

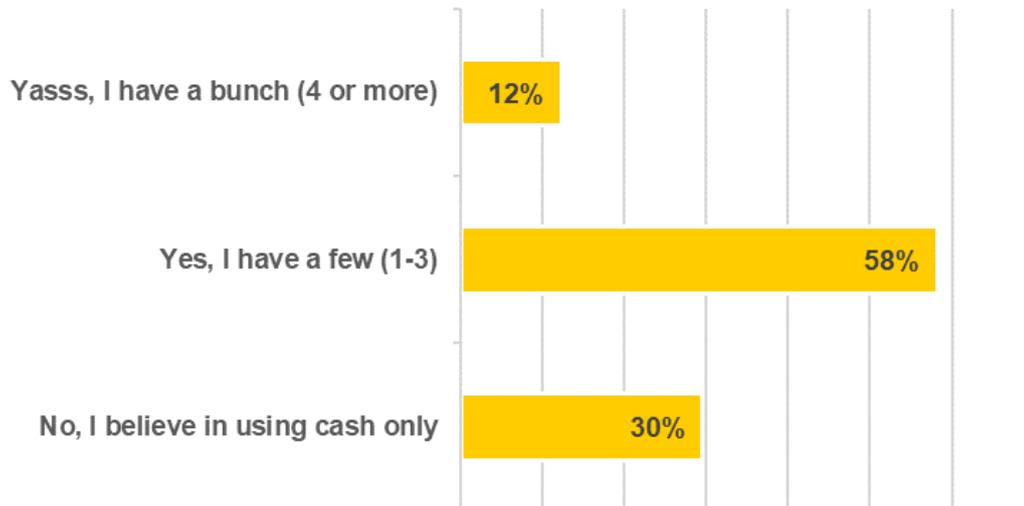


RinggitPlus Malaysian Financial Literacy Survey 2019 Report

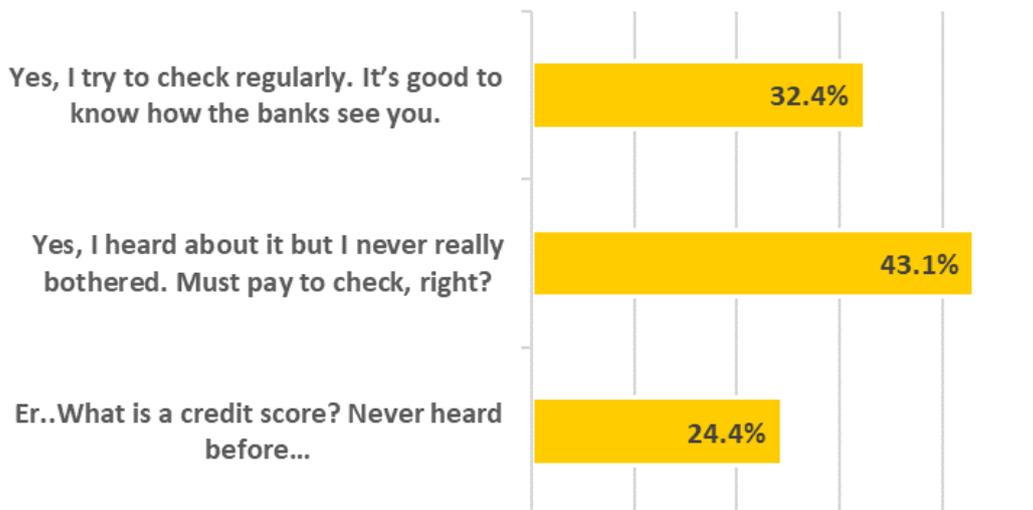
Methodology:

The data reported is based on a representative sample of 1,101 respondents sampled from 8,139 participants via stratified sampling. These 8,139 respondents were asked a series of questions online to establish their opinion on a relevant financial subject or a fact about them. These participants were then binned according to demographics (age, income, location) and then sampled to capture opinions representative of Malaysians across demographics and strata.

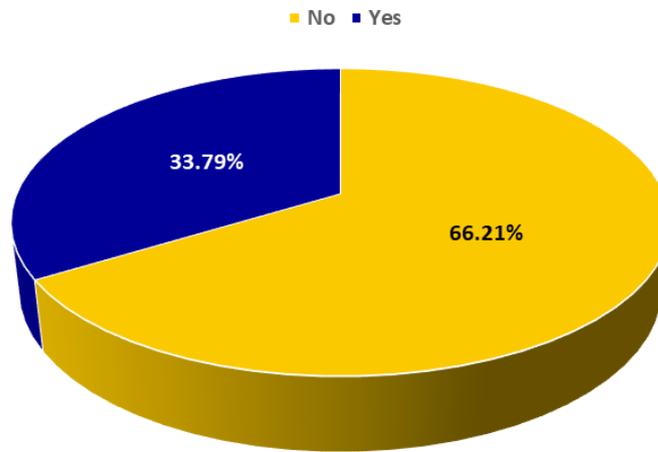
1. Do you have a credit card?



