

“KDI INVEST DEPOSIT PROGRAMME: 6.5% P.A.” Frequently Asked Questions (FAQ) -

Please refer to the Programme Terms & Conditions for further information.

No.	Questions	Answers
Bonus Interest Information		
1.	How is the Bonus Interest calculated?	<p>It'll be based on the Deposit made into your KDI Invest account.</p> <p>The final basis to determine your Bonus Interest will depend on the <u>lower</u> of:</p> <ol style="list-style-type: none"> 1. Your KDI Invest Deposit, less any withdrawals 2. Your account balance in KDI Save at the end of the Holding Period. <p><u>See Scenarios A-G for more examples.</u></p> <p>The Bonus Interest will be pro-rated to 120 days at the end of each payout period.</p>
2.	Where will the Bonus Interest be credited into?	Into your KDI Save account.
3.	When will the Bonus Interest be credited to me?	Within 90 calendar days after the Holding Period.
4.	Can I earn Bonus Interest if my KDI Save balance is higher than my KDI Invest Deposit?	<p>Yes, you can.</p> <p>In this case, the Bonus Interest earned is calculated based on the Eligible Adjusted Deposit amount of your KDI Invest account.</p>
5.	Will my existing funds in KDI Invest be included when calculating the Bonus Interest?	No, the Bonus Interest is applied only to new Deposits made that meet the qualifying criteria.
6.	What if my KDI Invest portfolio value falls, am I still eligible for Bonus Interest?	Yes, bonus Interest will still apply regardless of KDI Invest fund performance, as it is calculated based on your Eligible Adjusted Deposit.
7.	Can I make additional deposits to KDI Invest?	<p>Yes, you can.</p> <p>Subsequent deposits will be considered a new entry and will carry its own Holding Period. There are no limits to the number of eligible deposits during the Programme Period.</p>
8.	Can I still earn Bonus Interest if I perform any withdrawals during the Holding Period?	<p>Yes, as your Eligible Adjusted Deposit is calculated at the end of the Holding Period and will deduct any withdrawals made during the 120 days.</p> <p>Try and avoid doing the following during the Holding Period:</p>

		<p>a) Full withdrawal from your KDI Invest and/or Save accounts; or</p> <p>b) A full withdrawal of your Deposit.</p>
9.	Can I earn more Bonus Interest if I make a new deposit after withdrawing?	<p>Yes, if the fresh funds portion of your deposit exceeds the minimum RM3,000 threshold. The non-fresh funds portion of your deposit will be used to restore the account balance to the previously recorded highest balance.</p> <p>For example, if your highest KDI Invest balance was RM10,000 and you subsequently withdrew RM2,000, you must deposit at least RM5,000 to be eligible for the bonus interest, whereby RM2,000 restores the previous highest balance and RM3,000 is considered a fresh funds Deposit.</p>
10.	Can I deposit and withdraw from KDI Save during the Holding Period?	<p>Yes, you can. You only need to maintain a KDI Save balance at the end of 120 days (holding period), giving you full flexibility on your KDI Save funds.</p> <p>Just make sure your KDI Save balance is the same or more than the KDI Invest deposit by the 120th day.</p>