



KOPERASI GURU-GURU SEKOLAH MALAYSIA BERHAD (KGSM BHD)

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Tawaran Hebat Kepada Anggota KGSM BHD

PINJAMAN ATAS YURAN
Tempoh 1 hingga 5 tahun-Kadar faedah 2.95% setahun
Tempoh 6 hingga 10 tahun-Kadar faedah 3.60% setahun
Tanpa penjamin sehingga 90% atas yuran simpanan

| PINJAMAN ATAS YURAN | | | | | | | | | | |
|----------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Tahun | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Kadar | 2.95% | 2.95% | 2.95% | 2.95% | 2.95% | 3.60% | 3.60% | 3.60% | 3.60% | 3.60% |
| 5,000 | 428.96 | 220.63 | 151.18 | 116.46 | 95.63 | 84.44 | 74.52 | 67.08 | 61.30 | 58.29 |
| 10,000 | 857.92 | 441.25 | 302.36 | 232.92 | 191.25 | 168.89 | 149.05 | 134.17 | 122.59 | 116.58 |
| 15,000 | 1,286.88 | 661.88 | 453.54 | 349.38 | 286.88 | 253.33 | 223.57 | 201.25 | 183.89 | 174.88 |
| 20,000 | 1,715.83 | 882.50 | 604.72 | 465.83 | 382.50 | 337.78 | 298.10 | 268.33 | 245.19 | 233.17 |
| 25,000 | 2,144.79 | 1,103.13 | 755.90 | 582.29 | 478.13 | 422.22 | 372.62 | 335.42 | 306.48 | 291.46 |
| 30,000 | 2,573.75 | 1,323.75 | 907.08 | 698.75 | 573.75 | 506.67 | 447.14 | 402.50 | 367.78 | 349.75 |
| 35,000 | 3,002.71 | 1,544.38 | 1,058.26 | 815.21 | 669.38 | 591.11 | 521.67 | 469.58 | 429.07 | 408.04 |
| 40,000 | 3,431.67 | 1,765.00 | 1,209.44 | 931.67 | 765.00 | 675.56 | 596.19 | 536.67 | 490.37 | 466.33 |
| 45,000 | 3,860.63 | 1,985.63 | 1,360.63 | 1,048.13 | 860.63 | 760.00 | 670.71 | 603.75 | 551.67 | 524.63 |
| 50,000 | 4,289.58 | 2,206.25 | 1,511.81 | 1,164.58 | 956.25 | 844.44 | 745.24 | 670.83 | 612.96 | 582.92 |
| 55,000 | 4,718.54 | 2,426.88 | 1,662.99 | 1,281.04 | 1,051.88 | 928.89 | 819.76 | 737.92 | 674.26 | 641.21 |
| 60,000 | 5,147.50 | 2,647.50 | 1,814.17 | 1,397.50 | 1,147.50 | 1,013.33 | 894.29 | 805.00 | 735.56 | 699.50 |
| 65,000 | 5,576.46 | 2,868.13 | 1,965.35 | 1,513.96 | 1,243.13 | 1,097.78 | 968.81 | 872.08 | 796.85 | 757.79 |
| 70,000 | 6,005.42 | 3,088.75 | 2,116.53 | 1,630.42 | 1,338.75 | 1,182.22 | 1,043.33 | 939.17 | 858.15 | 816.08 |
| 75,000 | 6,434.38 | 3,309.38 | 2,267.71 | 1,746.88 | 1,434.38 | 1,266.67 | 1,117.86 | 1,006.25 | 919.44 | 874.38 |
| 80,000 | 6,863.33 | 3,530.00 | 2,418.89 | 1,863.33 | 1,530.00 | 1,351.11 | 1,192.38 | 1,073.33 | 980.74 | 932.67 |
| 85,000 | 7,292.29 | 3,750.63 | 2,570.07 | 1,979.79 | 1,625.63 | 1,435.56 | 1,266.90 | 1,140.42 | 1,042.04 | 990.96 |
| 90,000 | 7,721.25 | 3,971.25 | 2,721.25 | 2,096.25 | 1,721.25 | 1,520.00 | 1,341.43 | 1,207.50 | 1,103.33 | 1,049.25 |
| 95,000 | 8,150.21 | 4,191.88 | 2,872.43 | 2,212.71 | 1,816.88 | 1,604.44 | 1,415.95 | 1,274.58 | 1,164.63 | 1,107.54 |
| 100,000 | 8,579.17 | 4,412.50 | 3,023.61 | 2,329.17 | 1,912.50 | 1,688.89 | 1,490.48 | 1,341.67 | 1,225.93 | 1,165.83 |

