Illustration of digibank credit card installment calculation

English Version

Credit Cards of digibank are used using a fixed installment calculation in which the total installments will have the composition of the loan principal portion and the interest portion not the same every month, the composition will be inversely proportional to the first installment until repayment of installments to the Bank is pay off.

$$\frac{\text{Principle Loan} + (\text{Principle Loan} \times \text{Flat Interest} \times \text{Tenor})}{\text{Tenor}}$$

The simulation table below is illustrated by using a flat interest rate of 1.25% per month with a loan principal of Rp.20 Million and a Term of Installment / Tenor of 6 months.

Tenor/ Month	Total Installment	Principle	Interest
1	3.583.333	3.154.762	428.571
2	3.583.333	3.226.190	357.143
3	3.583.333	3.297.619	285.714
4	3.583.333	3.369.048	214.286
5	3.583.333	3.440.476	142.857
6	3.583.333	3.511.905	71.429