

EDUCATION FINANCING-i (WITH TAKAFUL)
BIRO DEDUCTION / SALARY DEDUCTION / SALARY TRANSFER

| Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
|-----------------------|------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|
| Effective Rate | SBR+4.50% | | | | | | | | | | | | | | | | | | | |
| Flat Rate | 4.67% | | | | | | | | | | | | | | | | | | | |
| 10,000 | 868 | 450 | 312 | 242 | 201 | 173 | 154 | 139 | 128 | 119 | 112 | 106 | 101 | 97 | 93 | 90 | 87 | 85 | 83 | 81 |
| 20,000 | 1,736 | 900 | 623 | 484 | 401 | 346 | 307 | 278 | 256 | 238 | 223 | 212 | 202 | 193 | 186 | 180 | 174 | 169 | 165 | 162 |
| 30,000 | 2,603 | 1,350 | 934 | 726 | 602 | 519 | 461 | 417 | 383 | 357 | 335 | 317 | 302 | 289 | 279 | 269 | 261 | 254 | 248 | 242 |
| 40,000 | 3,471 | 1,800 | 1,245 | 968 | 802 | 692 | 614 | 556 | 511 | 475 | 446 | 423 | 403 | 386 | 371 | 359 | 348 | 338 | 330 | 323 |
| 50,000 | 4,338 | 2,250 | 1,556 | 1,209 | 1,002 | 865 | 767 | 695 | 639 | 594 | 558 | 528 | 503 | 482 | 464 | 448 | 435 | 423 | 413 | 403 |
| 60,000 | 5,206 | 2,700 | 1,867 | 1,451 | 1,203 | 1,038 | 921 | 834 | 766 | 713 | 669 | 634 | 604 | 578 | 557 | 538 | 522 | 507 | 495 | 484 |
| 70,000 | 6,074 | 3,150 | 2,178 | 1,693 | 1,403 | 1,211 | 1,074 | 972 | 894 | 831 | 781 | 739 | 704 | 675 | 649 | 628 | 609 | 592 | 577 | 564 |
| 80,000 | 6,941 | 3,600 | 2,489 | 1,935 | 1,604 | 1,384 | 1,228 | 1,111 | 1,021 | 950 | 892 | 845 | 805 | 771 | 742 | 717 | 695 | 676 | 660 | 645 |
| 90,000 | 7,809 | 4,050 | 2,800 | 2,177 | 1,804 | 1,557 | 1,381 | 1,250 | 1,149 | 1,069 | 1,004 | 950 | 905 | 867 | 835 | 807 | 782 | 761 | 742 | 726 |
| 100,000 | 8,676 | 4,500 | 3,111 | 2,418 | 2,004 | 1,730 | 1,534 | 1,389 | 1,277 | 1,188 | 1,115 | 1,056 | 1,006 | 964 | 928 | 896 | 869 | 845 | 825 | 806 |
| 150,000 | 13,014 | 6,750 | 4,666 | 3,627 | 3,006 | 2,594 | 2,301 | 2,083 | 1,915 | 1,781 | 1,673 | 1,583 | 1,509 | 1,445 | 1,391 | 1,344 | 1,304 | 1,268 | 1,237 | 1,209 |
| 200,000 | 17,352 | 9,000 | 6,222 | 4,836 | 4,008 | 3,459 | 3,068 | 2,777 | 2,553 | 2,375 | 2,230 | 2,111 | 2,011 | 1,927 | 1,855 | 1,792 | 1,738 | 1,690 | 1,649 | 1,612 |
| 250,000 | 21,690 | 11,250 | 7,777 | 6,045 | 5,010 | 4,323 | 3,835 | 3,471 | 3,191 | 2,968 | 2,788 | 2,639 | 2,514 | 2,408 | 2,318 | 2,240 | 2,172 | 2,113 | 2,061 | 2,014 |
| 300,000 | 26,028 | 13,500 | 9,332 | 7,254 | 6,012 | 5,188 | 4,602 | 4,166 | 3,829 | 3,562 | 3,345 | 3,166 | 3,017 | 2,890 | 2,782 | 2,688 | 2,607 | 2,535 | 2,473 | 2,417 |
