A Guide to



Compare money transfer (remittance) services to find the best price and product when you send money home.

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What is SaverAsia?

SaverAsia is a free to use app that will help you in your new country:



Compare costs and
services for sending
money home.

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Find helpful financial services and information wherever you live.



Help you manage your money and make sure you're able to save and not overspend.

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Help you verify whether your overtime is paid in accordance with the law.



Are you planning to send money home?
And wondering how to do it wisely?

If so, then SaverAsia is for you.

Compare money transfer (remittance) services to find the best price and product when you send money home.

Why compare money transfer services on SaverAsia?

Compare and find the lowest costs It's free – no cost for you to use SaverAsia.

Compare and find the service that suits you best

It saves you time – the filters allow you to pick the service most convenient for you and the receiver.



Filters allow you to pick:

- Speed of transfer
- Form of transfer (how you send)
- Method of transfer (how you make the payment and how it is received)

Compare and find the fastest services

Sometimes getting money to someone fast is the most important thing. Look for the fastest speeds of transfer.

Sp	eed of Transfer	
2	Two days	
G2	Same day	
Ð	Less than one hour	_
đ	Next day	
5	3-5 days	

You can further filter to pick your preferred way to send money:

Conline		
	Dolline	
In Person		
	In Person	
😩 🔲 In Person or Online	2 🔲 In Person or Online	

		ja c	DTIN	ansfer
9	>	9	Bank	Deposit to Bank Deposit
<u>Ş</u>	>		Bank	Deposit to Cash
	>		Cash	to Cash
٥	>	(Ŷ)	Debit	Credit Card to Bank Deposit
ę		>	0	Bank Deposit or Cash to Cash
ę	٥	>	Linu	Bank Deposit or Debit/Credit Cash
	>	ę		Card to Cash to Bank Deposit
10	>	s	Bank	Deposit to Mobile Money

Use the 'Compare Rates' page...

Step 1.

Select the countries you are sending from and to.

Step 2.

Then select how much money you wish to send.

Step 3.

Click "compare rates now" to get the best deal – on this page you have many options for comparing costs: To view all the different filters scroll your screen sideways.

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la Australia		φ.)
end to		
Philippines		91
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Compare rates	now	
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Step 4.

Choose from our various filters to find the best way to transfer for you.

Step 5.

Send money by clicking "send money" or by clicking on the logo of the money transfer service. You can then register and send with the service you have found on SaverAsia.

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ତ୍ର > ତ୍ର	FX 20.44 + MYR 8.00 Fee * Receiving fees may apply
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Мо	re Détails 👻
Money Swap	0
G	MYR 2,000.00 =
ê > ê	BDT 40,573.99 FX 20.38 + MYR 9.00 Fee
Ser	nd Money 🖑
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Are you thinking about:

- Opening a bank account?
- Taking out insurance?
- Want to learn more about your finances?

If so, then SaverAsia is for you.

The '**Finance Basics**' pages can help you learn about the different financial products and what they mean. You may learn how to open a bank account or find out about the different financial and insurance products available to you in your new country.

FINANCE BASICS

Finance Basics

To help you save or send your money, please read our Finance Basics tips.

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How to open a bank account?

Banks offer different services to meet the different needs of their customers. You will need to understand the terms and conditions of the bank account [...]

Read more

What is financial literacy?

Financial literacy is the ability to understand and manage your money. It is important because it provides us with the SaverAsia portal also connects you with financial literacy courses that may be available for you in your new country.

To view this visit the SaverAsia website: <u>https://saverasia.com/</u> <u>financial-resources/</u>

		F	inanc	ial Resources		
	ry, SaverAsia	s 'Save Mo	ney' tools	e on how to open a basic are here to help you imp res is only available in Er	rove you and	your family's
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SaverAsia helps you to find and learn about helpful support services wherever you live.

To learn more about this visit: <u>https://saverasia.</u> com/local-support/

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aidha ADHA empowers women with training programs and courses for domestic	(i) (1) (ii) Workers Training programs in linuncial literacy and autoevelopment skills that will enable	Athlanah ser Malayata's in

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Calculators

Do you want to:

- Track your spending?
- Set yourself saving goals?
- Figure out how much overtime you should be paid?

If so, then SaverAsia is for you.



