Ibra' Payment Illustrative Schedule for BSN Micro-i Floating Rate Financing

The terms of the facility are as follows:

No.	Item	Description
1.	Financing Amount Approved	RM 100,000.00
2.	Contracted Profit Rate (CPR)	18.00%
3.	Effective Profit Rate (EPR)	4.00%
4.	Financing Tenure (years)	7 Years
5.	Financing Tenure (months)	84 Months
6.	Bank's Selling Price (BSP)	RM 176,549.84

No. of payment	Payment Date	Monthly Instalment (RM)	Principal (RM)	Profit (RM)	Bank's Selling Price (BSP) (RM)	Principal Outstanding (RM)	Deferred Profit (RM)
0	30/6/2025	-	-	-	176,549.84	100,000.00	76,549.84
1	31/7/2025	1,367.00	1,033.67	333.33	175,182.84	98,966.33	76,216.51
2	31/8/2025	1,367.00	1,037.11	329.89	173,815.84	97,929.22	75,886.62
3	30/9/2025	1,367.00	1,040.57	326.43	172,448.84	96,888.65	75,560.19
4	31/10/2025	1,367.00	1,044.04	322.96	171,081.84	95,844.61	75,237.23
5	30/11/2025	1,367.00	1,047.52	319.48	169,714.84	94,797.10	74,917.74
6	31/12/2025	1,367.00	1,051.01	315.99	168,347.84	93,746.09	74,601.75
30	30/12/2027	1,367.00	1,138.39	228.61	135539.84	67443.49	68096.35
31	30/1/2028	1,367.00	1,142.19	224.81	134,172.84	66,301.30	67,871.54
32	28/2/2028	1,367.00	1,146.00	221.00	132,805.84	65,155.30	67,650.54
33	30/3/2028	1,367.00	1,149.82	217.18	131,438.84	64,005.49	67,433.35
34	30/4/2028	1,367.00	1,153.65	213.35	130,071.84	62,851.84	67,220.00
35	30/5/2028	1,367.00	1,157.49	209.51	128,704.84	61,694.34	67,010.50
36	**30/6/2028**	**1,367.00**	**1,161.35**	**205.65**	**127,337.84**	**60,532.99**	**66,804.85**
37	30/7/2028	1,367.00	1,165.22	201.78	125,970.84	59,367.77	66,603.07

Disclaimer:

This schedule indicates the ideal payment of instalments by customer. The values illustrated above may change according to a number of variables such as promptness of payments by customer, different amounts of disbursement and prepayments.

Illustration on the Application of Formula: Early Settlement of Financing

Customer approached Bank Simpanan Nasional (BSN) for early settlement at the 36th instalment. Extract of the payment schedule as follows:

No. of payment	Payment Date	Monthly Instalment (RM)	Principal (RM)	Profit (RM)	Bank's Selling Price (BSP) (RM)	Principal Outstanding (RM)	Deferred Profit (RM)
0	30/6/2025	-	0.00	0.00	176,549.84	100,000.00	76,549.84
1	31/7/2025	1,367.00	1,033.67	333.33	175,182.84	98,966.33	76,216.51
2	31/8/2025	1,367.00	1,037.11	329.89	173,815.84	97,929.22	75,886.62
3	30/9/2025	1,367.00	1,040.57	326.43	172,448.84	96,888.65	75,560.19
35	30/5/2028	1,367.00	1,157.49	209.51	128,704.84	61,694.34	67,010.50
36	**30/6/2028**	**1,367.00**	**1,161.35**	**205.65**	**127,337.84**	**60,532.99**	**66,804.85**
37	30/7/2028	1,367.00	1,165.22	201.78	125,970.84	59,367.77	66,603.07

No.	Item	Description
1	Deferred Profit	RM 66,804.85
2	Bank's Selling Price (BSP)	RM 127,337.84
3	Instalment due but unpaid at 36th instalment	RM 1,367.00
4	Ta'widh (Compensation)	RM 0.00
5	Early Settlement Charges	RM 0.00

Formula:

Rebate (Ibra') Calculation
= Deferred Profit - Early Settlement Charges
= RM 66,804.85 - RM 0.00
= **RM 66,804.85**

Settlement Amount after Ibra'
= Bank's Selling Price (BSP) + Instalments Due + *Other Charges Due Payable – Rebate (Ibra')
= RM 127,337.84 + RM 1,367.00 + RM 0.00 - RM 66,804.85
= **RM 61,899.99**

*Amount Charges due Payable i.e Ta'widh (Compensation), Stamping Duties, Takaful Contribution and others related cost.