

Calculation of Bonus Interest & KDI Save Effective Rate

The following scenarios are for illustrative purposes only and are not intended to be an exhaustive list of all possible scenarios. In normal circumstances, the total returns earned by Eligible Participants will incorporate both bonuses and existing daily interest rates applied to account balances. Account balances in KDI Invest for this illustration does not account for potential market fluctuations. Terms and conditions apply.

Scenario A: Day-1 New Client with an Eligible Adjusted Deposit = KDI Save at Day 120

Cindy is a new client; she currently has a **zero balance in KDI Invest** and in **KDI Save**.

Sequence	Event Details	Remarks
Day 1	Cindy Makes a deposit of RM3,000 into KDI Invest and RM3,000 into KDI Save.	This meets the requirements to earn the Bonus Interest.
Day 120	No deposit or withdrawals were made throughout the Holding Period.	<p>This scenario has the Eligible Adjusted Deposit amount having equal amounts of RM3,000 each. The Bonus Interest is calculated based on the balance in KDI Save.</p> <p>Value at Day-120 Eligible Adjusted Deposit: RM3,000 KDI Save Balance: RM3,000</p> <p>Bonus Interest Calculation $RM3,000 \times (6.5\% - 4.0\%) \times \frac{120}{365}$ = RM24.66</p>

Scenario B: Existing Client with an Eligible Adjusted Deposit = KDI Save at Day-120

Cindy currently has a **zero balance in KDI Invest** and **RM3,000 in KDI Save**.

Sequence	Event Details	Remarks
Day 1	Cindy Makes a deposit of RM3,000 into KDI Invest.	This meets the requirements to earn the Bonus Interest
Day 120	No deposit or withdrawals were made throughout the Holding Period.	<p>In this scenario, Cindy is has invested in KDI Save. Since the Eligible Amount is the same as KDI Save, the Bonus Interest is calculated based on the KDI Save balance.</p> <p>Value at Day-120 Eligible Adjusted Deposit: RM3,000 KDI Save Balance: RM3,000</p> <p>Bonus Interest Calculation $RM3,000 \times (6.5\% - 4.0\%) \times \frac{120}{365}$ = RM24.66</p>

Scenario C: No KDI Invest Deposit Activity by Client

Cindy has an initial balance of **RM10,000 in KDI Invest** and **RM3,000 in KDI Save**. She has deposited this amount **before 18 January 2026** (Programme Period start date).

Sequence	Event Details	Remarks
Day 1	Cindy has an initial balance of RM10,000 in KDI Invest at the start of the Programme Period.	Since Cindy does not deposit any fresh funds into KDI Invest within the Programme Period, she does not meet the minimum requirements of the Programme.
Day 120	No deposits or withdrawals have been made.	No Bonus Interest rate is earned on the balances of KDI Save.

Scenario D: Top up of KDI Save with Eligible Adjusted Deposit > KDI Save at Day-120

Cindy is an existing client of KDI, with **zero balance in KDI Invest** and **RM3,000 in KDI Save** in on 18th January 2026.

Sequence	Event Details	Remarks
Day 1	Cindy makes a deposit of RM10,000 into KDI Invest.	<p>This meets the requirements to earn the Bonus Interest.</p> <p>New Account Balance KDI Save: RM3,000 KDI Invest: RM10,000</p>
Day 100	Cindy makes a deposit of RM5,000 into KDI Save.	<p>This deposit is not considered an Eligible Adjusted Deposit since it was made to a KDI Save account.</p> <p>Only qualifying deposits made to KDI Invest will qualify for the Bonus Interest.</p> <p>New Account Balance KDI Save: RM8,000 KDI Invest: RM10,000</p>
Day 120	No further withdrawals or deposits made throughout the Holding Period.	<p>In this scenario, since the Eligible Adjusted Deposit is higher than the KDI Save account balance, the Bonus Interest will be calculated based on KDI Save.</p> <p>Value at Day-120 Eligible Adjusted Deposit: RM10,000 KDI Save Balance: RM8,000</p> <p>Bonus Interest Calculation $RM8,000 \times (6.5\% - 4.0\%) \times \frac{120}{365}$ = RM65.75</p>

Scenario E: Existing Client with an Eligible Adjusted Deposit < KDI Save at Day-120

Cindy currently has a balance of **RM10,000 in KDI Save** and **RM5,000 in KDI Invest**.

Sequence	Event Details	Remarks
Day 1	Cindy makes a deposit of RM3,000 into KDI Invest.	This meets the requirements to earn the Bonus Interest.
Day 120	No deposit or withdrawals were made throughout the Holding period.	<p>When the Eligible Adjusted Deposit amount is lower than amounts in KDI Save, the Bonus Interest rate is calculated using the Eligible Adjusted Deposit.</p> <p>Value at Day-120 Eligible Adjusted Deposit: RM3,000 KDI Save Balance: RM10,000</p> <p>Bonus Interest Calculation $RM3,000 \times (6.5\% - 4.0\%) \times \frac{120}{365}$ = RM24.66</p>

Scenario F: Existing Client with an Eligible Adjusted Deposit < KDI Save (RM100,000) at Day-120

Cindy has a **zero balance in KDI Invest**, and **RM100,000 in KDI Save**.