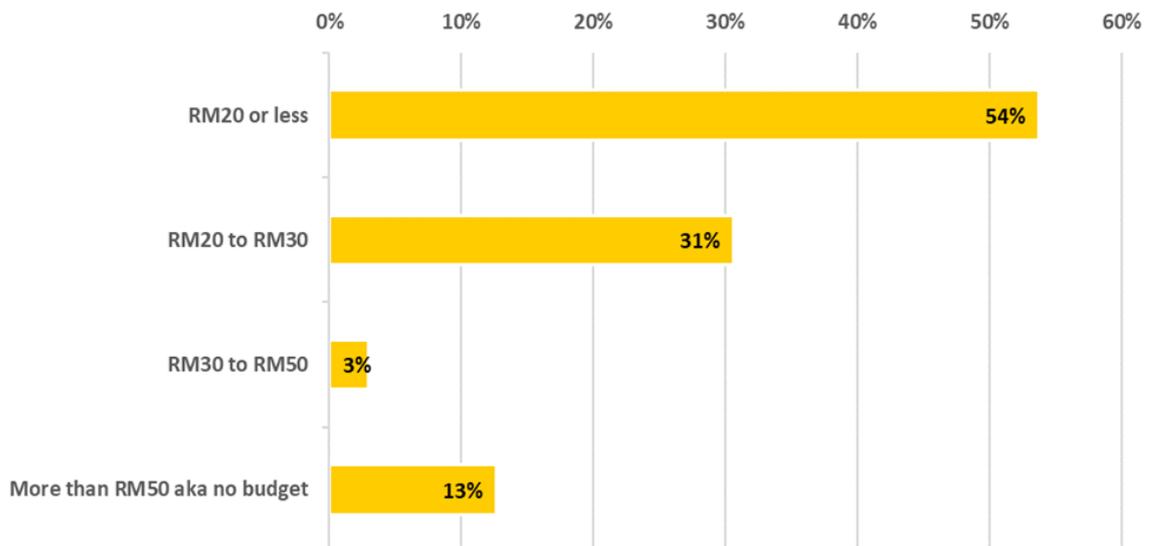
2. Do you know what's a credit score?



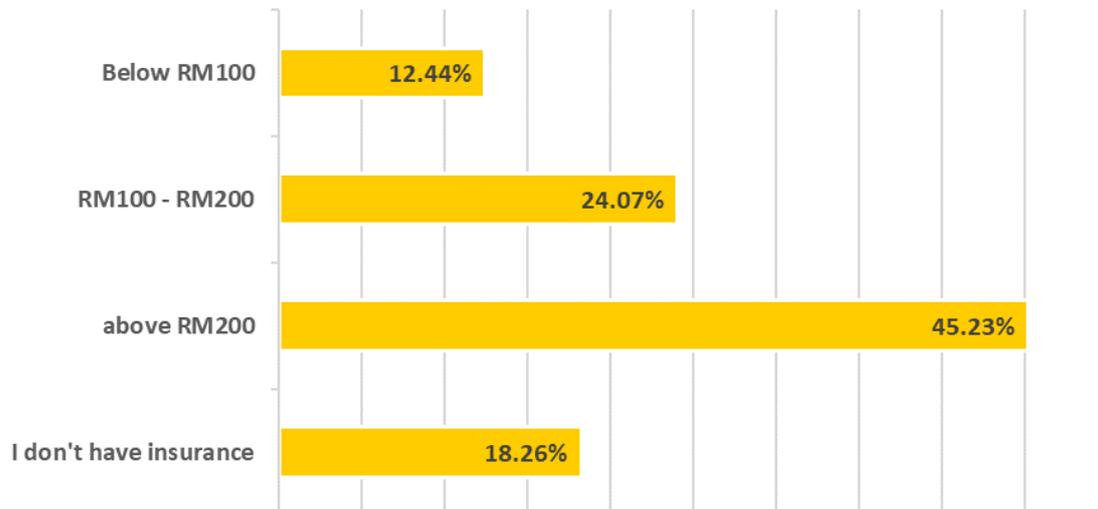
3. Do you think that owning a number of credit cards is bad for you?



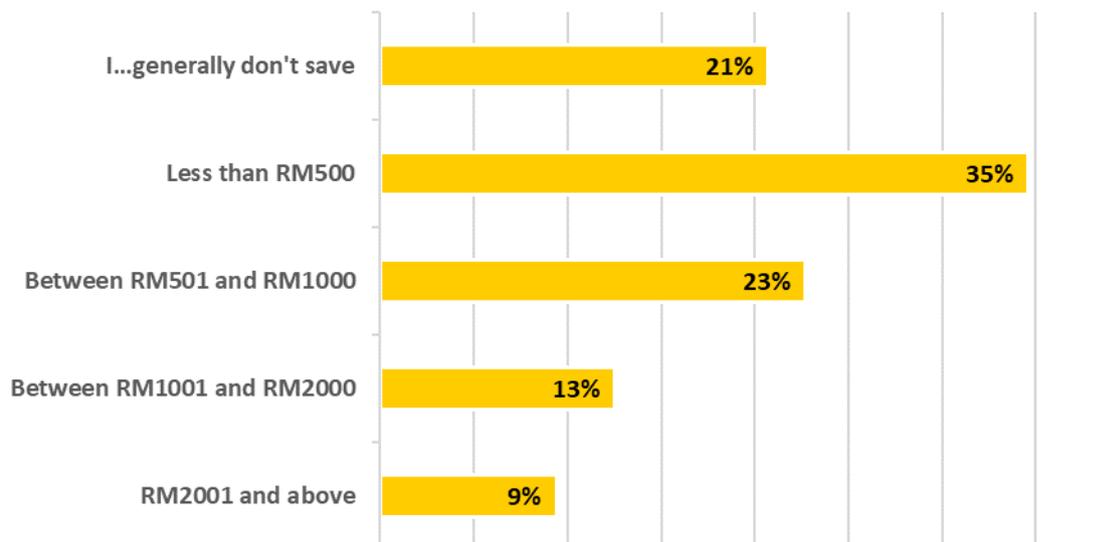
4. How much do you normally spend for all your meals in one day?



