JAWAPAN

BAB 3 Matematik Pengguna: Simpanan dan Pelaburan, Kredit dan Hutang
Consumer Mathematics: Savings and Investments, Credit and Debt

1. simpanan , pelaburan
savings , *investment*

2.

Zaidi menyimpan sejumlah wang dalam satu akaun yang menawarkan kadar faedah yang lebih tinggi tetapi tidak boleh mengeluarkan wang sehingga tempoh matang. *Zaidi saves a certain amount of money in an account that offers a higher interest rate but cannot withdraw the money before the maturity date.*	Akaun simpanan *Savings account*
Encik Adzim menyimpan sejumlah wang dalam satu akaun untuk mengeluarkan cek semasa berurusan dengan pembekal. *Encik Adzim saves a certain amount of money in an account to issue cheques when dealing with suppliers.*	Akaun simpanan tetap *Fixed deposit account*
Samad menyimpan wang gajinya dalam satu akaun yang dia boleh mengeluarkan wang pada bila-bila masa. *Samad saves his salary in an account that he can withdraw the money at any time.*	Akaun semasa *Current account*

3. (a) Amanah saham dikendalikan oleh syarikat unit amanah yang diuruskan oleh pengurus profesional yang bertauliah dalam bidang pelaburan.
Unit trust is controlled by a unit trust company that is managed by a qualified professional manager in the field of investment.

(b) Pelaburan atas aset tidak alih seperti rumah kediaman, kedai, tanah dan sebagainya merupakan pelaburan dalam hartanah .
Investments on immovable assets such as residential houses, shops, land and others are investments in real estate .

(c) Individu yang membeli saham daripada sebuah syarikat merupakan pemilik syarikat dengan syarat tertentu.
An individual who purchases shares from a company is the owner of the company under certain conditions.

4. (a) Jumlah simpanan
Total savings
= prinsipal + faedah
principal + interest
$= 8\,000 + \left(8\,000 \times \frac{2}{100} \times 2\right)$
= RM8 320

(b) Nilai matang
Matured value
$= 15\,000\left(1 + \frac{0.035}{12}\right)^{12(5)}$
= RM17 864.14

(c) Jumlah simpanan
Total savings
= prinsipal + faedah
principal + interest
$= 5\,000 + \left(5\,000 \times \frac{2.5}{100} \times \frac{10}{12}\right)$
= RM5 104.17

(d) Nilai matang
Matured value

$= 20\,000\left(1 + \frac{0.04}{1}\right)^{1(12)}$

$= \text{RM}32\,020.64$

5. (a) (i) Jumlah simpanan/ *Total savings*
= prinsipal + faedah / *principal + interest*

$= 6\,000 + \left(6\,000 \times \frac{3.2}{100} \times 3\right)$

$= \text{RM}6\,576$

(ii) Jumlah simpanan/ *Total savings*
= prinsipal + faedah / *principal + interest*

$= 6\,000 + \left(6\,000 \times \frac{3.2}{100} \times 4\right)$

$= \text{RM}6\,768$

Semakin lama tempoh simpanan (di bank), semakin tinggi jumlah faedah yang diperoleh. Dengan ini, jumlah simpanan juga bertambah .

The longer the savings period (at the bank), the higher the total interest earned. With this, the total savings also increases .

(b) (i) Jumlah simpanan/ *Total savings*
= prinsipal + faedah / *principal + interest*

$= 2\,000 + \left(2\,000 \times \frac{2}{100} \times 1\right)$

$= 2\,000 + 40$

$= \text{RM}2\,040$

(ii) Jumlah simpanan/ *Total savings*
= prinsipal + faedah / *principal + interest*

$= 2\,000 + \left(2\,000 \times \frac{3}{100} \times 1\right)$

$= 2\,000 + 60$

$= \text{RM}2\,060$

Bagi prinsipal yang sama, apabila kadar faedah bertambah, jumlah simpanan akan bertambah .

For the same principal, when the interest rates increase, the total savings will increase .

