Jawapan

Praktis 3

Praktis Formatif

1 $20\,000 \times \dfrac{r}{100} \times t = 4\,000$

$\qquad 200 \times r \times t = 4\,000$

$\qquad\qquad\qquad rt = 20$

$\therefore r = 5, t = 4$

Jawapan/*Answer*: **D**

2

Simpanan dan pelaburan
Savings and investments

(a) Jenis simpanan
Types of savings

Akaun simpanan
Saving accounts

Akaun semasa
Current accounts

Akaun simpanan tetap
Fixed deposit accounts

(b) Jenis pelaburan
Types of investments

Hartanah
Properties

Amanah saham
Unit trusts

Saham
Shares

3 (a) $I = \text{RM}780 \times 0.02 \times 3$

$\qquad = \text{RM}46.80$

(b) $I = \text{RM}1\,560 \times 0.1 \times \dfrac{6}{12}$

$\qquad = \text{RM}78$

4 (a) $3\,160 \times \dfrac{r}{100} \times 5 = 1\,264$

$\qquad\qquad 158r = 1\,264$

$\qquad\qquad\quad r = 8$

Kadar faedah mudah ialah 8%.
Simple interest rate is 8%.

(b) $9\,000 \times 0.06 \times t = 2\,340$

$\qquad\qquad 540 \times t = 2\,340$

$\qquad\qquad\quad t = 4\dfrac{1}{3}$ tahun/*years*

$\qquad\qquad\quad\; = 4$ tahun 4 bulan/*4 years 4 months*

(c) $P \times 0.09 \times \dfrac{15}{12} = 1\,575$

$\qquad\quad P \times 0.1125 = 1\,575$

$\qquad\qquad\qquad P = 14\,000$

Jumlah wang yang disimpan ialah RM14 000.
Sum of money deposited is RM14 000.

5 (a) Jumlah simpanan/*Total saving*

$\qquad = \text{RM}2\,000(1 + 0.04 \times 2)$

$\qquad = \text{RM}2\,000(1.08)$

$\qquad = \text{RM}2\,160$

(b) Jumlah simpanan/*Total saving*

$\qquad = \text{RM}2\,000(1 + 0.04 \times 5)$

$\qquad = \text{RM}2\,000(1.2)$

$\qquad = \text{RM}2\,400$

6 (a) (i) Jumlah simpanan/*Total saving*

$\qquad = P(1 + rt)$

$\qquad = \text{RM}5\,000(1 + 0.03 \times 4)$

$\qquad = \text{RM}5\,000(1.12)$

$\qquad = \text{RM}5\,600$

(ii) Jumlah simpanan/*Total saving*

$\qquad = \text{RM}5\,000(1 + 0.12 \times 4)$

$\qquad = \text{RM}5\,000(1.48)$

$\qquad = \text{RM}7\,400$

(iii) Jumlah simpanan/*Total saving*

$\qquad = \text{RM}5\,000(1 + 0.15 \times 4)$

$\qquad = \text{RM}5\,000(1.6)$

$\qquad = \text{RM}8\,000$

(b) (i) Jumlah simpanan bertambah dengan kadar faedah.
Total saving increases with the interest rate.

7 (a) (i) Jumlah wang yang diterima oleh Koperasi *A*
Total sum of money received by Cooperative A

$\qquad = \text{RM}3\,000(1 + 0.06 \times 4)$

$\qquad = \text{RM}3\,000(1.24)$

$\qquad = \text{RM}3\,720$

(ii) Jumlah wang yang diterima oleh Koperasi *B*
Total sum of money received by Cooperative B

$\qquad = \text{RM}3\,000\left(1 + \dfrac{0.06}{1}\right)^{1 \times 4}$

$\qquad = \text{RM}3\,000(1.06)^4$

$\qquad = \text{RM}3\,787.40$

(b) (i) Simpanan dalam kooperasi *B* memberi pulangan simpanan yang lebih tinggi.
Saving in cooperative B gives higher return of saving.

(ii) Beza pulangan simpanan antara kooperasi *A* dengan kooperasi *B* ialah RM67.40.
Difference return of savings between cooperatives A and B is RM67.40.

