## **Education Financing-i**

# Financing Further Education for Working Professionals

**Financing amount** up to RM500,000

Financing tenure up to 25 years

Competitive **Financing Rate** 

Margin of Financing up to 95%

**Available for full-time** and part-time students Refinancing option available

To find out more, scan the QR Code.



## Part Of Your Journey

Terms and Conditions Apply



03-2096 3000 ( www.mbsbbank.com ( MBSB Bank



## **EDUCATION FINANCING-i PAYMENT TABLE**

Profit Rate (p. a.)		As low as SBR + 3.80%																			
Equivalent to Fixed Rate	3.65%	3.68%	3.71%	3.74%	3.78%	3.81%	3.84%	3.88%	3.91%	3.95%	3.99%	4.02%	4.06%	4.09%	4.13%	4.16%	4.19%	4.23%	4.26%	4.30%	4.33%
Tenure (Years)	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Total Financing																					
RM10,000	198	170	150	135	124	115	108	102	97	92	89	86	83	80	78	76	75	73	72	71	69
RM50,000	986	848	750	677	620	575	539	509	484	462	444	428	414	402	391	382	373	366	359	353	347
RM100,000	1,971	1,695	1,500	1,353	1,241	1,151	1,078	1,018	967	924	888	856	828	804	782	763	746	731	718	705	694
RM150,000	2,957	2,543	2,249	2,030	1,861	1,726	1,617	1,527	1,451	1,387	1,332	1,284	1,242	1,206	1,174	1,145	1,120	1,097	1,076	1,058	1,041
RM200,000	3,942	3,391	2,999	2,707	2,481	2,302	2,156	2,036	1,935	1,849	1,775	1,712	1,656	1,608	1,565	1,527	1,493	1,462	1,435	1,410	1,388
RM250,000	4,927	4,238	3,749	3,384	3,101	2,877	2,695	2,544	2,418	2,311	2,219	2,140	2,070	2,010	1,956	1,908	1,866	1,828	1,794	1,763	1,735
RM300,000	5,913	5,086	4,499	4,060	3,722	3,452	3,234	3,053	2,902	2,773	2,663	2,568	2,485	2,412	2,347	2,290	2,239	2,193	2,153	2,116	2,082
RM350,000	6,898	5,934	5,248	4,737	4,342	4,028	3,773	3,562	3,385	3,235	3,107	2,996	2,899	2,814	2,738	2,672	2,612	2,559	2,511	2,468	2,429
RM400,000	7,883	6,781	5,998	5,414	4,962	4,603	4,312	4,071	3,869	3,698	3,551	3,424	3,313	3,215	3,130	3,053	2,985	2,925	2,870	2,821	2,776
RM450,000	8,869	7,629	6,748	6,090	5,582	5,179	4,851	4,580	4,353	4,160	3,995	3,852	3,727	3,617	3,521	3,435	3,359	3,290	3,229	3,173	3,123
RM500,000	9,854	8,477	7,498	6,767	6,203	5,754	5,390	5,089	4,836	4,622	4,438	4,279	4,141	4,019	3,912	3,817	3,732	3,656	3,588	3,526	3,470

• MBSB Bank's current Standardised Base Rate (SBR) is 3.00% p.a. and ceiling profit rate is at 11%.

· Payment table above is for illustration purpose only.

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### **SUPPORTING DOCUMENTS - STUDENTS**

- Copy of Identification Card (MyKad)
- Original copy of Letter of Offer from the panelled University
- Original copy of Course Fee Schedule / Structure
- Student's Letter of Confirmation (LOC)

All documents must be certified by Education Institutions empaneled by MBSB Bank.

## SUPPORTING DOCUMENTS - JOINT APPLICANTS

#### Malaysian citizen aged 21 years old and above

Malaysian citizen aged 18 up to 50 years old

Employed	Self Employed	Pensioner					
<ul> <li>Copy of Identification Card (MyKad)</li> <li>Copy of latest three (3) months income statement</li> <li>Copy of latest three (3) months bank statement (Salary Credited)</li> <li>Copy of latest EPF Statement</li> <li>Copy of latest Employees EA Form</li> </ul>	<ul> <li>Copy of Identification Card (MyKad)</li> <li>Copy of BE Form / Income Tax Return with Payment Receipt</li> <li>Copy of latest six (6) months bank statement</li> <li>Copy of Business Registration (SSM) or Form 24 &amp; 29 / Form A &amp; D Registration</li> <li>Certified copies of the latest two (2) years Trading Account or Profit &amp; Loss Account (Audited)</li> </ul>	<ul> <li>Copy of Identification Card (MyKad)</li> <li>Copy of Pensioner Card</li> <li>Copy of latest three (3) months Pension (JPA) / (JHEV) Statement</li> <li>Copy of latest three (3) months Pension Savings Account Statement (Pension Credited)</li> </ul>					

For more information, please contact:

To find out more, scan the QR Code.

