1. Encik Jackson paid a monthly instalment of RM1 145 for his car loan. The bank char[illegible]n interest rate of 2.9% for a period of 5 years. Calculate the amount of his car loan.
Encik Jackson membayar ansuran bulanan sebanyak RM1 145 untuk pinjaman keretan[illegible]ank mengenakan kadar faedah 2.9% setahun untuk tempoh selama 5 tahun. Hitung pinjam[illegible]retanya.

- ◯ **A** RM55 000
- ◯ **B** RM60 000
- ◯ **C** RM60 145
- ◯ **D** RM61 145

2. Liza saved some money in a bank. After 4 years, the total amount of her savings was RM4 680. If the simple interest rate was 5% per annum, what was the total interest that she received?
Liza menyimpan sejumlah wang di bank. Selepas 4 tahun, jumlah simpanannya ialah RM4 680. Jika kadar faedah mudah ialah 5% setahun, berapakah jumlah faedah yang diterimanya?

- ◯ **A** RM780
- ◯ **B** RM936
- ◯ **C** RM3 744
- ◯ **D** RM3 900

3. Puan Zana saves RM5 000 in a bank which offers an interest rate of 3.2%. Calculate the interest obtained after 1 year.
Puan Zana menyimpan RM5 000 di sebuah bank dengan kadar faedah 3.2%. Hitung faedah yang diperoleh selepas 1 tahun.

- ◯ **A** RM220
- ◯ **B** RM200
- ◯ **C** RM160
- ◯ **D** RM120

4. Encik Wan saves RM5 000 in a bank with an interest rate of 4% and the interest is compounded once every year. Calculate Encik Wan's total savings after 3 years.
Encik Wan menyimpan RM5 000 dalam akaun simpanan dengan kadar faedah 4% setahun dan pengkompaunan setahun sekali. Hitung jumlah wang simpanan Encik Wan selepas 3 tahun.

- ◯ **A** RM5 624.50
- ◯ **B** RM5 614.20
- ◯ **C** RM5 600.00
- ◯ **D** RM5 598.50

5. Rina deposits RM2 400 in a bank with an interest rate of 1.8% per annum. Calculate the total savings of Rina after 3 months.
Rina menyimpan RM2 400 di sebuah bank dengan kadar faedah 1.8% setahun. Hitung jumlah simpanan Rina selepas 3 bulan.

- ◯ **A** RM2 529.60
- ◯ **B** RM2 518.80
- ◯ **C** RM2 421.60
- ◯ **D** RM2 410.80

6. Which of the following is **not** a wise way to manage credit and debt?
Antara berikut, yang manakah **bukan** *cara yang bijak untuk mengurus kredit dan hutang*

- **A** Complete debt repayments within the period stipulated by the bank to enjoy interest free period
  Menjelaskan bayaran hutang dalam tempoh yang ditetapkan oleh bank untuk menikmati tempoh tanpa faedah
- **B** Pay the minimum amount shown on the credit card statement
  Membayar jumlah minimum yang tertera pada penyata kad kredit
- **C** Pay within the cash discount period for debt repayments
  Membayar pada tempoh diskaun tunai bagi pembayaran hutang
- **D** Reduce the amount of debt to reduce the charge on the balance and avoid being charged late fees
  Mengurangkan jumlah hutang bagi mengurangkan caj atas baki dan mengelakkan daripada dikenakan caj bayaran lewat

7. Jaya saved RM2 500 in a bank with an interest rate of 5% per annum. How much is the simple interest that Jaya receives if he saves for 3 years?
Jaya menyimpan RM2 500 di bank dengan kadar faedah 5% setahun. Berapakah faedah mudah yang diperoleh Jaya jika dia menyimpan selama 3 tahun?

- **A** RM75
- **B** RM125
- **C** RM375
- **D** RM750

8. On 1 March 2016, Madam Yong bought a shop at RM500 000. She rented the shop to a tenant at a rate of RM1 500 per month starting from 1 June 2016. On 31 March 2018, the shop was sold to the tenant at RM580 000. Calculate the total return earned by Madam Yong.
Pada 1 Mac 2016, Puan Yong membeli sebuah kedai dengan harga RM500 000. Dia menyewakan kedai itu kepada penyewa dengan kadar RM1 500 sebulan mulai 1 Jun 2016. Pada 31 Mac 2018, kedai itu dijual kepada penyewa dengan harga RM580 000. Hitung jumlah pulangan yang diperoleh Puan Yong.

- **A** RM80 000
- **B** RM95 000
- **C** RM113 000
- **D** RM114 500

9. In 2015, Mr Yap bought a shoplot at a price of RM520 000. He paid 10% down payment and the balance was paid with a loan. The shoplot was rented to a tenant for 5 years with a monthly rental of RM2 300. Mr Yap decided to sell the shoplot at RM980 000. The loan amount he still owed to the bank was RM416 000 while the loan amount that has been amortised to the bank was RM390 000. Other charges involved in the sale and purchase transactions are as follows:
Pada tahun 2015, Encik Yap membeli satu lot kedai dengan harga RM520 000. Dia membayar 10% wang pendahuluan dan bakinya dibayar melalui pinjaman. Lot kedai tersebut disewakan kepada penyewa selama 5 tahun dengan sewa bulanan sebanyak RM2 300. Encik Yap mengambil keputusan untuk menjual lot kedai tersebut dengan harga RM980 000. Jumlah pinjaman yang dia masih berhutang kepada pihak bank berjumlah RM416 000 manakala jumlah pinjaman yang telah dilunaskan kepada pihak bank berjumlah RM390 000. Caj-caj lain yang terlibat dalam urusan jual beli adalah seperti berikut:

Legal cost *Kos guaman*	RM13 000
Stamp duty *Duti setem*	RM13 000
Agent's commission *Komisen ejen*	RM15 600

Calculate the return on investment for Mr Yap.
Hitung nilai pulangan pelaburan bagi Encik Yap.

