1. Kah Seng bought 14 000 units of shares of a company at RM1.70 per unit. The company declared a dividend of 4%. Calculate the dividend obtained by Kah Seng.
Kah Seng membeli 14 000 *unit saham sebuah syarikat yang bernilai* RM1.70 *seunit. Syarikat itu mengisytiharkan dividen sebanyak* 4%. *Hitung dividen yang diperoleh Kah Seng.*

- ○ **A** RM95.20
- ○ **B** RM952.00
- ○ **C** RM9 520.00
- ○ **D** RM95 200.00

2. Encik Rashid bought 20 000 units of shares with RM1.50 per share. After 3 years, the price of the share increased by 50 sen. So, Encik Rashid sold all his shares. Calculate Encik Rashid's return on investments.
Encik Rashid membeli 20 000 *unit saham dengan* RM1.50 *per unit. Selepas* 3 *tahun, harga saham itu menaik sebanyak* 50 sen. *Maka, Encik Rashid menjual semua sahamnya. Hitung nilai pulangan pelaburan Encik Rashid.*

- ○ **A** 30%
- ○ **B** 33%
- ○ **C** 50%
- ○ **D** 53%

3. Puan Syarida made a purchase at a price of BRL450 (Brazilian currency) using credit card when she travelled to Brazil. The bank charged RM488.99 which included an interest rate of 2% to her account. Find the currency exchange rate, in Brazilian Real per one Ringgit Malaysia.
Puan Syarida membuat suatu pembelian dengan harga BRL450 (*mata wang Brazil*) *menggunakan kad kredit apabila dia melancong ke Brazil. Bank mengenakan* RM488.99 *yang termasuk kadar faedah* 2% *ke akaunnya. Cari kadar pertukaran mata wang dalam Real Brazil per satu Ringgit Malaysia.*

- ○ **A** BRL0.92
- ○ **B** BRL0.94
- ○ **C** BRL1.09
- ○ **D** BRL1.10

4. Encik Rashid bought 20 000 units of shares with RM0.90 per share. After 3 years, the price of the share increased by 50 sen. So, Encik Rashid sold all his shares. Calculate Encik Rashid's return on investments.
Encik Rashid membeli 20 000 *unit saham dengan* RM0.90 *per unit. Selepas* 3 *tahun, harga saham itu menaik sebanyak* 50 sen. *Maka, Encik Rashid menjual semua sahamnya. Hitung nilai pulangan pelaburan Encik Rashid.*

- ○ **A** 40%
- ○ **B** 46%
- ○ **C** 50%
- ○ **D** 56%

5. Mr Leong bought a television which costs RM10 800. He paid by monthly instalments for 2 years. The interest rate is 2% per year. How much is Mr Leong's monthly instalment?
Encik Leong membeli sebuah televisyen yang berharga RM10 800. *Dia membayar secara ansuran bulanan selama* 2 *tahun. Faedah yang dikenakan ialah* 2% *setahun. Hitung bayaran ansuran bulanan Encik Leong.*

- **A** RM524
- **B** RM518
- **C** RM468
- **D** RM214

6. Lisa bought 7 500 units of unit trust with RM7 875. Find the average cost of a unit of share.
Lisa telah membeli 7 500 *unit saham amanah dengan* RM7 875. *Cari kos purata seunit saham.*

- **A** RM0.11
- **B** RM0.15
- **C** RM1.05
- **D** RM1.15

7. Encik Hilmi invested 10 000 units of shares valued at RM1.50 per unit in Bakti Company. The company then declared a dividend of 4%. After receiving the dividend, Encik Hilmi sold all the shares at the price of RM1.80 per unit. Calculate the return on investment for Encik Hilmi.
Encik Hilmi melabur dalam Syarikat Bakti sebanyak 10 000 *unit saham yang bernilai* RM1.50 *seunit. Syarikat itu kemudian mengisytiharkan dividen sebanyak* 4%. *Selepas menerima dividen itu, Encik Hilmi menjual semua saham yang dimiliki dengan harga* RM1.80 *seunit. Hitung nilai pulangan pelaburan bagi Encik Hilmi.*

- **A** 18%
- **B** 20%
- **C** 22%
- **D** 24%

8. 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

9. Mr Alfred obtained a personal loan of RM55 000 from a bank and the repayment period is 9 years. If Mr Alfred's total repayment was RM94 600, calculate the yearly interest rate imposed by the bank.
Encik Alfred membuat pinjaman peribadi sebanyak RM55 000 *dari sebuah bank dan tempoh bayaran balik adalah* 9 *tahun. Jika jumlah bayaran balik Encik Alfred ialah* RM94 600, *hitung kadar faedah tahunan yang dikenakan oleh bank.*

- ○ **A** 4%
- ○ **B** 6%
- ○ **C** 8%
- ○ **D** 10%

10. 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

11. Early 2008, Mr Lim bought a double storey house for RM340 000 by paying a 10% down payment of RM34 000. 10 years later, Mr Lim sold the house at RM780 000. Total amount paid to the bank was RM270 000. Over this period of time, he had collected rental amounting to RM80 000. Expenditures incurred in sale and purchase of the house are as follows:
Pada awal tahun 2008, *Encik Lim membeli sebuah rumah dua tingkat dengan harga* RM340 000 *dan menjelaskan* 10% *wang pendahuluan sebanyak* RM34 000. 10 *tahun kemudian, Encik Lim menjual rumah itu pada harga* RM780 000. *Jumlah pinjaman yang telah dilunaskan kepada pihak bank berjumlah* RM270 000. *Dalam tempoh itu, dia berjaya memperoleh sewa sebanyak* RM80 000. *Diberi perbelanjaan yang terlibat untuk urusan jual beli rumah itu adalah seperti berikut:*