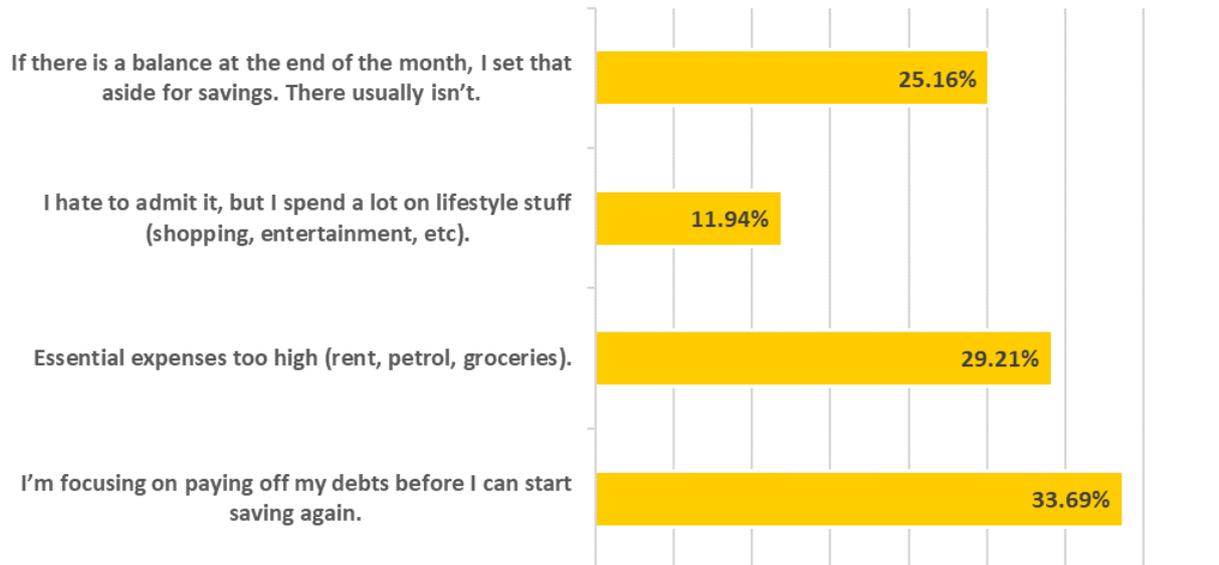
5. How much is your monthly insurance (life & medical) premium?



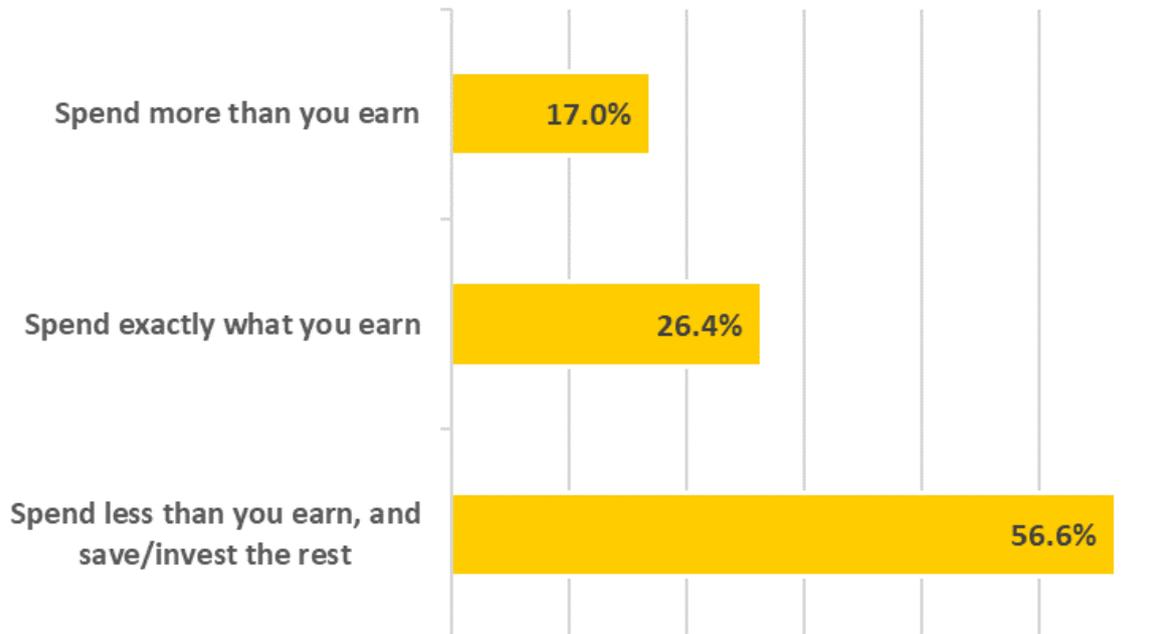
6. How much do you manage to save each month?