(c) (i) dikompaunkan 6 bulan sekali, $n = 2$
compounded once every 6 months

$MV = P\left(1 + \frac{r}{n}\right)^{nt}$

$= 15\,000\left(1 + \frac{0.04}{2}\right)^{2(1)}$

$= \text{RM}15\,606$

(ii) dikompaunkan 3 bulan sekali, $n = 4$
compounded once every 3 months

$MV = P\left(1 + \frac{r}{n}\right)^{nt}$

$= 15\,000\left(1 + \frac{0.04}{4}\right)^{4(1)}$

$= \text{RM}15\,609.06$

Apabila kekerapan pengkompaunan bertambah, nilai masa hadapan simpanan akan bertambah .

When the compounding frequency increases, the future value of savings will increase .

6. (a)

Tinggi / Rendah
Higher / Lower

(b)

Tinggi / Rendah
Higher / Lower

(c)

Tinggi / Rendah
Higher / Lower

7. (a) Modal awal/ *Initial capital* = RM8 000
Jumlah pulangan/ *Total return*
= RM200 + (RM8 800 – RM8 000)
= RM200 + RM800
= RM1 000

$\text{ROI} = \frac{\text{RM}1\,000}{\text{RM}8\,000} \times 100\%$

$= 12.5\%$

$\frac{\text{jumlah pulangan}}{\text{nilai pelaburan awal}} \times 100\%$

$\frac{\textit{total return}}{\textit{Initial investment value}} \times 100\%$

(b) Modal awal/ *Initial capital* = RM10 000
Jumlah pulangan/ *Total return*
= RM350 × 2 + (RM10 400 – RM10 000)
= RM700 + RM400
= RM1 100

$\text{ROI} = \frac{\text{RM}1\,100}{\text{RM}10\,000} \times 100\%$

$= 11\%$

(c) (i) $\text{ROI} = \frac{\text{RM}4\,800 - \text{RM}4\,000}{\text{RM}4\,000} \times 100\%$

$= 20\%$

(ii) Kejadian pencemaran udara atau jerebu menyebabkan permintaan topeng muka bertambah. Jadi, harga topeng muka akan bertambah dan pulangan Encik Tan akan bertambah.
The occurrence of air pollution and haze increases masks' demand. Consequently, mask's price will hike and this will cause

Mr Tan's return to increase.

8. (a) (✓)
(b) (✗)
(c) (✓)

9.

	Rendah *Low*	Sederhana *Moderate*	Tinggi *High*
(a) **Risiko** *Risk*	akaun simpanan tetap *fixed deposit account*	hartanah *real estate*	saham *shares*
(b) **Kecairan** *Liquidity*	hartanah *real estate*	saham *shares*	akaun simpanan tetap *fixed deposit account*

10. (a) Pulangan akaun simpanan tetap adalah lebih rendah daripada hartanah.
Return of fixed deposit account is lower than real estate.

(b) Risiko amanah saham adalah lebih tinggi daripada akaun simpanan.
Risk of unit trust is higher than savings account.

(c) Pulangan akaun simpanan adalah lebih rendah daripada amanah saham.
Return of savings account is lower than unit trust.

(d) Kecairan saham adalah lebih rendah daripada akaun simpanan.
Liquidity of shares is lower than savings account.

11. (a) Amanah saham/ *Unit trusts*

(b) Risiko – rendah; Pulangan – sederhana; Kecairan – tinggi
Risk – low; Return – moderate; Liquidity – high

12. (a)

Bulan *Month*	Jumlah pelaburan *Investment amount*
April	RM12 450
Mei / *May*	RM12 450
Jumlah / *Total*	RM24 900

Jumlah saham/ *Total shares*
$= \frac{12\,450}{2.10} + \frac{12\,450}{2.04}$
= 5 929 + 6 103
= 12 032 unit/ 12 032 *units*

