

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

| KADAR (%) & TEMPOH PEMBIAYAAN (TAHUN) - KADAR TERAPUNG (SETAHUN) |             |           |          |          |          |          |          |          |          |          |          |          |
|------------------------------------------------------------------|-------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| KADAR TERAPUNG (SETAHUN)                                         | KAS + 4.37% |           |          |          |          |          |          |          |          |          |          |          |
| 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 2.75% setahun (berkuatkuasa 10 Julai 2025)

1-12 tahun = KAS + 4.37% 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

**BANK ISLAM**  
Amanah Terjamin. Nilai Terhasil.

# 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       |
| 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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