Stamp duty (purchase) *Duti setem (semasa beli)*	RM7 000
Commission for agent (sale) *Komisen ejen (semasa jual)*	RM24 000
Legal fee (sale and purchase) *Kos guaman (semasa beli dan jual)*	RM15 000

Calculate the return on investment for Mr Lim over 10 years.
Hitung nilai pulangan pelaburan bagi Encik Lim selama 10 *tahun.*

- ○ **A** 0.15%
- ○ **B** 1.5%
- ○ **C** 15%
- ○ **D** 150%

12. The following are the types of savings accounts in banks **except**
*Berikut adalah jenis-jenis akaun simpanan dalam bank **kecuali***

- ○ **A** Savings account
  Akaun simpanan
- ○ **B** Fixed account
  Akaun simpanan tetap
- ○ **C** Current account
  Akaun semasa
- ○ **D** Income account
  Akaun pendapatan

13. A bank offers an interest rate of 3%. Calculate the interest obtained by Xena if she keeps RM30 000 in the bank for 5 years.
Sebuah bank menawarkan kadar faedah 3%. *Hitung faedah yang diperoleh Xena jika dia menyimpan* RM30 000 *di bank itu selama* 5 *tahun.*

- ○ **A** RM900
- ○ **B** RM1 500
- ○ **C** RM3 000
- ○ **D** RM4 500

14. Cik Nina saves RM1 500 in her savings account with the interest rate of 2% per year and the interest is compounded every 6 months. How much is her total savings after 5 years?
Cik Nina menyimpan RM1 500 *dalam akaun simpanan dengan kadar faedah* 2% *setahun dan pengkompaunan setiap* 6 *bulan. Berapakah jumlah wang simpanan Cik Nina selepas* 5 *tahun*?

- ○ **A** RM2 446.35
- ○ **B** RM1 904.50
- ○ **C** RM1 876.25
- ○ **D** RM1 656.90

15. Umi bought 6 000 units of shares of Company *K* at RM1.60 per unit. The company declared a dividend of 8%. Calculate the dividend obtained by Umi.
Umi membeli 6 000 *unit saham Syarikat K yang bernilai* RM1.60 *seunit. Syarikat itu mengisytiharkan dividen sebanyak* 8%. *Hitung dividen yang diperoleh Umi.*

- ○ **A** RM7.68
- ○ **B** RM76.80
- ○ **C** RM768.00
- ○ **D** RM7 680.00

16. Which of the following are the advantages of using a credit card?
Antara berikut, yang manakah merupakan kelebihan menggunakan kad kredit?

I Could be imposed interest and charges
Boleh dikenakan faedah dan caj-caj

II Convenience for online purchases
Mudah untuk pembelian atas talian

III Spend beyond ability
Berbelanja melebihi kemampuan

IV Provide interest free payback period
Memberi tempoh bayar balik tanpa faedah

- ○ **A** I and/*dan* II
- ○ **B** I and/*dan* III
- ○ **C** II and/*dan* III
- ○ **D** II and/*dan* IV

17. A bank offers an interest rate of 3%. Calculate the interest obtained by Xena if she keeps RM30 000 in the bank for 1 year.
Sebuah bank menawarkan kadar faedah 3%. *Hitung faedah yang diperoleh Xena jika dia menyimpan* RM30 000 *di bank itu selama* 1 *tahun.*

- ○ **A** RM300
- ○ **B** RM900
- ○ **C** RM1 000
- ○ **D** RM3 000

18. Jaya saves RM20 000 in a bank with an interest rate of 5% per annum. How much is the simple interest after 1 year?
Jaya menyimpan RM20 000 *di bank dengan kadar faedah* 5% *setahun. Berapakah faedah mudah yang diperoleh selepas* 1 *tahun?*

- ○ **A** RM1 000
- ○ **B** RM2 000
- ○ **C** RM3 000
- ○ **D** RM4 000

19. Cik Sofia saved RM12 000 in a savings account with an interest rate of 3% per annum and compounded once every 2 months. Find Cik Sofia's total savings at the end of the fourth year.
Cik Sofia menyimpan RM12 000 *dalam akaun simpanan dengan kadar faedah* 3% *setahun dan dikompaun* 2 *bulan sekali. Cari jumlah wang simpanan Cik Sofia pada akhir tahun keempat.*

- ○ **A** RM13 526.40
- ○ **B** RM13 435.10
- ○ **C** RM12 768.45
- ○ **D** RM12 603.43

20. Vijaya makes a loan from a bank for a period of 5 years with an interest rate of 6% per annum. If she needs to pay a monthly instalment of RM780, find the loan amount of Vijaya.
Vijaya membuat pinjaman daripada sebuah bank untuk tempoh 5 tahun dengan kadar faedah 6% setahun. Jika dia perlu membayar ansuran bulanan sebanyak RM780, *cari jumlah pinjaman Vijaya.*

- ◯ **A** RM14 040
- ◯ **B** RM36 000
- ◯ **C** RM60 840
- ◯ **D** RM156 000