

**PEMBIAYAAN PERIBADI PENDIDIKAN (DENGAN TAKAFUL)
PEMBAYARAN ELEKTRONIK**

TAHUN	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
KADAR EFEKTIF	*KA+5.65%																			
KADAR RATA	4.55% - 5.41%																			
5,000	437	228	158	124	103	89	80	72	67	62	59	56	54	51	50	48	47	46	45	44
10,000	873	455	316	247	206	178	159	144	133	124	117	112	107	102	99	96	93	91	89	87
15,000	1,309	682	474	370	308	267	238	216	200	186	176	167	160	153	148	144	140	136	133	131
20,000	1,745	910	632	493	411	356	317	288	266	248	234	223	213	204	197	191	186	182	178	174
25,000	2,181	1,137	790	617	513	445	396	360	332	310	293	278	266	255	247	239	233	227	222	217
30,000	2,617	1,364	948	740	616	534	476	432	399	372	351	334	319	306	296	287	279	272	266	261
35,000	3,053	1,591	1,105	863	719	623	555	504	465	434	410	389	372	357	345	335	325	317	310	304
40,000	3,489	1,819	1,263	986	821	712	634	576	532	496	468	445	425	408	394	382	372	363	355	348
45,000	3,925	2,046	1,421	1,110	924	801	713	648	598	558	526	500	478	459	444	430	418	408	399	391
50,000	4,361	2,273	1,579	1,233	1,026	889	792	720	664	620	585	556	531	510	493	478	465	453	443	434
55,000	4,798	2,501	1,737	1,356	1,129	978	872	792	731	682	643	611	584	561	542	525	511	499	487	478
60,000	5,234	2,728	1,895	1,479	1,231	1,067	951	864	797	744	702	667	637	612	591	573	557	544	532	521
65,000	5,670	2,955	2,052	1,603	1,334	1,156	1,030	936	864	806	760	722	690	663	641	621	604	589	576	565
70,000	6,106	3,182	2,210	1,726	1,437	1,245	1,109	1,008	930	868	819	778	743	714	690	669	650	634	620	608
75,000	6,542	3,410	2,368	1,849	1,539	1,334	1,188	1,080	996	930	877	833	796	765	739	716	697	680	665	651
80,000	6,978	3,637	2,526	1,972	1,642	1,423	1,267	1,152	1,063	992	935	889	849	816	788	764	743	725	709	695
85,000	7,414	3,864	2,684	2,096	1,744	1,512	1,347	1,224	1,129	1,054	994	944	903	867	838	812	790	770	753	738
90,000	7,850	4,092	2,842	2,219	1,847	1,601	1,426	1,296	1,196	1,116	1,052	1,000	956	918	887	860	836	815	797	782
95,000	8,286	4,319	2,999	2,342	1,950	1,689	1,505	1,368	1,262	1,178	1,111	1,055	1,009	969	936	907	882	861	842	825
100,000	8,722	4,546	3,157	2,465	2,052	1,778	1,584	1,440	1,328	1,240	1,169	1,111	1,062	1,020	985	955	929	906	886	868
105,000	9,159	4,773	3,315	2,589	2,155	1,867	1,663	1,512	1,395	1,302	1,228	1,166	1,115	1,071	1,034	1,003	975	951	930	912
110,000	9,595	5,001	3,473	2,712	2,257	1,956	1,743	1,584	1,461	1,364	1,286	1,222	1,168	1,122	1,084	1,050	1,022	997	974	955
115,000	10,031	5,228	3,631	2,835	2,360	2,045	1,822	1,656	1,528	1,426	1,344	1,277	1,221	1,173	1,133	1,098	1,068	1,042	1,019	998
120,000	10,467	5,455	3,789	2,958	2,462	2,134	1,901	1,728	1,594	1,488	1,403	1,333	1,274	1,224	1,182	1,146	1,114	1,087	1,063	1,042
125,000	10,903	5,682	3,946	3,082	2,565	2,223	1,980	1,800	1,660	1,550	1,461	1,388	1,327	1,275	1,231	1,194	1,161	1,132	1,107	1,085
130,000	11,339	5,910	4,104	3,205	2,668	2,312	2,059	1,871	1,727	1,612	1,520	1,444	1,380	1,326	1,281	1,241	1,207	1,178	1,152	1,129
135,000	11,775	6,137	4,262	3,328	2,770	2,401	2,138	1,943	1,793	1,674	1,578	1,499	1,433	1,377	1,330	1,289	1,254	1,223	1,196	1,172