(b) Jumlah saham/ *Total shares*
$= \frac{6\,000}{2.30} + \frac{6\,000}{2.10} + \frac{6\,000}{2.05} + \frac{6\,000}{2.20}$
= 2 609 + 2 857 + 2 927 + 2 727
= 11 120 unit/ 11 120 *units*

Jumlah pelaburan setiap bulan
Investment amount each month
$= \frac{\text{RM24 000}}{4}$
= RM6 000

Kos purata/ *Average cost*
$= \frac{24\,000}{11\,120}$
= RM2.16

$\frac{\text{jumlah pelaburan}}{\text{bilangan unit yang dimiliki}}$
$\frac{\textit{investment amount}}{\textit{number of share units owned}}$

(c) $3.20 = \frac{8\,000}{\text{Jumlah unit yang dimiliki}}$
Total units owned

Jumlah unit yang dimiliki/ *Total units owned*
$= \frac{8\,000}{3.20}$
= 2 500 unit / 2 500 *units*

(d) (i) Jumlah saham / *Total shares*
$= \frac{3\,000}{1.25} + \frac{3\,000}{1.24} + \frac{3\,000}{1.22}$
= 2 400 + 2 419 + 2 459
= 7 278 unit / 7 278 units

Kos purata / *Average cost*
$= \frac{9\,000}{7\,278}$
= RM1.24

(ii) Strategi pemurataan kos ringgit digunakan. Strategi ini dapat mengurangkan risiko pelaburan dengan mengurangkan purata harga pembelian.
Ringgit cost averaging strategy is used. This strategy helps in reducing investment risk by bringing down average purchasing cost.

(e) (i) Kos purata seunit saham
Average cost per share
$= \frac{12 \times 200}{3\,105}$
= RM0.77

(ii) Jumlah unit yang dibeli

Total units purchased

$= \frac{2\,400}{0.85}$

= 2 824 unit/ 2 824 *units*

(iii) Pembelian secara berasingan dan berturutan lebih bermanfaat kepada Jasraj. Hal ini demikian kerana Jasraj mendapat purata harga pembelian yang lebih rendah dan jumlah unit yang lebih banyak berbanding dengan pembelian sekali gus.
Separately and continually purchase is more beneficial for Jasraj. This is because Jasraj manages to get a lower average purchase price and hold more units when compared to lump sum purchase.

13. (a) (i) $MV = 25\,000\left(1 + \frac{0.038}{2}\right)^{2(1)}$

= RM25 959.03

Separuh simpanan Encik Subra telah dikeluarkan. *Half of Encik Subra's savings has uplifted.*

Jumlah pulangan
Total return
= 25 959.03 – 25 000
= RM959.03

Nilai pulangan pelaburan (simpanan tetap)
Return on investment (fixed deposit)

$= \frac{959.03}{25\,000} \times 100\%$

= 3.84%

(ii) Jumlah saham
Total shares

$= \frac{12\,500}{2.25} + \frac{12\,500}{2.30}$

= 5 556 + 5 435
= 10 991 unit
10 991 *units*

Kos purata seunit saham
Average cost per share

$= \frac{25\,000}{10\,991}$

= RM2.27

(iii) Jumah pulangan
Total return
= keuntungan modal
capital gain
= (2.45 – 2.27) × 10 991
= RM1 978.38

Nilai pulangan pelaburan (saham)
Return on investment (share)

$= \frac{1\,978.38}{25\,000} \times 100\%$

= 7.91%

Pelaburan saham lebih menguntungkan kerana nilai pulangan pelaburannya lebih tinggi.
Share investment is more profitable because it has higher return on investment.

(b) (i) $MV = 15\,000\left(1 + \frac{0.036}{12}\right)^{12(1)}$

= RM15 549

(ii) Nilai pulangan pelaburan bagi simpanan tetap
Return on investment of fixed deposit

$= \frac{15\,549 - 15\,000}{15\,000} \times 100\%$

= 3.66%

Katakan x = harga jualan per unit bagi amanah saham
Let x = selling price per unit of the unit trust

$2(3.66) = \frac{300 + 20\,000x - 15\,000}{15\,000} \times 100$

$1\,098 = 300 + 20\,000x - 15\,000$

$20\,000x = 15\,798$

x = RM0.79

14. (a) Kredit ialah satu kemudahan penangguhan bayaran yang diberikan oleh pembekal kepada pengguna.

