

# Regular Savings Plan

## Step 1

SC Licensed Dealer and Investment Adviser

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To apply RSP, click "Apply" under **REGULAR SAVINGS PLAN**

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**Q: WHAT IS A REGULAR SAVINGS PLAN (RSP) AND HOW DO I APPLY?**

**A:** A RSP is a monthly subscription plan that enables you to invest a fixed amount of money at regular intervals into a particular fund.

To apply for RSP, please proceed to **REGULAR SAVINGS PLAN-> APPLY**.

## 4 Steps Regular Savings Plan



Introduction

### Step 1 of 4 : Introduction

Now you can create a Regular Savings Plan for your unit trust investment.

1. The Regular Savings Plan (RSP) is a monthly subscription plan.
2. Most of the funds on our platform are available for RSP. The minimum investment amount for RSP is as shown in the fund fact sheet. Subscriptions made under RSP will be subjected to Fundsupermart's Sales Charge as indicated in the [Fund Sales Charges](#) page.

### Contribution Date and Payment Method

3. Payment for RSP can be made using the Fundsupermart Cash Management Fund, Direct Debit(GIRO) or FFX from your bank account.
4. Below are the procedures to **ALL RSP Plans**

### RSP by Cash Management fund

5. The contribution date is the 15th of every month, or the following business day if the 15th is a non business day. Investors are to ensure that there are sufficient **amount** in their Cash Management Fund for successful creation of RSP subscription contracts. Failing which, Fundsupermart reserves the right not to create any RSP subscription contracts, or create partial contracts as appropriate.  
  
For the creation of partial subscription contracts, we will create RSP subscription contracts based on the ascending order of the RSP Reference number. An email notification will be sent to you with a list of unsuccessful RSP subscription contracts that could not be created due to insufficient balances.  
  
Unsuccessful RSP instructions will be put on hold till next month's contribution date. Therefore, please ensure that you will have sufficient balance in the account each month.
6. RSP via Cash Management Fund comprises of two steps: a 'switch-sell', where the Cash Management Fund that you switch out from will be sold and a 'switch-buy', where the sale proceeds will be used to buy the fund that you RSP into.
7. Investors may change or terminate their RSP instruction anytime online, except for the 15th of every month, or the following business day if the 15th is a non-business day. Instructions received after the date specified will take effect on the next contribution date. There are no charges for changes in RSP amounts or termination of RSP.

### RSP BY Direct Debit (GIRO) / Financial Process Exchange (FPX)

8. Investors who apply for RSP through Direct Debit (GIRO)/FPX must complete and submit the bank Direct Debit Authorisation (DDA)/FPX form to Fundsupermart.com. This form will be sent to the investor's bank for approval. The RSP will commence once approval is received.
9. To prevent the possibility of failed trades, the monthly deduction date for RSP with Direct Debit (GIRO)/FPX deductions will be standardised on 4 business days before 15th of each month.
10. Change of amount request or termination request received from the 8th to 18th of the month will only be effective from the next RSP cycle, as existing approved RSP-DDA/FPX would have been processed for deduction on the 15th of the current month.
11. For investors who wish to change the DDA/FPX limit, they are required to resubmit the bank DDA/FPX form to Fundsupermart.com.
12. RSP will be terminated automatically after three consecutive failed RSP deductions. An email will be sent to notify the investors of the voided RSP. On top of this, FSM will also send a reminder email to the respective RSP investors after two consecutive failed RSP and before the 3rd RSP deduction.

### RSP Via Salary Account

13. Investors who apply for RSP through Salary Account must complete and submit the consent letter form to Fundsupermart.com. This form will be sent to HR department for approval. The RSP will commence once approval is received.
14. To prevent the possibility of failed trades, the monthly deduction date for RSP with Salary Account deductions will be on 26th of each month.
15. Change of amount request or termination request received from the 16th to 28th of the month will only be effective from the next RSP cycle, as existing approved RSP-Salary Account would have been processed for deduction on the 26th of the current month.

### Transaction Date

16. The transaction date for the RSP subscription contracts will be the 26th of every month if it is a business day and fund-trading day. Otherwise, the transaction date will be the next fund-trading business day.

### Redemption

17. RSP subscription contracts are treated as normal lump sum subscription contracts. There are no lock-in periods and investors may redeem anytime once the transactions have been completed. Holding and redemption of the funds will be subjected to the terms and conditions of the respective trust deeds and prospectuses.

Next

After read the details, click NEXT to proceed

## Step 3

### 4 Steps Regular Savings Plan



#### Step 2 of 4 : Select Fund

You may apply for RSP for the following funds.

Choose a Fund House

Or Choose A Fund

Select the fund of your choice from the list and proceed

### 4 Steps Regular Savings Plan



#### Step 2 of 4 : Select Fund

You have selected the **Kenanga Growth Fund**.

Note that you must **READ** the fund prospectus and product highlights sheet\* before you proceed to the next step.



Please ensure that you have been given sufficient opportunity to read or access the electronic prospectus and the fund information, please click "Next" to proceed

Only information which forms part of the prospectus should be relied upon. Printed copies of the Prospectus can also be obtained at our office and you may request for them by calling our hotlines at 03 - 2149 0567 or 04 - 640 1567 (northern region).

