1. Umi bought 6 000 units of shares of Company *K* at RM1.60 per unit. The company de[illegible]d 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 me[illegible]tiharkan dividen sebanyak 8%. Hitung dividen yang diperoleh Umi.

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

2. Janet bought 15 000 units of shares of a company. In the same year, the company declared a dividend of 4%. Janet obtained a dividend of RM510. Find the price of 1 unit of share.
Janet membeli 15 000 unit saham sebuah syarikat. Pada tahun yang sama, syarikat itu mengisytiharkan dividen sebanyak 4%. Janet memperoleh dividen sebanyak RM510. Cari harga bagi 1 unit saham.

- **A** RM0.34
- **B** RM0.85
- **C** RM1.18
- **D** RM1.36

3. 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

4. Encik Farid saves RM8 000 in a savings account with an interest rate of 6% per annum. The interest is compounded twice per year. Calculate the total compound interest that he receives after 2 years.
Encik Farid menyimpan RM8 000 di dalam akaun simpanan dengan kadar faedah 6% setahun. Faedah dikompaun dua kali setahun. Hitung jumlah faedah kompaun yang diterimanya selepas 2 tahun.

- **A** RM487.20
- **B** RM1 004.00
- **C** RM8 487.20
- **D** RM9 004.00

5. In 2015, Mr Yap bought a shoplot at a price of RM520 000. He paid 10% down payme[illegible]d the balance was paid with a loan. The shoplot was rented to a tenant for 5 years with a r[illegible]ly rental of RM2 300. Mr Yap decided to sell the shoplot at RM980 000. The loan amount he still[illegible] 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%

6. 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

7. Which of the following is correct?
Antara berikut, yang manakah betul?

- **A** Savings account is used to save money and make payments using cheques.
  Akaun simpanan digunakan untuk menyimpan wang dan membuat pembayaran melalui cek.
- **B** Withdrawal from the fixed account before the date of maturity can cause loss of interest earned.
  Pengeluaran dari akaun simpanan tetap sebelum tempoh matang boleh menyebabkan kehilangan bayaran faedah.
- **C** Buying shares is a risk-free type of investment.
  Membeli saham ialah sejenis pelaburan yang tidak ada risiko.
- **D** Current accounts give the highest interest rate compared to the savings accounts and fixed accounts.
  Akaun semasa memberi kadar faedah yang paling tinggi berbanding dengan akaun simpanan dan akaun simpanan tetap.

8. Roy made a personal loan of RM15 000 from a bank with an interest rate of 6% on debts. The repayment period is 7 years while the monthly instalment is RM225. How much is the interest paid by Roy on the second month?
Roy membuat pinjaman peribadi sebanyak RM15 000 daripada bank dengan kadar faedah 6% atas baki. Tempoh bayaran balik adalah selama 7 tahun manakala ansuran bulanan adalah sebanyak RM225. Berapakah faedah yang dibayar oleh Roy pada bulan kedua?

- **A** RM72.38
- **B** RM73.50
- **C** RM74.25
- **D** RM75.38

9. Which of the following investments can get a high return but low risk?
Antara pelaburan berikut, yang manakah boleh mendapat pulangan yang tinggi tetapi b[illegible]o rendah?

- A Shares/*Saham*
- B Real estate/*Hartanah*
- C Unit trust/*Amanah saham*
- D Fixed deposit/*Simpanan tetap*

10. The table shows the purchase of shares by Mr Ryan for three consecutive months.
Jadual di bawah menunjukkan pembelian saham oleh Encik Ryan untuk tiga bulan berturut-turut.

Month *Bulan*	Number of units *Bilangan unit*	Unit Price *Harga seunit*
January *Januari*	2 000	RM1.40
February *Februari*	2 000	RM1.25
March *Mac*	2 000	RM1.22

Calculate the average cost per share unit.
Hitung kos purata seunit saham.

