

**PEMBIAYAAN PERIBADI-i PENDIDIKAN (DENGAN TAKAFUL)  
BPA/PGM/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>*KA+3.65%</b>																			
<b>KADAR RATA</b>	<b>3.45% - 3.95%</b>																			
5,000	432	223	154	119	98	85	75	67	62	57	54	51	48	46	44	42	41	40	39	38
10,000	863	446	307	238	196	169	149	134	123	114	107	101	96	91	88	84	82	79	77	75
15,000	1,295	669	460	356	294	253	223	201	184	171	160	151	143	137	131	126	122	118	115	112
20,000	1,726	891	613	475	392	337	297	268	246	228	213	201	191	182	175	168	163	158	153	150
25,000	2,158	1,114	767	593	490	421	372	335	307	284	266	251	238	228	218	210	203	197	192	187
30,000	2,589	1,337	920	712	587	505	446	402	368	341	319	301	286	273	262	252	244	236	230	224
35,000	3,021	1,560	1,073	831	685	589	520	469	429	398	372	351	333	318	305	294	284	276	268	261
40,000	3,452	1,782	1,226	949	783	673	594	536	491	455	425	401	381	364	349	336	325	315	306	299
45,000	3,884	2,005	1,380	1,068	881	757	669	603	552	511	479	451	429	409	392	378	366	354	345	336
50,000	4,315	2,228	1,533	1,186	979	841	743	670	613	568	532	501	476	455	436	420	406	394	383	373
55,000	4,747	2,451	1,686	1,305	1,077	925	817	737	674	625	585	552	524	500	480	462	447	433	421	411
60,000	5,178	2,673	1,839	1,423	1,174	1,009	891	804	736	682	638	602	571	545	523	504	487	472	459	448
65,000	5,610	2,896	1,993	1,542	1,272	1,093	966	871	797	739	691	652	619	591	567	546	528	512	498	485
70,000	6,041	3,119	2,146	1,661	1,370	1,177	1,040	938	858	795	744	702	666	636	610	588	568	551	536	522
75,000	6,473	3,341	2,299	1,779	1,468	1,261	1,114	1,004	920	852	797	752	714	682	654	630	609	590	574	560
80,000	6,904	3,564	2,452	1,898	1,566	1,345	1,188	1,071	981	909	850	802	761	727	697	672	649	630	612	597
85,000	7,336	3,787	2,606	2,016	1,664	1,429	1,263	1,138	1,042	966	904	852	809	772	741	714	690	669	651	634
90,000	7,767	4,010	2,759	2,135	1,761	1,513	1,337	1,205	1,103	1,022	957	902	857	818	784	756	731	708	689	672
95,000	8,199	4,232	2,912	2,253	1,859	1,597	1,411	1,272	1,165	1,079	1,010	952	904	863	828	798	771	748	727	709
100,000	8,630	4,455	3,065	2,372	1,957	1,681	1,485	1,339	1,226	1,136	1,063	1,002	952	909	872	840	812	787	765	746
105,000	9,062	4,678	3,219	2,491	2,055	1,766	1,560	1,406	1,287	1,193	1,116	1,053	999	954	915	882	852	826	804	783
110,000	9,493	4,901	3,372	2,609	2,153	1,850	1,634	1,473	1,348	1,250	1,169	1,103	1,047	999	959	923	893	866	842	821
115,000	9,925	5,123	3,525	2,728	2,251	1,934	1,708	1,540	1,410	1,306	1,222	1,153	1,094	1,045	1,002	965	933	905	880	858
120,000	10,356	5,346	3,678	2,846	2,348	2,018	1,782	1,607	1,471	1,363	1,275	1,203	1,142	1,090	1,046	1,007	974	944	918	895
125,000	10,788	5,569	3,832	2,965	2,446	2,102	1,857	1,674	1,532	1,420	1,328	1,253	1,189	1,136	1,089	1,049	1,014	984	957	932
130,000	11,219	5,792	3,985	3,083	2,544	2,186	1,931	1,741	1,594	1,477	1,382	1,303	1,237	1,181	1,133	1,091	1,055	1,023	995	970
135,000	11,651	6,014	4,138	3,202	2,642	2,270	2,005	1,808	1,655	1,533	1,435	1,353	1,285	1,226	1,176	1,133	1,096	1,062	1,033	1,007
