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Stop Letting Your *Salary Sleep*

*The Malaysian Professional's Guide to High-Yield Savings, Smart Salary Allocation,
and Protecting What You've Earned*

@chroniclesofjosh

Who This Book Is For

This guide is written for Malaysian working professionals, salaried employees, and first-time investors who:

- Are letting their salary sit in a savings account earning **0.20% per year**
- Feel the pressure of rising costs, subsidy cuts, and persistent inflation
- Want their money working harder — without complex investment structures
- Are ready to build a simple, automated system they can actually stick to

Think of this as personal capital readiness. We keep the depth. We remove the fluff.

The operating logic of this guide follows a simple but powerful flow:

| **DIAGNOSE** → **REPOSITION** → **ALLOCATE** → **AUTOMATE** →
PROTECT

Each chapter produces something tangible you can implement this week.

T A B L E O F C O N T E N T S

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Why Doing Nothing Is the Most Expensive Choice You're Making
The Macro Context: Oil, Subsidies, and the Pressure on Your Ringgit

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Introduction

THE INVISIBLE TAX ON YOUR SAVINGS

Most Malaysians don't lose purchasing power all at once. They lose it quietly — one month of inaction, one "I'll sort it out later," one salary that lands in a savings account earning next to nothing.

What starts as convenience becomes a habit. What starts as a habit becomes a financial strategy — a terrible one.

And when petrol subsidies are cut, when oil prices climb past **\$100 a barrel**, when the cost of living tightens — you realise the system was working against you the entire time.

This guide exists to solve that specific problem.

Not with motivation. Not with mindset. **But with systems.**

By the end, your money won't be waiting for you to do something with it. It will **already be working.**

Chapter 1: The 0.20% Problem

WHAT YOUR BANK IS ACTUALLY PAYING YOU

Traditional banks in Malaysia pay their savings account holders **0.20% per annum** on standard balances. On RM10,000 sitting in your account, that is **RM20 a year** — less than a single tank of petrol.

0.20%

Annual profit rate on standard Malaysian savings accounts (major banks, standard tier)

If you're already working so hard for money, your money should be **working hard for you too**.

The uncomfortable truth: **doing nothing is a decision**. And in an inflationary environment, it is an **expensive** one. While your balance sits at 0.20%, inflation erodes real value at 3-4% annually.

You are not saving money. You are slowly losing it — just slowly enough that it never feels urgent.

CASE SNAPSHOT — THE OPPORTUNITY GAP

A professional keeps RM30,000 in a standard savings account for 12 months. At 0.20%, she earns RM60.

The same RM30,000 in a platform earning 4.00% p.a. returns RM1,200.

The difference is RM1,140 — with zero additional effort required.

Lesson: Inertia has a price. Repositioning takes one afternoon.

Chapter 2: The High-Yield Landscape

WHERE YOUR MONEY SHOULD ACTUALLY LIVE

There are so many places that allow you to **easily earn profit every day**. Malaysia's ecosystem now offers 3% to 10% annually, with low or zero minimum deposits.

The **deposit requirements are so low** that you can get started right away.

PLATFORM	RATE	DEPOSITS	PAYOUT	PIDM?	SHARIAH?
KDI Save	4.00% p.a.	2-3 bus days	Daily	✗	✗
Boost Bank	3.30-4.00%	Instant	Daily	✓	✗
ASB / ASM	4.50-5.75%	1-2 bus days	Yearly	✗	✓
MooMoo Cash Plus	6.00% p.a.*	2-3 bus days	Daily	✗	✓
★ Versa Save (Conv.)	10.00% p.a.†	2-3 bus days	Monthly	✗	✗
★ Ryt Bank	4.00% p.a.	Instant	Daily	✓	✗
★ AEON Bank	3.00% p.a.	Instant	Monthly	✓	✓

★ My favourite apps. *MooMoo: 30-day promo, new users, up to RM30k. †Versa: new users, auto-debit min. RM500. Always verify. Not financial advice.

How to read this: Prioritise PIDM-protected platforms (Boost, Ryt, AEON) if deposit insurance matters. ASB/ASM and AEON for Shariah compliance. Versa for maximum introductory returns if you meet the conditions.

Chapter 3: The Salary Allocation System

THE 15 / 35 / 25 / 25 FRAMEWORK

At the start of the month, I'll immediately transfer my pay to these places. Most salary allocation fails not because people lack discipline — but because they allocate what is left over rather than what was planned first.

The system below flips that. On salary day, before anything else, **the money moves first.**

15%

Emergency Fund & Investments

Top up to 6-month reserve, then redirect to KDI Save, Versa, or ASB

35%

Fixed Commitments

Rent, utilities, insurance, loan repayments — non-negotiable obligations

25%

Daily Spending — Account 1

Food, transport, lifestyle — ring-fenced on a separate account (e.g. Ryt Bank)

25%

Daily Spending — Account 2

Secondary buffer — Grab, online orders, personal care

The key insight is **separation of purpose.** Money that has a job is less likely to be spent without intention.

WHY THIS WORKS

A professional earning RM5,000/month moves RM750 on day one into a high-yield platform at 4% p.a.

By year-end, RM9,000 accumulated has earned RM200+ in passive returns — before any raise or lifestyle change.

The system earns even when you're not thinking about it.

Chapter 4: Control Your Habits, Not the Market

THE ONE VARIABLE ALWAYS WITHIN REACH

We can't control prices, but we can control our **habits**.

With **oil prices hitting \$100/barrel** (again) and RON95 subsidies slashed, things are getting tougher for everyone.

This system isn't about "getting rich." It's about **protecting what you've already earned**.

- Automate the allocation
- Reposition idle savings
- Review quarterly
- Start now, optimise later

AWARENESS → REPOSITION → ALLOCATE → AUTOMATE → REVIEW

The professional who builds this system this month will, by year-end, have outperformed the one still planning to sort it out soon.

CLOSING NOTE

Which apps are you using to keep up with inflation?

Share your favourites in the comments below. The best financial decisions are often discovered through community — not textbooks.

Follow for more personal investing content, honest takes, and systems you can actually use.

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Not financial advice. Always verify rates on official platforms.
