

## Interest Rate Revision of TRUE Savers Account – Frequently Asked Questions

No	Questions	Answers
1	I received an SMS/email/letter with regards to the interest rate revision of TRUE Savers Account from 2.8% p.a. to 1.8% p.a. Is it true?	<p>Yes, the interest rate will be revised to 1.8% p.a. effective 1 May 2016.</p> <p>Customers who open their TRUE Savers Account before 1 May 2016 will continue to enjoy the existing 2.8% p.a. flat interest rate until 31 May 2016.</p> <p>Customers who open their TRUE Savers Account on or after 1 May 2016 will enjoy the flat interest rate of 1.8% p.a.</p>
2	Is the revised interest rate applicable to all account balances or is there a tier restriction?	TRUE Savers Account offers a flat interest rate. Therefore, the new interest rate of 1.8% p.a. will be calculated based on the account balance without any maximum amount capping.
3	Do other features of TRUE Savers Account remain unchanged?	<p>Yes, other features of TRUE Savers Account as below will remain unchanged.</p> <ul style="list-style-type: none"> <li>• 3 withdrawals from TRUE Savers Account in a month for free. A fee of RM5.30 (inclusive of GST) will be charged for each subsequent withdrawal.</li> </ul> <p>Additionally, with the built-in TRUE Transact Account features, you can continue to enjoy free unlimited IBG transactions via AmOnline and ATM, and five free MEPS cash withdrawals via ATM per month.</p>

## Pindaan Kadar Faedah Akaun Penyimpan TRUE – Soalan-Soalan Lazim

No	Soalan-Soalan	Jawapan
1	<p>Saya telah menerima khidmat pesanan ringkas/emel/surat berkenaan pindaan kadar faedah Akaun Penyimpan TRUE daripada 2.8 % setahun kepada 1.8% setahun. Adakah ia benar?</p>	<p>Ya, kadar faedah akan dipinda kepada 1.8% setahun berkuat kuasa 1 Mei 2016.</p> <p>Pelanggan yang membuka Akaun Penyimpan TRUE sebelum 1 Mei 2016 akan terus menikmati kadar faedah sama rata sedia ada, iaitu 2.8% setahun sehingga 31 Mei 2016.</p> <p>Pelanggan yang membuka Akaun Penyimpan TRUE pada atau selepas 1 Mei 2016 akan menikmati kadar faedah sama rata, iaitu 1.8% setahun.</p>
2	<p>Adakah kadar faedah yang dipinda digunakan bagi semua baki akaun atau berdasarkan sekatan peringkat?</p>	<p>Akaun Penyimpan TRUE menawarkan kadar faedah sama rata. Oleh itu, kadar faedah yang baharu sebanyak 1.8% setahun akan dikira berdasarkan baki akaun tanpa sebarang tetapan amaun maksimum.</p>
3	<p>Adakah ciri-ciri Akaun Penyimpan TRUE yang lain tidak akan berubah?</p>	<p>Ya, ciri-ciri Akaun Penyimpan TRUE yang lain seperti di bawah tidak akan berubah.</p> <ul style="list-style-type: none"> <li>• 3 pengeluaran wang daripada Akaun Penyimpan TRUE dalam sebulan secara percuma. Yuran sebanyak RM5.30 (termasuk CBP) akan dikenakan bagi setiap pengeluaran yang berikutnya.</li> </ul> <p>Tambahan pula, dengan ciri-ciri Akaun Transaksi TRUE yang sedia ada, anda boleh terus menikmati transaksi IBG tanpa had percuma menerusi AmOnline dan ATM, serta lima pengeluaran tunai MEPS percuma melalui ATM setiap bulan.</p>