Enjoy more savings when you consolidate all

To apply, SMS:
BIPF<space>NAME<space>LOCATION to 32728
(Example : BIPF Khairul Klang)

BANK ISLAM

Consumer Banking | Commercial Banking | Corporate Banking
Capital Market | Deposit & Cash Management | Trade Operations | Treasury

T 603 26 900 900 **URL** bankislam.com.my facebook.com/bankislamfb

Bank Islam Malaysia Berhad (No. 98127-X)

Reduce your monthly commitment and save more!

Name : Abu Bakar bin Abdul **Salary No. : 201511234** **Month 01/2016**
IC No. : XXXXX-XX-XXXX

INCOME	AMOUNT (RM)	INCOME	AMOUNT (RM)
Basic Salary	5,500.66	Tax Monthly Deduction	200.95
Home Fixed Allowance	500.00	~~Festival Loan~~	~~350.00~~
Entertainment Fixed Allowance	400.00	~~Angkasa Deduction~~	~~500.00~~
Cost of Living Allowance	400.00	~~Personal Loan~~	~~1,000.00~~
		Bank Islam Personal Financing	**1,150.80**
Total Income	**6,800.66**	~~Total Deduction~~	~~2,050.95~~
		New Total Deduction	**1,351.75**
		~~Net Salary~~	~~4,749.71~~
		New Net Salary	**5,448.91**

PRIVATE & CONFIDENTIAL

SAVE RM699.20

- Enjoy low financing rates
- Financing amount up to RM200,000
- Tenure up to 10 years
- Fast approval ▪ Takaful Protection
- Doorstep Banking Service

- Special profit rates for instalment payment via salary transfer account to Bank Islam or salary deduction, by selected employer
- Rates are valid at the time the advertisement is printed

MONTHLY INSTALMENT RATES FOR PERSONAL FINANCING-i

FINANCING AMOUNT	TENURE OF FINANCING (YEAR)		
	BR* + 2.25% = 5.90%		
	1	2	3
10,000	860.20	442.76	303.77
50,000	4,301.02	2,213.78	1,518.83
70,000	6,021.43	3,099.29	2,126.37
100,000	8,602.05	4,427.56	3,037.66
130,000	11,182.66	5,755.82	3,948.96
150,000	12,903.07	6,641.33	4,556.50
170,000	14,623.48	7,526.85	5,164.03
180,000	15,483.69	7,969.60	5,467.80
190,000	16,343.89	8,412.36	5,771.56
200,000	17,204.09	8,855.11	6,075.33

AMAUN PEMBIAYAAN	TENURE OF FINANCING (YEAR)						
	BR* + 3.15% = 6.80%						
	4	5	6	7	8	9	10
10,000	238.54	197.07	169.53	149.95	135.34	124.05	115.08
50,000	1,192.68	985.35	847.66	749.75	676.72	620.26	575.40
70,000	1,669.75	1,379.49	1,186.72	1,049.66	947.41	868.36	805.56
100,000	2,385.36	1,970.70	1,695.31	1,499.51	1,353.44	1,240.52	1,150.80
130,000	3,100.96	2,561.91	2,203.91	1,949.36	1,759.47	1,612.68	1,496.04
150,000	3,578.03	2,956.05	2,542.97	2,249.26	2,030.16	1,860.78	1,726.20
170,000	4,055.11	3,350.19	2,882.03	2,549.17	2,300.85	2,108.89	1,956.37
180,000	4,293.64	3,547.26	3,051.56	2,699.12	2,436.19	2,232.94	2,071.45
190,000	4,532.18	3,744.33	3,221.10	2,849.07	2,571.54	2,356.99	2,186.53
200,000	4,770.71	3,941.39	3,390.63	2,999.02	2,706.88	2,481.04	2,301.61

* The above instalment schedule is for the purpose of illustration based on current Base Rate (BR) of 3.65% per annum.

Please call 603 26 900 900 or visit any of our branches for more information.

6% GST termasuk dalam yuran/caj seperti yang berkenaan. Untuk keterangan lanjut, terma dan syarat layari www.bankislam.com.my