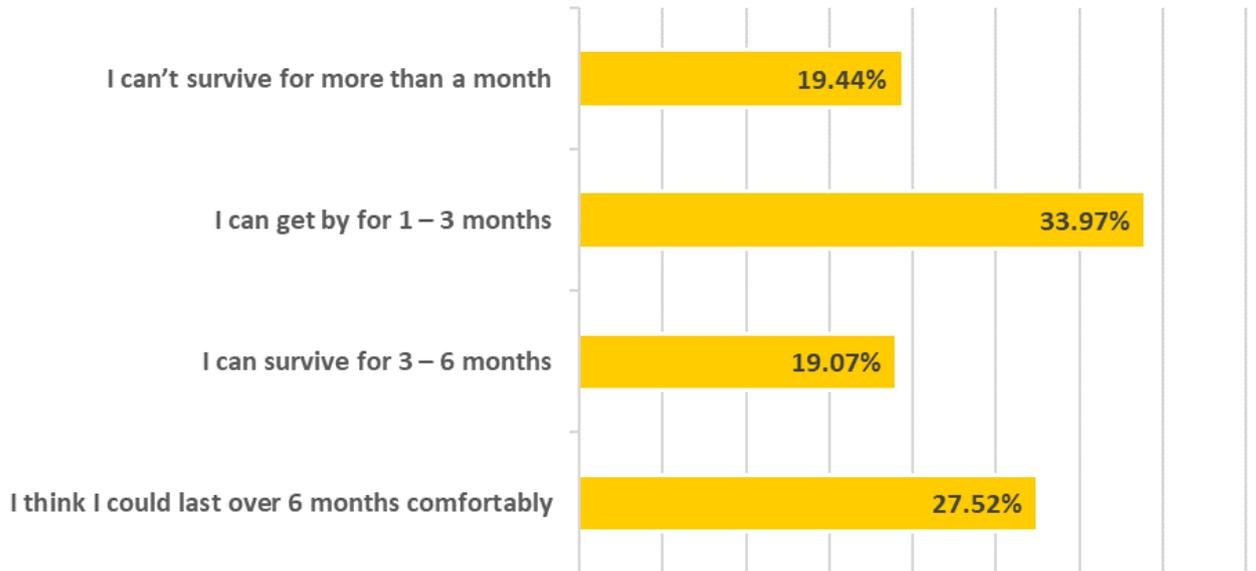
6a. If you answered 'I...generally don't save', do you know why?



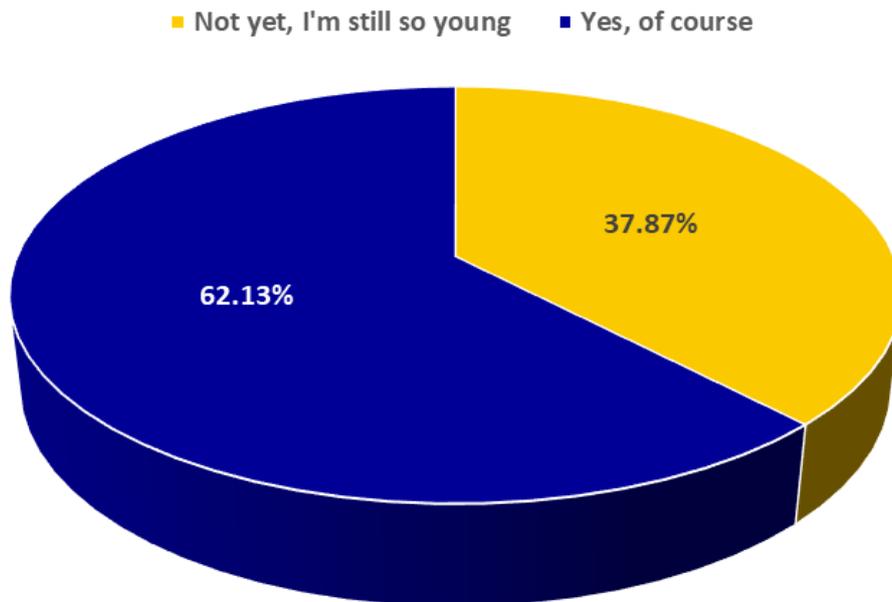
7. If you're honest with yourself, each month you:



8. If you *touchwood* lose your job, and all you have are your savings, how long do you think you can survive with your current lifestyle?

