

## Sample illustration for HSBC Amanah Personal Financing

**Flat Profit Rate**  
**3.88% p.a.**

**Facility Amount:**  
**RM 10,000**

Facility Tenure (years)	Effective Profit Rate	Monthly Payment Amount (RM)	Total Payment Amount (RM)
1	7.09%	866	10,388
2	7.28%	449	10,776
3	7.29%	310	11,164
4	7.26%	241	11,552
5	7.21%	199	11,940
6	7.15%	171	12,328
7	7.09%	151	12,716

Note: Monthly payment amount reflected in the table above is based on Facility Amount of RM10,000 at 3.88% p.a. (flat profit rate), with the respective effective profit rate stated in the table above depending on the facility tenure applied.

**Flat Profit Rate**  
**4.88% p.a.**

**Facility Amount:**  
**RM 10,000**

Facility Tenure (years)	Effective Profit Rate	Monthly Payment Amount (RM)	Total Payment Amount (RM)
1	8.89%	874	10,488
2	9.11%	457	10,976
3	9.10%	318	11,464
4	9.03%	249	11,952
5	8.95%	207	12,440
6	8.86%	180	12,928
7	8.77%	160	13,416

Note: Monthly payment amount reflected in the table above is based on Facility Amount of RM10,000 at 4.88% p.a. (flat profit rate), with the respective effective profit rate stated in the table above depending on the facility tenure applied.

**Flat Profit Rate**  
**5.88% p.a.**

**Facility Amount:**  
**RM 10,000**

Facility Tenure (years)	Effective Profit Rate	Monthly Payment Amount (RM)	Total Payment Amount (RM)
1	10.68%	882	10,588
2	10.91%	466	11,176
3	10.87%	327	11,764
4	10.77%	257	12,352
5	10.65%	216	12,940
6	10.52%	188	13,528
7	10.39%	168	14,116

Note: Monthly payment amount reflected in the table above is based on Facility Amount of RM10,000 at 5.88% p.a. (flat profit rate), with the respective effective profit rate stated in the table above depending on the facility tenure applied.

**Flat Profit Rate**  
**6.88% p.a.**

**Facility Amount:**  
**RM 10,000**

Facility Tenure (years)	Effective Profit Rate	Monthly Payment Amount (RM)	Total Payment Amount (RM)
1	12.47%	891	10,688
2	12.70%	474	11,376
3	12.62%	335	12,064
4	12.47%	266	12,752
5	12.31%	224	13,440
6	12.14%	196	14,128
7	11.97%	176	14,816

Note: Monthly payment amount reflected in the table above is based on Facility Amount of RM10,000 at 6.88% p.a. (flat profit rate), with the respective effective profit rate stated in the table above depending on the facility tenure applied.

**Flat Profit Rate**  
**7.88% p.a.**

**Facility Amount:**  
**RM 10,000**

Facility Tenure (years)	Effective Profit Rate	Monthly Payment Amount (RM)	Total Payment Amount (RM)
1	14.24%	899	10,788
2	14.47%	482	11,576
3	14.34%	343	12,364
4	14.15%	274	13,152
5	13.93%	232	13,940
6	13.72%	205	14,728
7	13.51%	185	15,516

Note: Monthly payment amount reflected in the table above is based on Facility Amount of RM10,000 at 7.88% p.a. (flat profit rate), with the respective effective profit rate stated in the table above depending on the facility tenure applied.

**Flat Profit Rate**  
**8.88% p.a.**

**Facility Amount:**  
**RM 10,000**

Facility Tenure (years)	Effective Profit Rate	Monthly Payment Amount (RM)	Total Payment Amount (RM)
1	16.01%	907	10,888
2	16.22%	491	11,776
3	16.04%	352	12,664
4	15.79%	282	13,552
5	15.53%	241	14,440
6	15.26%	213	15,328
7	15.01%	193	16,216

Note: Monthly payment amount reflected in the table above is based on Facility Amount of RM10,000 at 8.88% p.a. (flat profit rate), with the respective effective profit rate stated in the table above depending on the facility tenure applied.

**Flat Profit Rate**  
**9.88% p.a.**

**Facility Amount:**  
**RM 10,000**

Facility Tenure (years)	Effective Profit Rate	Monthly Payment Amount (RM)	Total Payment Amount (RM)
1	17.76%	916	10,988
2	17.95%	499	11,976
3	17.72%	360	12,964
4	17.41%	291	13,952
5	17.09%	249	14,940
6	16.78%	221	15,928
7	16.48%	201	16,916

**Note:** Monthly payment amount reflected in the table above is based on Facility Amount of RM10,000 at 9.88% p.a. (flat profit rate), with the respective effective profit rate stated in the table above depending on the facility tenure applied.

**Flat Profit Rate**  
**10.75% p.a.**

**Facility Amount:**  
**RM 10,000**

Facility Tenure (years)	Effective Profit Rate	Monthly Payment Amount (RM)	Total Payment Amount (RM)
1	19.28%	923	11,075
2	19.44%	506	12,150
3	19.16%	367	13,225
4	18.79%	298	14,300
5	18.42%	256	15,375
6	18.07%	228	16,450
7	17.74%	209	17,525

**Note:** Monthly payment amount reflected in the table above is based on Facility Amount of RM10,000 at 10.75% p.a. (flat profit rate), with the respective effective profit rate stated in the table above depending on the facility tenure applied.