Mathematics_Form3_Test 5

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(a) Encik Lim made a bank loan with simple interest rate of 4% per annum for 10 years. At the end of the loan period, the total

amount paid by Encik Lim is RM49 000. Calculate the original amount borrowed by Encik Lim.

Encik Lim membuat pinjaman wang di sebelah bank bagi tempoh 10 tahun dengan kadar faedah mudah 4% setahun. Pada akhir

tempoh pinjaman, jumlah amaun yang dibayar semula oleh Encik Lim ialah RM49 000. Hitung amaun asal yang dipinjam oleh

Encik Lim.

Answer/Jawapan:

(b) Puan Aslynn earned a bonus of RM10 000 and intends to invest it in a savings account. The bank offers two investment plans.

After 3 years, which plan gives more returns?

Puan Aslynn memperoleh bonus sebanyak RM10 000 dan bercadang untuk melaburkan wang itu dalam akaun simpanan. Pihak

bank telah menawarkan dua pelan pelaburan. Selepas 3 tahun, pelan manakah yang memberikan lebih pulangan?

Plan 1: Interest rate of 6% and interest compounded twice a year.
Pelan 1: Kadar faedah sebanyak 6% dan faedah dikompaun dua kali setahun.
Plan 2: Interest rate of 12% and interest compounded once a year.
Pelan 2: Kadar faedah sebamyak 12% dan faedah dikompaun sekali setahun.

Answer/Jawapan:

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(c) Encik Ho deposited an amount of money in the bank that offering 2.2% of compounded interest rate per annum. After a year, he receives RM121 for the interest of his savings. Calculate the total interest he will receive in the following year if he does not spend his savings.

Encik Ho mendeposit sejumlah wang di dalam bank yang menawarkan kadar faedah kompaun 2.2% setahun. Selepas setahun, faedah yang diterimanya ialah RM121. Hitung jumlah faedah yang dia akan terima pada tahun berikutnya jika dia tidak membelanjakan wang simpanannya.

Answer/Jawapan: