

Pave your way to a brighter future

Maybank Education Financing/-i #ForYou



Studying at your dream university can now be a reality with Maybank Education Financing.

Enjoy attractive and high financing up to 150% of collateral value.

ELIGIBILITY

Main Applicant



- **Malaysian citizen**
 - **18 - 35 years old** (Undergraduate Student)
 - **18 - 45 years old** (Postgraduate/Professional Programme Student)
 - **Covers enrolment** at both local or overseas institutions, including twinning programmes
- **Pursuing a Degree or Post Graduate or Professional Programme** recognised by the Malaysian Qualification Agency (MQA) or Ministry of Higher Education (MoHE)
 - **Existing or prospective student** with an admission letter from the university

Joint Applicant



- **Malaysian citizen**
 - **21 - 65 years old** (not exceeding 70 years at the end of financing tenure)
- **Immediate family member** of applicant
 - Minimum monthly household income of **RM5,000**
 - Maximum **3 joint applicant(s)**

HOW CAN YOU FUND YOUR EDUCATION?

OPTION 1: Unsecured Financing



Financing Amount

Min: RM10,000
Max: RM150,000



Tenure

Up to 15 years or age 50
(whichever is earlier)



Insurance/Takaful

Encouraged to be taken to cover the outstanding balance of financing amount
(Can be included in financing amount, up to 5% of financing amount)

Competitive interest/Profit Rate



During Study Period

*SBR + 4.05% p.a.



After Study Period

*SBR + 4.75% p.a.

* Standardised Base Rate (SBR) at 2.50% p.a. effective 12 September 2022.

** Margin of financing (MOF) is the percentage value of collateral used to determine the financing amount.



OPTION 2: Secured Financing

You can leverage your assets to secure financing for your children's education



Financing Amount

Min: RM10,000

Max: Up to value of course fees or **MOF security to be charged/pledged

Financing Details by Collateral Pledged



Property

- **Tenure: Up to 20 years or age 70**
(Whichever is earlier)
- *SBR + 1.60% p.a. (Secured portion)
- *SBR + 3.75% p.a. (Unsecured portion)
- **Up to 120% of the property value**
(the 30% additional portion is capped at RM400,000)



Fixed Deposit/Islamic Fixed Deposit-i/General Investment Account-i (FD/IFD-i/GIA-i)

- **Tenure: Up to 20 years or age 70**
(Whichever is earlier)
- *SBR + 2.00% p.a.
- **Up to 150% of the FD/IFD-i/GIA-i Value**
(the 50% additional portion is capped at RM200,000)



Amanah Saham Bumiputera (ASB) Unit

- **Tenure: Up to 30 years or age 70**
(Whichever is earlier)
- *SBR + 1.85% p.a.
- **Up to 67% of the ASB unit value**

* Standardised Base Rate (SBR) at 2.50% p.a. effective 12 September 2022.

** Margin of financing (MOF) is the percentage value of collateral used to determine the financing amount.

STEPS TO APPLY



Step 1 Download and fill up the **Maybank Education Financing/-i Application Form**

Step 2 Attach **Required Documents**

- a) Copy of NRIC of main applicant & joint applicant(s) where applicable
- b) For prospective students
 - University admission/enrolment letter
 - Copy of university course fees schedule by semester or year
- c) For existing students
 - Latest exam result
 - Copy of university course fees schedule by semester or year
- d) For secured financing applications
 - Copy of individual/strata title or SPA
 - Copy of FD/ IFD-i/ GIA-i certificate
 - ASB Statement



Step 3 Submit completed **Form** and **Required Documents** via email to **studyloan@maybank.com**

www.maybank2u.com.my/EducationLoan



This button is not hyperlinked. Please copy the link to visit our website in a separate web browser.



Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.



REPAYMENT TABLE FOR MAYBANK EDUCATION FINACING/-i

OPTION 1: Unsecured Financing

RATE	SBR + 4.05% p.a (Effective Rate: 6.55%)				SBR + 4.75% (Effective Rate: 7.25%)					
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	14	27	41	55	172	153	138	127	118	111
30,000	41	82	123	164	516	457	413	379	353	331
50,000	68	136	205	273	859	761	688	632	588	551
70,000	96	191	287	382	1,202	1,066	964	885	822	772
100,000	136	273	409	546	1,717	1,522	1,376	1,264	1,175	1,102
120,000	164	328	491	655	2,061	1,826	1,652	1,516	1,409	1,322
140,000	191	382	573	764	2,404	2,131	1,927	1,769	1,644	1,543
150,000	205	409	614	819	2,576	2,283	2,064	1,895	1,762	1,653