Credit is a postponement of payment facility provided by the supplier to the consumer.

(b) Hutang membawa maksud suatu amaun yang telah dipinjam tetapi belum dilunaskan.

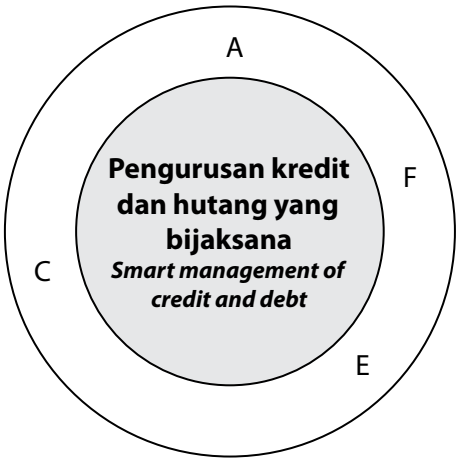
Debt means an amount that has been borrowed but has not been settled.

15.

Pernyataan ***Statement***	**B / P** ***T / F***
(a) Ali mendapat pinjaman perumahan daripada bank. Ali telah menampung hutang. *Ali got housing loan from a bank. Ali was in debt.*	B *T*
(b) Susan membayar balik pinjaman kereta. Susan telah menampung hutang. *Susan made repayment for her car loan. Susan borne debt.*	P *F*

(c) Haris mendapat pinjaman peribadi daripada bank. Haris telah menerima kredit. *Haris got the personal loan from a bank. Haris received credit.*	B *T*
(d) Adam membuat pembayaran balik ke atas pinjaman keretanya. Adam telah menyelesaikan hutang. *Adam made repayment for his car loan. Adam cleared his debt.*	B *T*

16.



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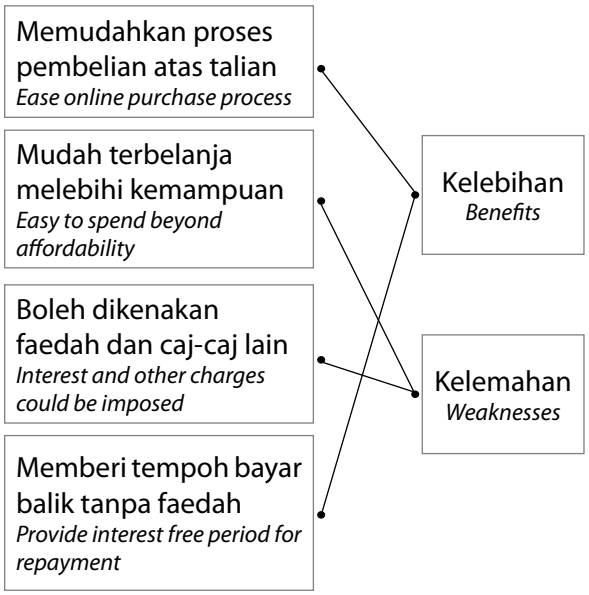

18. C

19. (a) Baki belum jelas / *Outstanding balance*
= RM1 500

Caj kewangan/ *Finance charge*

$= \text{RM1 500} \times \left(\frac{18}{100}\right) \times \left(\frac{35}{365}\right)$

= RM25.89

Caj bayaran lewat/ *Late payment charge*

$= \left(\frac{1}{100}\right) \times (\text{RM1 500} + \text{RM25.89})$

= RM15.26

(b) Baki belum jelas/ *Outstanding balance*
= RM2 000 – RM100
= RM1 900

Caj kewangan/ *Finance charge*

$= \text{RM2 000} \times \frac{1.5}{100} \times \frac{14}{30} + \text{RM1 900} \times \frac{1.5}{100} \times \frac{18}{30}$

