

Name: _____

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(a) Encik Wong made a personal loan of RM30 000 from the Bank Muafakat with interest rate of 3.6% per annum. The

repayment term is for 10 years. What is the total amount of repayment to be paid by Encik Wong?

Encik Wong membuat pinjaman peribadi sebanyak RM30 000 dari Bank Muafakat dengan kadar faedah 3.6% setahun. Tempoh

bayaran balik adalah selama 10 tahun. Berapakah jumlah bayaran balik yang akan dibayar oleh Encik Wong?

Answer/Jawapan:

(b) Encik Yap received a credit card statement for May 2018. The statement shows that Encik Yap has the outstanding balance

of RM3 400. Assume that Encik Yap did not use the credit card in June 2018 and the minimum payment is 5% of the final balance amount.

Encik Yap menerima penyata kad kredit untuk bulan Mei 2018. Penyata itu menunjukkan Encik Yap mempunyai baki tertunggak sebanyak RM3 400. Andaikan bahawa Encik Yap tidak menggunakan kad kredit dalam bulan Jun 2018 dan bayaran minimum adalah 5% daripada jumlah baki akhir.

(i) What is the minimum payment need to be paid by Encik Yap?

Berapakah bayaran minimum payment yang harus dibayar oleh Encik Yap?

Answer/Jawapan:

(ii) It is given that the annual interest rate charged is 18%. If Encik Chew only makes a minimum payment for May and the statement date is 15 days from the due date of interest-free period, what is the balance in the June statement.

Diberi bahawa kadar faedah tahunan yang dikenakan ialah 18%. Jika Encik Chew hanya membuat bayaran minimum untuk bulan Mei dan tarikh penyata ialah 15 hari daripada tarikh tamat tempoh tanpa faedah, apakah baki dalam penyata bulan Jun?

Answer/Jawapan:



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(c) Puan Jane bought a car worth RM72 000 on credit. She pays 10% down payment and the balance is repayable in 7 years. The

flat rate charged by the bank is 3.5% per annum. What is the monthly instalment that need to be paid by Puan Jane.

Puan Jane membeli sebuah kereta bernilai RM72 000 secara kredit. Dia membayar wang pendahuluan sebanyak10% dan

bakinya dibayar secara ansuran selama 7 tahun. Kadar faedah sama rata yang dikenakan oleh bank ialah 3.5% setahun.

Berapakah bayaran bulanan yang perlu dibayar oleh Puan Jane?

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