

Revision on interest rates / profit rates for Fixed deposit/-i, Time Deposit/-i and Multi Currency Term Deposit (MYR) per the tables below -

Fixed Deposit / Time Deposit

| Residents | | |
|-----------------|---------------------------------|---|
| Existing Tenure | Existing Interest Rate (% p.a.) | Revised Interest Rates (% p.a.) effective 14 Sept 2022 |
| 1 – 2 months | 1.80 | 2.05 |
| 3 months | 1.90 | 2.15 |
| 4 – 5 months | 2.00 | 2.25 |
| 6 months | 2.05 | 2.30 |
| 7 –11 months | 2.15 | 2.40 |
| 12 months | 2.25 | 2.50 |
| 13 – 17 months | 2.30 | 2.55 |
| 18 – 60 months | 2.35 | 2.60 |

| Non Residents | | |
|-----------------|---------------------------------|---|
| Existing Tenure | Existing Interest Rate (% p.a.) | Revised Interest Rates (% p.a.) effective 14 Sept 2022 |
| 1 – 5 months | 1.30 | 1.55 |
| 6 – 11 months | 1.45 | 1.70 |
| 12 – 17 months | 1.55 | 1.80 |
| 18 – 60 months | 1.60 | 1.85 |

Multi Currency Term Deposit (MCTD MYR)

| Existing Tenure | Existing Interest Rate (% p.a.) | Revised Interest Rates (% p.a.) effective 14 Sept 2022 |
|-----------------|---------------------------------|---|
| 1 – 2 months | 1.80 | 2.05 |
| 3 months | 1.90 | 2.15 |
| 4 – 5 months | 2.00 | 2.25 |
| 6 months | 2.05 | 2.30 |
| 7 –11 months | 2.15 | 2.40 |
| 12 months | 2.25 | 2.50 |

Revision on interest rates / profit rates for CASA/-i per the tables below -

| Type of Current Account | Tier/Category | Current Rate (p.a.) | New Rate (p.a.) effective 14 Sept 2022 |
|--------------------------------------|-----------------|---------------------|--|
| Premier Account | Up to RM50,000 | 0.00% | 0.05% |
| | Up to RM200,000 | 0.13% | 0.20% |
| | Up to RM3 mil | 0.15% | 0.25% |
| | Above RM3 mil | 0.20% | 0.30% |
| Multi Currency Current Account (MYR) | Up to RM50,000 | 0.05% | no change |
| | Up to RM200,000 | 0.25% | 0.35% |
| | Up to RM3 mil | 1.50% | 1.55% |
| | Above RM3 mil | 1.50% | 1.60% |

| Type of Savings Account/-i | Tier/Category | Current Rate (p.a.) | New Rate (p.a.) effective 14 Sept 2022 |
|--|-----------------------|---------------------|--|
| Premier Save Account/ Premier Save Account-i | Below RM200,000 | 0.01% | 0.05% |
| | RM200,000 and above | 1.83% | 1.85% |
| Booster Account/ Booster Account-i | Below RM30,000 | 0.05% | no change |
| | RM30,000 and above | 1.75% | 1.95% |
| Premier Booster Account/ Premier Booster Account-i | Below RM200,000 | 0.05% | no change |
| | RM200,000 – < RM3 mil | 1.90% | 2.10% |
| | RM3 mil – < RM10 mil | 2.05% | 2.25% |
| | RM10 mil and above | 2.15% | 2.40% |
| 360 Account/ 360 Account-i | Base Rate | 0.05% | no change |
| | Deposit Bonus | 0.75% | 0.90% |
| | Pay Bonus | 0.75% | 0.90% |
| | Spend Bonus | 0.75% | 0.90% |
| Flex Account | Base Rate | 0.30% | no change |
| | Save Pot Bonus | 1.50% | 1.60% |
| Easi-Save Plus Account | All balances | 0.00% | no change |
| Esteem Savings Account | Up to RM75,000 | 0.13% | 0.35% |
| | Up to RM300,000 | 0.13% | 0.35% |
| | Up to RM1 mil | 0.15% | 0.45% |
| | Above RM1 mil | 0.15% | 0.45% |
| MoneyMax Savings Account | Up to RM50,000 | 0.13% | 0.35% |
| | Up to RM100,000 | 0.13% | 0.35% |
| | Up to RM500,000 | 0.15% | 0.45% |
| | Above RM500,000 | 0.15% | 0.45% |
| Builder Savings Account/ Builder Gold Savings Account/ Builder Express Savings Account/ Legacy Savings Account | First RM50,000 | 0.75% | no change |
| | Next RM50,000 | 1.00% | no change |
| | Above RM100,000 | 0.03% | 0.05% |
| Multiplier Savings Account (10 years) | First RM250,000 | 1.40% | no change |
| | Above RM250,000 | 1.00% | no change |
| Multiplier Savings Account (15 years) | First RM500,000 | 1.40% | no change |
| | Above RM500,000 | 1.00% | no change |
| Young Savers Account | Up to RM50,000 | 1.80% | 2.05% |
| | Above RM50,000 | 0.10% | no change |

