

TH 2015 DEPOSITORS BONUS FAQs

ANNUAL BONUS AND HAJJ BONUS

1. How much is TH 2015 Depositors Bonus?

Lembaga Tabung Haji (**TH**) has announced an annual bonus of 5% and Hajj Bonus of 3% to eligible depositors for its financial year of 2015.

2. What is Annual Bonus?

Annual Bonus is *hibah* or a gift announced by **TH**, based on *Wadiah Yad Dhamanah* concept, which is based on **TH's** financial capacity during the current year.

3. What is Hajj Bonus?

Hajj Bonus is *hibah* or a special gift given out to **TH** depositors who have yet performed hajj and limited to current hajj payment (RM9,980).

4. Who is eligible to receive the Annual Bonus?

All depositors that holds an active savings account with **TH** up to 31 December 2015 is eligible to receive the annual 2015 bonus at the announced rate.

In any case the depositor closes his account within the current year and before the annual bonus was announced, the bonus rate will be based on ex gratia payment based on Islamic Banking fixed savings rate for 6 months' period. No adjustments will be made from that point onwards.

5. How is the TH 2015 Annual Bonus calculated?

TH 2015 Annual Bonus is calculated by taking account monthly average minimum balance for 12 months, multiplied by the stipulated rate.

Calculation: Monthly average minimum balance x 5.00%

(January-December 2015/12 Months) x 5.00%

6. Who is eligible for to receive the Hajj Bonus?

All depositors who holds an active savings account with **TH** up to 31 December 2015 and have yet to perform Hajj.

7. How is the Hajj Bonus calculated?

Hajj Bonus is calculated by taking into account monthly average minimum balance for 12 months, multiplied by the stipulated rate.

However, maximum eligibility rate is based on monthly average minimum balance of RM9,980 (limited to current hajj payment).

Calculation: Monthly average minimum balance x 3.00%

(January-December 2015/12 Months) x 3.00%

Example :

Annual Average Minimum Balance				
Bil	Less than RM9,980		More than RM 9,980	
	Minimum Average Balance	Total Eligible for Hajj Bonus	Minimum Average Balance	Total Eligible for Hajj Bonus
1	RM9,979.99	RM9,979.99	RM100,000.00	RM9,980.00

2	RM4,500.00	RM4,500.00	RM25,300.80	RM9,980.00
3	RM2,000.55	RM2,000.55	RM10,510.54	RM9,980.00
4	RM730.00	RM730.00	RM9,980.01	RM9,980.00

** Maximum eligibility rate is RM9,980.00 only = RM9,980.00 x 3%

8. How is the annual bonus and hajj bonus payment made?

Both bonuses are credited into depositors accounts.

9. When can the *TH* 2015 Depositors Bonus be checked?

TH 2015 Depositors Bonus can be checked from 10 February 2016 (Wednesday).

10. Are the EPF investment account depositors in *TH* eligible for Hajj Bonus?

No, Hajj Bonus is only given out to depositors who holds a savings account with *TH* and have yet to perform Hajj.