	2,008
190,000	8,379	5,738	4,419	3,630	3,105	2,731	2,451	2,235	2,062
195,000	8,599	5,889	4,536	3,725	3,186	2,803	2,516	2,294	2,117
200,000	8,820	6,040	4,652	3,821	3,268	2,875	2,580	2,352	2,171

Nota :

*Kadar Asas Standard adalah 2.75% setahun berkuatkuasa pada 11 Julai 2025

JADUAL ANSURAN PEMBIAYAAN PERIBADI-I (Maybank Work+ & Pekerja Kontrak Kerajaan)

Pembayaran Melalui VSI (Akaun Gaji dengan Bank lain)

Berkuatkuasa dari 1 Januari 2026 - 31 Mac 2026

Rate	*KAS + 4.05%								
	Effective Profit Rate 6.80%								
Financing Amount	Tenure								
	2	3	4	5	6	7	8	9	10
10,000	447	308	239	198	170	150	136	125	116
15,000	671	462	358	296	255	225	204	187	173
20,000	894	616	478	395	340	300	271	249	231
25,000	1,118	770	597	493	424	375	339	311	288
30,000	1,341	924	716	592	509	450	407	373	346
35,000	1,564	1,078	835	690	594	525	474	435	403
40,000	1,788	1,232	955	789	679	600	542	497	461
45,000	2,011	1,386	1,074	887	763	675	610	559	518
50,000	2,235	1,540	1,193	986	848	750	677	621	576
55,000	2,458	1,694	1,312	1,084	933	825	745	683	633
60,000	2,681	1,848	1,432	1,183	1,018	900	813	745	691
65,000	2,905	2,002	1,551	1,281	1,102	975	880	807	749
70,000	3,128	2,156	1,670	1,380	1,187	1,050	948	869	806
75,000	3,352	2,309	1,790	1,479	1,272	1,125	1,016	931	864
80,000	3,575	2,463	1,909	1,577	1,357	1,200	1,083	993	921
85,000	3,798	2,617	2,028	1,676	1,442	1,275	1,151	1,055	979
90,000	4,022	2,771	2,147	1,774	1,526	1,350	1,219	1,117	1,036
95,000	4,245	2,925	2,267	1,873	1,611	1,425	1,286	1,179	1,094
100,000	4,469	3,079	2,386	1,971	1,696	1,500	1,354	1,241	1,151
105,000	4,692	3,233	2,505	2,070	1,781	1,575	1,422	1,303	1,209
110,000	4,916	3,387	2,624	2,168	1,865	1,650	1,489	1,365	1,266
115,000	5,139	3,541	2,744	2,267	1,950	1,725	1,557	1,427	1,324
120,000	5,362	3,695	2,863	2,365	2,035	1,800	1,625	1,489	1,381
125,000	5,586	3,849	2,982	2,464	2,120	1,875	1,692	1,551	1,439
130,000	5,809	4,003	3,101	2,562	2,204	1,950	1,760	1,613	1,497
135,000	6,033	4,157	3,221	2,661	2,289	2,025	1,828	1,675	1,554
140,000	6,256	4,311	3,340	2,759	2,374	2,100	1,895	1,737	1,612
145,000	6,479	4,464	3,459	2,858	2,459	2,175	1,963	1,799	1,669
150,000	6,703	4,618	3,579	2,957	2,543	2,250	2,031	1,861	1,727
155,000	6,926	4,772	3,698	3,055	2,628	2,325	2,098	1,923	1,784
160,000	7,150	4,926	3,817	3,154	2,713	2,400	2,166	1,985	1,842
165,000	7,373	5,080	3,936	3,252	2,798	2,475	2,234	2,047	1,899
170,000	7,596	5,234	4,056	3,351	2,883	2,550	2,301	2,109	1,957
175,000	7,820	5,388	4,175	3,449	2,967	2,625	2,369	2,171	2,014
180,000	8,043	5,542	4,294	3,548	3,052	2,700	2,437	2,233	2,072
185,000	8,267	5,696	4,413	3,646	3,137	2,775	2,504	2,295	2,129
190,000	8,490	5,850	4,533	3,745	3,222	2,850	2,572	2,357	2,187
195,000	8,713	6,004	4,652	3,843	3,306	2,925	2,640	2,420	2,245
200,000	8,937	6,158	4,771	3,942	3,391	3,000	2,707	2,482	2,302

