

## Revision on interest / 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 10 May 2023
1 – 2 months	2.30	2.55
3 months	2.40	2.65
4 – 5 months	2.50	2.75
6 months	2.55	2.80
7 –11 months	2.65	2.90
12 months	2.75	3.00
13 – 17 months	2.80	3.05
18 – 60 months	2.85	3.10

Non Residents		
Existing Tenure	Existing Interest Rate (% p.a.)	Revised Interest Rates (% p.a.) effective 10 May 2023
1 – 5 months	1.80	2.05
6 – 11 months	1.95	2.20
12 – 17 months	2.05	2.30
18 – 60 months	2.10	2.35

### Multi Currency Term Deposit (MCTD MYR)

Existing Tenure	Existing Interest Rate (% p.a.)	Revised Interest Rates (% p.a.) effective 10 May 2023
1 – 2 months	2.30	2.55
3 months	2.40	2.65
4 – 5 months	2.50	2.75
6 months	2.55	2.80
7 –11 months	2.65	2.90
12 months	2.75	3.00

## 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 10 May 2023
Premier Account	Up to RM50,000	0.05%	no change
	Up to RM200,000	0.20%	no change
	Up to RM3 mil	0.25%	no change
	Above RM3 mil	0.30%	no change
Multi Currency Current Account (MYR)	Up to RM50,000	0.05%	0.10%
	Up to RM200,000	0.40%	0.45%
	Up to RM3 mil	1.60%	1.65%
	Above RM3 mil	1.70%	1.75%

Type of Savings Account/-i	Tier/Category	Current Rate (p.a.)	New Rate (p.a.) effective 10 May 2023
Premier Save Account/ Premier Save Account-i	Below RM200,000	0.05%	no change
	RM200,000 and above	1.85%	no change
Booster Account/ Booster Account-i	Below RM30,000	0.10%	no change
	RM30,000 and above	2.15%	no change
Premier Booster Account/ Premier Booster Account-i	Below RM200,000	0.10%	no change
	RM200,000 – < RM3 mil	2.25%	2.35%
	RM3 mil – < RM10 mil	2.40%	2.50%
	RM10 mil and above	2.60%	2.85%
360 Account/ 360 Account-i	Base Rate	0.10%	no change
	Deposit Bonus	1.00%	1.05%
	Pay Bonus	1.00%	1.05%
	Spend Bonus	1.00%	1.05%
Flex Account	Base Rate	0.30%	no change
	Save Pot Bonus	1.80%	1.90%
Easi-Save Plus Account	All balances	0.00%	no change
Esteem Savings Account	Up to RM75,000	0.40%	no change
	Up to RM300,000	0.40%	no change
	Up to RM1 mil	0.50%	no change
	Above RM1 mil	0.50%	no change
MoneyMax Savings Account	Up to RM50,000	0.40%	no change
	Up to RM100,000	0.40%	no change
	Up to RM500,000	0.50%	no change
	Above RM500,000	0.50%	no change
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	0.05%	no change
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	2.30%	2.55%
	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 June 2023
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"> <li>• RM0 – RM999.99</li> <li>• RM1,000 and above</li> </ul>	0.85% 1.25%	no change no change
	Deposit any amount with at least 1 withdrawal	0.05%	no change
eSmartSavers	Deposit with no withdrawal: <ul style="list-style-type: none"> <li>• RM0 – RM999.99</li> <li>• RM1,000 and above</li> </ul>	0.85% 1.25%	no change no change
	Deposit any amount with at least 1 withdrawal	0.05%	no change
SmartSavers - Mortgage	Deposit with no withdrawal: <ul style="list-style-type: none"> <li>• RM0 – RM999.99</li> <li>• RM1,000 and above</li> </ul>	0.85% 1.25%	no change no change
	Deposit any amount with at least 3 withdrawals	0.05%	no change
Starter Savings Account/ Starter Savings Account – Protect / Invest	Deposit with no withdrawal: <ul style="list-style-type: none"> <li>• RM0</li> <li>• RM1-RM999.99</li> <li>• RM1,000-RM2,999.99</li> <li>• RM3,000 and above</li> </ul>	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"> <li>• RM0</li> <li>• RM1-RM999.99</li> <li>• RM1,000-RM2,999.99</li> <li>• RM3,000 and above</li> </ul>	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 10 Mei 2023
1 – 2 bulan	2.30	2.55
3 bulan	2.40	2.65
4 – 5 bulan	2.50	2.75
6 bulan	2.55	2.80
7 –11 bulan	2.65	2.90
12 bulan	2.75	3.00
13 – 17 bulan	2.80	3.05
18 – 60 bulan	2.85	3.10

Bukan Pemastautin		
Tempoh Sedia Ada	Kadar Faedah Sedia Ada (% setahun)	Kadar Faedah Semak Semula (% setahun) efektif 10 Mei 2023
1 – 5 bulan	1.80	2.05
6 – 11 bulan	1.95	2.20
12 – 17 bulan	2.05	2.30
18 – 60 bulan	2.10	2.35

