Frequently Asked Questions (FAQs) | Change from KLIBOR/KLIIR to OPR

1. What is changing?

Effective 1 December 2026, the benchmark rates used to determine the interest/profit rates for selected current account products will change from:

- KLIBOR to OPR for selected Interest-Bearing Current Accounts; and
- KLIIR to OPR for selected Cekal Current Account-i.

---

2. Why is this change from KLIBOR/KLIIR to OPR being made?

The change is being made in view of the transition away from KLIBOR/KLIIR. We adopted OPR as the reference rate for the relevant products as it provides customers with a reference rate that is transparent and readily available.

---

3. Which accounts are affected?

The change applies only to:

- Selected Interest-Bearing Current Accounts currently referenced to KLIBOR; and
- Selected Cekal Current Account-i currently referenced to KLIIR.

Customers whose accounts are not referencing to KLIBOR or KLIIR, you will not be affected by this change.

---

4. When will the change take effect?

The change will take effect on 1 December 2026.

---

5. Do I need to take any action?

No. The change will be implemented automatically for affected accounts. No action is required from you.

---

6. Will my account number or account features change?

No. Your account number, account features, account access arrangements, and banking services will remain unchanged.

---

7. Will the rate on my account remain the same after the change?

The interest/profit rate on your account may change as it will be determined with reference to OPR.

8. How will my interest/profit rate be calculated after the change?

The interest/profit rate for affected accounts will be based on:

- OPR for selected Interest-Bearing Current Accounts; or
- OPR for selected Cekal Current Account-i,

together with any existing spread or adjustment.

---

9. Will there be any changes to fees and charges?

No. This change relates only to the reference rate used in determining the account's interest/profit rate. Existing fees and charges remain unchanged unless otherwise notified by the Bank.

---

10. Will I receive a revised statement or contract?

No, neither a revised statement nor contract will be issued.

---

11. Where can I obtain more information on OPR?

You may visit the Bank Negara Malaysia (BNM) website at https://www.bnm.gov.my/monetary-stability/opr-decisions for information relating to OPR.

---

12. Will this change have any impact on the day-to-day operation of my account?

No. You can continue to operate your accounts as usual without any disruption to your banking services.

---

14. Who should I contact if I have questions?

Please contact your Relationship Manager for further assistance.