

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 9 Nov 2022
1 – 2 months	2.05	2.30
3 months	2.15	2.40
4 – 5 months	2.25	2.50
6 months	2.30	2.55
7 –11 months	2.40	2.65
12 months	2.50	2.75
13 – 17 months	2.55	2.80
18 – 60 months	2.60	2.85

Non Residents		
Existing Tenure	Existing Interest Rate (% p.a.)	Revised Interest Rates (% p.a.) effective 9 Nov 2022
1 – 5 months	1.55	1.80
6 – 11 months	1.70	1.95
12 – 17 months	1.80	2.05
18 – 60 months	1.85	2.10

Multi Currency Term Deposit (MCTD MYR)

Existing Tenure	Existing Interest Rate (% p.a.)	Revised Interest Rates (% p.a.) effective 9 Nov 2022
1 – 2 months	2.05	2.30
3 months	2.15	2.40
4 – 5 months	2.25	2.50
6 months	2.30	2.55
7 –11 months	2.40	2.65
12 months	2.50	2.75

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 9 Nov 2022
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	0.35%	0.40%
	Up to RM3 mil	1.55%	1.60%
	Above RM3 mil	1.60%	1.70%

Type of Savings Account/-i	Tier/Category	Current Rate (p.a.)	New Rate (p.a.) effective 9 Nov 2022
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	0.05%	0.10%
	RM30,000 and above	1.95%	2.15%
Premier Booster Account/ Premier Booster Account-i	Below RM200,000	0.05%	0.10%
	RM200,000 – < RM3 mil	2.10%	2.25%
	RM3 mil – < RM10 mil	2.25%	2.40%
	RM10 mil and above	2.40%	2.60%
360 Account/ 360 Account-i	Base Rate	0.05%	0.10%
	Deposit Bonus	0.90%	1.00%
	Pay Bonus	0.90%	1.00%
	Spend Bonus	0.90%	1.00%
Flex Account	Base Rate	0.30%	no change
	Save Pot Bonus	1.60%	1.80%
Easi-Save Plus Account	All balances	0.00%	no change
Esteem Savings Account	Up to RM75,000	0.35%	0.40%
	Up to RM300,000	0.35%	0.40%
	Up to RM1 mil	0.45%	0.50%
	Above RM1 mil	0.45%	0.50%
MoneyMax Savings Account	Up to RM50,000	0.35%	0.40%
	Up to RM100,000	0.35%	0.40%
	Up to RM500,000	0.45%	0.50%
	Above RM500,000	0.45%	0.50%
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	2.05%	2.30%
	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.

Notice removal date: 29 Nov 2022

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 9 Nov 2022
1 – 2 bulan	2.05	2.30
3 bulan	2.15	2.40
4 – 5 bulan	2.25	2.50
6 bulan	2.30	2.55
7 –11 bulan	2.40	2.65
12 bulan	2.50	2.75
13 – 17 bulan	2.55	2.80
18 – 60 bulan	2.60	2.85

Bukan Pemastautin		
Tempoh Sedia Ada	Kadar Faedah Sedia Ada (% setahun)	Kadar Faedah Semak Semula (% setahun) efektif 9 Nov 2022
1 – 5 bulan	1.55	1.80
6 – 11 bulan	1.70	1.95
12 – 17 bulan	1.80	2.05
18 – 60 bulan	1.85	2.10

Akaun Simpanan Tetap Pelbagai Mata Wang OCBC (MCTD MYR)

Tempoh Sedia Ada	Kadar Faedah Sedia Ada (% setahun)	Kadar Faedah Semak Semula (% setahun) efektif 9 Nov 2022
1 – 2 bulan	2.05	2.30
3 bulan	2.15	2.40
4 – 5 bulan	2.25	2.50
6 bulan	2.30	2.55
7 –11 bulan	2.40	2.65
12 bulan	2.50	2.75

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 9 Nov 2022
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	0.35%	0.40%
	Sehingga RM3 mil	1.55%	1.60%
	RM3 mil dan ke atas	1.60%	1.70%

Jenis Akaun Simpanan/-i	Tahap/Kategori	Kadar Kini (setahun)	Kadar Baru (setahun) efektif 9 Nov 2022
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	0.05%	0.10%
	RM30,000 dan ke atas	1.95%	2.15%
Akaun Premier Booster/ Akaun Premier Booster-i	Kurang daripada RM200,000	0.05%	0.10%
	RM200,000 – < RM3 juta	2.10%	2.25%
	RM3 juta – < RM10 juta	2.25%	2.40%
	RM10 juta dan ke atas	2.40%	2.60%
Akaun 360/ Akaun 360-i	Kadar Lazim	0.05%	0.10%
	Bonus Deposit	0.90%	1.00%
	Bonus Pembayaran	0.90%	1.00%
	Bonus Perbelanjaan	0.90%	1.00%
Akaun Flex	Kadar Lazim	0.30%	Tiada perubahan
	Kadar <i>Save Pot</i>	1.60%	1.80%
Akaun Easi-Save Plus	Baki Keseluruhan	0.00%	Tiada perubahan
Akaun Simpanan Esteem	Sehingga RM75,000	0.35%	0.40%
	Sehingga RM300,000	0.35%	0.40%
	Sehingga RM1,000,000	0.45%	0.50%
	Lebih daripada RM1,000,000	0.45%	0.50%
Akaun Simpanan MoneyMax	Sehingga RM50,000	0.35%	0.40%
	Sehingga RM100,000	0.35%	0.40%
	Sehingga RM500,000	0.45%	0.50%
	Lebih daripada RM500,000	0.45%	0.50%
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	2.05%	2.30%
	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.

Tarikh penanggalan notis: 29 Nov 2022