

**EDUCATION FINANCING-i (WITH TAKAFUL)
BPA/PGM/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	*BR+3.65%																			
FLAT RATE	3.31%-3.77%																			
10,000	862	445	306	236	195	167	148	133	122	113	105	99	94	90	86	83	80	78	76	74
20,000	1,724	889	611	472	389	334	295	266	243	225	210	198	188	179	172	166	160	155	151	147
30,000	2,586	1,334	917	708	584	501	442	398	364	337	315	297	282	269	258	248	240	232	226	220
40,000	3,448	1,778	1,222	944	778	668	590	531	486	450	420	396	376	358	343	331	319	309	301	293
50,000	4,310	2,222	1,527	1,180	973	835	737	664	607	562	525	495	469	448	429	413	399	387	376	366
60,000	5,171	2,667	1,833	1,416	1,167	1,002	884	796	728	674	630	594	563	537	515	496	479	464	451	439
70,000	6,033	3,111	2,138	1,652	1,362	1,169	1,032	929	850	786	735	693	657	627	601	578	558	541	526	512
80,000	6,895	3,555	2,443	1,888	1,556	1,336	1,179	1,062	971	899	840	792	751	716	686	661	638	618	601	585
90,000	7,757	4,000	2,749	2,124	1,751	1,503	1,326	1,194	1,092	1,011	945	890	845	806	772	743	718	696	676	658
100,000	8,619	4,444	3,054	2,360	1,945	1,670	1,473	1,327	1,213	1,123	1,050	989	938	895	858	826	798	773	751	731
150,000	12,928	6,666	4,581	3,540	2,918	2,504	2,210	1,990	1,820	1,685	1,575	1,484	1,407	1,342	1,287	1,238	1,196	1,159	1,126	1,097
200,000	17,237	8,887	6,108	4,720	3,890	3,339	2,946	2,653	2,426	2,246	2,099	1,978	1,876	1,790	1,715	1,651	1,595	1,545	1,501	1,462
250,000	21,546	11,109	7,634	5,900	4,863	4,173	3,683	3,316	3,033	2,808	2,624	2,473	2,345	2,237	2,144	2,063	1,993	1,931	1,876	1,828
300,000	25,855	13,331	9,161	7,080	5,835	5,008	4,419	3,980	3,639	3,369	3,149	2,967	2,814	2,684	2,573	2,476	2,392	2,317	2,252	2,193
350,000	30,164	15,552	10,688	8,260	6,808	5,842	5,156	4,643	4,246	3,930	3,674	3,461	3,283	3,132	3,001	2,889	2,790	2,704	2,627	2,559
400,000	34,473	17,774	12,215	9,440	7,780	6,677	5,892	5,306	4,852	4,492	4,198	3,956	3,752	3,579	3,430	3,301	3,189	3,090	3,002	2,924
450,000	38,782	19,986	13,741	10,620	8,753	7,512	6,628	5,969	5,459	5,053	4,723	4,450	4,221	4,026	3,859	3,714	3,587	3,476	3,377	3,290
500,000	43,091	22,217	15,268	11,800	9,725	8,346	7,365	6,632	6,065	5,615	5,248	4,945	4,690	4,474	4,288	4,126	3,986	3,862	3,752	3,655
550,000	47,400	24,439	16,795	12,980	10,698	9,181	8,101	7,295	6,672	6,176	5,773	5,439	5,159	4,921	4,716	4,539	4,384	4,248	4,128	4,021
600,000	51,709	26,661	18,322	14,160	11,670	10,015	8,838	7,959	7,278	6,737	6,297	5,934	5,628	5,368	5,145	4,952	4,783	4,634	4,503	4,386
650,000	56,018	28,882	19,848	15,340	12,643	10,850	9,574	8,622	7,885	7,299	6,822	6,428	6,097	5,815	5,574	5,364	5,181	5,020	4,878	4,752
700,000	60,327	31,104	21,375	16,520	13,615	11,684	10,311	9,285	8,491	7,860	7,347	6,922	6,566	6,263	6,002	5,777	5,580	5,407	5,253	5,117
750,000	64,637	33,326	22,902	17,700	14,587	12,519	11,047	9,948	9,098	8,422	7,872	7,417	7,035	6,710	6,431	6,189	5,978	5,793	5,628	5,482
800,000	68,946	35,547	24,429	18,880	15,560	13,353	11,783	10,611	9,704	8,983	8,396	7,911	7,504	7,157	6,860	6,602	6,377	6,179	6,004	5,848
850,000	73,255	37,769	25,956	20,060	16,532	14,188	12,520	11,274	10,311	9,544	8,921	8,406	7,973	7,605	7,289	7,015	6,775	6,565	6,379	6,213
900,000	77,564	39,991	27,482	21,240	17,505	15,023	13,256	11,938	10,917	10,106	9,446	8,900	8,442	8,052	7,717	7,427	7,174	6,951	6,754	6,579
950,000	81,873	42,212	29,009	22,420	18,477	15,857	13,993	12,601	11,524	10,667	9,971	9,394	8,911	8,499	8,146	7,840	7,572	7,337	7,129	6,944
1,000,000	86,182	44,434	30,536	23,600	19,450	16,692	14,729	13,264	12,130	11,229	10,495	9,889	9,380	8,947	8,575	8,252	7,971	7,723	7,504	7,310

*Current Base Rate (BR) is 2.60% per annum

Terms and conditions apply