

Easy-Pinjaman Ekspres Repayment Schedule

Tenure (Month) / Loan Amount (RM)	Loan Installment Amount								
	12	18	24	30	36	42	48	54	60
2,000	189.12	133.40	105.74	89.30	78.47	70.83	65.20	60.90	57.54
4,000	378.24	266.81	211.48	178.60	156.93	141.67	130.41	121.81	115.07
6,000	567.36	400.21	317.23	267.90	235.40	212.50	195.61	182.71	172.61
8,000	756.48	533.62	422.97	357.20	313.86	283.34	260.81	243.62	230.14
10,000	945.60	667.02	528.71	446.50	392.33	354.17	326.02	304.52	287.68
15,000	1,396.71	978.67	770.78	646.95	565.13	507.31	464.49	431.65	405.80
20,000	1,862.28	1,304.90	1,027.71	862.60	753.50	676.41	619.31	575.53	541.07
25,000	2,327.84	1,631.12	1,284.64	1,078.24	941.88	845.51	774.14	719.42	676.33
30,000	2,793.41	1,957.35	1,541.57	1,293.89	1,130.25	1,014.62	928.97	863.30	811.60
35,000	3,258.98	2,283.57	1,798.50	1,509.54	1,318.63	1,183.72	1,083.80	1,007.19	946.87
40,000	3,724.55	2,609.80	2,055.43	1,725.19	1,507.00	1,352.82	1,238.63	1,151.07	1,082.13
45,000	4,190.12	2,936.02	2,312.35	1,940.84	1,695.38	1,521.93	1,393.46	1,294.95	1,217.40
50,000	4,655.69	3,262.25	2,569.28	2,156.49	1,883.75	1,691.03	1,548.28	1,438.84	1,352.67

Category	Loan Amount Capping		Interest Rate from (p.a.)
	Minimum	Maximum	
Tier 1	RM2,000	RM10,000	13.38%*
Tier 2	RM11,000	RM50,000	11.63%*

*The rates stated above are based on a flat rate and vary according to the repayment period from 12 months onwards. [Complete interest rate tier \(Flat rate & Effective interest rate or EIR\).](#)

Interest is charged upfront on the loan amount approved and interest is pre-computed for the entire tenure based on "Rule 78".

Tier 1: from 13.38%p.a. flat that is equivalent to EIR 24% p.a.
Tier 2 from 11.63% p.a. flat that is equivalent to EIR 21% p.a.

The EIR rate may be higher if the monthly payment is not regular.

Documents Required

Document Required	Salaried			Self-employed	Commission Earner
	MNCs	NON-MNCs	Govt.		
Copy of MyKad (front and back)	✓	✓	✓	✓	✓
Form 9, 24, 49 or Business Registration				✓	

Certificate					
Salary Slip or Commission Statement	▲ 1 Month	θ 1 Month	▲ 1 Month		✓ 6 Months
Bank Statement	▲ 1 Month	θ 1 Month	▲ 1 Month	▲ 6 Months	▲ 6 Month
EPF Statement	▲ 6 Months	▲ 6 Months			
Latest Form B/BE (with validated receipt of payment to LHDN)				▲	▲

✓ Mandatory

▲ Any of the documents listed combined with the mandatory documents

θ Combination of the documents listed combined with mandatory documents

NOTE: Bank may require up to 6 months of income documents if the income comprise of variable components (Overtime, Allowances, Commission & etc).