There will be no changes to the 1.20%p.a. Wealth Bonus for Booster Account/ Booster Account-i/ Premier Booster Account/ Premier Booster Account-i.

Revision on interest rates / profit rates for CASA/-i per the tables below -

| Type of Savings Account/-i | Tier/Category | Current Rate (p.a.) | New Rate (p.a.) effective 1 Oct 2022 |
|--|--|----------------------------------|--|
| SmartSavers Account/ SmartSavers Account-i & SmartSavers Junior Account/ SmartSavers Junior Account-i & iQ SmartSavers Account/ iQ SmartSavers Account-i | Deposit with no withdrawal: <ul style="list-style-type: none"> • RM0 – RM999.99 • RM1,000 and above | 0.85% 1.25% | no change no change |
| | Deposit any amount with at least 1 withdrawal | 0.03% | 0.05% |
| eSmartSavers | Deposit with no withdrawal: <ul style="list-style-type: none"> • RM0 – RM999.99 • RM1,000 and above | 0.85% 1.25% | no change no change |
| | Deposit any amount with at least 1 withdrawal | 0.03% | 0.05% |
| SmartSavers - Mortgage | Deposit with no withdrawal: <ul style="list-style-type: none"> • RM0 – RM999.99 • RM1,000 and above | 0.85% 1.25% | no change no change |
| | Deposit any amount with at least 3 withdrawals | 0.03% | 0.05% |
| Starter Savings Account/ Starter Savings Account – Protect / Invest | Deposit with no withdrawal: <ul style="list-style-type: none"> • RM0 • RM1-RM999.99 • RM1,000-RM2,999.99 • RM3,000 and above | 0.01% 1.15% 1.25% 1.55% | no change no change no change no change |
| | Deposit with at least 1 withdrawal: <ul style="list-style-type: none"> • RM0 • RM1-RM999.99 • RM1,000-RM2,999.99 • RM3,000 and above | 0.01% 0.05% 0.08% 0.10% | no change no change no change no change |

Penyemakan semula kadar faedah/kadar keuntungan ke atas Simpanan tetap/-i dan Akaun Simpanan Tetap Pelbagai Mata Wang OCBC (MYR) seperti yang tertera dalam jadual-jadual di bawah

Simpanan Tetap

| Pemastautin | | |
|------------------|------------------------------------|---|
| Tempoh Sedia Ada | Kadar Faedah Sedia Ada (% setahun) | Kadar Faedah Semak Semula (% setahun) efektif 14 Sept 2022 |
| 1 – 2 bulan | 1.80 | 2.05 |
| 3 bulan | 1.90 | 2.15 |
| 4 – 5 bulan | 2.00 | 2.25 |
| 6 bulan | 2.05 | 2.30 |
| 7 –11 bulan | 2.15 | 2.40 |
| 12 bulan | 2.25 | 2.50 |
| 13 – 17 bulan | 2.30 | 2.55 |
| 18 – 60 bulan | 2.35 | 2.60 |

| Bukan Pemastautin | | |
|-------------------|------------------------------------|---|
| Tempoh Sedia Ada | Kadar Faedah Sedia Ada (% setahun) | Kadar Faedah Semak Semula (% setahun) efektif 14 Sept 2022 |
| 1 – 5 bulan | 1.30 | 1.55 |
| 6 – 11 bulan | 1.45 | 1.70 |
| 12 – 17 bulan | 1.55 | 1.80 |
| 18 – 60 bulan | 1.60 | 1.85 |

