

# JADUAL ANSURAN BULANAN PEMBIAYAAN PERIBADI-i : BUKAN PAKEJ – ARAHAN TETAP TANPA TAKAFUL (GAJI DI BAWAH RM5,000)

## KADAR (%) & TEMPOH PEMBIAYAAN (TAHUN) - KADAR TERAPUNG (SETAHUN)

KADAR TERAPUNG (SETAHUN)	KAS* + 15.25%		KAS* + 15.25%							
	10.01%	9.91%	10.05%	10.25%	10.47%	10.70%	10.93%	11.16%	11.39%	11.62%
BERSAMAAN KADAR TETAP (SETAHUN)	1	2	3	4	5	6	7	8	9	10
AMAUN PEMBIAYAAN	1	2	3	4	5	6	7	8	9	10
10,000	916.80	499.24	361.52	293.75	253.93	228.08	210.18	197.23	187.57	180.19
20,000	1,833.60	998.48	723.05	587.50	507.87	456.16	420.36	394.46	375.14	360.37
30,000	2,750.40	1,497.72	1,084.57	881.25	761.80	684.23	630.54	591.70	562.71	540.56
40,000	3,667.20	1,996.96	1,446.10	1,175.00	1,015.74	912.31	840.71	788.93	750.28	720.74
50,000	4,584.00	2,496.21	1,807.62	1,468.75	1,269.67	1,140.39	1,050.89	986.16	937.84	900.93
60,000	5,500.80	2,995.45	2,169.14	1,762.50	1,523.61	1,368.47	1,261.07	1,183.39	1,125.41	1,081.11
70,000	6,417.60	3,494.69	2,530.67	2,056.25	1,777.54	1,596.55	1,471.25	1,380.62	1,312.98	1,261.30
80,000	7,334.40	3,993.93	2,892.19	2,350.00	2,031.47	1,824.62	1,681.43	1,577.86	1,500.55	1,441.48
90,000	8,251.20	4,493.17	3,253.72	2,643.75	2,285.41	2,052.70	1,891.61	1,775.09	1,688.12	1,621.67
100,000	9,168.00	4,992.41	3,615.24	2,937.50	2,539.34	2,280.78	2,101.78	1,972.32	1,875.69	1,801.85
110,000	10,084.80	5,491.65	3,976.76	3,231.25	2,793.28	2,508.86	2,311.96	2,169.55	2,063.26	1,982.04
120,000	11,001.60	5,990.89	4,338.29	3,525.00	3,047.21	2,736.93	2,522.14	2,366.79	2,250.83	2,162.22
130,000	11,918.40	6,490.13	4,699.81	3,818.75	3,301.15	2,965.01	2,732.32	2,564.02	2,438.40	2,342.41
140,000	12,835.20	6,989.37	5,061.34	4,112.50	3,555.08	3,193.09	2,942.50	2,761.25	2,625.96	2,522.59
150,000	13,752.00	7,488.62	5,422.86	4,406.25	3,809.01	3,421.17	3,152.68	2,958.48	2,813.53	2,702.78
160,000	14,668.80	7,987.86	5,784.38	4,700.00	4,062.95	3,649.25	3,362.85	3,155.71	3,001.10	2,882.96
170,000	15,585.60	8,487.10	6,145.91	4,993.75	4,316.88	3,877.32	3,573.03	3,352.95	3,188.67	3,063.15
180,000	16,502.40	8,986.34	6,507.43	5,287.50	4,570.82	4,105.40	3,783.21	3,550.18	3,376.24	3,243.33
190,000	17,419.20	9,485.58	6,868.96	5,581.25	4,824.75	4,333.48	3,993.39	3,747.41	3,563.81	3,423.52
200,000	18,336.00	9,984.82	7,230.48	5,875.00	5,078.69	4,561.56	4,203.57	3,944.64	3,751.38	3,603.70
210,000	19,252.80	10,484.06	7,592.00	6,168.75	5,332.62	4,789.64	4,413.75	4,141.87	3,938.95	3,783.89
220,000	20,169.60	10,983.30	7,953.53	6,462.50	5,586.55	5,017.71	4,623.92	4,339.11	4,126.52	3,964.07
230,000	21,086.40	11,482.54	8,315.05	6,756.25	5,840.49	5,245.79	4,834.10	4,536.34	4,314.08	4,144.26
240,000	22,003.20	11,981.78	8,676.57	7,050.00	6,094.42	5,473.87	5,044.28	4,733.57	4,501.65	4,324.44
250,000	22,920.00	12,481.03	9,038.10	7,343.75	6,348.36	5,701.95	5,254.46	4,930.80	4,689.22	4,504.63
260,000	23,836.80	12,980.27	9,399.62	7,637.50	6,602.29	5,930.03	5,464.64	5,128.04	4,876.79	4,684.82
270,000	24,753.60	13,479.51	9,761.15	7,931.25	6,856.23	6,158.10	5,674.82	5,325.27	5,064.36	4,865.00
280,000	25,670.40	13,978.75	10,122.67	8,225.00	7,110.16	6,386.18	5,884.99	5,522.50	5,251.93	5,045.19
290,000	26,587.20	14,477.99	10,484.19	8,518.75	7,364.09	6,614.26	6,095.17	5,719.73	5,439.50	5,225.37
300,000	27,504.00	14,977.23	10,845.72	8,812.50	7,618.03	6,842.34	6,305.35	5,916.96	5,627.07	5,405.56

1-2 tahun = KAS + 15.25% setahun  
3-10 tahun = KAS + 15.25% setahun

\*Kadar Asas Standard (KAS) semasa adalah 2.75% setahun (berkuatkuasa 10 Julai 2025)

### 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)

Imbas untuk memohon



### 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

**BANK ISLAM**

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

Amanah Terjamin. Nilai Terhasil.

Pelanggan dinasihatkan supaya membaca dan memahami terma dan syarat yang sedia ada melalui laman web kami [www.bankislam.com](http://www.bankislam.com) sebelum bersetuju untuk melanggan mana-mana produk atau perkhidmatan dan/atau mengambil bahagian dalam mana-mana kempen dan promosi kami.

