

**EDUCATION FINANCING-i (WITH 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	*KA+5.65%																			
FLAT RATE	4.41%-5.22%																			
10,000	872	454	315	246	204	177	158	143	132	123	116	110	105	101	98	94	92	90	87	86
20,000	1,743	907	630	491	408	354	315	286	263	246	232	220	210	202	195	188	183	179	174	171
30,000	2,614	1,361	944	736	612	530	472	428	395	368	347	329	315	302	292	282	274	268	261	256
40,000	3,485	1,814	1,259	982	816	707	629	571	526	491	463	439	419	403	389	376	366	357	348	341
50,000	4,356	2,268	1,573	1,227	1,020	883	786	714	658	614	578	549	524	503	486	470	457	446	435	427
60,000	5,227	2,721	1,888	1,472	1,224	1,060	943	856	789	736	694	658	629	604	583	564	548	535	522	512
70,000	6,098	3,174	2,202	1,718	1,428	1,236	1,100	999	921	859	809	768	733	704	680	658	640	624	609	597
80,000	6,969	3,628	2,517	1,963	1,632	1,413	1,257	1,142	1,052	982	925	877	838	805	777	752	731	713	696	682
90,000	7,840	4,081	2,831	2,208	1,836	1,590	1,414	1,284	1,184	1,104	1,040	987	943	906	874	846	822	802	783	767
100,000	8,711	4,535	3,146	2,454	2,040	1,766	1,572	1,427	1,315	1,227	1,156	1,097	1,048	1,006	971	940	914	891	870	853
150,000	13,066	6,802	4,718	3,680	3,060	2,649	2,357	2,140	1,973	1,840	1,733	1,645	1,571	1,509	1,456	1,410	1,370	1,336	1,305	1,279
200,000	17,421	9,069	6,291	4,907	4,080	3,532	3,143	2,853	2,630	2,454	2,311	2,193	2,095	2,012	1,941	1,880	1,827	1,781	1,740	1,705
250,000	21,777	11,336	7,863	6,133	5,100	4,414	3,928	3,567	3,288	3,067	2,888	2,741	2,618	2,514	2,426	2,350	2,284	2,226	2,175	2,131
300,000	26,132	13,603	9,436	7,360	6,119	5,297	4,714	4,280	3,945	3,680	3,466	3,289	3,142	3,017	2,911	2,819	2,740	2,671	2,610	2,557
350,000	30,487	15,870	11,009	8,586	7,139	6,180	5,499	4,993	4,603	4,293	4,043	3,837	3,665	3,520	3,396	3,289	3,197	3,116	3,045	2,983
400,000	34,842	18,137	12,581	9,813	8,159	7,063	6,285	5,706	5,260	4,907	4,621	4,385	4,189	4,023	3,881	3,759	3,653	3,561	3,480	3,409
450,000	39,197	20,404	14,154	11,039	9,179	7,946	7,070	6,419	5,917	5,520	5,198	4,933	4,712	4,526	4,366	4,229	4,110	4,006	3,915	3,835
500,000	43,553	22,671	15,726	12,266	10,199	8,828	7,856	7,133	6,575	6,133	5,776	5,482	5,236	5,028	4,851	4,699	4,567	4,451	4,350	4,261
550,000	47,908	24,938	17,299	13,492	11,218	9,711	8,642	7,846	7,232	6,746	6,353	6,030	5,759	5,531	5,336	5,169	5,023	4,896	4,785	4,687
600,000	52,263	27,205	18,872	14,719	12,238	10,594	9,427	8,559	7,890	7,360	6,931	6,578	6,283	6,034	5,821	5,638	5,480	5,341	5,220	5,113
650,000	56,618	29,472	20,444	15,945	13,258	11,477	10,213	9,272	8,547	7,973	7,508	7,126	6,806	6,537	6,306	6,108	5,936	5,786	5,655	5,539
700,000	60,973	31,739	22,017	17,172	14,278	12,359	10,998	9,985	9,205	8,586	8,086	7,674	7,330	7,039	6,791	6,578	6,393	6,232	6,090	5,965
750,000	65,329	34,007	23,589	18,398	15,298	13,242	11,784	10,699	9,862	9,199	8,663	8,222	7,854	7,542	7,277	7,048	6,850	6,677	6,525	6,391
800,000	69,684	36,274	25,162	19,625	16,318	14,125	12,569	11,412	10,519	9,813	9,241	8,770	8,377	8,045	7,762	7,518	7,306	7,122	6,960	6,817
850,000	74,039	38,541	26,735	20,851	17,337	15,008	13,355	12,125	11,177	10,426	9,818	9,318	8,901	8,548	8,247	7,988	7,763	7,567	7,395	7,243
900,000	78,394	40,808	28,307	22,078	18,357	15,891	14,140	12,838	11,834	11,039	10,396	9,866	9,424	9,051	8,732	8,457	8,219	8,012	7,830	7,669
950,000	82,749	43,075	29,880	23,304	19,377	16,773	14,926	13,551	12,492	11,652	10,973	10,414	9,948	9,553	9,217	8,927	8,676	8,457	8,265	8,095
1,000,000	87,105	45,342	31,452	24,531	20,397	17,656	15,712	14,265	13,149	12,266	11,551	10,963	10,471	10,056	9,702	9,397	9,133	8,902	8,700	8,521

*Current Base Rate is 2.60% per annum

Terms and conditions apply