

As low as

3.95%*

Financing

up to 105%



ASB SMART EDUCATION

Plan For Your Child's Future Now

Financing Amount	Amount upon Maturity**	Average Local Medical Course Fee		Average Overseas Medical Course Fee	
		2020	2026	2020	2026
RM50,000	RM131,073.32	RM350,000	RM500,000	RM1,000,000	RM1,200,000
RM100,000	RM262,146.63				
RM150,000	RM393,219.94				
RM200,000	RM524,293.25				

*3.95% applicable for first 3 years | **Principal inclusive dividend estimated at 5.5% per annum

Secure Their Future Today



ASNB Disclaimer



ASB Know Your Financing



بنك معاملة
Bank Muamalat
Better lives, together

Terms and conditions apply. Please visit Bank Muamalat Malaysia Berhad's website for more information.



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



A Member of

DRB-HICOM

MONTHLY PAYMENT SCHEDULE (ASB SMART EDUCATION)

Profit Rate	SBR + 1.20% = 3.95%	SBR + 1.70% = 4.45%	SBR + 2.00% = 4.75%*
Financing Amount (RM)	Monthly Instalment		
	Tier 1	Tier 2	Tier 3
	Year 1-3	Year 4-5	Year 6-18
10,000	65	67	69
20,000	130	134	137
30,000	195	201	205
40,000	260	268	273
50,000	324	335	341
60,000	389	402	409
70,000	454	469	477
80,000	519	536	546
90,000	583	603	614
100,000	648	670	682
110,000	713	737	750
120,000	778	804	818
130,000	842	871	887
140,000	907	938	955
150,000	972	1,005	1,023
160,000	1,037	1,072	1,091
170,000	1,101	1,139	1,159
180,000	1,116	1,206	1,227
190,000	1,231	1,273	1,295
200,000	1,296	1,340	1,364

Ceiling Rate 10.50%. Current Standardised Base Rate (SBR) = 2.75% (Effective 14 July 2025).

* Profit rates are based on take-up of cross selling products

** Referring to the financing tenure of 18 years

Eligibility

- Open to all Malaysian Bumiputera and citizens of Malaysia aged below 18 years old with a registered guardian aged 18 years old and above under ASNB guidelines.

Required documents

- Photocopy of MyKad
- Photocopy of MyKid / Birth Certificate
- Latest ASNB Cash Investment Details Statement
- Latest 1 month payslip AND
- Latest 1 month bank statement showing salary credited OR
- Latest of EPF statement / BE Form

Advertisements and promotional materials produced do not require review from the Securities Commission. There are risks associated with financing. Please read and understand the financing risk disclosure (RDS) prior to investing via financing.

Contact our Retail Financing Specialist.



Table above is for illustration purposes only and subject to eligibility and changes. Terms and conditions apply. Please visit Bank Muamalat Malaysia Berhad's website for more information.