PINJAMAN PENDIDIKAN TINGGI
Tempoh sehingga 10 tahun
Kadar faedah 3.75% setahun
Tanpa penjamin sehingga RM50,000.00

| JADUAL PINJAMAN PENDIDIKAN TINGGI | | | | | | | | | | |
|--|----------|----------|----------|--------|--------|--------|--------|--------|--------|--|
| TEMPOH & ANSURAN BAYARAN (KADAR FAEDAH 3.75% SETAHUN) | | | | | | | | | | |
| Tahun | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| 5,000 | 223.96 | 154.51 | 119.79 | 98.96 | 85.07 | 75.15 | 67.71 | 61.92 | 57.29 | |
| 10,000 | 447.92 | 309.03 | 239.58 | 197.92 | 197.92 | 150.30 | 135.42 | 123.84 | 114.58 | |
| 15,000 | 671.88 | 463.54 | 359.38 | 296.88 | 296.88 | 225.45 | 203.13 | 185.76 | 171.88 | |
| 20,000 | 895.83 | 618.06 | 479.17 | 395.83 | 395.83 | 300.60 | 270.83 | 247.69 | 229.17 | |
| 25,000 | 1,119.79 | 772.57 | 598.96 | 494.79 | 494.79 | 375.74 | 338.54 | 309.61 | 286.46 | |
| 30,000 | 1,343.75 | 927.08 | 718.75 | 593.75 | 593.75 | 450.89 | 406.25 | 371.53 | 343.75 | |
| 35,000 | 1,567.71 | 1,081.60 | 838.54 | 692.71 | 595.49 | 526.04 | 473.96 | 433.45 | 401.04 | |
| 40,000 | 1,791.67 | 1,236.11 | 958.33 | 791.67 | 680.56 | 601.19 | 541.67 | 495.37 | 458.33 | |
| 45,000 | 2,015.63 | 1,390.63 | 1,078.13 | 890.63 | 765.63 | 676.34 | 609.38 | 557.29 | 515.63 | |
| 50,000 | 2,239.58 | 1,545.14 | 1,197.92 | 989.58 | 850.69 | 751.49 | 677.08 | 619.21 | 572.92 | |

PINJAMAN PENGGUNA
Tempoh sehingga / tahun
Kadar faedah 3.75% setahun
Tanpa penjamin sehingga RM10,000.00

PINJAMAN PELANCONGAN
Tempoh sehingga / tahun
Kadar faedah 3.75% setahun
Tanpa penjamin sehingga RM30,000.00

| JADUAL PINJAMAN PENGGUNA (RM10,000/-) & PELANCONGAN (RM30,000/-) | | | | | | | |
|--|----------|----------|--------|--------|--------|--------|--------|
| TEMPOH & ANSURAN BAYARAN (KADAR FAEDAH 3.75% SETAHUN) | | | | | | | |
| Tahun | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1,000 | 86.46 | 44.79 | 30.90 | 23.96 | 19.79 | 17.01 | 15.03 |
| 2,000 | 172.92 | 89.58 | 61.81 | 47.92 | 39.58 | 34.03 | 30.06 |
| 3,000 | 259.38 | 134.38 | 92.71 | 71.88 | 59.38 | 51.04 | 45.09 |
| 4,000 | 345.83 | 179.17 | 123.61 | 95.83 | 79.17 | 68.06 | 60.12 |
| 5,000 | 432.29 | 223.96 | 154.51 | 119.79 | 98.96 | 85.07 | 75.15 |
| 6,000 | 518.75 | 268.75 | 185.42 | 143.75 | 118.75 | 102.08 | 90.18 |
| 7,000 | 605.21 | 313.54 | 216.32 | 167.71 | 138.54 | 119.10 | 105.21 |
| 8,000 | 691.67 | 358.33 | 247.22 | 191.67 | 158.33 | 136.11 | 120.24 |
| 9,000 | 778.13 | 403.13 | 278.13 | 215.63 | 178.13 | 153.13 | 135.27 |
| 10,000 | 864.58 | 447.92 | 309.03 | 239.58 | 197.92 | 170.14 | 150.30 |
| 15,000 | 1,296.88 | 671.88 | 463.54 | 359.38 | 296.88 | 255.21 | 225.45 |
| 20,000 | 1,729.17 | 895.83 | 618.06 | 479.17 | 395.83 | 340.28 | 300.60 |
| 25,000 | 2,161.46 | 1,119.79 | 772.57 | 598.96 | 494.79 | 425.35 | 375.74 |
| 30,000 | 2,593.75 | 1,343.75 | 927.08 | 718.75 | 593.75 | 510.42 | 450.89 |

DOKUMEN YANG DIPERLUKAN :-

1. Salinan Kad Pengenalan
2. Penyata Gaji 2 Bulan Terkini - **Disahkan oleh pegawai-pegawai berikut :**

Sek Men / Ren di Semenanjung

- a) Pengetua / Guru Besar
- b) Penolong Kanan Pentadbiran
- c) Penolong Kanan Hal Ehwal Murid(HEM)
- d) Penyelia Petang / Penolong Kanan Petang
- e) Penolong Kanan Kokurikulum

Sekolah di Sabah

- a) Sek Men - Pengetua
- b) Sek Keb - Guru Besar
- b) Sek Keb Daerah Sandakan - PPD sahaja

Sekolah di Sarawak

- a) Sek Men - Pengetua
- b) Sek Keb - PPD

Politeknik / Matrikulasi / Maktab / Institut Kolej / Universiti

- a) Pengarah / Timbalan Pengarah
- b) Ketua Jabatan - Unit masing-masing
- c) Pegawai Eksekutif Tertinggi
- d) Pegawai Tadbir / Penolong Pegawai Tadbir.
- e) Ketua Pusat
- f) Bendahari / Eksekutif Kewangan / Gaji

Perhatian:-

Penyata Gaji yang disahkan oleh pegawai-pegawai berikut **TIDAK BOLEH** diterima :

- a) Guru Kanan

- b) Penolong Kanan Tingkatan 6
- c) Penolong Kanan Bahasa.

Tertakluk kepada Terma dan Syarat KGSM BHD.