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Use our 'Budget Calculator'...

Add your income and your expenses to see how much you could save and to make sure you aren't overspending.

Step 1.

Add your income into the fields. Add all the ways you earn money, e.g. job, government benefits, second job, rental income, driving a car, shares, etc.

503

BUDGET CALCULATOR

Step 1 of 3

Income

Let's start with entering all the ways you earn money.

Primary Income

Amount

Pay period

700

Other income

Do you earn any other income? E.g. government benefits, second job, rental income, driving a Grab, shares, etc.

Step 2.

Add your expenses into the fields. Add all the ways you spend your money, e.g. rent, food, remittances, bills (phone, electricity etc.), travel, etc.

Step 2 of 3	
Expenses	
Add your expenses belo phone, electricity etc.) a	w. E.g. rent, food, remittances, bills nd travel.
ltem	× Remove
Rent	
Amount	Pay period
AUD 200	Weekly
ltem	× Remove
Food	
Amount	Pay period
AUD 100	Weekly
+ /	Add expense
< BACK	NEXT >

Step 3.

Press 'Next' to see how much money you are saving, and make sure you are not overspending.

Step 3 of 3			
Summary			
Below you can see how mu this period.	ich money you sho	uld receive för	
1			
🔘 Total Income		A\$700.00	
Total Expenses		A\$300.00	
Money left over	A\$400.00		
	Weekly	×	
Downlo	ad Summary		
< BACK			



HOW TO

Use our 'Overtime Pay Calculator (Malaysia)'...

If you are working in Malaysia, you can calculate how much overtime your employer is supposed to pay you using our overtime calculator.

There are three ways your overtime is calculated:

- normal weekdays
- rest days
- public holidays

By inputting how many hours you have worked, SaveraAsia overtime calculator can tell you how much you are supposed to be paid.

Step 1.

Input your basic wage you receive and the pay period.

507

NEXT >

E

OVERTIME CALCULATOR

Step 1 of 2

Malaysian Overtime Pay Calculator

This calculator will work out the amount of overtime you should receive based on the hours you have worked and the standard government over time requirements.

mount	t	Pay period	
MYR	200	Daily	- 4

Your hourly rate is MYR 25.00

Overtime Hours

3

As per Employment Act 1955 (Malaysia), the employee shall be paid at a rate not less than 1.5 times his/her hourly rate for overtime work in excess of the normal work hours. For work on a rest day the pay shall be no less than 2.0 times the hourly rate, and on a public holiday no less than 3.0 times the hourly rate.

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Step 2.

Input any overtime hours you have worked in the fields below.

Normal Days (x1.5)

Number of hours worked overtime

4

Rest Days (x2)

Number of hours worked overtime

2

Paid Public Holidays (x2)

Number of hours worked overtime

1

Unpaid Public Holidays (x3)

Number of hours worked overtime

2			
			NEXT 3
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Step 3.

Press 'Next' and view a summary of how much the employer should be paying you that pay period.





To learn more about any aspect of the app watch our detailed videos on our 'Video Guides' page in the language of your choice.



Our detailed 'Video Guides' will walk you through the SaverAsia app, how to transfer money on the app or different scenarios where you can use SaverAsia calculators.

> **Overtime Calculator:** Public Holiday

> Overtime Calculator:

Play Video

Play Video

Rest Day



Conclusion

The free to use SaverAsia App will help you:

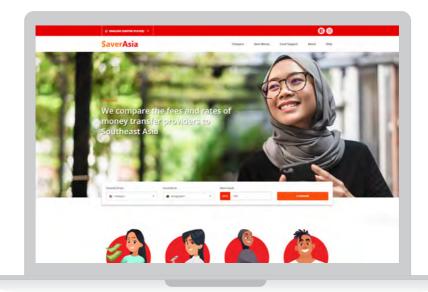
- Compare and find the lowest costs.
- Compare and find the fastest services.
- Compare and find the service that suits you best.
- Learn about different financial products and what they mean.
- Manage your money through our budget and overtime calculator.



SaverAsia website can also help you:

- Find and connect with helpful financial organisations wherever you live.
- Find and lean about helpful support services wherever you live.

To learn more about this visit: https://saverasia.com/local-support/







Supported by:



International Labour Organization Australian

Canada

Managed by:

\$aver.Global





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