

KOPERASI KOSPETA MALAYSIA BERHAD
SYARAT KELAYAKAN DAN TEMPOH BAYARAN BALIK

YURAN (Minimum)	SYER	AMAUN PINJAMAN	12 1 THN	24 2 THN	36 3 THN	KEUNTUNGAN NGAN	BIL PENJAMIN								
PINJAMAN KECEMASAN															
RM200 - RM300		1,000.00	87.46	45.79	31.90	4.95%	1								
		2,000.00	174.92	91.58	63.81	4.95%	1								
		3,000.00	262.38	137.38	95.71	4.95%	1								
RM301 - RM1,000		3,001.00	262.46	137.42	95.74	4.95%	1								
		4,000.00	349.83	183.17	127.61	4.95%	1								
		5,000.00	437.29	228.96	159.51	4.95%	1								
		AMAUN PINJAMAN	12 1 THN	24 2 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	KEUNTUNGAN	Bil Penjamin	
RM200 - RM300		1,000.00	88.25	46.58	32.69								5.9%	1	
		2,000.00	176.50	93.17	65.39								5.9%	1	
		3,000.00	264.75	139.75	98.08								5.9%	1	
RM301 - RM1,000		3,001.00	264.84	139.80	98.12								5.9%	1	
		4,000.00	353.00	186.33	130.78								5.9%	1	
		5,000.00	441.25	232.92	163.47								5.9%	1	
RM1,001 - RM2,000		5,001.00	441.34	232.96	163.50	128.78	107.94	94.05	84.12	76.68	70.89	66.26	5.9%	1	
		6,000.00	529.50	279.50	196.17	154.50	129.50	112.83	100.93	92.00	85.06	79.50	5.9%	1	
		7,000.00	617.75	326.08	228.86	180.25	151.08	131.64	117.75	107.33	99.23	92.75	5.9%	1	
RM2,001 - RM3,000		8,000.00	706.00	372.67	261.56	206.00	172.67	150.44	134.57	122.67	113.41	106.00	5.9%	1	
		8,001.00	706.09	372.71	261.59	206.03	172.69	150.46	134.59	122.68	113.42	106.01	5.9%	1	
		9,000.00	794.25	419.25	294.25	231.75	194.25	169.25	151.39	138.00	127.58	119.25	5.9%	1	
RM3,001 - RM4,000		10,000.00	882.50	465.83	326.94	257.50	215.83	188.06	168.21	153.33	141.76	132.50	5.9%	1	
		11,000.00	970.75	512.42	359.64	283.25	237.42	206.86	185.04	168.67	155.94	145.75	5.9%	2	
		11,001.00	970.84	512.46	359.67	283.28	237.44	206.88	185.05	168.68	155.95	145.76	5.9%	2	
RM4,001 - RM5,000		12,000.00	1,059.00	559.00	392.33	309.00	259.00	225.67	201.86	184.00	170.11	159.00	5.9%	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	5.9%	2	
		13,001.00	1,147.34	605.63	425.06	334.78	280.60	244.49	218.70	199.35	184.30	172.26	5.9%	2	
RM5,001 - RM6,000		14,000.00	1,235.50	652.17	457.72	360.50	302.17	263.28	235.50	214.67	198.46	185.50	5.9%	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	5.9%	2	
		15,001.00	1,323.84	698.80	490.45	386.28	323.77	282.10	252.34	230.02	212.65	198.76	5.9%	3	
RM6,001 - RM7,000		16,000.00	1,412.00	745.33	523.11	412.00	345.33	300.89	269.14	245.33	226.81	212.00	5.9%	3	
		16,001.00	1,412.09	745.38	523.14	412.03	345.35	300.91	269.16	245.35	226.83	212.01	5.9%	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	5.9%	3	
RM7,001		18,000.00	1,588.50	838.50	588.50	463.50	388.50	338.50	302.79	276.00	255.17	238.50	5.9%	3	
		18,001.00	1,588.59	838.55	588.53	463.53	388.52	338.52	302.80	276.02	255.18	238.51	5.9%	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	5.9%	3	
RM8,000		20,000.00	1,765.00	931.67	653.89	515.00	431.67	376.11	336.43	306.67	283.52	265.00	5.9%	3	
		20,001.00	1,765.09	931.71	653.92	515.03	431.69	376.13	336.45	306.68	283.53	265.01	5.9%	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	5.9%	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	5.9%	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	5.9%	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	5.9%	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	5.9%	3	