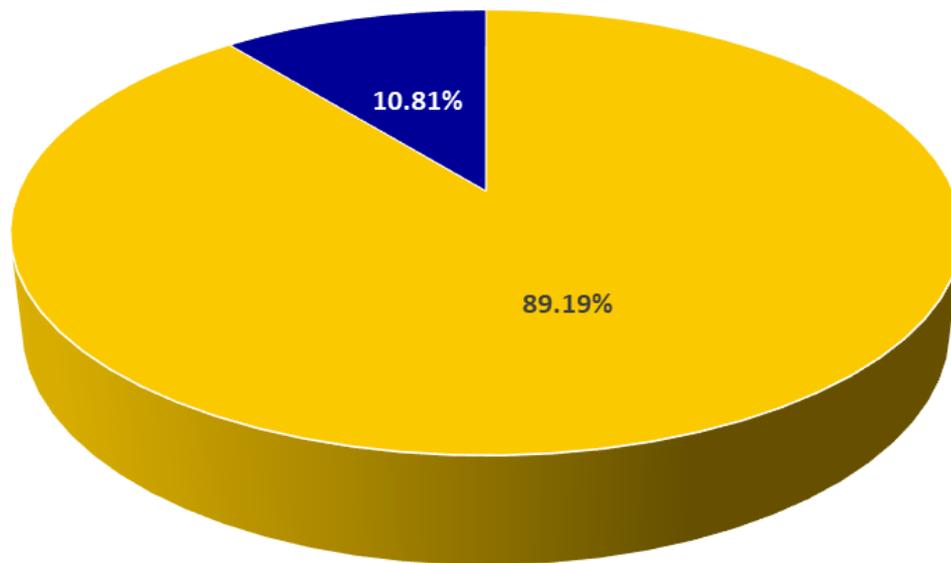


9. Have you started planning for your retirement?



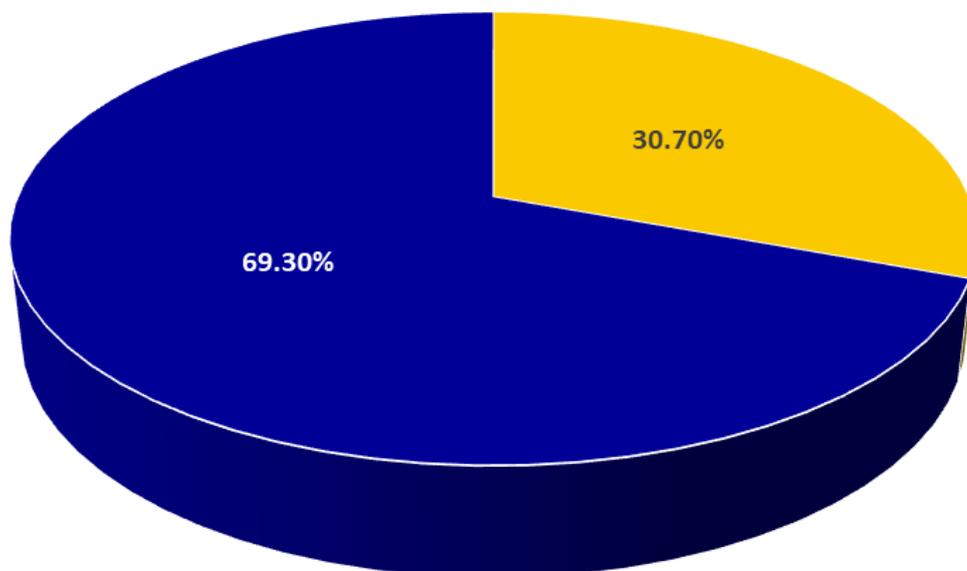
10. Do you think your EPF savings is enough to retire?

■ No, we need to save on our own as well. ■ Yes, every month deduct a lot ok!

