

Cluster Nuansa Sehat @ Jati Asih

NASABAH GRIYA FIXED INCOME

Harga Penawaran	Uang Muka		Harga Beli Bank	Keterangan	Simulasi Harga Jual Bank dan Angsuran Per Bulan Sesuai Jangka Waktu							
	%	Rp			5	10	15	16	17	18	19	20
459,152,520	5%	22,957,626	436,194,894	Harga Jual Bank	595,406,030	796,928,071	1,032,255,217	1,095,023,662	1,145,840,367	1,197,006,028	1,249,218,557	1,301,605,564
				Angs. Perbulan	9,923,434	6,641,067	5,734,751	5,703,248	5,616,865	5,541,695	5,479,029	5,423,357
				Gaji Minimum	24,808,585	16,602,668	14,336,878	14,258,121	14,042,161	13,854,236	13,697,572	13,558,391
459,152,520	10%	45,915,252	413,237,268	Harga Jual Bank	564,068,871	754,984,489	977,925,995	1,037,390,838	1,085,532,979	1,134,005,711	1,183,470,212	1,233,100,008
				Angs. Perbulan	9,401,148	6,291,537	5,432,922	5,403,077	5,321,240	5,250,026	5,190,659	5,137,917
				Gaji Minimum	23,502,870	15,728,844	13,582,305	13,507,693	13,303,100	13,125,066	12,976,647	12,844,792
459,152,520	20%	91,830,504	367,322,016	Harga Jual Bank	501,394,552	671,097,323	869,267,551	922,125,189	964,918,204	1,008,005,076	1,051,973,522	1,096,088,896
				Angs. Perbulan	8,356,576	5,592,478	4,829,264	4,802,735	4,729,991	4,666,690	4,613,919	4,567,037
				Gaji Minimum	20,891,440	13,981,194	12,073,160	12,006,838	11,824,978	11,666,725	11,534,797	11,417,593
506,673,719	5%	25,333,686	481,340,033	Harga Jual Bank	657,029,145	879,408,240	1,139,091,188	1,208,356,019	1,264,432,133	1,320,893,319	1,378,509,721	1,436,318,659
				Angs. Perbulan	10,950,486	7,328,402	6,328,284	6,293,521	6,198,197	6,115,247	6,046,095	5,984,661
				Gaji Minimum	27,376,214	18,321,005	15,820,711	15,733,802	15,495,492	15,288,117	15,115,238	14,961,653
506,673,719	10%	50,667,372	456,006,347	Harga Jual Bank	622,448,664	833,123,596	1,079,139,020	1,144,758,334	1,197,883,073	1,251,372,618	1,305,956,577	1,360,722,940
				Angs. Perbulan	10,374,144	6,942,697	5,995,217	5,962,283	5,871,976	5,793,392	5,727,880	5,669,679
				Gaji Minimum	25,935,361	17,356,742	14,988,042	14,905,707	14,679,940	14,483,479	14,319,699	14,174,197
506,673,719	20%	101,334,744	405,338,975	Harga Jual Bank	553,287,701	740,554,308	959,234,685	1,017,562,963	1,064,784,954	1,112,331,216	1,160,850,291	1,209,531,502
				Angs. Perbulan	9,221,462	6,171,286	5,329,082	5,299,807	5,219,534	5,149,682	5,091,449	5,039,715
				Gaji Minimum	23,053,654	15,428,215	13,322,704	13,249,518	13,048,835	12,874,204	12,728,622	12,599,286
529,439,891	5%	26,471,995	502,967,896	Harga Jual Bank	686,551,179	918,922,347	1,190,273,527	1,262,650,607	1,321,246,367	1,380,244,501	1,440,449,759	1,500,856,203
				Angs. Perbulan	11,442,520	7,657,686	6,612,631	6,576,305	6,476,698	6,390,021	6,317,762	6,253,568
				Gaji Minimum	28,606,299	19,144,216	16,531,577	16,440,763	16,191,745	15,975,052	15,794,405	15,633,919
529,439,891	10%	52,943,989	476,495,902	Harga Jual Bank	650,416,906	870,558,013	1,127,627,552	1,196,195,312	1,251,707,085	1,307,600,054	1,364,636,613	1,421,863,771
				Angs. Perbulan	10,840,282	7,254,650	6,264,598	6,230,184	6,135,819	6,053,704	5,985,248	5,924,432
				Gaji Minimum	27,100,704	18,136,625	15,661,494	15,575,460	15,339,548	15,134,260	14,963,121	14,811,081
529,439,891	20%	105,887,978	423,551,913	Harga Jual Bank	578,148,361	773,829,345	1,002,335,602	1,063,284,722	1,112,628,520	1,162,311,159	1,213,010,323	1,263,878,908
				Angs. Perbulan	9,635,806	6,448,578	5,568,531	5,537,941	5,454,061	5,381,070	5,320,221	5,266,162
				Gaji Minimum	24,089,515	16,121,445	13,921,328	13,844,853	13,635,153	13,452,675	13,300,552	13,165,405
617,039,879	5%	30,851,994	586,187,885	Harga Jual Bank	800,146,463	1,070,965,266	1,387,213,630	1,471,566,067	1,539,856,955	1,608,616,794	1,678,783,484	1,749,184,649
				Angs. Perbulan	13,335,774	8,924,711	7,706,742	7,664,407	7,548,318	7,447,300	7,363,085	7,288,269
				Gaji Minimum	33,339,436	22,311,776	19,266,856	19,161,016	18,870,796	18,618,250	18,407,714	18,220,673
617,039,879	10%	61,703,988	555,335,891	Harga Jual Bank	758,033,491	1,014,598,673	1,314,202,386	1,394,115,221	1,458,811,852	1,523,952,752	1,590,426,459	1,657,122,299
				Angs. Perbulan	12,633,892	8,454,989	7,301,124	7,261,017	7,151,038	7,055,337	6,975,555	6,904,676
				Gaji Minimum	31,584,729	21,137,472	18,252,811	18,152,542	17,877,596	17,638,342	17,438,887	17,261,691
617,039,879	20%	123,407,976	493,631,903	Harga Jual Bank	673,807,548	901,865,487	1,168,179,899	1,239,213,530	1,296,721,647	1,354,624,669	1,413,712,408	1,472,997,599
				Angs. Perbulan	11,230,126	7,515,546	6,489,888	6,454,237	6,356,479	6,271,411	6,200,493	6,137,490
				Gaji Minimum	28,075,314	18,788,864	16,224,721	16,135,593	15,891,197	15,678,526	15,501,233	15,343,725