= RM14 + RM17.10
= RM31.10

Caj bayaran lewat/ *Late payment charge* = RM0

Jumlah terkini pada penyata bulan Mei
Current amount in May statement
= RM1 900 + RM31.10 + RM0
= RM1 931.10

(c) (i) Baki belum jelas/ *Outstanding balance*
= RM3 500

Caj kewangan/ *Finance charge*

$= \text{RM3 500} \times \frac{18}{100} \times \frac{35}{365}$

= RM60.41

Caj bayaran lewat/ *Late payment charge*

$= \frac{1}{100} \times (\text{RM3 500} + \text{RM60.41})$

= RM35.60

Jumlah terkini pada penyata bulan Ogos
Current amount in August statement

= RM3 500 + RM60.41 + RM35.60

= RM3 596.01

(ii) Beza/ *Difference* = RM3 596.01 – RM3 500
= RM96.01

(iii) Kebaikan/ *Benefit*:
Sharmila tidak perlu membawa tunai yang banyak.
Sharmila does not need to carry a lof of cash.

Kelemahan/ *Weakness*:
Sharmila terpaksa menanggung faedah yang lebih tinggi apabila dia tidak dapat membuat bayaran balik.
Sharmila bears higher interest when she cannot make a repayment

(Mana-mana jawapan lain yang sesuai)
(Any other possible answers)

20. (a) faedah akan dikenakan dan jumlah yang perlu dibayarnya akan bertambah jika dibandingkan dengan harga asal barangan atau perkhidmatan yang diperoleh,
interest will be charged and the amount he/ she needs to pay will be increased if compared with the original price of the goods or services received,

(b) dia akan mengambil tempoh yang lebih panjang untuk menyelesaikan hutang kad kredit.
he/ she will take longer period to settle the credit card debt.

21. (a) Prinsipal, *P*/ *Principal, P* = 80 000 – 8 000
= RM72 000

Jumlah bayaran balik/ *Total repayment*

$= P + Prt$

= 72 000 + (72 000 × 0.04 × 8)

= RM95 040

(b) Jumlah bayaran balik/ *Total repayment*

= 100 000 + (100 000 × 0.05 × 9)

= RM145 000

Bayaran ansuran/ *Instalment* $= \frac{145\,000}{9 \times 12}$

= RM1 342.59

22.

	Bulan pertama *First month*	**Bulan kedua** *Second month*	**Bulan ketiga** *Third month*
Jumlah baki pinjaman pada awal bulan *Balance of the loan at the beginning of the month*	RM20 000	20 000 + 91.67 – 425 = RM19 666.67	19 666.67 + 90.14 – 425 = RM19 331.81
Faedah *Interest*	$20\,000 \times \frac{0.055}{12}$ = RM91.67	$19\,666.67 \times \frac{0.055}{12}$ = RM90.14	$19\,331.81 \times \frac{0.055}{12}$ = RM88.60

23. (a) Jumlah faedah/ *Total interest*

$= 20\,000 \times \frac{5}{100} \times 7$

= RM7 000

(b) (i) Jumlah bayaran balik/ *Total repayment*

= 40 000 + (40 000 × 0.055 × 6)

= RM53 200

Bayaran ansuran/ *Instalment*

$= \frac{53\,200}{6 \times 12}$

= RM738.89

(ii) Jumlah bayaran balik/ *Total repayment*

= 40 000 + (40 000 × 0.055 × 5)

= RM51 000

Bayaran ansuran/ *Instalment*

$= \frac{51\,000}{5 \times 12}$

= RM850

Wang yang perlu ditambah
Money to be added

= 850 – 738.89

= RM111.11

(c) (i) Jumlah bayaran balik/ *Total repayment*

= 60 000 + (60 000 × 0.06 × 8)