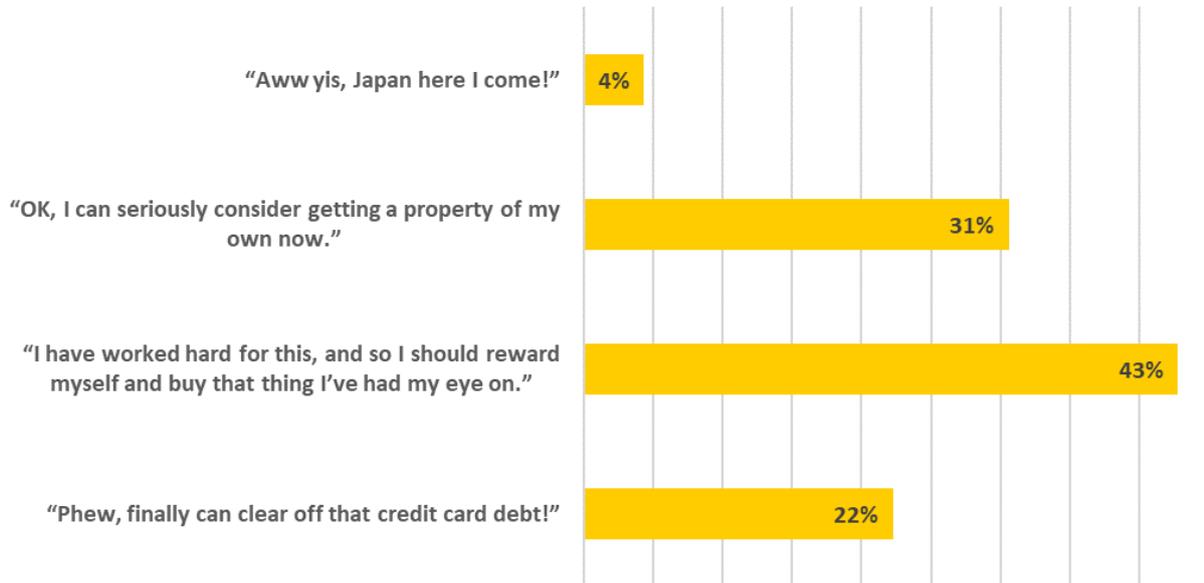


11. Do you think you are in control of your money?

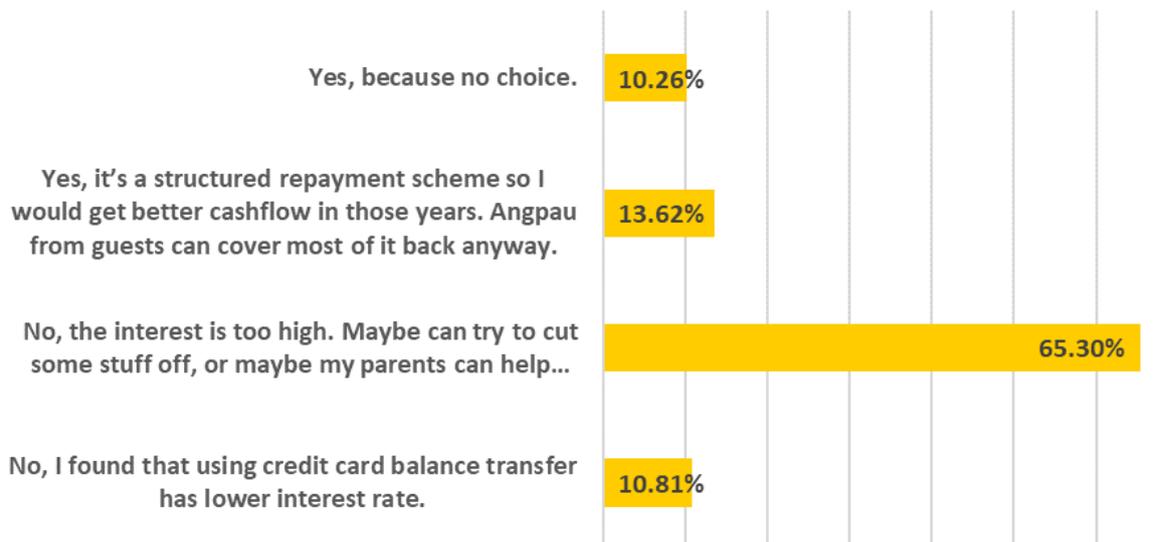
■ No ■ Yes



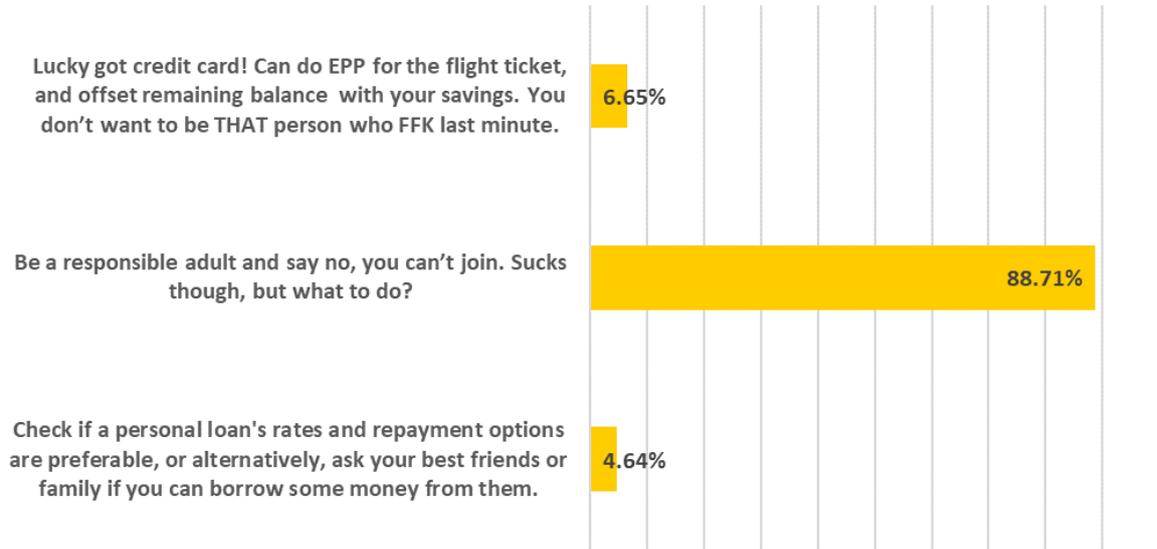
12. Your year-end bonus just came in! What’s the first thing that comes to your mind about how to spend it?



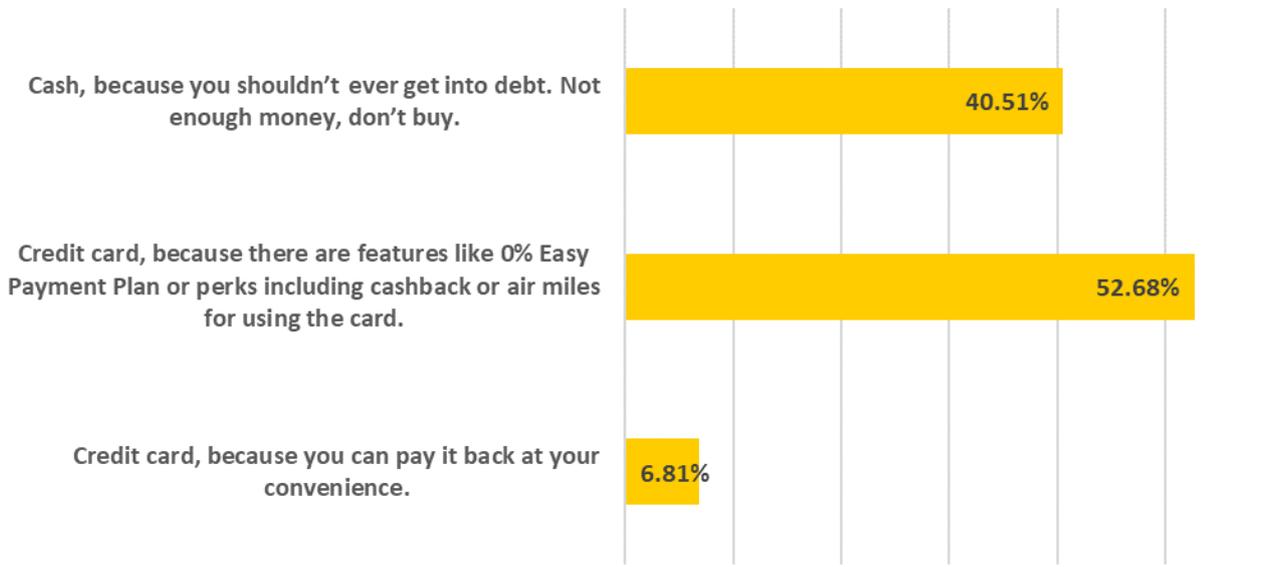
13. You’re getting married next year, and have been saving. But, you realise you’re short by quite a big margin. Would you take a personal loan to cover that amount?