8 (a) Nilai matang/*Matured value*

$\qquad = \text{RM}800\left(1 + \dfrac{0.04}{1}\right)^{1 \times 5}$

$\qquad = \text{RM}973.32$

Faedah kompaun/*Compound interest*

$\qquad = \text{RM}(973.32 - 800)$

$\qquad = \text{RM}173.32$

(b) Nilai matang/*Matured value*

$$= RM1\,500\left(1 + \frac{0.08}{2}\right)^{2 \times 3}$$

$$= RM1\,897.98$$

Faedah kompaun/*Compound interest*
$$= RM(1\,897.98 - 1\,500)$$
$$= RM397.98$$

(c) Nilai matang/*Matured value*

$$= RM1\,200\left(1 + \frac{0.1}{4}\right)^{2\frac{1}{4} \times 4}$$

$$= RM1\,498.64$$

Faedah kompaun/*Compound interest*
$$= RM(1\,498.64 - 1\,200)$$
$$= RM298.64$$

(d) Nilai matang/*Matured value*

$$= RM4\,200\left(1 + \frac{0.12}{2}\right)^{12 \times 5}$$

$$= RM7\,630.13$$

Faedah kompaun/*Compound interest*
$$= RM(7\,630.13 - 4\,200)$$
$$= RM3\,430.13$$

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

   (i) $MV = RM1\,650\left(1 + \dfrac{0.09}{1}\right)^{1 \times 3}$

$$= RM1\,650(1.09)^3$$
$$= RM2\,136.80$$

   (ii) $MV = RM1\,650\left(1 + \dfrac{0.09}{2}\right)^{2 \times 3}$

$$= RM1\,650(1.045)^6$$
$$= RM2\,148.73$$

   (iii) $MV = RM1\,650\left(1 + \dfrac{0.09}{4}\right)^{4 \times 3}$

$$= RM1\,650(1.0225)^{12}$$
$$= RM2\,154.98$$

(b) (i) Nilai masa hadapan simpanan bertambah dengan kekerapan pengkompaunan. ✓
The future value of the deposit increases with the compounding frequency.

10 (a) (i) $MV = RM250\left(1 + \dfrac{0.01}{4}\right)^{4 \times 10}$

$$= RM250(1.0025)^{40}$$
$$= RM276.26$$

   (ii) $MV = RM250\left(1 + \dfrac{0.04}{4}\right)^{4 \times 10}$

$$= RM250(1.01)^{40}$$
$$= RM372.22$$

   (iii) $MV = RM250\left(1 + \dfrac{0.1}{4}\right)^{4 \times 10}$

$$= RM250(1.025)^{40}$$
$$= RM671.27$$

   (iv) $MV = RM250\left(1 + \dfrac{0.2}{4}\right)^{4 \times 10}$

$$= RM250(1.05)^{40}$$
$$= RM1\,760.00$$

Kadar faedah *Interest rate*	Nilai matang (RM) *Matured value* (RM)
(i) 1%	276.26
(ii) 4%	372.22
(iii) 10%	671.27
(iv) 20%	1 760.00

(b) Nilai matang simpanan RM250 selama 10 tahun bertambah apabila kadar faedah bertambah.
The matured value for the deposit of RM250 *for 10 years increases when the interest rate increases.*

11 (a) $ROI = \dfrac{RM1\,500}{RM5\,000} \times 100\%$

$$= 30\%$$

(b) $ROI = \dfrac{RM10\,000 - RM8\,000}{RM8\,000} \times 100\%$

$$= \dfrac{RM2\,000}{RM8\,000} \times 100\%$$
$$= 25\%$$

(c) $ROI = \dfrac{RM1\,440}{RM7\,200} \times 100\%$

$$= 20\%$$

(d) $ROI = \dfrac{RM4\,800}{RM12\,000} \times 100\%$

$$= 40\%$$

12 (a) (i) $ROI = \dfrac{RM30\,000 - RM25\,000}{RM25\,000} \times 100\%$

$$= \dfrac{RM5\,000}{RM25\,000} \times 100\%$$
$$= 20\%$$

   (ii) $ROI = \dfrac{RM37\,500 - RM25\,000}{RM25\,000} \times 100\%$

$$= \dfrac{RM12\,500}{RM25\,000} \times 100\%$$
$$= 50\%$$

(b) Faktor yang mempengaruhi pulangan pelaburan ialah masa.
Masa yang lebih pendek mempunyai risiko yang lebih tinggi.
The factor that influences the return of investment is time. A shorter time has higher risk.