I confirm that I have been given sufficient opportunity to read or access the electronic Prospectus, Product Highlights Sheet\* and the information therein.

Next

\* Effective on 29 March 2013, the product highlights sheet will be published upon expiry of the fund prospectus.

### 4 Steps Regular Savings Plan



#### Step 3 of 4 : Confirm RSP

You have chosen to apply for the following fund.

Name of Fund	<b>Kenanga Growth Fund</b>
Prospectus	Printed copies of the Prospectus can also be obtained at our office.
Fact Sheet	<a href="#">Click here for the fund factsheet</a>
Product Highlights Sheet	
Rsp Sales Charge (subject to 6% GST)	2%
RSP Minimum Amount	RM 100.00
Payment Method	Please select a payment method Please select a payment method Direct Debit (GIRO) Cash Management Fund
RSP Amount (RM)	
Payment for the RSP contract	FPX Management Fund or bank account according to insufficient monies. Please ensure that you will have the sufficient amount for the monthly RSP deduction.

[Click here for information about your right to cancel.](#)

Confirm Cancel

Select the payment method for your RSP

**TIPS:** Download the **DDA (Maybank / CIMB)** or **FPX MEPS DDA** from **TRANSACTIONS >> FORMS** tab

Post the original form to us, we will send to bank to get approval, usually take 1-2 months for banks to approve your Direct Debit request

If you do RSP via **Cash Management Fund**, no form required, you just need to ensure there is sufficient CMF in holdings for RSP

## 4 Steps Regular Savings Plan



Confirm

Payment will be through direct debit from your bank account. Please enter your bank details below :

Name of Fund **Kenanga Growth Fund**  
Name of Bank **Maybank**  
Bank Account No  
Name in Bank Account  
RSP Amount ( RM)  monthly  
Maximum DDA Limit ( RM) **200.00**

**Important Note:**

- i. To prevent the possibility of failed trades, the monthly deduction date for RSP deduction (with Direct Debit (GIRO)/FPX) will be standardized on 4 business days before 15th of each month.
- ii. RSP will be terminated automatically after 3 consecutive failed RSP deductions. An email will be sent to notify the investor of voided RSP.

[Click here for information about your right to cancel.](#)

Put your RSP amount and press confirm to complete the RSP online application

## 4 Steps Regular Savings Plan



Thank You

**Step 4 of 4 : Thank You**

Thank you for your application.

We will process the application and we will notify you by email when the application is approved. The RSP will commence only when the application is approved.

Please note that the RSP subscription date is 15th of every month, or the next business day if 15th is a non-business day.

Click View to check your RSP status

## Step 4

### RSP

#### REGULAR SAVINGS PLAN (RSP)

You have the following RSPs in your investment account :

Click on the edit icon to display the details or edit the details of the respective RSPs.

Name of Fund	RSP Amount	Payment Method	Status	Edit	DDA Form
Kenanga Growth Fund	RM 200.00	DDA	Pending		<a href="#">Maybank   CIMB</a>
PMB Dana Mutiara	RM 100.00	Cash Management	Terminated		
PMB Dana Mutiara	RM 100.00	Cash Management	Terminated		
Kenanga Growth Fund	RM 1,000.00	Cash Management	Terminated		
Kenanga Growth Fund	RM 100.00	DDA	Terminated		
<b>RSP Amount Total (RM)</b>	<b>RM 0.00</b>				

Go to REGULAR SAVINGS PLAN >> VIEW / EDIT to view / edit the status

DDA form can be downloaded from here too

**REGULAR SAVINGS PLAN**

RSP Reference	11917
Fund Name	Kenanga Growth Fund
RSP Amount	RM 200.00 monthly
Payment Method	DDA
Bank Name	Maybank
Account Number	
Name in Bank Account	
Status	Pending

You may edit your RSP amount or terminate your RSP anytime. Request received between 8th to 18th will be effective next cycle

If you would like to change your monthly RSP amount, please change the RSP amount accordingly and click on the "Update" button.

RM  monthly

If you want to terminate the RSP for this fund, please confirm by entering your password and clicking on the "Terminate" button.

Please enter password for verification :

**Note:**

**RSP-DDA/FPX** Change of amount request or Termination request received between 8th to 18th of the month will only be effective from the next RSP cycle, as existing approved RSP-DDA/FPX would have been processed for deduction on the 15th of the current month.

**RSP-Salary Account** Change of amount request or Termination request received between 16th to 28th of the month will only be effective from the next RSP cycle, as existing approved RSP-Salary Account would have been processed for deduction on the 26th of the current month.

**RSP-Cash Management fund** Change of amount or termination request received after 15th, or the following business day if the 15th is a non business day in the relevant month will be effective on the RSP Transaction for the next month.  
If there are insufficient balance in your cash management fund, Fundsupermart Reserves the right not to create any RSP subscription contracts, or to create partial Contracts as appropriate.

For the creation of partial subscription contracts, we will create RSP subscription Contract based on the ascending order of the RSP Reference number. An email Notification will be sent to you with the list of successful RSP subscription contracts. This should not be created due to insufficient balance.