Catatan :

1. Penetapan Harga Jual Bank dapat mengalami perubahan sesuai pergerakan harga pasar pada saat transaksi
2. Harga Beli Bank adalah Harga Perolehan dikurangi uang muka (urbuun)
3. Jangka waktu maksimum pembayaran cicilan untuk Fixed Income s/d 20 tahun
4. Harga Jual Bank yang telah disepakati dalam akad tidak mengalami perubahan sampai dengan jatuh tempo
5. Bebas biaya apraisal, biaya provisi dan biaya administrasi
6. Bebas denda (penalti)
7. Nilai pelunasan sebelum jatuh tempo (PSJT) adalah sebesar sisa kewajiban pada saat pelunasan

PT. Bank BNI Syariah Kantor Cabang Bekasi

Ruko Sentral Niaga Kalimalang Blok A6 No.3-3A
Bekasi 17144

Telp : 021-8896 2828
Fax : 021-8896 6464

Persyaratan :

1. Fotokopi KTP Pemohon dan suami / istri dan Fotokopi NPWP Pemohon
2. Pas Foto 4x6 pemohon dan suami / istri dan Fotokopi Kartu Keluarga
3. Fotokopi Surat nikah / cerai / pisah harta (jika pisah harta)
4. Fotokopi Rekening Koran / Tabungan 3 bulan terakhir (Pegawai)
5. Asli Slip Gaji 3 bulan terakhir / Asli Surat Keterangan Penghasilan Lain (Pegawai)
6. Asli Surat Keterangan Kerja dan Copy Surat Pengangkatan Pegawai Tetap (Pegawai)
7. Rekening Koran 6 bulan terakhir (Profesional)
8. Fotocopy Surat Ijin Praktek Profesi (Profesional)
9. Fotokopi Sertipikat (SHM/SHGB), IMB & SPPT PBB Terakhir
10. Surat Penawaran Rumah/Ruko/Tanah dari Penjual atau Developer
11. Rencana Anggaran Biaya (khusus pembangunan/renovasi)

Hubungi Staf Marketing Kami :

Nama	No Hp	No WA
- Arvan F	0812 8002 9526	089610835148
- Fanny Ardian	0812 1248 0800	0812 1248 0800
- Syahri	0877 358 6661	0877 358 6661

KHUSUS NASABAH FIX INCOME

Catatan : Apabila Surat Keputusan Pembiayaan (SKP) telah diberikan dan disetujui oleh calon nasabah, maka 5 hari sebelum tanggal akad sertipikat jaminan wajib diserahkan kepada Bank BNI Syariah Bekasi untuk di lakukan pengecekan ke BPN melalui Notaris rekanan dan 3 hari sebelum akad biaya pajak penjual dan pembeli sudah harus disetorkan ke rekening Notaris Rekanan atau ke SIMSEM BNI Syariah Bekasi. Calon nasabah wajib mencadangkan biaya-biaya untuk persiapan akad maksimal H-1 sebelum akad pembiayaan.