13 (a) Keuntungan pada tahun pertama
Profit on the first year

$$= RM10\,000 \times \dfrac{8}{100}$$

$$= RM800$$

Jumlah pulangan pada tahun pertama
Total return on the first year
= RM10 000 + RM800
= RM10 800

(b) Keuntungan pada tahun kedua
Profit on the second year
$= \text{RM}10\,800 \times \dfrac{12}{100}$
= RM1 296
Jumlah pulangan pada tahun kedua
Total return on the second year
= RM10 800 + RM1 296
= RM12 096

(c) Nilai pulangan pelaburan dalam dua tahun
Return of investment in two years
$= \dfrac{\text{RM}(12\,096 - 10\,000)}{\text{RM}10\,000} \times 100\%$
= 20.96%

14 (a) Keuntungan modal/*Capital gain*
= RM(300 000 − 20 000 − 1 700 × 12 − 12 000 −
 500 − 220 650)
= RM26 450

(b) Jumlah pulangan/*Total return*
= RM26 450 + RM900 × 12
= RM37 250
$\text{ROI} = \dfrac{\text{RM}37\,250}{\text{RM}250\,000} \times 100\%$
  = 14.9%

15 (a) Keuntungan modal/*Capital gain*
= RM(130 000 − 2 000 − 100 000)
= RM28 000
Jumlah pulangan/*Total return*
= RM28 000

(b) $\text{ROI} = \dfrac{\text{RM}28\,000}{\text{RM}100\,000} \times 100\%$
  = 28%

16 (a) Tahap potensi risiko pelaburan bagi akaun simpanan
adalah rendah.
*The potential risk level of investment for saving account is
low.*

(b) Tahap potensi risiko pelaburan bagi saham adalah
tinggi.
The potential risk level of investment for shares is high.

(c) Tahap potensi risiko pelaburan bagi amanah saham
adalah sederhana.
*The potential risk level of investment for unit trusts is
medium.*

(d) Tahap potensi risiko pelaburan bagi hartanah adalah
sederhana.
*The potential risk level of investment for properties is
medium.*

17 (a) Situasi/*Situation* I
Pulangan/*Return*
= RM4 500 + RM4 500 × 0.03 × 1
= RM4 500 + RM135
= RM4 635
Situasi/*Situation* II
Pulangan/*Return*
= 1 000 × RM4.80 + 1 000 × RM0.10
= RM4 800 + RM100
= RM4 900

(b) Pelaburan saham *ABX*, pulangan lebih tinggi.
Investment ABX, higher return.

18 (a)
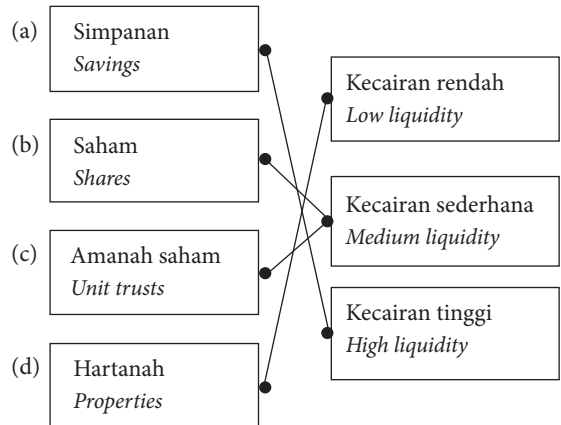
19 (a) Kos purata sesyer/*Average cost per share*
$= \dfrac{200 \times \text{RM}10.00 + 400 \times \text{RM}12.85}{200 + 400}$
$= \dfrac{\text{RM}2\,000 + \text{RM}5\,140}{600}$
$= \dfrac{\text{RM}7\,140}{600}$
= RM11.90

(b) Kos purata sesyer/*Average cost per share*
$= \dfrac{3\,000 \times \text{RM}1.40 + 5\,000 \times \text{RM}2.00 + 7\,000 \times \text{RM}1.60}{3\,000 + 5\,000 + 7\,000}$
$= \dfrac{\text{RM}4\,200 + \text{RM}10\,000 + \text{RM}11\,200}{15\,000}$
$= \dfrac{\text{RM}25\,400}{15\,000}$
= RM1.69

