

DIRECT DEBIT AUTHORISATION (DDA)

Effortless Investing for Steady Wealth Building

What is Direct Debit Authorisation (DDA)?



1. Sign up for a monthly DDA into a Public Mutual fund and give a standing instruction to the bank.



2. A fixed amount of money will be transferred from your bank account to Public Mutual on a fixed date every month.



3. The money will be invested in that fund, regardless of the unit price.

4 Benefits of Investing via DDA

1. You can start accumulating wealth with **as low as RM100** and watch it grow over time.
2. Automates your investments to cultivate the discipline of **consistent investing** while avoiding market timing.
3. **Mitigates the risk of a lump-sum investment** by breaking a larger sum into smaller amounts and investing them on a regular basis.
4. **Avoids emotional investment decisions.**

Which Investments Support DDA?



Unit Trust Scheme

- Cash investment only.
- Minimum of RM100, depending on your financial needs and goals.

Private Retirement Scheme

- Cash investment only.
- Minimum of RM100. Or you can set up a RM250 monthly DDA to fully utilise the RM3,000 annual tax relief¹.

How Does DDA Leverage the Power of Compounding?

Example²: Investor A signs up for a DDA of RM100 a month into Fund X. Assuming a rate of return of 8%, this is the potential return that he may achieve:

Accumulated After 10 Years
RM18,417



Accumulated After 20 Years
RM59,295



Accumulated After 30 Years
RM150,030



¹ Including tax relief for deferred annuity. Tax relief is valid until year 2030.

² Assumption: A constant rate of return of 8% per annum, compounded monthly. For illustration purposes, the DDA investments indicated excludes the sales charge.

Sign up for DDA today via Public Mutual Online (PMO) or PMO PLUS – fast, easy and paperless!

