

REPAYMENT TABLE FOR MAYBANK EDUCATION FINACING/-i

► OPTION 1: Unsecured Financing

RATE		SBR + 4.05% p.a (Effective Rate: 7.05%)				SBR + 4.75% p.a. (Effective Rate: 7.75%)					
TENURE	Any Loan Tenure				10	11	12	13	14	15	
LOAN AMOUNT	During Study Period				After Study Period						
	Year 1	Year 2	Year 3	Year 4	Year 5 Until End of Respective Tenure						
10,000	15	29	44	59	175	155	141	129	121	113	
30,000	44	88	132	176	523	464	421	387	361	339	
50,000	73	147	220	294	871	774	701	645	601	565	
70,000	103	206	308	411	1,219	1,083	981	903	841	790	
100,000	147	294	441	588	1,742	1,547	1,401	1,289	1,201	1,129	
120,000	176	353	529	705	2,090	1,856	1,682	1,547	1,441	1,354	
140,000	206	411	617	823	2,438	2,165	1,962	1,805	1,681	1,580	
150,000	220	441	661	881	2,612	2,320	2,102	1,934	1,801	1,693	

► OPTION 2: Secured Financing

A. Secured against Property

RATE		SBR + 1.60% p.a (Effective Rate: 4.60%)													
TENURE	Any Loan Tenure				10	11	12	13	14	15	16	17	18	19	20
LOAN AMOUNT	During Study Period				After Study Period										
	Year 1	Year 2	Year 3	Year 4	Year 5 Until End of Respective Tenure										
50,000	48	96	144	192	797	698	624	567	521	484	453	427	405	386	369
100,000	96	192	288	383	1,593	1,395	1,248	1,133	1,042	967	905	853	809	771	737
150,000	144	288	431	575	2,389	2,093	1,871	1,699	1,562	1,451	1,358	1,280	1,213	1,156	1,106
200,000	192	383	575	767	3,185	2,790	2,495	2,266	2,083	1,934	1,810	1,706	1,617	1,541	1,474
250,000	240	479	719	958	3,981	3,487	3,118	2,832	2,604	2,417	2,263	2,133	2,022	1,926	1,842
300,000	288	575	863	1,150	4,777	4,185	3,742	3,398	3,124	2,901	2,715	2,559	2,426	2,311	2,211
350,000	335	671	1,006	1,342	5,573	4,882	4,365	3,964	3,645	3,384	3,168	2,986	2,830	2,696	2,579
400,000	383	767	1,150	1,533	6,369	5,579	4,989	4,531	4,165	3,868	3,620	3,412	3,234	3,081	2,948
450,000	431	863	1,294	1,725	7,165	6,277	5,612	5,097	4,686	4,351	4,073	3,838	3,638	3,466	3,316
500,000	479	958	1,438	1,917	7,961	6,974	6,236	5,663	5,207	4,834	4,525	4,265	4,043	3,851	3,684
550,000	527	1,054	1,581	2,108	8,757	7,671	6,859	6,229	5,727	5,318	4,978	4,691	4,447	4,236	4,053
600,000	575	1,150	1,725	2,300	9,553	8,369	7,483	6,796	6,248	5,801	5,430	5,118	4,851	4,621	4,421
650,000	623	1,246	1,869	2,492	10,349	9,066	8,106	7,362	6,768	6,284	5,883	5,544	5,255	5,006	4,789
700,000	671	1,342	2,013	2,683	11,145	9,763	8,730	7,928	7,289	6,768	6,335	5,971	5,660	5,391	5,158

B. Secured against FD/IFD/GIA-i

RATE		SBR + 2.00% p.a (Effective Rate: 5.00%)													
TENURE	Any Loan Tenure				10	11	12	13	14	15	16	17	18	19	20
LOAN AMOUNT	During Study Period				After Study Period										
	Year 1	Year 2	Year 3	Year 4	Year 5 Until End of Respective Tenure										
50,000	52	104	156	208	806	707	633	576	531	494	463	437	415	396	379
100,000	104	208	313	417	1,611	1,414	1,266	1,152	1,061	987	925	874	829	791	758
150,000	156	313	469	625	2,416	2,121	1,899	1,728	1,591	1,480	1,388	1,310	1,244	1,187	1,137
200,000	208	417	625	833	3,221	2,827	2,532	2,304	2,122	1,973	1,850	1,747	1,658	1,582	1,516
250,000	260	521	781	1,042	4,027	3,534	3,165	2,880	2,652	2,467	2,313	2,183	2,073	1,977	1,895
300,000	313	625	938	1,250	4,832	4,241	3,798	3,456	3,182	2,960	2,775	2,620	2,487	2,373	2,274
350,000	365	729	1,094	1,458	5,637	4,947	4,431	4,032	3,713	3,453	3,238	3,056	2,902	2,768	2,652
400,000	417	833	1,250	1,667	6,442	5,654	5,064	4,607	4,243	3,946	3,700	3,493	3,316	3,164	3,031

C. Secured against ASB Unit

RATE		SBR + 1.85% p.a (Effective Rate: 4.85%)																							
TENURE	Any Loan Tenure				10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
LOAN AMOUNT	During Study Period				After Study Period																				
	Year 1	Year 2	Year 3	Year 4	Year 5 until end of respective tenure																				
50,000	51	101	152	202	802	704	630	573	527	490	459	433	411	392	375	361	348	337	326	317	309	301	295	288	283
100,000	101	202	303	404	1,604	1,407	1,259	1,145	1,054	980	918	866	822	784	750	721	695	673	652	634	617	602	589	576	565
150,000	152	303	455	606	2,406	2,110	1,889	1,717	1,581	1,469	1,377	1,299	1,232	1,175	1,125	1,082	1,043	1,009	978	951	926	903	883	864	847
200,000	202	404	606	808	3,208	2,813	2,518	2,290	2,107	1,959	1,835	1,731	1,643	1,567	1,500	1,442	1,390	1,345	1,304	1,267	1,234	1,204	1,177	1,152	1,130

Notes :

1. During study period, the monthly instalment is calculated based on servicing interest/financing charges.
2. Current Standardised Base Rate (SBR) is 3.00% with effective 8 May 2023.