20 (a) (i) Kos beli/*Buying cost*
  = RM0.48 × 10 000
  = RM4 800

(ii) Kos beli/*Buying cost*
  = RM0.53 × 40 000
  = RM21 200

(iii) Kos beli/*Buying cost*
  = RM0.46 × 20 000
  = RM9 200

(iv) Kos beli/*Buying cost*
  = RM0.55 × 30 000
  = RM16 500

(b) (i) Kos beli purata seunit
Average buying cost per share

$$= \frac{RM4\ 800 + RM21\ 200 + RM9\ 200 + RM16\ 500}{10\ 000 + 40\ 000 + 20\ 000 + 30\ 000}$$

$$= \frac{RM51\ 700}{100\ 000}$$

$$= RM0.517$$

$$= 51.7 \text{ sen}$$

(ii) Keuntungan yang diperoleh/*Profit obtained*
$$= (RM0.58 - RM0.517) \times 80\ 000$$
$$= RM5\ 040$$

21 Jumlah simpanan selepas 3 tahun/*Total saving after 3 years*

$$= RM20\ 000\left(1 + \frac{0.06}{12}\right)^{12 \times 3}$$

$$= RM20\ 000(1.005)^{36}$$
$$= RM23\ 933.61$$
Jumlah wang yang masih tinggal/*Sum of money left*
$$= RM23\ 933.61 - RM15\ 000$$
$$= RM8\ 933.61$$

22 Jangan belanja lebih daripada had kredit yang ditetapkan.
Never spend more than the credit limit set.
Jawapan/*Answer*: **B**

23 (a) Hutang ialah wang yang telah dipinjam tetapi sebahagian atau sepenuhnya termasuk faedah yang dikenakan belum lagi dijelaskan.

Debt is the money that is borrowed but part or its entire including the interest imposed has not been settled.

(b) Kredit ialah wang yang layak dipinjam untuk dikembalikan bersama faedah secara ansuran atau sekali gus dalam suatu tempoh yang dikenakan.

Credit is the money that is eligible to borrow to be returned together with interest by instalment or lump sum in a stipulated period.

24 (a)
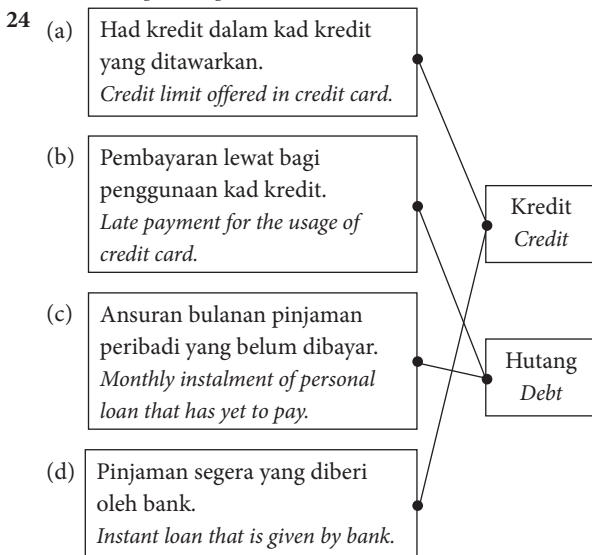
25 (a) Simpan dari muda lagi untuk mengurangkan keperluan meminjam.
Save from young to reduce the need of borrowing. ✓

(b) Pinjam untuk membayar hutang bagi pinjaman yang belum selesai dijelaskan.
Borrow to pay debt of loan that has yet to settle. ☐

(c) Labur dalam saham atau amanah saham yang memberi pulangan yang lumayan dalam suatu jangka waktu.
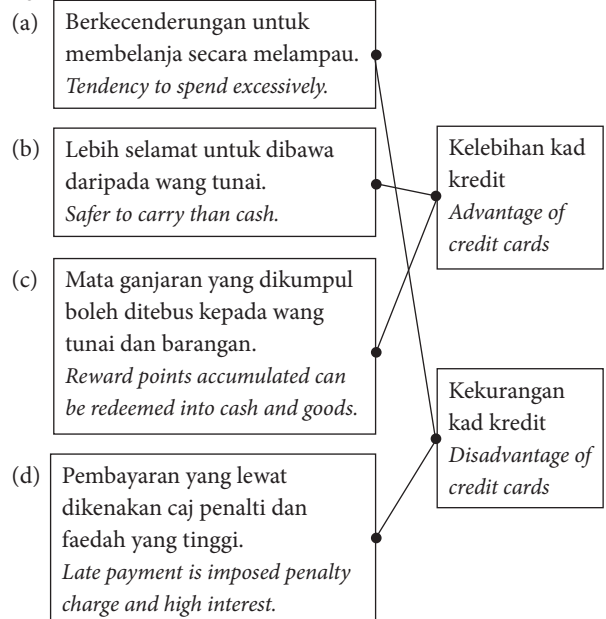*Invest in shares or unit trusts that give attractive return in a period of time.* ✓