- A RM1.29
- B RM1.24
- C RM1.18
- D RM1.15

11. 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%

12. Mr Wong deposited RM4 500 in a bank with an interest rate of 3% per annum. How much is the interest earned by Mr Wong after 2 years?
Encik Wong menyimpan sebanyak RM4 500 *di sebuah bank dengan kadar faedah* 3% *setahun. Berapakah faedah yang diperoleh Encik Wong selepas* 2 *tahun?*

- A RM150
- B RM270
- C RM290
- D RM300

13. Encik Rosli deposited RM8 000 in a bank for 3 years. Calculate the interest rate given by the bank if he received a total interest of RM960.
Encik Rosli menyimpan wang sebanyak RM8 000 *di sebuah bank selama* 3 *tahun. Hitung kadar faedah yang diberi oleh bank jika dia menerima jumlah faedah sebanyak* RM960.

- A 2%
- B 3%
- C 4%
- D 5%

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

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

15. Encik Fitri borrowed an amount of RM50 000 with an interest rate of 6% per annum. If the total loan repayment is RM74 000, find Encik Fitri's repayment period, in years.
Encik Fitri meminjam sejumlah RM50 000 dengan kadar faedah 6% setahun. Jika jumlah bayaran balik pinjaman ialah RM74 000, cari tempoh pembayaran balik Encik Fitri, dalam tahun.

- ◯ **A** 1.25
- ◯ **B** 4
- ◯ **C** 8
- ◯ **D** 12.5

16. Nisya bought a car for RM70 000. The deposit paid is 10% and the rest is paid by installments of 6 years. The bank imposed an interest of 4.5% per annum. Calculate the total amount of money paid by Nisya.
Nisya membeli sebuah kereta bernilai RM70 000. Bayaran pendahuluan ialah sebanyak 10% dan bakinya dibayar secara ansuran selama 6 tahun. Bank mengenakan faedah 4.5% setahun. Hitung jumlah wang yang dibayar oleh Nisya.

- ◯ **A** RM89 000
- ◯ **B** RM88 450
- ◯ **C** RM87 010
- ◯ **D** RM86 200

17. Mazlan bought 10 000 units of shares of a company at RM1.30 per unit. The company declared a dividend of 5%. Calculate the dividend obtained by Mazlan.
Mazlan membeli 10 000 unit saham sebuah syarikat yang bernilai RM1.30 seunit. Syarikat itu mengisytiharkan dividen sebanyak 5%. Hitung dividen yang diperoleh Mazlan.

- ◯ **A** RM6 500.00
- ◯ **B** RM650.00
- ◯ **C** RM65.00
- ◯ **D** RM6.50

18. 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

19. Aiman bought a number of shares of a company at RM1.80 per unit. In the same year, the company declared a dividend of 12%. Aiman obtained a dividend of RM3 240. Calculate the number of shares that Aiman bought.
Aiman membeli sebilangan saham sebuah syarikat yang bernilai RM1.80 *seunit. Pada tahun yang sama, syarikat itu mengisytiharkan dividen sebanyak* 12%. *Aiman memperoleh dividen sebanyak* RM3 240. *Hitung bilangan saham yang dibeli oleh Aiman.*

- **A** 150
- **B** 1 500
- **C** 15 000
- **D** 150 000

20. In 2017, Puan Farida bought 10 000 units of shares of a company at RM1.95 per unit. In the same year, the company declared a dividend of 6%. On 1 January 2018, Puan Farida sold all of the shares she owned with a price of RM2.10 per unit. How much was the total return received by Puan Farida?
Pada tahun 2017, *Puan Farida membeli* 10 000 *unit saham sebuah syarikat yang bernilai* RM1.95 *seunit. Pada tahun yang sama, syarikat itu mengisytiharkan dividen sebanyak* 6%. *Pada* 1 *Januari* 2018, *Puan Farida menjual semua saham yang dimilikinya dengan harga* RM2.10 *seunit. Berapakah jumlah pulangan yang diterima oleh Puan Farida?*

- **A** RM1 500
- **B** RM1 670
- **C** RM2 100
- **D** RM2 670