

Kelebihan dan kekurangan
kad kredit
*Advantages and disadvantages
of credit card*

KAD KREDIT
CREDIT CARD

Kesan pembayaran minimum
dan pembayaran lewat
*Impact of minimum payment
and late payment*

KREDIT DAN HUTANG
CREDIT AND DEBT

PINJAMAN
LOAN

Faedah sama rata
Flat interest

Jumlah bayaran balik
Total repayment
 $A = P + Prt$

Bayaran ansuran bulanan = $\frac{A}{n}$
Monthly instalment

Faedah atas baki
Interest on balance