

Give yourself the right education financing for a lifetime of opportunities



AFFIN Education Financing-i is a Shariah-compliant scheme designed for qualified individuals to obtain financial assistance for their education plan. Based on the concept of Ijarah, the financing will cover their programme for a truly seamless study experience.



Eligibility for students:

- Aged **18** and up to **45** years old
- Application open to all Foundation, Certificate, Pre-University (e.g. A-Level), Diploma, Degree and Postgraduate program (Master's Degree and Doctorates) and Professional Courses for students of appointed universities/ colleges
- Parents, spouse, siblings or family members to jointly apply with the student as **joint applicants**



Eligibility for joint applicant:

- Malaysian citizen
- Aged between **21** years old and above
- Minimum annual income of **RM24,000.00**



Margin of finance up to **90%** of **Coursework Fee** or up to remaining unsponsored amount (whichever is lower), plus **5%** for RTT (Reducing Term Takaful)



High financing amount up to **RM400,000.00**



Profit Rate : Base rate + **4.00% p.a.**



Financing tenure: Up to **15 years**

How can I assist you?

Puan Azah
+6012 280 8646

03-8230 2222

www.affinislamic.com.my

[affinislamic](https://www.facebook.com/affinislamic)

[@affinislamic](https://www.instagram.com/affinislamic)

[@AffinIslamic](https://twitter.com/AffinIslamic)

Terms and conditions apply

Affin Islamic Bank Berhad (709506-V)

Affin Islamic Education Financing-i: Monthly Installment Table

8.10% per annum on monthly rest or approximately equivalent to 4.60% per annum on flat rate

Financing Amount	Financing Tenure in Years										
	5	6	7	8	9	10	11	12	13	14	15
5,000	102	88	78	71	65	61	57	54	52	50	48
10,000	203	176	156	142	131	122	115	109	104	100	96
15,000	305	264	235	213	196	183	172	163	156	150	144
20,000	406	352	313	284	261	244	229	218	208	199	192
25,000	508	440	391	355	327	305	287	272	260	249	240
30,000	610	527	469	426	392	366	344	326	312	299	288
35,000	711	615	547	497	457	426	401	381	364	349	337
40,000	813	703	625	568	523	487	459	435	415	399	385
45,000	915	791	704	638	588	548	516	490	467	449	433
50,000	1,016	879	782	709	654	609	573	544	519	499	481
55,000	1,118	967	860	780	719	670	631	598	571	548	529
60,000	1,219	1,055	938	851	784	731	688	653	623	598	577
65,000	1,321	1,143	1,016	922	850	792	746	707	675	648	625
70,000	1,423	1,231	1,095	993	915	853	803	762	727	698	673
75,000	1,524	1,319	1,173	1,064	980	914	860	816	779	748	721
80,000	1,626	1,407	1,251	1,135	1,046	975	918	870	831	798	769
85,000	1,728	1,494	1,329	1,206	1,111	1,036	975	925	883	847	817
90,000	1,829	1,582	1,407	1,277	1,176	1,097	1,032	979	935	897	865
95,000	1,931	1,670	1,485	1,348	1,242	1,158	1,090	1,034	987	947	913
100,000	2,032	1,758	1,564	1,419	1,307	1,219	1,147	1,088	1,039	997	961
105,000	2,134	1,846	1,642	1,490	1,372	1,279	1,204	1,142	1,091	1,047	1,010
110,000	2,236	1,934	1,720	1,561	1,438	1,340	1,262	1,197	1,143	1,097	1,058
115,000	2,337	2,022	1,798	1,632	1,503	1,401	1,319	1,251	1,194	1,147	1,106
120,000	2,439	2,110	1,876	1,703	1,568	1,462	1,376	1,306	1,246	1,196	1,154
125,000	2,541	2,198	1,955	1,773	1,634	1,523	1,434	1,360	1,298	1,246	1,202
130,000	2,642	2,286	2,033	1,844	1,699	1,584	1,491	1,414	1,350	1,296	1,250
135,000	2,744	2,374	2,111	1,915	1,765	1,645	1,548	1,469	1,402	1,346	1,298
140,000	2,845	2,461	2,189	1,986	1,830	1,706	1,606	1,523	1,454	1,396	1,346
145,000	2,947	2,549	2,267	2,057	1,895	1,767	1,663	1,578	1,506	1,446	1,394
150,000	3,049	2,637	2,345	2,128	1,961	1,828	1,720	1,632	1,558	1,496	1,442
200,000	4,065	3,516	3,127	2,838	2,614	2,437	2,294	2,176	2,077	1,994	1,923
220,000	4,471	3,868	3,440	3,121	2,876	2,681	2,523	2,393	2,285	2,193	2,115
240,000	4,878	4,220	3,753	3,405	3,137	2,925	2,753	2,611	2,493	2,393	2,307
260,000	5,284	4,571	4,065	3,689	3,398	3,168	2,982	2,829	2,701	2,592	2,500
280,000	5,691	4,923	4,378	3,973	3,660	3,412	3,211	3,046	2,908	2,792	2,692
300,000	6,097	5,275	4,691	4,256	3,921	3,656	3,441	3,264	3,116	2,991	2,884
320,000	6,504	5,626	5,004	4,540	4,183	3,899	3,670	3,481	3,324	3,190	3,077
340,000	6,910	5,978	5,316	4,824	4,444	4,143	3,900	3,699	3,531	3,390	3,269
360,000	7,317	6,330	5,629	5,108	4,705	4,387	4,129	3,917	3,739	3,589	3,461
380,000	7,723	6,681	5,942	5,391	4,967	4,631	4,358	4,134	3,947	3,789	3,653
400,000	8,130	7,033	6,254	5,675	5,228	4,874	4,588	4,352	4,155	3,988	3,846

The above monthly installment payment is for reference only. The actual monthly installment will be notified to the customer upon fully drawdown of the financing amount.

Documents Required

Working Individuals or Salaried Employee

- Application Form
- Copy of Identity Card Primary & Joint Applicant
- Copy of latest 3 months pay slip (certified true copy by employer)
- Copy of latest 3 months bank statement where salary is credited
- Copy of latest 6 months commission slip (for commission based workers)
- Latest EA Form or latest B Form supported by Tax payment receipt or E-filing
- Latest EPF Statement

Self Working/ Own Business

- Copy of latest 6 months Personal Account or Company bank statement
- Copy of latest profit & loss account management (if any)
- Latest B Form supported by Tax payment receipt or E-filing
- Other applicable supporting documents

Additional Documents Required

- Letter of Offer from University/ College
- Letter of Acknowledgement from University/ College
- Fee Study Structure from University/ College