= RM88 800

Bayaran ansuran/ *Instalment*

$= \frac{88\,800}{8 \times 12}$

= RM925

(ii) Katakan t = tempoh bayaran balik baharu dalam tahun
Let t = new loan repayment period in years

$$925 + 175 = \frac{60\,000 + (60\,000 \times 0.06 \times t)}{t \times 12}$$
$$13\,200t = 60\,000 + 3\,600t$$
$$9\,600t = 60\,000$$
$$t = 6.25$$

(d) (i) $\frac{1}{4} \times 5\,400 = \frac{\text{Jumlah bayaran balik / } \textit{Total repayment}}{8 \times 12}$

$$1\,350 = \frac{\text{Jumlah bayaran balik / } \textit{Total repayment}}{96}$$

Jumlah bayaran balik/ *Total repayment*
= RM129 600
Katakan r = kadar faedah tahunan
Let r = yearly interest rate

$$129\,600 = 90\,000 + (90\,000 \times r \times 8)$$
$$720\,000r = 39\,600$$
$$r = 0.055$$
$$= 5.5\%$$

(ii) Jumlah bayaran balik/ *Total repayment*
= 90 000 + (90 000 × 0.045 × 7)
= RM118 350

Bayaran ansuran/ *Instalment*
$= \frac{118\,350}{7 \times 12}$
= RM1 408.93

Tidak boleh. Hal ini demikian kerana bayaran ansuran bulanan melebihi $\frac{1}{4}$ daripada gaji bulanannya.
Cannot. This is because monthly instalment exceeds $\frac{1}{4}$ of his monthly income.

(e) (i) Jumlah bayaran balik
Total repayment
= 80 000 + (80 000 × 0.028 × 8)
= RM97 920

Bayaran ansuran/ *Instalment*
$= \frac{97\,920}{8 \times 12}$
= RM1 020

(ii) $940 = \frac{\text{Jumlah bayaran balik}}{7 \times 12}$

$940 = \frac{\textit{Total repayment}}{7 \times 12}$

Jumlah bayaran balik
Total repayment
= 940 × 7 × 12
= RM78 960

Katakan P = pinjaman yang boleh dibuat,
Let P = the loan amount that can be made,

$$78\,960 = P + (P \times 0.028 \times 7)$$
$$78\,960 = 1.196P$$
$$P = \text{RM}66\,020.07$$

Power PT3

Bahagian A

1. Akaun simpanan tetap
Fixed deposit account
Jawapan/ *Answer*: **C**

2. amanah saham
unit trusts
Jawapan/ *Answer*: **D**

3. RM16 000 × 2%
= RM16 000 × 0.02
= RM320
Jawapan/ *Answer*: **A**

4. Simpanan tetap
Fixed deposits
Jawapan/ *Answer*: **C**

5. Jumlah bayaran/*Total amount*
= RM12 000 + RM12 000 × 5% × 8
= RM16 800
Jawapan/ *Answer*: **D**

6. Katakan jumlah pulangan Hasmawi ialah RMP.
Let the total return of Hasmawi is RMP

$$\frac{P}{20\,000} \times 100\% = 45\%$$
$$P = 9\,000$$

Jawapan/ *Answer*: **B**

Bahagian B

7. (a) (✓)
(b) (✗)
(c) (✓)
(d) (✓)

8.

Jenis pelaburan *Type of investment*	**Tahap risiko** *Risk level*	**Tahap pulangan** *Return level*	**Tahap kecairan** *Liquidity level*
Simpanan *Savings*	Bebas risiko *Risk free*	Rendah *Low*	Tinggi *High*
Hartanah *Real estate*	Rendah *Low*	Tinggi *High*	Rendah *Low*
Saham *Shares*	Tinggi *High*	Tinggi *High*	Sederhana *Moderate*

9. (a) Nilai pulangan pelaburan
Return on investment

(b) Strategi pemurataan
Cost averaging strategy

(c) Faedah sama rata
Flat interest

(d) Faedah atas baki
Interest on balance

Bahagian C

10. (a) (i) Jumlah bilangan unit amanah saham *P* yang dibeli oleh Encik Mohamad
Total number of units of unit trust bought by Encik Mohamad

$$= \frac{12 \times \text{RM}400}{\text{RM}0.75}$$
$$= 6\,400 \text{ unit/}units$$