(d) Pendekkan pembayaran balik hutang mengikut kemampuan kewangan.
Shorten the repayment of debt according to financial capability. ✓

26 (a)

27 (a) Caj yang dikenakan/*Charged incurred*
$$= 0.0125 \times RM425$$
$$= RM5.31$$

(b) Bayaran minimum/*Minimum payment*
$$= 0.05 \times RM(425 + 5.31 + 684)$$
$$= 0.05 \times RM1\ 114.31$$
$$= RM55.72$$

28 (a) Bayaran hotel/*Hotel payment*
$$= RM350.00 \times 3.05$$
$$= RM1\ 067.50$$
Bayaran restoran/*Restaurant payment*
$$= RM485.30 \times 3.05$$
$$= RM1\ 480.17$$
Jumlah bayaran bagi hotel dan restoran
Total payment for hotel and restaurant
$$= RM1\ 067.50 + RM\ 1\ 480.17$$
$$= RM2\ 547.67$$

Caj pentadbiran/*Administrative charge*
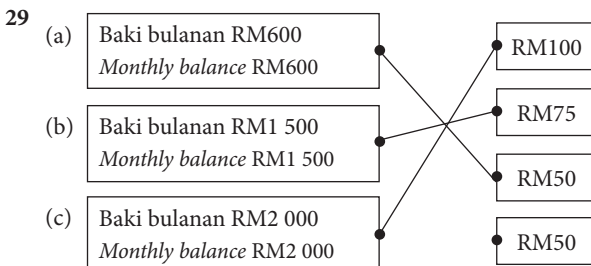= 0.01 × RM2 547.67
= RM25.48

Transaksi Transaction	Amaun wang asing (S$) Amount of foreign currency (S$)	Amaun wang tempatan (RM) Amount of local currency (RM)
Petrol		76.45
TNB		112.20
Fesko		205.50
Hotel	350.00	(i) 1 067.50
Restoran Restaurant	485.30	(ii) 1 480.17
Caj pentadbiran (1%) Administrative charge (1%)		(iii) 25.48

(b) Jumlah amaun dalam penyata
Total amount in statement
= RM(76.45 + 112.20 + 205.50 + 2 547.67 + 25.48)
= RM2 967.30
Bayaran minimum/*Minimum payment*
= 0.05 × RM2 967.30
= RM148.37

29 (a)

(a) | Baki bulanan RM600 / Monthly balance RM600 | → RM100
(b) | Baki bulanan RM1 500 / Monthly balance RM1 500 | → RM75
(c) | Baki bulanan RM2 000 / Monthly balance RM2 000 | → RM50
RM50

30 (a) Baki hutang kad kredit/*Credit card balance*
= RM2 000
Situasi/*Situation* I
Faedah bagi bulan 1/*Interest for 1ˢᵗ month*
= (RM2 000 – RM100) × 0.0125
= RM1 900 × 0.0125
= RM23.75
Baki hutang bagi bulan 1/*Debt balance for 1ˢᵗ month*
= RM1 900 + RM23.75
= RM1 923.75
Faedah bagi bulan 2/*Interest for 2ⁿᵈ month*
= (RM1 923.75 – RM100) × 0.0125
= RM1 823.75 × 0.0125
= RM22.80
Baki hutang bagi bulan 2/*Debt balance for 2ⁿᵈ month*
= RM1 823.75 + RM22.80
= RM1 846.55

