

# JADUAL ANSURAN BULANAN PEMBIAYAAN PERIBADI-i BANK ISLAM : PENDIDIKAN (DENGAN TAKAFUL)

KADAR (%) & TEMPOH PEMBIAYAAN (TAHUN) - KADAR TERAPUNG (SETAHUN)												
KADAR TERAPUNG (SETAHUN)	KAS + 4.12 %											
BERSAMAAN KADAR TETAP (SETAHUN)	3.89%	3.79%	3.78%	3.80%	3.82%	3.86%	3.89%	3.93%	3.97%	4.00%	4.04%	4.08%
AMAUN PEMBIAYAAN (Kadar Pembiayaan dengan Perlindungan Takaful)	1	2	3	4	5	6	7	8	9	10	11	12
10,000	865.82	448.27	309.32	240.02	198.58	171.07	151.51	136.94	125.67	116.73	109.47	103.48
20,000	1,731.64	896.54	618.64	480.04	397.16	342.13	303.03	273.87	251.34	233.46	218.94	206.96
30,000	2,597.46	1,344.81	927.96	720.06	595.74	513.20	454.54	410.81	377.01	350.18	328.41	310.44
40,000	3,463.28	1,793.08	1,237.28	960.08	794.31	684.27	606.06	547.74	502.69	466.91	437.88	413.92
50,000	4,329.10	2,241.35	1,546.60	1,200.10	992.89	855.33	757.57	684.68	628.36	583.64	547.36	517.39
60,000	5,194.92	2,689.62	1,855.92	1,440.12	1,191.47	1,026.40	909.08	821.61	754.03	700.37	656.83	620.87
70,000	6,060.75	3,137.89	2,165.24	1,680.14	1,390.05	1,197.47	1,060.60	958.55	879.70	817.10	766.30	724.35
80,000	6,926.57	3,586.16	2,474.56	1,920.16	1,588.63	1,368.53	1,212.11	1,095.48	1,005.37	933.82	875.77	827.83
90,000	7,792.39	4,034.43	2,783.88	2,160.18	1,787.21	1,539.60	1,363.63	1,232.42	1,131.04	1,050.55	985.24	931.31
100,000	8,658.21	4,482.70	3,093.20	2,400.20	1,985.79	1,710.67	1,515.14	1,369.35	1,256.71	1,167.28	1,094.71	1,034.79
110,000	9,524.03	4,930.97	3,402.52	2,640.22	2,184.37	1,881.74	1,666.65	1,506.29	1,382.39	1,284.01	1,204.18	1,138.27
120,000	10,389.85	5,379.24	3,711.84	2,880.23	2,382.94	2,052.80	1,818.17	1,643.22	1,508.06	1,400.73	1,313.65	1,241.75
130,000	11,255.67	5,827.51	4,021.16	3,120.25	2,581.52	2,223.87	1,969.68	1,780.16	1,633.73	1,517.46	1,423.12	1,345.23
140,000	12,121.49	6,275.78	4,330.48	3,360.27	2,780.10	2,394.94	2,121.20	1,917.09	1,759.40	1,634.19	1,532.60	1,448.70
150,000	12,987.31	6,724.05	4,639.80	3,600.29	2,978.68	2,566.00	2,272.71	2,054.03	1,885.07	1,750.92	1,642.07	1,552.18
160,000	13,853.13	7,172.32	4,949.12	3,840.31	3,177.26	2,737.07	2,424.23	2,190.96	2,010.74	1,867.65	1,751.54	1,655.66
170,000	14,718.95	7,620.59	5,258.44	4,080.33	3,375.84	2,908.14	2,575.74	2,327.90	2,136.41	1,984.37	1,861.01	1,759.14
180,000	15,584.77	8,068.86	5,567.76	4,320.35	3,574.42	3,079.20	2,727.25	2,464.83	2,262.09	2,101.10	1,970.48	1,862.62
190,000	16,450.59	8,517.13	5,877.08	4,560.37	3,772.99	3,250.27	2,878.77	2,601.77	2,387.76	2,217.83	2,079.95	1,966.10
200,000	17,316.42	8,965.40	6,186.40	4,800.39	3,971.57	3,421.34	3,030.28	2,738.70	2,513.43	2,334.56	2,189.42	2,069.58
210,000	18,182.24	9,413.67	6,495.72	5,040.41	4,170.15	3,592.40	3,181.80	2,875.64	2,639.10	2,451.29	2,298.89	2,173.06
220,000	19,048.06	9,861.94	6,805.04	5,280.43	4,368.73	3,763.47	3,333.31	3,012.57	2,764.77	2,568.01	2,408.36	2,276.54
230,000	19,913.88	10,310.21	7,114.36	5,520.45	4,567.31	3,934.54	3,484.82	3,149.51	2,890.44	2,684.74	2,517.84	2,380.01
240,000	20,779.70	10,758.48	7,423.68	5,760.47	4,765.89	4,105.60	3,636.34	3,286.44	3,016.11	2,801.47	2,627.31	2,483.49
250,000	21,645.52	11,206.75	7,733.00	6,000.49	4,964.47	4,276.67	3,787.85	3,423.38	3,141.79	2,918.20	2,736.78	2,586.97

\*Kadar Asas Standard (KAS) semasa adalah 3.00% setahun. (Berkuat kuasa 5 Mei 2023)

1-12 tahun = KAS + 4.12% setahun

**Dokumen yang Diperlukan**

- Salinan MyKad
- Salinan slip gaji 3 bulan terkini
- Penyata Bank (gaji) 3 bulan terkini
- Penyata KWSP atau Cukai Pendapatan terkini
- Surat Pengesahan Majikan terkini
- Salinan ID Staf (Untuk pakej majikan terpilih sahaja)

Untuk maklumat lanjut, sila hubungi **03 26 900 900** atau kunjungi cawangan kami berhampiran anda.



