

# JADUAL ANSURAN BULANAN PEMBIAYAAN PERIBADI-i BANK ISLAM: PENYATUAN HUTANG (TAKAFUL)

KADAR (%) & TEMPOH PEMBIAYAAN (TAHUN) - KADAR TERAPUNG (SETAHUN)										
KADAR TERAPUNG (SETAHUN)	KAS* + 2.67%				KAS* + 2.77%					
BERSAMAAN KADAR TETAP (SETAHUN)	3.09%	3.00%	2.99%	3.05%	3.07%	3.09%	3.11%	3.13%	3.16%	3.18%
AMAUN PEMBIAYAAN (Kadar Pembiayaan dengan Perlindungan Takaful)	1	2	3	4	5	6	7	8	9	10
10,000	859.15	441.72	302.73	233.80	192.26	164.65	144.99	130.30	118.92	109.87
20,000	1,718.30	883.44	605.45	467.59	384.52	329.29	289.97	260.59	237.85	219.74
30,000	2,577.44	1,325.16	908.18	701.39	576.78	493.94	434.96	390.89	356.77	329.61
40,000	3,436.59	1,766.88	1,210.91	935.19	769.04	658.58	579.94	521.19	475.69	439.48
50,000	4,295.74	2,208.60	1,513.63	1,168.99	961.30	823.23	724.93	651.49	594.62	549.35
60,000	5,154.89	2,650.32	1,816.36	1,402.78	1,153.56	987.87	869.91	781.78	713.54	659.21
70,000	6,014.04	3,092.04	2,119.08	1,636.58	1,345.82	1,152.52	1,014.90	912.08	832.46	769.08
80,000	6,873.19	3,533.77	2,421.81	1,870.38	1,538.08	1,317.16	1,159.88	1,042.38	951.39	878.95
90,000	7,732.33	3,975.49	2,724.54	2,104.18	1,730.34	1,481.81	1,304.87	1,172.68	1,070.31	988.82
100,000	8,591.48	4,417.21	3,027.26	2,337.97	1,922.60	1,646.45	1,449.85	1,302.97	1,189.23	1,098.69
110,000	9,450.63	4,858.93	3,329.99	2,571.77	2,114.86	1,811.10	1,594.84	1,433.27	1,308.16	1,208.56
120,000	10,309.78	5,300.65	3,632.72	2,805.57	2,307.12	1,975.74	1,739.83	1,563.57	1,427.08	1,318.43
130,000	11,168.93	5,742.37	3,935.44	3,039.36	2,499.38	2,140.39	1,884.81	1,693.86	1,546.00	1,428.30
140,000	12,028.08	6,184.09	4,238.17	3,273.16	2,691.64	2,305.03	2,029.80	1,824.16	1,664.93	1,538.17
150,000	12,887.22	6,625.81	4,540.90	3,506.96	2,883.91	2,469.68	2,174.78	1,954.46	1,783.85	1,648.04
160,000	13,746.37	7,067.53	4,843.62	3,740.76	3,076.17	2,634.33	2,319.77	2,084.76	1,902.77	1,757.90
170,000	14,605.52	7,509.25	5,146.35	3,974.55	3,268.43	2,798.97	2,464.75	2,215.05	2,021.70	1,867.77
180,000	15,464.67	7,950.97	5,449.07	4,208.35	3,460.69	2,963.62	2,609.74	2,345.35	2,140.62	1,977.64
190,000	16,323.82	8,392.69	5,751.80	4,442.15	3,652.95	3,128.26	2,754.72	2,475.65	2,259.54	2,087.51
200,000	17,182.97	8,834.41	6,054.53	4,675.94	3,845.21	3,292.91	2,899.71	2,605.95	2,378.47	2,197.38
210,000	18,042.11	9,276.13	6,357.25	4,909.74	4,037.47	3,457.55	3,044.69	2,736.24	2,497.39	2,307.25
220,000	18,901.26	9,717.85	6,659.98	5,143.54	4,229.73	3,622.20	3,189.68	2,866.54	2,616.31	2,417.12
230,000	19,760.41	10,159.57	6,962.71	5,377.34	4,421.99	3,786.84	3,334.67	2,996.84	2,735.24	2,526.99
240,000	20,619.56	10,601.30	7,265.43	5,611.13	4,614.25	3,951.49	3,479.65	3,127.13	2,854.16	2,636.86
250,000	21,478.71	11,043.02	7,568.16	5,844.93	4,806.51	4,116.13	3,624.64	3,257.43	2,973.08	2,746.73
260,000	22,337.85	11,484.74	7,870.89	6,078.73	4,998.77	4,280.78	3,769.62	3,387.73	3,092.01	2,856.59
270,000	23,197.00	11,926.46	8,173.61	6,312.53	5,191.03	4,445.42	3,914.61	3,518.03	3,210.93	2,966.46
280,000	24,056.15	12,368.18	8,476.34	6,546.32	5,383.29	4,610.07	4,059.59	3,648.32	3,329.85	3,076.33
290,000	24,915.30	12,809.90	8,779.07	6,780.12	5,575.55	4,774.71	4,204.58	3,778.62	3,448.78	3,186.20
300,000	25,774.45	13,251.62	9,081.79	7,013.92	5,767.81	4,939.36	4,349.56	3,908.92	3,567.70	3,296.07

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

1-3 tahun = KAS +2.67% setahun  
4-10 tahun = KAS +2.77% 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)

### Snap n Apply

Mohon dengan mudah. Ambil gambar risalah ini dan hantarkan maklumat anda melalui WhatsApp ke 03 2088 8286.

NAMA<jarak>LOKASI<jarak>AMAUN PEMBIAYAAN

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

Imbas untuk memohon



**BANK ISLAM**

Amanah Terjamin. Nilai Terhasil.