140,000	12,082	6,237	4,291	3,321	2,740	2,354	2,079	1,875	1,716	1,590	1,488	1,403	1,332	1,272	1,220	1,175	1,136	1,102	1,071	1,044
145,000	12,513	6,460	4,445	3,439	2,838	2,438	2,154	1,942	1,777	1,647	1,541	1,453	1,380	1,317	1,264	1,217	1,177	1,141	1,110	1,082
150,000	12,945	6,682	4,598	3,558	2,935	2,522	2,228	2,008	1,839	1,704	1,594	1,503	1,427	1,363	1,307	1,259	1,217	1,180	1,148	1,119
155,000	13,376	6,905	4,751	3,676	3,033	2,606	2,302	2,075	1,900	1,760	1,647	1,553	1,475	1,408	1,351	1,301	1,258	1,220	1,186	1,156
160,000	13,808	7,128	4,904	3,795	3,131	2,690	2,376	2,142	1,961	1,817	1,700	1,604	1,522	1,453	1,394	1,343	1,298	1,259	1,224	1,193
165,000	14,239	7,351	5,058	3,913	3,229	2,774	2,451	2,209	2,022	1,874	1,753	1,654	1,570	1,499	1,438	1,385	1,339	1,298	1,263	1,231
170,000	14,671	7,573	5,211	4,032	3,327	2,858	2,525	2,276	2,084	1,931	1,807	1,704	1,618	1,544	1,481	1,427	1,379	1,338	1,301	1,268
175,000	15,102	7,796	5,364	4,151	3,425	2,942	2,599	2,343	2,145	1,988	1,860	1,754	1,665	1,590	1,525	1,469	1,420	1,377	1,339	1,305
180,000	15,534	8,019	5,517	4,269	3,522	3,026	2,673	2,410	2,206	2,044	1,913	1,804	1,713	1,635	1,568	1,511	1,461	1,416	1,377	1,343
185,000	15,965	8,242	5,671	4,388	3,620	3,110	2,748	2,477	2,268	2,101	1,966	1,854	1,760	1,680	1,612	1,553	1,501	1,456	1,415	1,380
190,000	16,397	8,464	5,824	4,506	3,718	3,194	2,822	2,544	2,329	2,158	2,019	1,904	1,808	1,726	1,656	1,595	1,542	1,495	1,454	1,417
195,000	16,828	8,687	5,977	4,625	3,816	3,278	2,896	2,611	2,390	2,215	2,072	1,954	1,855	1,771	1,699	1,637	1,582	1,534	1,492	1,454
200,000		8,910	6,130	4,743	3,914	3,362	2,970	2,678	2,451	2,271	2,125	2,004	1,903	1,817	1,743	1,679	1,623	1,574	1,530	1,492
250,000			7,663	5,929	4,892	4,203	3,713	3,347	3,064	2,839	2,656	2,505	2,378	2,271	2,178	2,098	2,028	1,967	1,913	1,864
300,000				7,115	5,870	5,043	4,455	4,016	3,677	3,407	3,188	3,006	2,854	2,725	2,614	2,518	2,434	2,360	2,295	2,237
350,000					6,849	5,884	5,198	4,686	4,290	3,975	3,719	3,507	3,330	3,179	3,049	2,937	2,839	2,753	2,677	2,610
400,000						6,724	5,940	5,355	4,902	4,542	4,250	4,008	3,805	3,633	3,485	3,357	3,245	3,147	3,060	2,983
450,000							6,683	6,024	5,515	5,110	4,781	4,509	4,281	4,087	3,920	3,776	3,651	3,540	3,442	3,356
500,000								6,694	6,128	5,678	5,312	5,010	4,756	4,541	4,356	4,196	4,056	3,933	3,825	3,728
550,000									6,740	6,246	5,844	5,511	5,232	4,995	4,792	4,615	4,462	4,327	4,207	4,101
600,000										6,813	6,375	6,012	5,708	5,449	5,227	5,035	4,867	4,720	4,590	4,474
650,000											6,906	6,513	6,183	5,903	5,663	5,454	5,273	5,113	4,972	4,847
700,000												7,014	6,659	6,357	6,098	5,874	5,678	5,506	5,354	5,220
750,000													7,134	6,811	6,534	6,294	6,084	5,900	5,737	5,592
800,000														7,265	6,969	6,713	6,489	6,293	6,119	5,965
850,000															7,405	7,133	6,895	6,686	6,502	6,338
900,000																7,552	7,301	7,080	6,884	6,711
950,000																	7,706	7,473	7,267	7,083
1,000,000																		7,866	7,649	7,456

\*Kadar Asas(KA) bersamaan dengan 2.85% setahun

Tertakluk kepada Terma dan Syarat