Akaun Simpanan Tetap Pelbagai Mata Wang OCBC (MCTD MYR)

| Tempoh Sedia Ada | Kadar Faedah Sedia Ada (% setahun) | Kadar Faedah Semak Semula (% setahun) efektif 14 Sept 2022 |
|------------------|------------------------------------|---|
| 1 – 2 bulan | 1.80 | 2.05 |
| 3 bulan | 1.90 | 2.15 |
| 4 – 5 bulan | 2.00 | 2.25 |
| 6 bulan | 2.05 | 2.30 |
| 7 –11 bulan | 2.15 | 2.40 |
| 12 bulan | 2.25 | 2.50 |

Penyemakan semula kadar faedah/kadar keuntungan ke atas akaun-akaun semasa dan simpanan/-i seperti yang tertera dalam jadual-jadual di bawah

| Jenis Akaun Semasa | Tahap/Kategori | Kadar Kini (setahun) | Kadar Baru (setahun) efektif 14 Sept 2022 |
|--|---------------------|----------------------|---|
| Akaun Premier | Sehingga RM50,000 | 0.00% | 0.05% |
| | Sehingga RM200,000 | 0.13% | 0.20% |
| | Sehingga RM3 mil | 0.15% | 0.25% |
| | RM3 mil dan ke atas | 0.20% | 0.30% |
| Akaun Semasa Pelbagai Mata Wang OCBC (MYR) | Sehingga RM50,000 | 0.05% | Tiada perubahan |
| | Sehingga RM200,000 | 0.25% | 0.35% |
| | Sehingga RM3 mil | 1.50% | 1.55% |
| | RM3 mil dan ke atas | 1.50% | 1.60% |

| Jenis Akaun Simpanan/-i | Tahap/Kategori | Kadar Kini (setahun) | Kadar Baru (setahun) efektif 14 Sept 2022 |
|--|----------------------------|----------------------|---|
| Akaun Premier Save/ Akaun Premier Save-i | Kurang daripada RM200,000 | 0.01% | 0.05% |
| | RM200,000 dan ke atas | 1.83% | 1.85% |
| Akaun Booster/ Akaun Booster-i | Kurang daripada RM30,000 | 0.05% | Tiada perubahan |
| | RM30,000 dan ke atas | 1.75% | 1.95% |
| Akaun Premier Booster/ Akaun Premier Booster-i | Kurang daripada RM200,000 | 0.05% | Tiada perubahan |
| | RM200,000 – < RM3 juta | 1.90% | 2.10% |
| | RM3 juta – < RM10 juta | 2.05% | 2.25% |
| | RM10 juta dan ke atas | 2.15% | 2.40% |
| Akaun 360/ Akaun 360-i | Kadar Lazim | 0.05% | Tiada perubahan |
| | Bonus Deposit | 0.75% | 0.90% |
| | Bonus Pembayaran | 0.75% | 0.90% |
| | Bonus Perbelanjaan | 0.75% | 0.90% |
| Akaun Flex | Kadar Lazim | 0.30% | Tiada perubahan |
| | Kadar <i>Save Pot</i> | 1.50% | 1.60% |
| Akaun Easi-Save Plus | Baki Keseluruhan | 0.00% | Tiada perubahan |
| Akaun Simpanan Esteem | Sehingga RM75,000 | 0.13% | 0.35% |
| | Sehingga RM300,000 | 0.13% | 0.35% |
| | Sehingga RM1,000,000 | 0.15% | 0.45% |
| | Lebih daripada RM1,000,000 | 0.15% | 0.45% |
| Akaun Simpanan MoneyMax | Sehingga RM50,000 | 0.13% | 0.35% |
| | Sehingga RM100,000 | 0.13% | 0.35% |
| | Sehingga RM500,000 | 0.15% | 0.45% |
| | Lebih daripada RM500,000 | 0.15% | 0.45% |
| Akaun Simpanan Builder/ Akaun Simpanan Builder Gold/ Akaun Simpanan Builder Express/ Akaun Simpanan Legacy | RM50,000 pertama | 0.75% | Tiada perubahan |
| | RM50,000 seterusnya | 1.00% | Tiada perubahan |
| | Lebih daripada RM100,000 | 0.03% | 0.05% |
| Akaun Simpanan Multiplier (10 tahun) | RM250,000 pertama | 1.40% | Tiada perubahan |
| | Lebih daripada RM250,000 | 1.00% | Tiada perubahan |
| Akaun Simpanan Multiplier (15 tahun) | RM500,000 pertama | 1.40% | Tiada perubahan |
| | Lebih daripada RM500,000 | 1.00% | Tiada perubahan |
| Akaun Young Savers | Sehingga RM50,000 | 1.80% | 2.05% |
| | Lebih daripada RM50,000 | 0.10% | Tiada perubahan |