Faedah bagi bulan 3/*Interest for 3ʳᵈ month*
= (RM1 846.55 – RM100) × 0.0125
= RM1 746.55 × 0.0125
= RM21.83
Baki hutang bagi bulan 3/*Debt balance for 3ʳᵈ month*
= RM1 746.55 + RM21.83
= RM1 768.38
Faedah bagi bulan 4/*Interest for 4ᵗʰ month*
= (RM1 768.38 – RM100) × 0.0125
= RM1 668.38 × 0.0125
= RM20.85
Baki hutang bagi bulan 4/*Debt balance for 4ᵗʰ month*
= RM1 668.38 + RM20.85
= RM1 689.23
Situasi/*Situation* II
Faedah bagi bulan 1/*Interest for 1ˢᵗ month*
= (RM2 000 – RM500) × 0.0125
= RM1 500 × 0.0125
= RM18.75
Baki hutang bagi bulan 1/*Debt balance for 1ˢᵗ month*
= RM1 500 + RM18.75
= RM1 518.75
Faedah bagi bulan 2/*Interest for 2ⁿᵈ month*
= (RM1 518.75 – RM500) × 0.0125
= RM1 018.75 × 0.0125
= RM12.73
Baki hutang bagi bulan 2/*Debt balance for 2ⁿᵈ month*
= RM1 018.75 + RM12.73
= RM1 031.48
Faedah bagi bulan 3/*Interest for 3ʳᵈ month*
= (RM1 031.48 – RM500) × 0.0125
= RM531.48 × 0.0125
= RM6.64
Baki hutang bagi bulan 3/*Debt balance for 3ʳᵈ month*
= RM531.48 + RM6.64
= RM538.12
Faedah bagi bulan 4/*Interest for 4ᵗʰ month*
= (RM538.12 – RM500) × 0.0125
= RM38.12 × 0.0125
= RM0.48
Baki hutang bagi bulan 4/*Debt balance for 4ᵗʰ month*
= RM38.12 + RM0.48
= RM38.60

(b) Baki hutang Hasni selesai dibayar dalam bulan keempat.
Debt balance of Hasni is fully paid in the fourth month.
Amaun yang perlu dibayar ialah RM38.60.
Extra amount that is required to pay is RM38.60.

(c) Situasi 2 lebih menjimatkan.
Situation 2 is more economical.
Jumlah faedah yang dibayar dalam situasi I
Total interest paid in situation I
= RM(23.75 + 22.80 + 21.83 + 20.85)
= RM89.23

Jumlah faedah yang dibayar dalam situasi II
Total interest paid in situation II
= RM(18.75 + 12.73 + 6.64 + 0.48)
= RM38.60
Beza faedah antara dua situasi itu
Difference of interest between the two situations
= RM89.23 − RM38.60
= RM50.63

31 (a) (i) Jumlah bayaran/*Total payment*
= RM2 650(1 + 0.02 × 3)
= RM2 650 × 1.06
= RM2 809

(ii) Bayaran ansuran/*Instalment payment*
$$= \frac{RM2\ 809}{3 \times 12}$$
$$= \frac{RM2\ 809}{36}$$
= RM78.03

(b) (i) Jumlah bayaran/*Total payment*
$$= RM4\ 320\left(1 + 0.0025 \times 2\frac{1}{2}\right)$$
= RM4 320 × 1.0625
= RM4 590

(ii) Bayaran ansuran/*Instalment payment*
$$= \frac{RM4\ 590}{2\frac{1}{2} \times 12}$$
$$= \frac{RM4\ 590}{30}$$
= RM153

Praktis Sumatif

1 $P \times 0.05 \times 1 = 20\ 000 \times 0.04 \times 1$
$0.05P = 800$
$$P = \frac{800}{0.05}$$
$= 16\ 000$
Jawapan/*Answer*: **D**

2 A
$I = RM1\ 200 \times 0.04 \times 3$
$= RM144$
B
$$I = RM900 \times 0.06 \times \frac{18}{12}$$
$= RM81$
C
$I = RM1\ 500 \times 0.05 \times 2$
$= RM150$
D
$$I = RM1\ 000 \times 0.08 \times \frac{33}{12}$$
$= RM220$
Jawapan/*Answer*: **B**

3 $MV = P\left(1 + \dfrac{r}{n}\right)^{nt}$
$$= RM50\ 000\left(1 + \frac{0.03}{1}\right)^{1 \times 3}$$
$= RM50\ 000(0.03)^3$
$= RM54\ 636.35$

