

**PEMBIAYAAN PERIBADI-I PENDIDIKAN (DENGAN TAKAFUL)  
POTONGAN BIRO / POTONGAN GAJI MAJIKAN / PINDAHAN GAJI**

Tahun	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>Kadar Efektif</b>	<b>KAS+4.50%</b>																			
<b>Kadar Rata</b>	<b>4.67%</b>																			
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

\*Kadar Asas Standard (KAS) semasa ialah 3.00%

Tertakluk kepada Terma dan Syarat