Tiada perubahan kepada 1.20% setahun Bonus Kekayaan untuk Akaun Booster/Booster-i/ Akaun Premier Booster/ Premier Booster-i.

Penyemakan semula kadar faedah/kadar keuntungan ke atas akaun-akaun semasa dan simpanan/-i seperti yang tertera dalam jadual-jadual di bawah

| Jenis Akaun Simpanan/-i | Tahap/Kategori | Kadar Kini (setahun) | Kadar Baru (setahun) efektif 1 Okt 2022 |
|---|---|----------------------------------|--|
| Akaun SmartSavers/ Akaun SmartSavers-i & Akaun SmartSavers Junior/ Akaun SmartSavers Junior-i/ Akaun iQ SmartSavers/ Akaun iQ SmartSavers-i | Deposit tanpa pengeluaran: <ul style="list-style-type: none"> • Sehingga RM999.99 • RM1,000 dan ke atas | 0.85% 1.25% | Tiada perubahan Tiada perubahan |
| | Deposit sebarang amaun dengan sekurang-kurangnya 1 pengeluaran | 0.03% | 0.05% |
| eSmartSaver | Deposit tanpa pengeluaran: <ul style="list-style-type: none"> • RM0 – RM999.99 • RM1,000 dan ke atas | 0.85% 1.25% | Tiada perubahan Tiada perubahan |
| | Deposit sebarang amaun dengan sekurang-kurangnya 1 pengeluaran | 0.03% | 0.05% |
| Akaun SmartSavers - Mortgage | Deposit tanpa pengeluaran: <ul style="list-style-type: none"> • RM0 – RM999.99 • RM1,000 dan ke atas | 0.85% 1.25% | Tiada perubahan Tiada perubahan |
| | Deposit sebarang amaun dengan sekurang-kurangnya 3 pengeluaran | 0.03% | 0.05% |
| Akaun Starter/ Akaun Starter – Protect/ Invest | Deposit tanpa pengeluaran: <ul style="list-style-type: none"> • RM0 • RM1-RM999.99 • RM1,000-RM2,999.99 • RM3,000 dan ke atas | 0.01% 1.15% 1.25% 1.55% | Tiada perubahan Tiada perubahan Tiada perubahan Tiada perubahan |
| | Deposit dengan sekurang-kurangnya 1 pengeluaran | | |
| | <ul style="list-style-type: none"> • RM0 | 0.01% | Tiada perubahan |
| | <ul style="list-style-type: none"> • RM1-RM999.99 | 0.05% | Tiada perubahan |
| | <ul style="list-style-type: none"> • RM1,000-RM2,999.99 | 0.08% | Tiada perubahan |
| | <ul style="list-style-type: none"> • RM3,000 dan ke atas | 0.10% | Tiada perubahan |