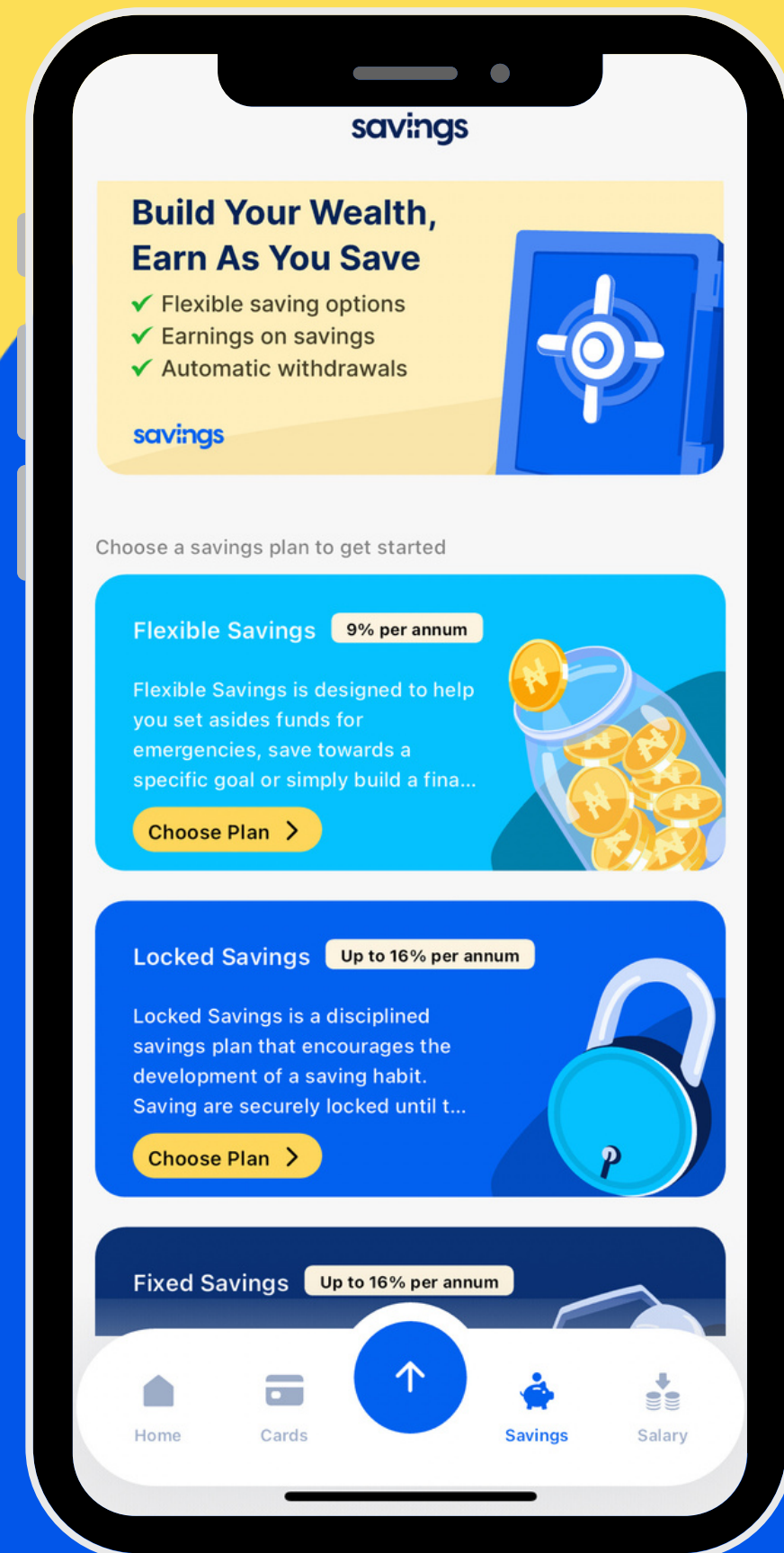


Savings Plan USER GUIDE >>>>



Hello!

We have just launched Moniepoint Savings and created this guide to help you get the best experience while using it.



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SAVINGS GLOSSARY



FAQS



PREFERENCE MATRIX



Moniepoint Saving Plans



Moniepoint Saving Plans

Flexible Saving Plan



- Interest - 9% p.a flat rate
- Duration - Customized per user choice, one month to 12 months
- Interest Accrual Period- Daily
- Interest Payment - Monthly
- Top Up - Anytime
- Withdrawal - Withdraw anytime, no penalties. However, if you withdraw more than four times monthly, you will lose the interest accrued.
- Rollover - can rollover at the end of the plan
- Halal Compliant - Ability to not get interest.

Locked Saving Plan



Interest Profile:

- 0 - 30 days: 9% p.a
- 31 - 90 days: 10% p.a
- 91 - 180 days: 14% p.a
- 181 days - 300 days: 15% p.a
- 301 days - 365 days: 16% p.a
- Interest: Up to 16% p.a
- Duration - 1 month to 12 months
- Interest Accrual Period- Daily
- Interest Payment - Monthly
- Top Up - Anytime
- Withdrawal - Not allowed. Once locked, it is not possible to withdraw. However, the contract can be broken, and all interest accrued would be lost.
- Rollover - Can rollover at the end of the plan.
- Rule: If the Locked contract is broken, payment of the principal will be delayed for 48 hours, and the accrued interest will be forfeited.

Fixed Saving Plan



Interest Profile:

- 0 - 30 days: 9%
- 31 - 90 days: 10%
- 91 - 180 days: 14%
- 181 days - 300 days: 15%
- 301 days - 365 days: 16%
- Interest - Up to 16% p.a
- Duration - Minimum of one month and maximum of 12 months.
- Interest Payment - Upfront, accessible upon maturity.
- Top Up - Not allowed,
- Withdrawal - No allowed. Withdrawal upon maturity only.
- Ability to break contract- Yes.
- Penalty: If broken before maturity, all accrued interest would be lost.
- Rollover - can rollover at the end of the plan.