Kaedah alternatif/*Alternative method*
Jumlah simpanan pada akhir satu tahun
Total saving at the end of one year
$= P(1 + rt)$
$= RM50\ 000(1 + 0.03 \times 1)$
$= RM50\ 000(1.03)$
$= RM51\ 500$
Jumlah simpanan pada akhir dua tahun
Total saving at the end of two years
$= RM51\ 500(1 + 0.03 \times 1)$
$= RM51\ 500(1.03)$
$= RM53\ 045$
Jumlah simpanan pada akhir tiga tahun
Total saving at the end of three years
$= RM53\ 045(1 + 0.03 \times 1)$
$= RM53\ 045(1.03)$
$= RM54\ 636.35$

Jawapan/*Answer*: **D**

4 $MV = P\left(1 + \dfrac{r}{n}\right)^{nt}$
$$= RM15\ 000\left(1 + \frac{0.06}{4}\right)^{4 \times 3}$$
$= RM15\ 000(1.015)^{12}$
$= RM17\ 934.27$
Faedah kompaun/*Compound interest*
= RM17 934.27 − RM15 000
= RM2 934.27
Faedah mudah/*Simple interest*
= RM15 000 × 0.06 × 3
= RM2 700
Beza faedah/*Difference in interest*
= RM2 934.27 − RM2 700
= RM234.27
Jawapan/*Answer*: **D**

5 Modal awal/*Initial capital*
= RM12 000
Keuntungan modal/*Capital gain*
= RM14 520 − RM12 000
= RM2 520
Jumlah pulangan/*Total return*
= RM2 520 + RM480
= RM3 000
$$ROI = \frac{RM3\ 000}{RM12\ 000} \times 100\%$$
$= 25\%$
Jawapan/*Answer*: **D**

6 (a) (i) Kos beli/*Buying cost*
$= RM2.40 \times 5\,000$
$= RM12\,000$

   (ii) Kos beli/*Buying cost*
$= RM1.80 \times 3\,000$
$= RM5\,400$

   (iii) Kos beli/*Buying cost*
$= RM2.50 \times 2\,000$
$= RM5\,000$

(b) Kos purata sesyer/*Average cost per share*
$$= \frac{RM12\,000 + RM5\,400 + RM5\,000}{5\,000 + 3\,000 + 2\,000}$$
$$= \frac{RM22\,400}{10\,000}$$
$= RM2.24$

(c) Manfaat strategi pemurataan kos ringgit ialah untuk mengurangkan kos sesyer.
The benefit of the weighted cost strategy is to reduce cost per share.

7 (a) **Skim/*Scheme A*:**
Pinjaman/*Loan*
$= RM5\,500 – RM500$
$= RM5\,000$
Jumlah bayaran balik/*Total repayment*
$= RM158 \times 36$
$= RM5\,688$
Faedah dikenakan/*Interest incurred*
$= RM5\,688 – RM5\,000$
$= RM688$

Skim/*Scheme B*:
Pinjaman/*Loan*
$= RM5\,500 – 0.12 \times RM5\,500$
$= RM4\,840$
Jumlah bayaran balik/*Total repayment*
$= RM120 \times 48$
$= RM5\,760$
Faedah dikenakan/*Interest incurred*
$= RM5\,760 – RM4\,840$
$= RM920$

Beza faedah yang dikenakan
Difference in interest incurred
$= RM920 – RM688$
$= RM232$

(b) **Skim/*Scheme A*:**
$688 = 5\,000 \times r \times 3$
$r = 4.59\%$
Skim/*Scheme B*:
$920 = 5\,760 \times r \times 4$
$r = 4.75\%$
Skim *A* menawarkan kadar faedah yang lebih rendah.
Scheme A offered the lower interest rate.

8 (a) Harga telefon pintar/*Price of smartphone*
$= RM2\,045.00 \times 4.12$
$= RM8\,425.40$
Harga beg tangan/*Price of handbag*
$= RM860.00 \times 4.12$
$= RM2\,447.42$
Jumlah pembelian dalam talian luar negara
Total foreign online purchases
$= RM8\,425.40 + RM2\,447.42$
$= RM11\,968.60$
$$\frac{k}{100} \times 11\,968.60 = 119.69$$
$k \times 119.686 = 119.69$
$k = 1$

(b) Jumlah amaun dalam penyata
Total amount in statement
$= RM(250.00 + 940.00 + 478.75 + 11\,968.60 + 119\,69)$
$= RM13\,757.04$

(c) Amaun faedah yang ditunjukkan dalam penyata bagi bulan yang berikut
Amount of interest shown in the statement in the subsequent month
$= (RM13\,757.04 – RM5\,000) \times 0.0125$
$= RM109.46$