

**EDUCATION FINANCING-i (WITHOUT TAKAFUL)
ELECTRONIC PAYMENT**

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Effective Rate	SBR+8.00%																			
Flat Rate	7.39%																			
10,000	884	467	328	259	218	191	172	158	147	138	131	126	121	117	114	111	109	107	105	104
20,000	1,768	933	655	517	435	381	343	315	293	276	262	251	242	234	228	222	218	214	210	207
30,000	2,652	1,399	983	776	653	572	514	472	439	414	393	377	363	351	341	333	326	320	315	310
40,000	3,536	1,865	1,310	1,034	870	762	685	629	586	552	524	502	484	468	455	444	435	427	419	413
50,000	4,420	2,331	1,637	1,293	1,088	952	857	786	732	689	655	627	604	585	569	555	543	533	524	517
60,000	5,303	2,797	1,965	1,551	1,305	1,143	1,028	943	878	827	786	753	725	702	682	666	652	640	629	620
70,000	6,187	3,263	2,292	1,810	1,522	1,333	1,199	1,100	1,024	965	917	878	846	819	796	777	760	746	734	723
80,000	7,071	3,729	2,620	2,068	1,740	1,523	1,370	1,257	1,171	1,103	1,048	1,003	967	936	910	888	869	853	838	826
90,000	7,955	4,195	2,947	2,327	1,957	1,714	1,542	1,414	1,317	1,240	1,179	1,129	1,087	1,053	1,023	999	977	959	943	929
100,000	8,839	4,661	3,274	2,585	2,175	1,904	1,713	1,571	1,463	1,378	1,310	1,254	1,208	1,170	1,137	1,110	1,086	1,066	1,048	1,033
150,000	13,258	6,992	4,911	3,877	3,262	2,856	2,569	2,357	2,194	2,067	1,964	1,881	1,812	1,754	1,705	1,664	1,629	1,598	1,572	1,549
200,000	17,677	9,322	6,548	5,170	4,349	3,807	3,425	3,142	2,926	2,756	2,619	2,508	2,416	2,339	2,274	2,219	2,171	2,131	2,095	2,065
250,000	22,096	11,652	8,185	6,462	5,436	4,759	4,281	3,928	3,657	3,444	3,274	3,134	3,019	2,923	2,842	2,773	2,714	2,663	2,619	2,581
300,000	26,515	13,983	9,822	7,754	6,523	5,711	5,137	4,713	4,388	4,133	3,928	3,761	3,623	3,508	3,410	3,328	3,257	3,196	3,143	3,097
350,000	30,934	16,313	11,459	9,046	7,610	6,662	5,993	5,498	5,120	4,822	4,583	4,388	4,227	4,092	3,979	3,882	3,799	3,728	3,667	3,613
400,000	35,353	18,644	13,096	10,339	8,697	7,614	6,849	6,284	5,851	5,511	5,237	5,015	4,831	4,677	4,547	4,437	4,342	4,261	4,190	4,129
450,000	39,772	20,974	14,733	11,631	9,785	8,566	7,706	7,069	6,582	6,199	5,892	5,641	5,434	5,261	5,115	4,991	4,885	4,793	4,714	4,645
500,000	44,191	23,304	16,370	12,923	10,872	9,518	8,562	7,855	7,313	6,888	6,547	6,268	6,038	5,846	5,683	5,546	5,427	5,326	5,238	5,161
550,000	48,610	25,635	18,007	14,216	11,959	10,469	9,418	8,640	8,045	7,577	7,201	6,895	6,642	6,430	6,252	6,100	5,970	5,858	5,762	5,678
600,000	53,029	27,965	19,644	15,508	13,046	11,421	10,274	9,426	8,776	8,266	7,856	7,522	7,246	7,015	6,820	6,655	6,513	6,391	6,285	6,194
650,000	57,449	30,296	21,281	16,800	14,133	12,373	11,130	10,211	9,507	8,954	8,511	8,149	7,849	7,599	7,388	7,209	7,055	6,923	6,809	6,710
700,000	61,868	32,626	22,918	18,092	15,220	13,324	11,986	10,996	10,239	9,643	9,165	8,775	8,453	8,184	7,957	7,764	7,598	7,456	7,333	7,226
750,000	66,287	34,956	24,555	19,385	16,307	14,276	12,842	11,782	10,970	10,332	9,820	9,402	9,057	8,768	8,525	8,318	8,141	7,988	7,856	7,742
800,000	70,706	37,287	26,191	20,677	17,394	15,228	13,698	12,567	11,701	11,021	10,474	10,029	9,661	9,353	9,093	8,873	8,684	8,521	8,380	8,258
850,000	75,125	39,617	27,828	21,969	18,482	16,179	14,555	13,353	12,432	11,709	11,129	10,656	10,264	9,937	9,662	9,427	9,226	9,053	8,904	8,774
900,000	79,544	41,948	29,465	23,261	19,569	17,131	15,411	14,138	13,164	12,398	11,784	11,282	10,868	10,522	10,230	9,982	9,769	9,586	9,428	9,290
950,000	83,963	44,278	31,102	24,554	20,656	18,083	16,267	14,924	13,895	13,087	12,438	11,909	11,472	11,107	10,798	10,536	10,312	10,118	9,951	9,806
1,000,000	88,382	46,608	32,739	25,846	21,743	19,035	17,123	15,709	14,626	13,776	13,093	12,536	12,076	11,691	11,366	11,091	10,854	10,651	10,475	10,322

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

Terms and Conditions apply