### Akaun Simpanan Tetap Pelbagai Mata Wang OCBC (MCTD MYR)

Tempoh Sedia Ada	Kadar Faedah Sedia Ada (% setahun)	Kadar Faedah Semak Semula (% setahun) efektif 10 Mei 2023
1 – 2 bulan	2.30	2.55
3 bulan	2.40	2.65
4 – 5 bulan	2.50	2.75
6 bulan	2.55	2.80
7 –11 bulan	2.65	2.90
12 bulan	2.75	3.00

## 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 10 Mei 2023
Akaun Premier	Sehingga RM50,000	0.05%	Tiada perubahan
	Sehingga RM200,000	0.20%	Tiada perubahan
	Sehingga RM3 mil	0.25%	Tiada perubahan
	RM3 mil dan ke atas	0.30%	Tiada perubahan
Akaun Semasa Pelbagai Mata Wang OCBC (MYR)	Sehingga RM50,000	0.05%	0.10%
	Sehingga RM200,000	0.40%	0.45%
	Sehingga RM3 mil	1.60%	1.65%
	RM3 mil dan ke atas	1.70%	1.75%

Jenis Akaun Simpanan/-i	Tahap/Kategori	Kadar Kini (setahun)	Kadar Baru (setahun) efektif 10 Mei 2023
Akaun Premier Save/ Akaun Premier Save-i	Kurang daripada RM200,000	0.05%	Tiada perubahan
	RM200,000 dan ke atas	1.85%	Tiada perubahan
Akaun Booster/ Akaun Booster-i	Kurang daripada RM30,000	0.10%	Tiada perubahan
	RM30,000 dan ke atas	2.15%	Tiada perubahan
Akaun Premier Booster/ Akaun Premier Booster-i	Kurang daripada RM200,000	0.10%	Tiada perubahan
	RM200,000 – < RM3 juta	2.25%	2.35%
	RM3 juta – < RM10 juta	2.40%	2.50%
	RM10 juta dan ke atas	2.60%	2.85%
Akaun 360/ Akaun 360-i	Kadar Lazim	0.10%	Tiada perubahan
	Bonus Deposit	1.00%	1.05%
	Bonus Pembayaran	1.00%	1.05%
	Bonus Perbelanjaan	1.00%	1.05%
Akaun Flex	Kadar Lazim	0.30%	Tiada perubahan
	Kadar <i>Save Pot</i>	1.80%	1.90%
Akaun Easi-Save Plus	Baki Keseluruhan	0.00%	Tiada perubahan
Akaun Simpanan Esteem	Sehingga RM75,000	0.40%	Tiada perubahan
	Sehingga RM300,000	0.40%	Tiada perubahan
	Sehingga RM1,000,000	0.50%	Tiada perubahan
	Lebih daripada RM1,000,000	0.50%	Tiada perubahan
Akaun Simpanan MoneyMax	Sehingga RM50,000	0.40%	Tiada perubahan
	Sehingga RM100,000	0.40%	Tiada perubahan
	Sehingga RM500,000	0.50%	Tiada perubahan
	Lebih daripada RM500,000	0.50%	Tiada perubahan
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	0.05%	Tiada perubahan
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	2.30%	2.55%
	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 Jun 2023	
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"> <li>• Sehingga RM999.99</li> <li>• RM1,000 dan ke atas</li> </ul>	0.85% 1.25%	Tiada perubahan Tiada perubahan	
	Deposit sebarang amaun dengan sekurang-kurangnya 1 pengeluaran	0.05%	Tiada perubahan	
eSmartSaver	Deposit tanpa pengeluaran:			
	<ul style="list-style-type: none"> <li>• RM0 – RM999.99</li> <li>• RM1,000 dan ke atas</li> </ul>	0.85% 1.25%	Tiada perubahan Tiada perubahan	
	Deposit sebarang amaun dengan sekurang-kurangnya 1 pengeluaran	0.05%	Tiada perubahan	
Akaun SmartSavers - Mortgage	Deposit tanpa pengeluaran:			
	<ul style="list-style-type: none"> <li>• RM0 – RM999.99</li> <li>• RM1,000 dan ke atas</li> </ul>	0.85% 1.25%	Tiada perubahan Tiada perubahan	
	Deposit sebarang amaun dengan sekurang-kurangnya 3 pengeluaran	0.05%	Tiada perubahan	
Akaun Starter/ Akaun Starter – Protect/ Invest	Deposit tanpa pengeluaran:			
	<ul style="list-style-type: none"> <li>• RM0</li> <li>• RM1-RM999.99</li> <li>• RM1,000-RM2,999.99</li> <li>• RM3,000 dan ke atas</li> </ul>	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"> <li>• RM0</li> <li>• RM1-RM999.99</li> <li>• RM1,000-RM2,999.99</li> <li>• RM3,000 dan ke atas</li> </ul>	0.01% 0.05% 0.08% 0.10%	Tiada perubahan Tiada perubahan Tiada perubahan Tiada perubahan	