Sequence	Event Details	Remarks
Day 1	Cindy makes a deposit of RM60,000 into KDI Invest.	This meets the requirements to earn the Bonus Interest.
Day 120	No deposit or withdrawals were made throughout the Holding period.	<p>In this scenario, the Bonus Interest Rate is calculated based on the Eligible Adjusted Deposit, since it's lower than the amount in KDI Save.</p> <p>A portion of Cindy's Eligible Adjusted Deposit above RM50,000 falls under KDI Save Tier 2 interest which earns an EAR of 3.5%. The calculation for her Eligible Adjusted Deposit blended rate is as follows:</p> $ \begin{aligned} &= \frac{((RM50,000 \times 4\%) + (RM10,000 \times 3.5\%))}{(RM50,000 + RM10,000)} \\ &= 3.917\% \end{aligned} $ <p>Value at Day-120 Eligible Adjusted Deposit: RM60,000 KDI Save Balance: RM100,000</p> <p>Bonus Interest Calculation $RM60,000 \times (6.5\% - 3.917\%) \times \frac{120}{365}$ = RM509.52</p>

Scenario G: Bonus Interest and Daily Interest Earned, with Deposit and Withdrawal

Cindy has a starting balance of **RM5,000** in KDI Invest and **RM10,000** in KDI Save.

Sequence	Event Details	Remarks
Day 1	Cindy deposit RM3,000 into KDI Invest ("Eligible Adjusted Deposit 1").	<p>This meets the requirement for the Bonus Interest rate.</p> <p>New Account Balance KDI Save: RM10,000 KDI Invest: RM8,000</p>
Day 50	Cindy withdraws RM1,000 from KDI Invest.	<p>Cindy is still eligible for the Bonus Interest rate even after withdrawal because her Eligible Adjusted Deposit value remains >RM0.</p> <p>New Account Balance KDI Save: RM10,000 KDI Invest: RM7,000</p> <p>Eligible Adjusted Deposit 1: RM2,000 (RM3,000 – RM1,000)</p>
Day 120	No further withdrawals or deposits made throughout the Holding Period.	<p>Since the value of the Eligible Adjusted Deposit is less than the amount in KDI Save, the Bonus Interest rate is calculated based on the Eligible Adjusted Deposit, RM2,000.</p> <p><i>For additional clarity, this scenario also illustrates how Cindy earns both the Bonus Interest rate and Tier 1 interest from KDI Save.</i></p> <p>Bonus Interest (A) $RM2,000 \times (6.5\% - 4.0\%) \times \frac{120}{365}$ = RM16.44</p> <p>Daily Interest, KDI Save – Tier 1 (B) $RM10,000 \times [(1 + 0.04)^{\frac{120}{365}} - 1]$ = RM129.78</p> <p>Total Interest Earned (A+B) = RM16.44 + RM129.78 = RM146.22</p> <p>New Account Balance KDI Save: RM10,146.22 KDI Invest: RM7,000</p>
Day 125	Cindy deposits RM13,000 into KDI Invest ("Eligible Adjusted Deposit 2").	The qualifying deposit in this case would be RM12,000, where RM1,000 is used to restore the previous highest account balance (see withdrawal on Day 50).

		<p>This amount meets the requirement for the Bonus Interest rate.</p> <p>Daily Interest, KDI Save – Tier 1 $RM10,146.22 \times [(1 + 0.04)^{\frac{5}{365}} - 1]$ $= RM5.45$</p> <p>New Account Balance KDI Save: RM10,151.67 KDI Invest: RM20,000</p>
Day 245	No further withdrawals or deposits made throughout the Holding Period.	<p>The Eligible Adjusted Deposit in this scenario would be RM12,000.</p> <p>The Bonus Interest calculation will consider the balances in KDI Save instead, since it's lower than the Eligible Adjusted Deposit.</p> <p>Bonus Interest (A) $RM10,151.67 \times (6.5\% - 4.0\%) \times \frac{120}{365}$ $= RM83.44$</p> <p>Daily Interest, KDI Save – Tier 1 (B) $RM10,151.67 \times [(1 + 0.04)^{\frac{120}{365}} - 1]$ $= RM131.75$</p> <p>Total Interest Earned (A+B) $= RM83.44 + RM131.75$ $= RM215.19$</p> <p>New Account Balance KDI Save: RM10,366.86 KDI Invest: RM20,000</p>