(ii) Jumlah dividen yang diterima oleh Encik Mohamad
Total dividend received by Encik Mohamad
$= 6\,400 \times \text{RM}0.095$
$= \text{RM}608$

(b) Nilai matang / *Maturity value*

$$= \text{RM}40\,000\left(1 + \frac{0.03}{3}\right)^{(3)(3)}$$
$$= \text{RM}43\,747.41$$

(c) Pinjaman yang dibuat / *Borrowing amount*
$= 95\% \times \text{RM}98\,000$
$= \text{RM}93\,100$

Jumlah pinjaman yang perlu dibayar
Total loan needed to pay
$= \text{RM}93\,100 + \text{RM}93\,100 \times 2.85\% \times 7$
$= \text{RM}111\,673.45$

11. (a) Katakan t = masa/ *Let t = time*,
$2(5\,000) = 5\,000 + (5\,000)(0.02)(t)$
$10\,000 = 5\,000 + 100t$
$100t = 5\,000$
$t = 50$ tahun/ *50 years*

(b) Jumlah bayaran balik
Total repayment
$= 1\,576.40 \times 12 \times 10$
$= \text{RM}189\,168$

Katakan r = kadar faedah tahunan,
Let r = yearly interest rate,

$$189\,168 = 150\,000 + 150\,000(r)(10)$$
$$r = \frac{189\,168 - 150\,000}{150\,000(10)}$$
$$= 0.026$$
$$= 2.6\%$$

(c) Tempoh dikenakan caj kewangan
Period subject to financial charges
17 Jan → 17 Feb
= 11 hari / *days*

Caj kewangan / *Financial charge*

$$= \text{RM}4\,800 \times 15\% \times \frac{11}{365}$$
$$= \text{RM}21.70$$

Caj bayaran lewat
Late payment charge
$= 1\% \times (\text{RM}4\,800 + \text{RM}21.70)$
$= 1\% \times (\text{RM}4\,821.70)$
$= \text{RM}48.22$

Baki tertunggak pada penyata Februari
Outstanding balance on February statement
= RM4 800 + RM21.70 + RM48.22
= RM4 869.92

12. (a) Peratus hibah
Percentage of hibah

$$= \frac{\text{RM624}}{\text{RM24 000}} \times 100\%$$
$$= 2.6\%$$

(b) Jumlah bayar balik / *Total repayment*
= RM1 000 × 12 × 7
= RM84 000

Katakan amaun maksimum yang dipinjam ialah RMP.
Let the maximum loan amount be RM*P*.

$$P + P \times 2.8\% \times 7 = 84\,000$$
$$P + 0.196P = 84\,000$$
$$1.196P = 84\,000$$
$$P = \text{RM70 234.11}$$

(c) Faedah bulan yang pertama
First month interest

$$= \text{RM480 000} \times 5.4\% \times \frac{1}{12}$$
$$= \text{RM2 160}$$

Jumlah pinjaman pada akhir bulan pertama
Loan at the end of first month
= RM480 000 + RM2 160
= RM482 160

Baki selepas bayaran ansuran bulan pertama
Balance after first instalment
= RM482 160 – RM2 695.35
= RM479 464.65

Faedah bulan yang kedua
Second month interest

$$= \text{RM479 464.65} \times 5.4\% \times \frac{1}{12}$$
$$= \text{RM2 157.59}$$

Jumlah faedah bagi dua bulan yang pertama
Total interest for the first two months
= RM2 160 + RM2 157.59
= RM4 317.59

Power KBAT

1. Syarikat *P*/ *Company P*:
Harga promosi = RM89
Promotional price

Harga sebenar yang akan dibayar = RM89 + RM8
Actual price to be paid = RM97