Imbas untuk memohon



Amanah Terjamin. Nilai Terhasil.

# JADUAL ANSURAN BULANAN PEMBIAYAAN PERIBADI-i BANK ISLAM : PENDIDIKAN (DENGAN TAKAFUL)

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BERSAMAAN KADAR TETAP (SETAHUN)	3.89%	3.79%	3.78%	3.80%	3.82%	3.86%	3.89%	3.93%	3.97%	4.00%	4.04%	4.08%
AMAUN PEMBIAYAAN (Kadar Pembiayaan dengan Perlindungan Takaful)	1	2	3	4	5	6	7	8	9	10	11	12
260,000	22,511.34	11,655.02	8,042.32	6,240.51	5,163.04	4,447.74	3,939.37	3,560.31	3,267.46	3,034.93	2,846.25	2,690.45
270,000	23,377.16	12,103.29	8,351.64	6,480.53	5,361.62	4,618.81	4,090.88	3,697.25	3,393.13	3,151.65	2,955.72	2,793.93
280,000	24,242.98	12,551.56	8,660.96	6,720.55	5,560.20	4,789.87	4,242.39	3,834.18	3,518.80	3,268.38	3,065.19	2,897.41
290,000	25,108.80	12,999.83	8,970.28	6,960.57	5,758.78	4,960.94	4,393.91	3,971.12	3,644.47	3,385.11	3,174.66	3,000.89
300,000	25,974.62	13,448.10	9,279.60	7,200.59	5,957.36	5,132.01	4,545.42	4,108.05	3,770.14	3,501.84	3,284.13	3,104.37
310,000	26,840.44	13,896.37	9,588.92	7,440.61	6,155.94	5,303.07	4,696.94	4,244.99	3,895.81	3,618.56	3,393.61	3,207.85
320,000	27,706.26	14,344.64	9,898.24	7,680.63	6,354.52	5,474.14	4,848.45	4,381.92	4,021.49	3,735.29	3,503.08	3,311.32
330,000	28,572.09	14,792.91	10,207.56	7,920.65	6,553.10	5,645.21	4,999.96	4,518.86	4,147.16	3,852.02	3,612.55	3,414.80
340,000	29,437.91	15,241.18	10,516.88	8,160.67	6,751.67	5,816.27	5,151.48	4,655.79	4,272.83	3,968.75	3,722.02	3,518.28
350,000	30,303.73	15,689.45	10,826.20	8,400.69	6,950.25	5,987.34	5,302.99	4,792.73	4,398.50	4,085.48	3,831.49	3,621.76
360,000	31,169.55	16,137.72	11,135.52	8,640.70	7,148.83	6,158.41	5,454.51	4,929.66	4,524.17	4,202.20	3,940.96	3,725.24
370,000	32,035.37	16,585.99	11,444.84	8,880.72	7,347.41	6,329.47	5,606.02	5,066.60	4,649.84	4,318.93	4,050.43	3,828.72
380,000	32,901.19	17,034.26	11,754.16	9,120.74	7,545.99	6,500.54	5,757.54	5,203.53	4,775.51	4,435.66	4,159.90	3,932.20
390,000	33,767.01	17,482.53	12,063.48	9,360.76	7,744.57	6,671.61	5,909.05	5,340.47	4,901.19	4,552.39	4,269.37	4,035.68
400,000	34,632.83	17,930.80	12,372.80	9,600.78	7,943.15	6,842.67	6,060.56	5,477.40	5,026.86	4,669.12	4,378.85	4,139.16
410,000	35,498.65	18,379.07	12,682.12	9,840.80	8,141.72	7,013.74	6,212.08	5,614.34	5,152.53	4,785.84	4,488.32	4,242.63
420,000	36,364.47	18,827.34	12,991.44	10,080.82	8,340.30	7,184.81	6,363.59	5,751.27	5,278.20	4,902.57	4,597.79	4,346.11
430,000	37,230.29	19,275.61	13,300.76	10,320.84	8,538.88	7,355.88	6,515.11	5,888.21	5,403.87	5,019.30	4,707.26	4,449.59
440,000	38,096.11	19,723.88	13,610.08	10,560.86	8,737.46	7,526.94	6,666.62	6,025.14	5,529.54	5,136.03	4,816.73	4,553.07
450,000	38,961.93	20,172.15	13,919.40	10,800.88	8,936.04	7,698.01	6,818.13	6,162.08	5,655.21	5,252.75	4,926.20	4,656.55
460,000	39,827.75	20,620.42	14,228.72	11,040.90	9,134.62	7,869.08	6,969.65	6,299.02	5,780.89	5,369.48	5,035.67	4,760.03
470,000	40,693.58	21,068.69	14,538.04	11,280.92	9,333.20	8,040.14	7,121.16	6,435.95	5,906.56	5,486.21	5,145.14	4,863.51
480,000	41,559.40	21,516.96	14,847.36	11,520.94	9,531.77	8,211.21	7,272.68	6,572.89	6,032.23	5,602.94	5,254.61	4,966.99
490,000	42,425.22	21,965.23	15,156.68	11,760.96	9,730.35	8,382.28	7,424.19	6,709.82	6,157.90	5,719.67	5,364.09	5,070.47
500,000	43,291.04	22,413.50	15,466.00	12,000.98	9,928.93	8,553.34	7,575.70	6,846.76	6,283.57	5,836.39	5,473.56	5,173.94

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