		26,000.00	2,294.50	1,211.17	850.06	669.50	561.17	488.94	437.36	398.67	368.57	344.50	5.9%	4	
		27,000.00	2,382.75	1,257.75	882.75	695.25	582.75	507.75	454.18	414.00	382.75	357.75	5.9%	4	
		28,000.00	2,471.00	1,304.33	915.44	721.00	604.33	526.56	471.00	429.33	396.93	371.00	5.9%	4	
		29,000.00	2,559.25	1,350.92	948.14	746.75	625.92	545.36	487.82	444.67	411.10	384.25	5.9%	4	
		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	5.9%	4	
MINIMA RM500.00		30,001.00	2,647.59	1,397.55	980.87	772.53	647.52	564.19	504.66	460.02	425.29	397.51	5.9%	4	
		31,000.00	2,735.75	1,444.08	1,013.53	798.25	669.08	582.97	521.46	475.33	439.45	410.75	5.9%	4	
		32,000.00	2,824.00	1,490.67	1,046.22	824.00	690.67	601.78	538.29	490.67	453.63	424.00	5.9%	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	6.0%	4	
		34,000.00	3,000.50	1,583.83	1,111.61	875.50	733.83	639.39	571.93	521.33	481.98	450.50	5.9%	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	5.9%	4	
		36,000.00	3,177.00	1,677.00	1,177.00	927.00	777.00	677.00	605.57	552.00	510.33	477.00	5.9%	4	
		37,000.00	3,265.25	1,723.58	1,209.69	952.75	798.58	695.81	622.39	567.33	524.51	490.25	5.9%	4	
		38,000.00	3,353.50	1,770.17	1,242.39	978.50	820.17	714.61	639.21	582.67	538.69	503.50	5.9%	4	
		39,000.00	3,441.75	1,816.75	1,275.08	1,004.25	841.75	733.42	656.04	598.00	552.86	516.75	5.9%	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	5.9%	4	
		41,000.00	3,618.25	1,909.92	1,340.47	1,055.75	884.92	771.03	689.68	628.67	581.21	543.25	5.9%	4	
	42,000.00	3,706.50	1,956.50	1,373.17	1,081.50	906.50	789.83	706.50	644.00	595.39	556.50	5.9%	4		
	43,000.00	3,794.75	2,003.08	1,405.86	1,107.25	928.08	808.64	723.32	659.33	609.56	569.75	5.9%	4		
	44,000.00	3,883.00	2,049.67	1,438.56	1,133.00	949.67	827.44	740.14	674.67	623.74	583.00	5.9%	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	5.9%	4		
	46,000.00	4,059.50	2,142.83	1,503.94	1,184.50	992.83	865.06	773.79	705.33	652.09	609.50	5.9%	4		
	47,000.00	4,147.75	2,189.42	1,536.64	1,210.25	1,014.42	883.86	790.61	720.67	666.27	622.75	5.9%	4		
	48,000.00	4,236.00	2,236.00	1,569.33	1,236.00	1,036.00	902.67	807.43	736.00	680.44	636.00	5.9%	4		
	49,000.00	4,324.25	2,282.58	1,602.03	1,261.75	1,057.58	921.47	824.25	751.33	694.62	649.25	5.9%	4		
RM8,001 - RM9,000		50,000.00	4,395.83	2,312.50	1,618.06	1,270.83	1,062.50	923.61	824.40	750.00	692.13	645.83	5.5%	4	
		51,000.00	4,483.75	2,358.75	1,650.42	1,296.25	1,083.75	942.08	840.89	765.00	705.97	658.75	5.5%	4	
		52,000.00	4,571.67	2,405.00	1,682.78	1,321.67	1,105.00	960.56	857.38	780.00	719.81	671.67	5.5%	4	
		53,000.00	4,659.58	2,451.25	1,715.14	1,347.08	1,126.25	979.03	873.87	795.00	733.66	684.58	5.5%	4	
		54,000.00	4,747.50	2,497.50	1,747.50	1,372.50	1,147.50	997.50	890.36	810.00	747.50	697.50	5.5%	4	
		55,000.00	4,835.42	2,543.75	1,779.86	1,397.92	1,168.75	1,015.97	906.85	825.00	761.34	710.42	5.5%	4	
		56,000.00	4,923.33	2,590.00	1,812.22	1,423.33	1,190.00	1,034.44	923.33	840.00	775.19	723.33	5.5%	4	
		57,000.00	5,011.25	2,636.25	1,844.58	1,448.75	1,211.25	1,052.92	939.82	855.00	789.03	736.25	5.5%	4	
		58,000.00	5,099.17	2,682.50	1,876.94	1,474.17	1,232.50	1,0							