

EDUCATION FINANCING-i (WITHOUT 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+6.00%																			
Flat Rate	5.80%																			
10,000	875	457	318	249	208	181	161	147	136	127	120	114	109	105	102	99	96	94	92	90
20,000	1,750	914	636	498	416	361	322	294	271	254	240	228	218	210	203	197	192	188	184	180
30,000	2,624	1,371	954	747	623	541	483	440	407	381	359	342	327	315	305	296	288	281	276	270
40,000	3,499	1,828	1,272	996	831	722	644	587	542	507	479	456	436	420	406	394	384	375	367	360
50,000	4,373	2,285	1,590	1,245	1,038	902	805	733	678	634	599	570	545	525	508	493	480	469	459	450
60,000	5,248	2,742	1,908	1,494	1,246	1,082	966	880	813	761	718	683	654	630	609	591	576	562	551	540
70,000	6,122	3,198	2,226	1,742	1,454	1,262	1,127	1,026	949	887	838	797	763	735	710	690	672	656	642	630
80,000	6,997	3,655	2,544	1,991	1,661	1,443	1,288	1,173	1,084	1,014	957	911	872	840	812	788	768	750	734	720
90,000	7,871	4,112	2,862	2,240	1,869	1,623	1,449	1,319	1,219	1,141	1,077	1,025	981	945	913	887	863	843	826	810
100,000	8,746	4,569	3,180	2,489	2,076	1,803	1,609	1,466	1,355	1,267	1,197	1,139	1,090	1,049	1,015	985	959	937	917	900
150,000	13,118	6,853	4,770	3,733	3,114	2,704	2,414	2,198	2,032	1,901	1,795	1,708	1,635	1,574	1,522	1,477	1,439	1,405	1,376	1,350
200,000	17,491	9,137	6,360	4,978	4,152	3,606	3,218	2,931	2,709	2,534	2,393	2,277	2,180	2,098	2,029	1,970	1,918	1,873	1,834	1,800
250,000	21,863	11,422	7,950	6,222	5,190	4,507	4,023	3,663	3,386	3,167	2,991	2,846	2,725	2,623	2,536	2,462	2,398	2,342	2,293	2,250
300,000	26,236	13,706	9,540	7,466	6,228	5,408	4,827	4,396	4,063	3,801	3,589	3,415	3,270	3,147	3,043	2,954	2,877	2,810	2,751	2,700
350,000	30,609	15,990	11,130	8,710	7,266	6,309	5,632	5,128	4,741	4,434	4,187	3,984	3,814	3,672	3,550	3,446	3,356	3,278	3,210	3,150
400,000	34,981	18,274	12,720	9,955	8,304	7,211	6,436	5,861	5,418	5,068	4,785	4,553	4,359	4,196	4,058	3,939	3,836	3,746	3,668	3,599
450,000	39,354	20,559	14,310	11,199	9,342	8,112	7,241	6,593	6,095	5,701	5,383	5,122	4,904	4,721	4,565	4,431	4,315	4,215	4,127	4,049
500,000	43,726	22,843	15,900	12,443	10,380	9,013	8,045	7,326	6,772	6,334	5,981	5,691	5,449	5,245	5,072	4,923	4,795	4,683	4,585	4,499
550,000	48,099	25,127	17,490	13,687	11,418	9,915	8,849	8,058	7,449	6,968	6,579	6,260	5,994	5,770	5,579	5,415	5,274	5,151	5,043	4,949
600,000	52,471	27,411	19,080	14,932	12,456	10,816	9,654	8,791	8,126	7,601	7,177	6,829	6,539	6,294	6,086	5,908	5,753	5,619	5,502	5,399
650,000	56,844	29,696	20,670	16,176	13,493	11,717	10,458	9,523	8,803	8,234	7,775	7,398	7,083	6,819	6,593	6,400	6,233	6,087	5,960	5,849
700,000	61,217	31,980	22,260	17,420	14,531	12,618	11,263	10,256	9,481	8,868	8,373	7,967	7,628	7,343	7,100	6,892	6,712	6,556	6,419	6,299
750,000	65,589	34,264	23,850	18,664	15,569	13,520	12,067	10,988	10,158	9,501	8,971	8,536	8,173	7,868	7,607	7,384	7,192	7,024	6,877	6,748
800,000	69,962	36,548	25,440	19,909	16,607	14,421	12,872	11,721	10,835	10,135	9,569	9,105	8,718	8,392	8,115	7,877	7,671	7,492	7,336	7,198
850,000	74,334	38,833	27,030	21,153	17,645	15,322	13,676	12,453	11,512	10,768	10,167	9,674	9,263	8,916	8,622	8,369	8,150	7,960	7,794	7,648
900,000	78,707	41,117	28,620	22,397	18,683	16,223	14,481	13,186	12,189	11,401	10,765	10,243	9,808	9,441	9,129	8,861	8,630	8,429	8,253	8,098
950,000	83,079	43,401	30,210	23,641	19,721	17,125	15,285	13,918	12,866	12,035	11,363	10,812	10,352	9,965	9,636	9,353	9,109	8,897	8,711	8,548
1,000,000	87,452	45,685	31,800	24,886	20,759	18,026	16,090	14,651	13,543	12,668	11,961	11,381	10,897	10,490	10,143	9,846	9,589	9,365	9,169	8,998

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

Terms and Conditions apply