- **A** 68%
- **B** 52%
- **C** 50%
- **D** 42%

10. Which of the following is having high risk?
Antara berikut, yang manakah risikonya tinggi?

- **A** Current account
  Akaun simpanan semasa
- **B** Real estate
  Hartanah
- **C** Shares
  Saham
- **D** Unit trust
  Amanah saham

11. The following are the types of bank accounts a consumer can have in a bank **except**
Berikut ialah jenis akaun bank yang boleh dipunyai oleh seseorang pengguna di sebuah bank ***kecuali***

- **A** savings account
  akaun simpanan
- **B** fixed deposit account
  akaun simpanan tetap
- **C** interest account
  akaun faedah
- **D** current account
  akaun semasa

12. Which of the following activities is an investment?
Antara aktiviti berikut, yang manakah ialah pelaburan?

- **A** Travelling
  Melancong
- **B** Buying clothes
  Membeli baju
- **C** Watching a movie
  Menonton wayang
- **D** Buying unit trust
  Membeli amanah saham

13. On 1st January 2019, Encik Azuan invested 4 000 units of shares valued at RM1.50 per unit in Megah Company. For the financial year ending 31st December 2019, Megah Company paid a dividend of 5%. On 1st January 2020, Encik Azuan sold all the shares he owned at RM1.90 per unit. Calculate the return on investment for Encik Azuan.
Pada 1 Januari 2019, Encik Azuan melabur dalam Syarikat Megah sebanyak 4 000 unit saham yang bernilai RM1.50 seunit. Bagi tahun kewangan berakhir 31 Disember 2019, Syarikat Megah membayar dividen sebanyak 5%. Pada 1 Januari 2020, Encik Azuan menjual semua saham yang dimiliki dengan harga RM1.90 seunit. Hitung nilai pulangan pelaburan bagi Encik Azuan.

- **A** 34.87%
- **B** 34.57%
- **C** 32.47%
- **D** 31.67%

14. Mrs Toh saves RM10 000 in a savings account with an interest rate of 4% per annum compounded every 6 months. What is the total compound interest that she receives at the end of the third year?
Puan Toh menyimpan RM10 000 di dalam akaun simpanan dengan kadar faedah 4% setahun dan pengkompaunan setiap 6 bulan. Berapakah jumlah faedah kompaun yang diterimanya pada akhir tahun ketiga?

- **A** RM1 262.00
- **B** RM4 282.46
- **C** RM11 262.00
- **D** RM14 282.46

15. Which of the following is having high return?
Antara berikut, yang manakah pulangannya tinggi?

- **A** Shares
  Saham
- **B** Unit trust
  Amanah saham
- **C** Savings account
  Akaun simpanan
- **D** Fixed deposit account
  Akaun simpanan tetap

16. Puan Rose saved RM8 000 in a bank for 4 years. Calculate the interest rate if she received a simple interest of RM1 280.
Puan Rose menyimpan RM8 000 *di bank selama* 4 *tahun. Hitung kadar faedah jika dia menerima faedah mudah sebanyak* RM1 280.

- **A** 0.04%
- **B** 0.16%
- **C** 1.6%
- **D** 4%

17. Nic saved RM10 000 in a bank with an interest rate of 4% per annum. How many years does he have to save the money to earn a simple interest of RM3 600?
Nic menyimpan RM10 000 *di bank dengan kadar faedah* 4% *setahun. Berapa tahunkah dia perlu menyimpan wang itu untuk memperoleh faedah mudah sebanyak* RM3 600?

- **A** 5 years
  5 *tahun*
- **B** 7 years
  7 *tahun*
- **C** 9 years
  9 *tahun*
- **D** 11 years
  11 *tahun*

18. Martin bought 8 000 units of shares of a company at RM1.50 per unit. In the same year, Martin obtained a dividend of RM720. Find the rate of dividend.
Martin membeli 8 000 *unit saham sebuah syarikat yang bernilai* RM1.50 *seunit. Pada tahun yang sama, Martin memperoleh dividen sebanyak* RM720. *Cari kadar dividen.*

- **A** 0.06%
- **B** 0.17%
- **C** 6.00%
- **D** 16.67%

19. An amount of RM24 000 is saved in a bank with an interest rate of 2.5% a year. Find the total savings after 1 year.
Wang sejumlah RM24 000 *disimpan di sebuah bank dengan kadar faedah mudah* 2.5% *setahun. Cari jumlah simpanan selepas* 1 *tahun.*

- **A** RM24 800
- **B** RM24 600
- **C** RM24 200
- **D** RM24 000

20. Puan Zana saves RM5 000 in a bank which offers an interest rate of 3.2%. Calculate Puan Zana's total savings after 1 year.
Puan Zana menyimpan RM5 000 *di sebuah bank dengan kadar faedah* 3.2%. *Hitung jumlah simpanan Puan Zana selepas* 1 *tahun.*

- **A** RM5 160
- **B** RM5 240
- **C** RM5 300
- **D** RM5 340