How to Read 30-Day and 90-Day Exchange-Rate Averages

When you watch the MYR trend tracker on a site like Sgd.to, you will see two common averages: the 30-day average and the 90-day average. These numbers help you understand whether the exchange rate is moving in your favour or against it over a short or medium period. The 30-day average tells you what the rate has done in the past month, while the 90-day average smooths out a quarter's worth of daily swings. Knowing how to read them can help you decide when to transfer money or set a rate alert.

The direct answer is that a 30-day average gives a near-term view of the market, while a 90-day average reveals the underlying trend without the noise of daily ups and downs. If you are planning a transfer in the next week, the 30-day average matters more because it reflects recent conditions. But if you are watching the ringgit over a longer period, the 90-day average shows you the bigger direction.

To get the most from these averages, you need to understand how they are calculated and what they mean for your own transfers. Let us break it down.

What is a 30-Day Average?

A 30-day average takes the mid-market rate for each of the past 30 days, adds them up, and divides by 30. This gives you a single number that represents the typical rate over that period. Because it only covers the last month, it responds quickly to recent changes. If the ringgit strengthened sharply last week, the 30-day average will reflect that climb sooner than a longer average would.

For someone sending Singapore dollars to Malaysia, a rising 30-day average means you are getting more ringgit for each SGD. A falling average means the opposite. The 30-day average is helpful when you are timing a transfer within the next couple of weeks. If the average is trending up, you might wait a few more days. If it is trending down, you may want to lock in the current rate sooner.

What is a 90-Day Average?

The 90-day average works the same way but over three months. Because it includes 90 daily rates, it is less affected by a few volatile days. A sudden spike or dip on a single day gets diluted by the other 89 days. This makes the 90-day average a better guide for understanding the underlying market movement rather than short-term noise.

If you are watching the MYR trend tracker over several months, the 90-day average helps you see whether the ringgit is generally strengthening or weakening against the Singapore dollar. For example, if the 90-day average has been rising for two months, the currency chart shows a clear upward trend, even if the daily rate dipped yesterday. That kind of pattern is useful for planning a transfer that is still a few weeks away.

How to Use Both Averages Together

Looking at both averages side by side gives you a fuller picture. Compare the 30-day average to the 90-day average. If the 30-day average is higher than the 90-day average, it means the recent month has been stronger than the longer-term trend. The rate is likely moving up. If the 30-day average is lower, the rate has been weakening recently.

You can also watch how the gap between them changes. A widening gap means the recent trend is accelerating. A narrowing gap means the recent trend is slowing down or reversing. This kind of reading helps you decide whether to act now or wait.

Setting a Rate Alert Based on Averages

Many people use the 30-day and 90-day averages to set a target rate. Suppose you want to transfer money when the rate hits a certain level. If you set your target rate just above the 90-day average, you are aiming for a level that has been reached in the recent past but is not guaranteed. If you set it just above the 30-day average, you are aiming for a level that is closer to what you have seen in the past month.

A sensible approach is to set a rate alert at a level between the two averages. That way, you are not waiting for an extreme spike that may not happen soon, but you are also not settling for a rate that is lower than the recent trend. As the market moves, you can adjust your target based on where the averages sit.

Common Pitfalls When Reading Averages

One mistake is treating an average as a prediction. Averages describe the past, not the future. The ringgit could strengthen or weaken for reasons that have nothing to do with the last 30 or 90 days. Another pitfall is using only one average. The 30-day average alone can make the market look more volatile than it is, while the 90-day average alone can mask a recent shift. Using both gives a more balanced view.

Also remember that the averages are based on the mid-market rate. The rate you actually get when you transfer money will be slightly different because of margins added by banks or transfer services. The averages are a guide for timing, not a guarantee of the exact rate you will receive.

How Sgd.to Helps You Track These Averages

On a currency converter site like Sgd.to, the MYR trend tracker typically shows both averages on the same currency chart. You can quickly see the 30-day line and the 90-day line and how they relate to each other. The weekly trend data also updates as new rates come in, so you can watch the averages shift in real time. This makes it easy to spot when the averages are converging or diverging.

For anyone converting SGD to MYR regularly, tracking these averages is a practical habit. It takes only a minute to check the chart, and over time you develop a feel for the rhythm of the market. You start to notice patterns. For example, the ringgit often weakens around certain holidays or strengthens after a policy announcement. The averages help you see whether that movement is a blip or the start of a new direction.

Putting It Together for Your Transfer

Here is a simple way to use the averages in your decision-making:

- Check the 30-day and 90-day averages on the MYR trend tracker.
- If the 30-day average is above the 90-day average, the recent trend is upward. You might wait a few days to see if it continues.
- If the 30-day average is below the 90-day average, the trend is downward. Locking in a rate sooner could be wise.
- Set a rate alert at a level between the two averages to catch a favourable move without chasing an extreme.
- Revisit the averages once a week to stay on top of changes.

This approach does not require any special knowledge. It just uses the data that is already on the chart. Over time, you will get a feel for what a typical range looks like and when the market is behaving unusually.

Why the 90-Day Average Matters More for Long-Term Planning

If you are saving up for a purchase in Malaysia or planning a regular transfer, the 90-day average is your friend. It tells you the general level you can expect over the next few months, assuming no major shocks. The 30-day average is more about timing within the current month. Both are useful, but they answer different questions.

For instance, if you are sending money every month for rent or family support, you want to know whether the average rate is going up or down over the quarter. A rising 90-day average means your SGD is gradually buying more ringgit. A falling average means the opposite. That

knowledge can help you decide whether to adjust the amount you send or the timing of each transfer.

In short, the 30-day and 90-day averages are simple tools that give you a clearer window into the exchange-rate market. They do not require a finance degree to use. Just check the chart, compare the lines, and let the numbers guide your timing.