Nota :

*Kadar Asas Standard adalah 2.75% setahun berkuatkuasa pada 11 Julai 2025

JADUAL ANSURAN PEMBIAYAAN PERIBADI-I (semua segmen kecuali Maybank Work+ & Pekerja Kontrak Kerajaan)

Pembayaran Melalui VSI (Akaun Gaji dengan Bank lain)

Berkuatkuasa dari 1 Januari 2026 - 31 Mac 2026

Rate	*KAS + 3.35%								
	Effective Profit Rate 6.10%								
Financing Amount	Tenure								
	2	3	4	5	6	7	8	9	10
10,000	444	305	236	194	167	147	132	121	112
15,000	666	458	353	291	250	220	198	181	168
20,000	888	610	471	388	333	294	264	242	224
25,000	1,110	762	589	485	416	367	330	302	279
30,000	1,331	915	706	582	499	440	396	362	335
35,000	1,553	1,067	824	679	582	513	462	422	391
40,000	1,775	1,219	942	776	665	587	528	483	447
45,000	1,997	1,372	1,059	873	748	660	594	543	502
50,000	2,219	1,524	1,177	969	832	733	660	603	558
55,000	2,441	1,676	1,295	1,066	915	807	726	664	614
60,000	2,662	1,829	1,412	1,163	998	880	792	724	670
65,000	2,884	1,981	1,530	1,260	1,081	953	858	784	725
70,000	3,106	2,133	1,648	1,357	1,164	1,026	924	844	781
75,000	3,328	2,286	1,765	1,454	1,247	1,100	990	905	837
80,000	3,550	2,438	1,883	1,551	1,330	1,173	1,056	965	893
85,000	3,772	2,590	2,001	1,648	1,413	1,246	1,122	1,025	948
90,000	3,993	2,743	2,118	1,745	1,496	1,320	1,188	1,085	1,004
95,000	4,215	2,895	2,236	1,842	1,579	1,393	1,254	1,146	1,060
100,000	4,437	3,047	2,354	1,938	1,663	1,466	1,320	1,206	1,116
105,000	4,659	3,200	2,471	2,035	1,746	1,539	1,385	1,266	1,171
110,000	4,881	3,352	2,589	2,132	1,829	1,613	1,451	1,327	1,227
115,000	5,103	3,504	2,707	2,229	1,912	1,686	1,517	1,387	1,283
120,000	5,324	3,657	2,824	2,326	1,995	1,759	1,583	1,447	1,339
125,000	5,546	3,809	2,942	2,423	2,078	1,833	1,649	1,507	1,395
130,000	5,768	3,961	3,060	2,520	2,161	1,906	1,715	1,568	1,450
135,000	5,990	4,114	3,177	2,617	2,244	1,979	1,781	1,628	1,506
140,000	6,212	4,266	3,295	2,714	2,327	2,052	1,847	1,688	1,562
145,000	6,434	4,418	3,412	2,811	2,410	2,126	1,913	1,749	1,618
150,000	6,655	4,571	3,530	2,907	2,494	2,199	1,979	1,809	1,673
155,000	6,877	4,723	3,648	3,004	2,577	2,272	2,045	1,869	1,729
160,000	7,099	4,875	3,765	3,101	2,660	2,346	2,111	1,929	1,785
165,000	7,321	5,028	3,883	3,198	2,743	2,419	2,177	1,990	1,841
170,000	7,543	5,180	4,001	3,295	2,826	2,492	2,243	2,050	1,896
175,000	7,764	5,332	4,118	3,392	2,909	2,565	2,309	2,110	1,952
180,000	7,986	5,485	4,236	3,489	2,992	2,639	2,375	2,170	2,008
185,000	8,208	5,637	4,354	3,586	3,075	2,712	2,441	2,231	2,064
190,000	8,430	5,789	4,471	3,683	3,158	2,785	2,507	2,291	2,119
195,000	8,652	5,942	4,589	3,779	3,241	2,859	2,573	2,351	2,175
200,000	8,874	6,094	4,707	3,876	3,325	2,932	2,639	2,412	2,231

Nota :

*Kadar Asas Standard adalah 2.75% setahun berkuatkuasa pada 11 Julai 2025