OPTION 2: Secured Financing

A. Secured against Property

RATE	SBR + 1.60% p.a (Effective Rate: 4.10%)														
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	43	85	128	171	785	686	612	555	509	472	441	415	392	373	356
100,000	85	171	256	342	1,570	1,372	1,224	1,109	1,018	943	881	829	784	745	712
150,000	128	256	384	513	2,354	2,058	1,836	1,664	1,526	1,414	1,321	1,243	1,175	1,118	1,067
200,000	171	342	513	683	3,139	2,743	2,448	2,218	2,035	1,885	1,761	1,657	1,567	1,490	1,423
250,000	214	427	641	854	3,923	3,429	3,059	2,773	2,544	2,357	2,201	2,071	1,959	1,862	1,778
300,000	256	513	769	1,025	4,708	4,115	3,671	3,327	3,052	2,828	2,642	2,485	2,350	2,235	2,134
350,000	299	598	897	1,196	5,492	4,801	4,283	3,881	3,561	3,299	3,082	2,899	2,742	2,607	2,489
400,000	342	683	1,025	1,367	6,277	5,486	4,895	4,436	4,069	3,770	3,522	3,313	3,134	2,979	2,845
450,000	384	769	1,153	1,538	7,061	6,172	5,507	4,990	4,578	4,242	3,962	3,727	3,525	3,352	3,200
500,000	427	854	1,281	1,708	7,846	6,858	6,118	5,545	5,087	4,713	4,402	4,141	3,917	3,724	3,556
550,000	470	940	1,409	1,879	8,630	7,544	6,730	6,099	5,595	5,184	4,843	4,555	4,309	4,096	3,911
600,000	513	1,025	1,538	2,050	9,415	8,229	7,342	6,653	6,104	5,655	5,283	4,969	4,700	4,469	4,267
650,000	555	1,110	1,666	2,221	10,200	8,915	7,954	7,208	6,612	6,127	5,723	5,383	5,092	4,841	4,622
700,000	598	1,196	1,794	2,392	10,984	9,601	8,566	7,762	7,121	6,598	6,163	5,797	5,484	5,213	4,978

B. Secured against FD/IFD/GIA-i

RATE	SBR + 2.00% p.a (Effective Rate: 4.50%)														
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	47	94	141	188	794	696	622	564	519	481	451	424	402	383	366
100,000	94	188	281	375	1,588	1,391	1,243	1,128	1,037	962	901	848	804	765	732
150,000	141	281	422	563	2,382	2,086	1,864	1,692	1,555	1,443	1,351	1,272	1,206	1,148	1,098
200,000	188	375	563	750	3,175	2,781	2,485	2,256	2,073	1,924	1,801	1,696	1,607	1,530	1,464
250,000	234	469	703	938	3,969	3,476	3,106	2,820	2,591	2,405	2,251	2,120	2,009	1,913	1,829
300,000	281	563	844	1,125	4,763	4,171	3,727	3,384	3,110	2,886	2,701	2,544	2,411	2,295	2,195
350,000	328	656	984	1,313	5,556	4,866	4,349	3,948	3,628	3,367	3,151	2,968	2,812	2,678	2,561
400,000	375	750	1,125	1,500	6,350	5,561	4,970	4,512	4,146	3,848	3,601	3,392	3,214	3,060	2,927

C. Secured against ASB Unit

RATE	SBR + 1.85% p.a (Effective Rate: 4.35%)																								
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	45	91	136	181	791	692	618	561	515	478	447	421	398	379	362	348	335	323	313	303	295	287	281	274	268
100,000	91	181	272	363	1,581	1,384	1,236	1,121	1,030	955	893	841	796	758	724	695	669	646	625	606	590	574	561	548	536
150,000	136	272	408	544	2,371	2,075	1,853	1,681	1,544	1,432	1,339	1,261	1,194	1,137	1,086	1,042	1,003	968	937	909	884	861	841	822	804
200,000	181	363	544	725	3,162	2,767	2,471	2,242	2,059	1,910	1,786	1,681	1,592	1,515	1,448	1,389	1,337	1,291	1,250	1,212	1,179	1,148	1,121	1,095	1,072

Notes :

1. During study period, the monthly instalment is calculated based on servicing interest/financing charges.
2. Current Standardised Base Rate (SBR) is 2.50% with effective 12 September 2022.