

**EDUCATION FINANCING-i (WITHOUT 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+5.15%																			
FLAT RATE	4.13%-4.85%																			
10,000	869	452	313	243	202	175	155	141	129	121	113	107	102	98	95	92	89	86	84	83
20,000	1,738	903	625	486	404	349	310	281	258	241	226	214	204	196	189	183	177	172	168	165
30,000	2,607	1,354	937	729	605	523	464	421	387	361	339	321	306	294	283	274	266	258	252	247
40,000	3,475	1,805	1,249	972	807	697	619	561	516	481	452	428	408	391	377	365	354	344	336	329
50,000	4,344	2,256	1,562	1,215	1,008	871	774	701	645	601	565	535	510	489	471	456	442	430	420	411
60,000	5,213	2,707	1,874	1,458	1,210	1,045	928	841	774	721	677	642	612	587	565	547	531	516	504	493
70,000	6,082	3,158	2,186	1,701	1,411	1,219	1,083	981	903	841	790	749	714	685	659	638	619	602	588	575
80,000	6,950	3,610	2,498	1,944	1,613	1,393	1,237	1,121	1,032	961	903	856	816	782	754	729	707	688	672	657
90,000	7,819	4,061	2,810	2,187	1,815	1,568	1,392	1,261	1,161	1,081	1,016	962	918	880	848	820	796	774	756	739
100,000	8,688	4,512	3,123	2,430	2,016	1,742	1,547	1,401	1,289	1,201	1,129	1,069	1,020	978	942	911	884	860	840	821
150,000	13,031	6,768	4,684	3,645	3,024	2,612	2,320	2,102	1,934	1,801	1,693	1,604	1,529	1,466	1,412	1,366	1,326	1,290	1,259	1,232
200,000	17,375	9,023	6,245	4,860	4,032	3,483	3,093	2,802	2,578	2,401	2,257	2,138	2,039	1,955	1,883	1,821	1,767	1,720	1,679	1,642
250,000	21,719	11,279	7,806	6,074	5,040	4,353	3,866	3,503	3,223	3,001	2,821	2,672	2,548	2,443	2,354	2,276	2,209	2,150	2,099	2,053
300,000	26,062	13,535	9,367	7,289	6,048	5,224	4,639	4,203	3,867	3,601	3,385	3,207	3,058	2,932	2,824	2,731	2,651	2,580	2,518	2,463
350,000	30,406	15,790	10,928	8,504	7,055	6,094	5,412	4,904	4,512	4,201	3,949	3,741	3,568	3,421	3,295	3,187	3,092	3,010	2,938	2,874
400,000	34,750	18,046	12,489	9,719	8,063	6,965	6,185	5,604	5,156	4,801	4,513	4,276	4,077	3,909	3,766	3,642	3,534	3,440	3,357	3,284
450,000	39,093	20,302	14,050	10,934	9,071	7,836	6,958	6,305	5,801	5,401	5,077	4,810	4,587	4,398	4,236	4,097	3,976	3,870	3,777	3,695
500,000	43,437	22,557	15,611	12,148	10,079	8,706	7,731	7,005	6,445	6,001	5,641	5,344	5,096	4,886	4,707	4,552	4,418	4,300	4,197	4,105
550,000	47,781	24,813	17,172	13,363	11,087	9,577	8,505	7,706	7,090	6,601	6,205	5,879	5,606	5,375	5,178	5,007	4,859	4,730	4,616	4,516
600,000	52,124	27,069	18,733	14,578	12,095	10,447	9,278	8,406	7,734	7,201	6,769	6,413	6,116	5,864	5,648	5,462	5,301	5,160	5,036	4,926
650,000	56,468	29,324	20,294	15,793	13,103	11,318	10,051	9,107	8,379	7,801	7,333	6,948	6,625	6,352	6,119	5,918	5,743	5,590	5,455	5,337
700,000	60,812	31,580	21,855	17,008	14,110	12,188	10,824	9,807	9,023	8,401	7,897	7,482	7,135	6,841	6,589	6,373	6,184	6,020	5,875	5,747
750,000	65,155	33,836	23,416	18,222	15,118	13,059	11,597	10,508	9,668	9,001	8,461	8,016	7,644	7,329	7,060	6,828	6,626	6,450	6,295	6,158
800,000	69,499	36,091	24,977	19,437	16,126	13,930	12,370	11,208	10,312	9,601	9,026	8,551	8,154	7,818	7,531	7,283	7,068	6,880	6,714	6,568
850,000	73,842	38,347	26,538	20,652	17,134	14,800	13,143	11,909	10,957	10,201	9,590	9,085	8,663	8,307	8,001	7,738	7,510	7,310	7,134	6,979
900,000	78,186	40,603	28,100	21,867	18,142	15,671	13,916	12,609	11,601	10,801	10,154	9,620	9,173	8,795	8,472	8,193	7,951	7,740	7,554	7,389
950,000	82,530	42,858	29,661	23,081	19,150	16,541	14,689	13,310	12,246	11,402	10,718	10,154	9,683	9,284	8,943	8,649	8,393	8,170	7,973	7,800
1,000,000	86,873	45,114	31,222	24,296	20,157	17,412	15,462	14,010	12,890	12,002	11,282	10,688	10,192	9,772	9,413	9,104	8,835	8,600	8,393	8,210

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

Terms and conditions apply