

**EDUCATION FINANCING-i (WITH TAKAFUL)  
ELECTRONIC PAYMENT**

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>Effective Rate</b>	<b>SBR+6.50%</b>																			
<b>Flat Rate</b>	<b>6.19%</b>																			
10,000	877	460	321	252	211	183	164	150	139	130	123	117	112	108	105	102	99	97	95	94
20,000	1,754	919	641	503	421	366	327	299	277	259	245	234	224	216	209	203	198	194	190	187
30,000	2,631	1,378	961	754	631	549	491	448	415	389	368	350	336	324	314	305	297	291	285	280
40,000	3,508	1,837	1,282	1,005	841	731	654	597	553	518	490	467	448	432	418	406	396	388	380	373
50,000	4,385	2,296	1,602	1,257	1,051	914	818	746	691	647	612	584	560	540	523	508	495	484	475	467
60,000	5,262	2,755	1,922	1,508	1,261	1,097	981	895	829	777	735	700	672	648	627	609	594	581	570	560
70,000	6,138	3,215	2,243	1,759	1,471	1,280	1,145	1,044	967	906	857	817	784	755	731	711	693	678	665	653
80,000	7,015	3,674	2,563	2,010	1,681	1,462	1,308	1,193	1,105	1,036	980	934	895	863	836	812	792	775	760	746
90,000	7,892	4,133	2,883	2,262	1,891	1,645	1,471	1,342	1,243	1,165	1,102	1,050	1,007	971	940	914	891	872	854	839
100,000	8,769	4,592	3,204	2,513	2,101	1,828	1,635	1,492	1,381	1,294	1,224	1,167	1,119	1,079	1,045	1,015	990	968	949	933
150,000	13,153	6,888	4,805	3,769	3,151	2,742	2,452	2,237	2,072	1,941	1,836	1,750	1,678	1,618	1,567	1,523	1,485	1,452	1,424	1,399
200,000	17,537	9,183	6,407	5,025	4,201	3,655	3,269	2,983	2,762	2,588	2,448	2,333	2,238	2,157	2,089	2,030	1,980	1,936	1,898	1,865
250,000	21,921	11,479	8,009	6,281	5,251	4,569	4,086	3,728	3,453	3,235	3,060	2,916	2,797	2,696	2,611	2,538	2,475	2,420	2,373	2,331
300,000	26,306	13,775	9,610	7,537	6,301	5,483	4,904	4,474	4,143	3,882	3,672	3,500	3,356	3,236	3,133	3,045	2,970	2,904	2,847	2,797
350,000	30,690	16,071	11,212	8,794	7,351	6,397	5,721	5,219	4,834	4,529	4,284	4,083	3,916	3,775	3,655	3,553	3,465	3,388	3,321	3,263
400,000	35,074	18,366	12,814	10,050	8,401	7,310	6,538	5,965	5,524	5,176	4,896	4,666	4,475	4,314	4,177	4,060	3,960	3,872	3,796	3,729
450,000	39,458	20,662	14,415	11,306	9,451	8,224	7,355	6,710	6,215	5,823	5,508	5,249	5,034	4,853	4,700	4,568	4,455	4,356	4,270	4,195
500,000	43,842	22,958	16,017	12,562	10,501	9,138	8,172	7,456	6,905	6,470	6,120	5,832	5,593	5,392	5,222	5,075	4,949	4,840	4,745	4,661
550,000	48,226	25,253	17,619	13,818	11,552	10,052	8,990	8,201	7,596	7,117	6,732	6,416	6,153	5,932	5,744	5,583	5,444	5,324	5,219	5,127
600,000	52,611	27,549	19,220	15,074	12,602	10,965	9,807	8,947	8,286	7,764	7,344	6,999	6,712	6,471	6,266	6,090	5,939	5,808	5,694	5,593
650,000	56,995	29,845	20,822	16,331	13,652	11,879	10,624	9,693	8,977	8,411	7,956	7,582	7,271	7,010	6,788	6,598	6,434	6,292	6,168	6,059
700,000	61,379	32,141	22,424	17,587	14,702	12,793	11,441	10,438	9,667	9,058	8,568	8,165	7,831	7,549	7,310	7,105	6,929	6,776	6,642	6,525
750,000	65,763	34,436	24,025	18,843	15,752	13,707	12,258	11,184	10,358	9,705	9,179	8,748	8,390	8,088	7,832	7,613	7,424	7,260	7,117	6,991
800,000	70,147	36,732	25,627	20,099	16,802	14,620	13,076	11,929	11,048	10,352	9,791	9,331	8,949	8,627	8,354	8,120	7,919	7,744	7,591	7,458
850,000	74,531	39,028	27,229	21,355	17,852	15,534	13,893	12,675	11,738	10,999	10,403	9,915	9,508	9,167	8,876	8,628	8,414	8,228	8,066	7,924
900,000	78,916	41,324	28,830	22,611	18,902	16,448	14,710	13,420	12,429	11,646	11,015	10,498	10,068	9,706	9,399	9,135	8,909	8,712	8,540	8,390
950,000	83,300	43,619	30,432	23,867	19,952	17,361	15,527	14,166	13,119	12,293	11,627	11,081	10,627	10,245	9,921	9,643	9,403	9,196	9,014	8,856
1,000,000	87,684	45,915	32,033	25,124	21,002	18,275	16,344	14,911	13,810	12,940	12,239	11,664	11,186	10,784	10,443	10,150	9,898	9,680	9,489	9,322

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

Terms and Conditions apply