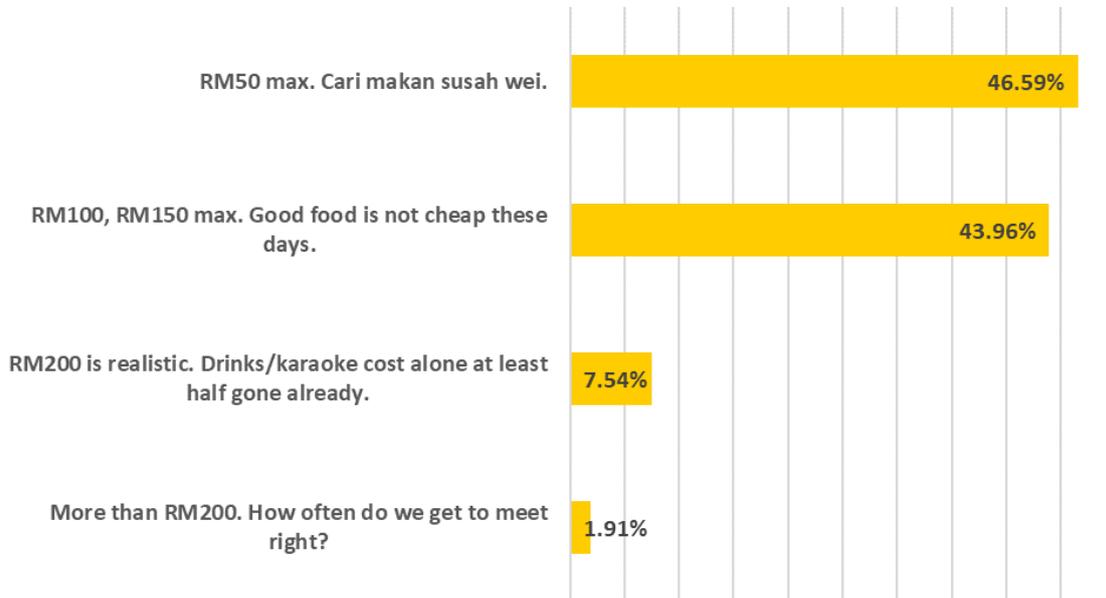
14. Your close friends have wanted to do a trip to Europe for years, and decide this is the year. The estimated total cost for the trip is RM10,000. You don't have the money for it, so what do you do?



15. Your smartphone is dying, and your favourite brand has just launched a new flagship model. It has upgrades in everything important to you (better cameras, longer battery life, etc.). How will you purchase it?