| 350,000 | 30,366 | 15,750 | 10,888 | 8,463 | 7,014 | 6,052 | 5,369 | 4,860 | 4,467 | 4,155 | 3,902 | 3,694 | 3,519 | 3,372 | 3,245 | 3,136 | 3,041 | 2,958 | 2,885 | 2,820 |
| 400,000 | 34,703 | 18,000 | 12,443 | 9,672 | 8,016 | 6,917 | 6,136 | 5,554 | 5,105 | 4,749 | 4,460 | 4,221 | 4,022 | 3,853 | 3,709 | 3,584 | 3,475 | 3,380 | 3,297 | 3,223 |
| 450,000 | 39,041 | 20,250 | 13,998 | 10,881 | 9,018 | 7,781 | 6,903 | 6,248 | 5,743 | 5,342 | 5,017 | 4,749 | 4,525 | 4,335 | 4,172 | 4,032 | 3,910 | 3,803 | 3,709 | 3,626 |
| 500,000 | 43,379 | 22,500 | 15,554 | 12,090 | 10,019 | 8,646 | 7,670 | 6,942 | 6,381 | 5,936 | 5,575 | 5,277 | 5,027 | 4,816 | 4,636 | 4,480 | 4,344 | 4,225 | 4,121 | 4,028 |
| 550,000 | 47,717 | 24,750 | 17,109 | 13,299 | 11,021 | 9,510 | 8,437 | 7,637 | 7,019 | 6,529 | 6,132 | 5,804 | 5,530 | 5,298 | 5,099 | 4,928 | 4,778 | 4,648 | 4,533 | 4,431 |
| 600,000 | 52,055 | 27,000 | 18,664 | 14,508 | 12,023 | 10,375 | 9,203 | 8,331 | 7,657 | 7,123 | 6,689 | 6,332 | 6,033 | 5,779 | 5,563 | 5,375 | 5,213 | 5,070 | 4,945 | 4,834 |
| 650,000 | 56,393 | 29,250 | 20,220 | 15,717 | 13,025 | 11,239 | 9,970 | 9,025 | 8,295 | 7,716 | 7,247 | 6,859 | 6,535 | 6,261 | 6,026 | 5,823 | 5,647 | 5,493 | 5,357 | 5,237 |
| 700,000 | 60,731 | 31,500 | 21,775 | 16,926 | 14,027 | 12,104 | 10,737 | 9,719 | 8,933 | 8,310 | 7,804 | 7,387 | 7,038 | 6,743 | 6,490 | 6,271 | 6,081 | 5,915 | 5,769 | 5,640 |
| 750,000 | 65,069 | 33,750 | 23,330 | 18,135 | 15,029 | 12,968 | 11,504 | 10,413 | 9,571 | 8,903 | 8,362 | 7,915 | 7,541 | 7,224 | 6,953 | 6,719 | 6,516 | 6,338 | 6,181 | 6,042 |
| 800,000 | 69,406 | 36,000 | 24,885 | 19,344 | 16,031 | 13,833 | 12,271 | 11,108 | 10,209 | 9,497 | 8,919 | 8,442 | 8,043 | 7,706 | 7,417 | 7,167 | 6,950 | 6,760 | 6,593 | 6,445 |
| 850,000 | 73,744 | 38,250 | 26,441 | 20,553 | 17,033 | 14,697 | 13,038 | 11,802 | 10,847 | 10,090 | 9,476 | 8,970 | 8,546 | 8,187 | 7,880 | 7,615 | 7,385 | 7,183 | 7,005 | 6,848 |
| 900,000 | 78,082 | 40,500 | 27,996 | 21,762 | 18,035 | 15,562 | 13,805 | 12,496 | 11,485 | 10,684 | 10,034 | 9,498 | 9,049 | 8,669 | 8,344 | 8,063 | 7,819 | 7,605 | 7,417 | 7,251 |
| 950,000 | 82,420 | 42,750 | 29,551 | 22,970 | 19,037 | 16,426 | 14,572 | 13,190 | 12,123 | 11,277 | 10,591 | 10,025 | 9,552 | 9,150 | 8,807 | 8,511 | 8,253 | 8,028 | 7,829 | 7,654 |
| 1,000,000 | 86,758 | 45,000 | 31,107 | 24,179 | 20,038 | 17,291 | 15,339 | 13,884 | 12,762 | 11,871 | 11,149 | 10,553 | 10,054 | 9,632 | 9,271 | 8,959 | 8,688 | 8,450 | 8,241 | 8,056 |

*Standard Base Rate (SBR) is equivalent to 3.00% per annum

Terms and Conditions apply