140,000	12,211	6,364	4,420	3,451	2,873	2,489	2,218	2,015	1,860	1,736	1,637	1,555	1,486	1,428	1,379	1,337	1,300	1,268	1,240	1,215
145,000	12,647	6,592	4,578	3,575	2,975	2,578	2,297	2,087	1,926	1,798	1,695	1,610	1,539	1,479	1,428	1,385	1,347	1,313	1,284	1,259
150,000	13,083	6,819	4,736	3,698	3,078	2,667	2,376	2,159	1,992	1,860	1,753	1,666	1,592	1,530	1,478	1,432	1,393	1,359	1,329	1,302
155,000	13,520	7,046	4,893	3,821	3,181	2,756	2,455	2,231	2,059	1,922	1,812	1,721	1,645	1,581	1,527	1,480	1,439	1,404	1,373	1,346
160,000	13,956	7,273	5,051	3,944	3,283	2,845	2,534	2,303	2,125	1,984	1,870	1,777	1,698	1,632	1,576	1,528	1,486	1,449	1,417	1,389
165,000	14,392	7,501	5,209	4,067	3,386	2,934	2,614	2,375	2,192	2,046	1,929	1,832	1,751	1,683	1,625	1,575	1,532	1,495	1,461	1,432
170,000	14,828	7,728	5,367	4,191	3,488	3,023	2,693	2,447	2,258	2,108	1,987	1,888	1,805	1,734	1,675	1,623	1,579	1,540	1,506	1,476
175,000	15,264	7,955	5,525	4,314	3,591	3,112	2,772	2,519	2,324	2,170	2,046	1,943	1,858	1,785	1,724	1,671	1,625	1,585	1,550	1,519
180,000	15,700	8,183	5,683	4,437	3,693	3,201	2,851	2,591	2,391	2,232	2,104	1,999	1,911	1,836	1,773	1,719	1,671	1,630	1,594	1,563
185,000	16,136	8,410	5,840	4,560	3,796	3,290	2,930	2,663	2,457	2,294	2,162	2,054	1,964	1,887	1,822	1,766	1,718	1,676	1,639	1,606
190,000	16,572	8,637	5,998	4,684	3,899	3,378	3,009	2,735	2,524	2,356	2,221	2,110	2,017	1,938	1,872	1,814	1,764	1,721	1,683	1,649
195,000	17,008	8,864	6,156	4,807	4,001	3,467	3,089	2,807	2,590	2,418	2,279	2,165	2,070	1,989	1,921	1,862	1,811	1,766	1,727	1,693
200,000		9,092	6,314	4,930	4,104	3,556	3,168	2,879	2,656	2,480	2,338	2,221	2,123	2,040	1,970	1,909	1,857	1,811	1,771	1,736
250,000			7,892	6,163	5,130	4,445	3,960	3,599	3,320	3,100	2,922	2,776	2,653	2,550	2,462	2,387	2,321	2,264	2,214	2,170
300,000				7,395	6,155	5,334	4,751	4,318	3,984	3,720	3,506	3,331	3,184	3,060	2,955	2,864	2,785	2,717	2,657	2,604
350,000					7,181	6,223	5,543	5,038	4,648	4,340	4,091	3,886	3,715	3,570	3,447	3,341	3,250	3,170	3,100	3,038
400,000						7,112	6,335	5,757	5,312	4,960	4,675	4,441	4,245	4,080	3,939	3,818	3,714	3,622	3,542	3,472
450,000							7,127	6,477	5,976	5,580	5,259	4,996	4,776	4,590	4,432	4,296	4,178	4,075	3,985	3,906
500,000								7,197	6,640	6,200	5,844	5,551	5,306	5,100	4,924	4,773	4,642	4,528	4,428	4,340
550,000									7,304	6,820	6,428	6,106	5,837	5,610	5,417	5,250	5,106	4,981	4,870	4,774
600,000										7,440	7,012	6,661	6,368	6,120	5,909	5,727	5,570	5,433	5,313	5,207
650,000											7,597	7,216	6,898	6,630	6,401	6,205	6,034	5,886	5,756	5,641
700,000												7,771	7,429	7,140	6,894	6,682	6,499	6,339	6,199	6,075
750,000													7,959	7,650	7,386	7,159	6,963	6,791	6,641	6,509
800,000														8,160	7,878	7,636	7,427	7,244	7,084	6,943
850,000															8,371	8,114	7,891	7,697	7,527	7,377
900,000																8,591	8,355	8,150	7,970	7,811
950,000																	8,819	8,602	8,412	8,245
1,000,000																		9,055	8,855	8,679

*Kadar Asas(KA) bersamaan dengan 2.85% setahun