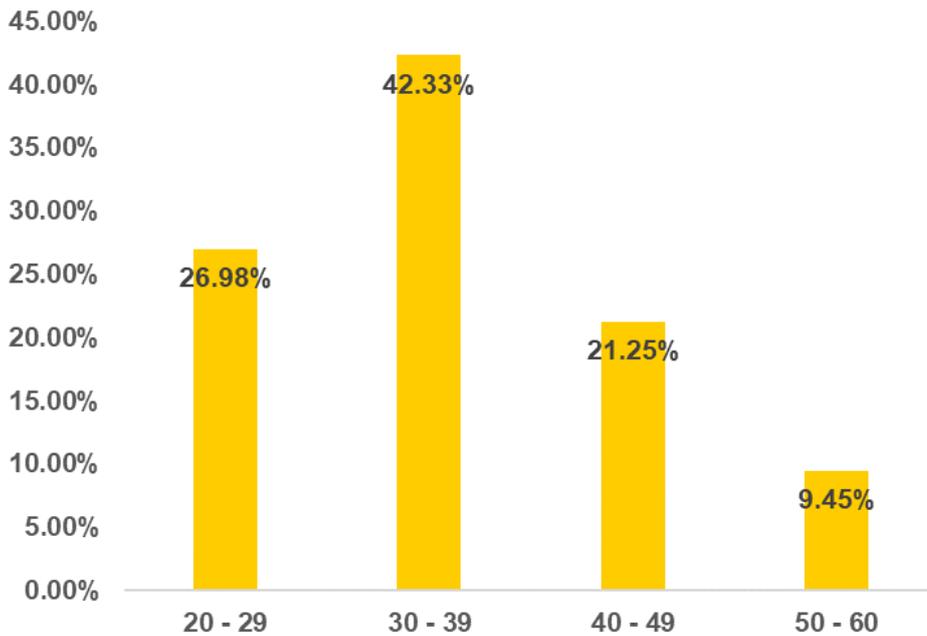


16. How much is a good amount to budget for a night out with friends?

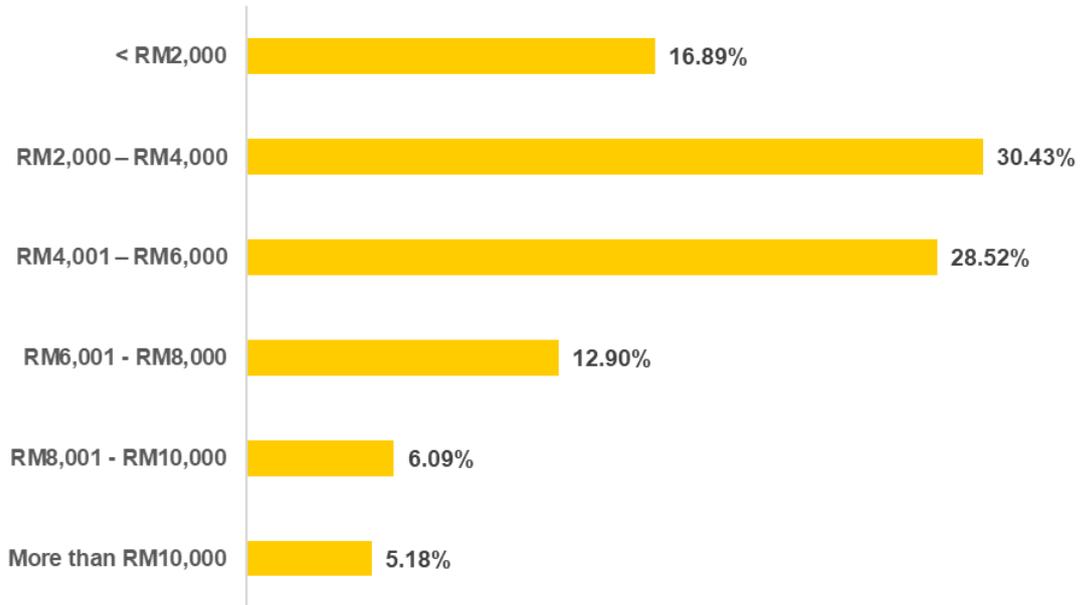


About The Respondents

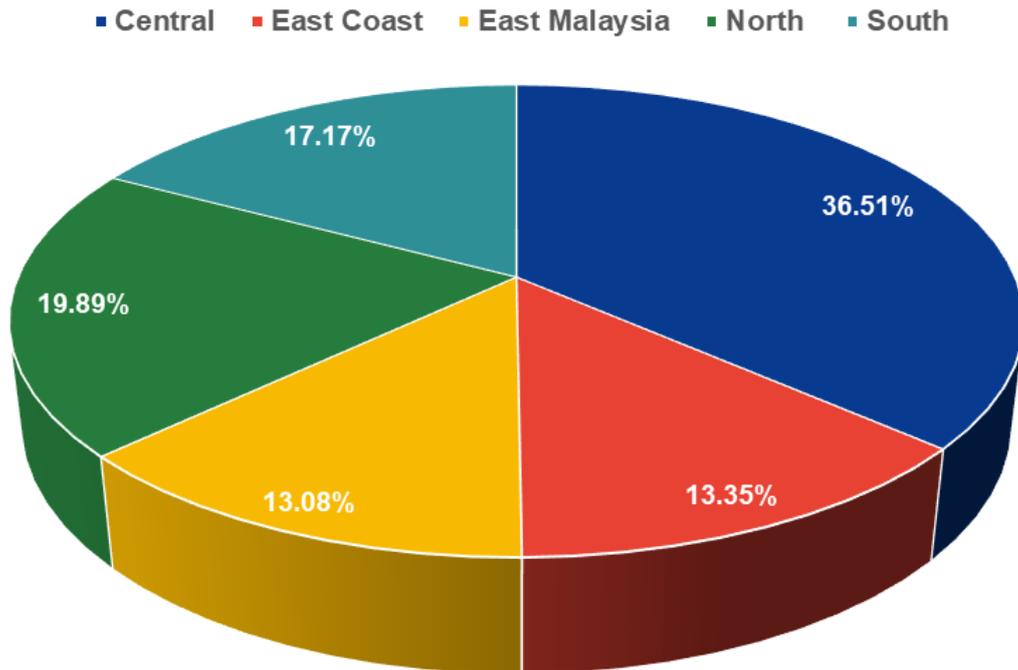
17. Age



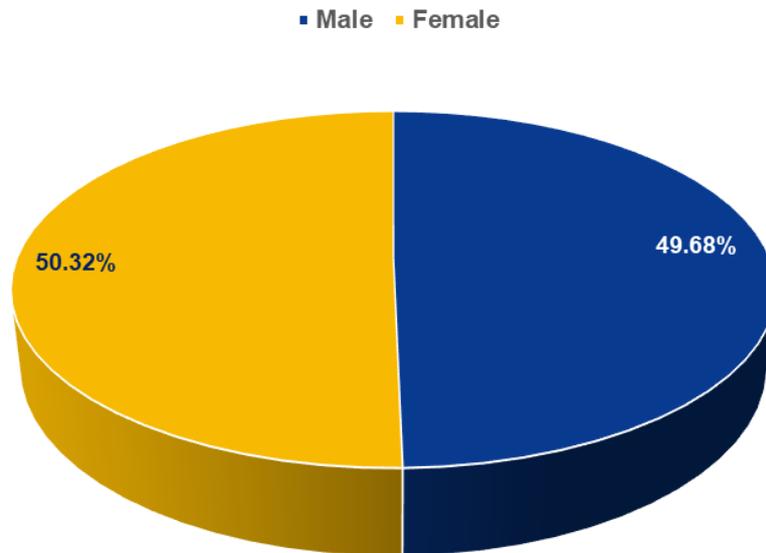
18. Income



19. Region

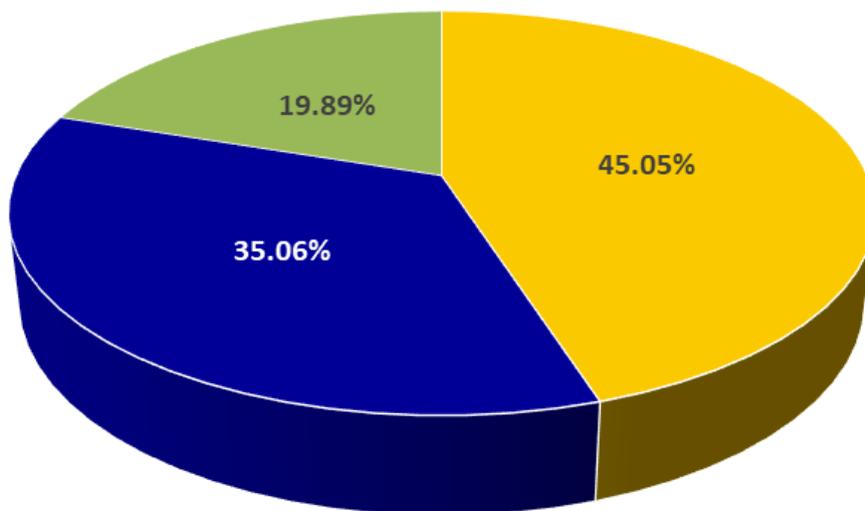


20. Gender



21. Have you ever had a credit card application rejected before?

- No, it's quite seamless for me.
- Yes, and the bank won't tell me why!
- Never applied for one before



- End of Report -