



OCBC Bank (Malaysia) Berhad 199401009721 (295400-W)
OCBC Al-Amin Bank Berhad 200801017151 (818444-T)

29 December 2025

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

Fixed Deposit/-i and Time Deposit-i

Residents		
Existing Tenure	Existing Interest/Profit Rate (% p.a.)	Revised Interest/Profit rates (% p.a.) effective 1 January 2026
1 – 2 months	2.10	1.85
3 months	2.25	1.95
4 – 5 months	2.25	2.00
6 months	2.25	2.05
7 – 11 months	2.25	2.05
12 months	2.30	2.10
13 – 17 months	2.30	2.10
18 – 35 months	2.30	2.10
36 – 60 months	2.30	2.10

Multi Currency Term Deposit (MCTD MYR)

Existing Tenure	Existing Interest Rate (% p.a.)	Revised Interest Rates (% p.a.) effective 1 January 2026
1 – 2 months	2.10	1.85
3 months	2.25	1.95
4 – 5 months	2.25	2.00
6 months	2.25	2.05
7 – 11 months	2.25	2.05
12 months	2.30	2.10

Young Savers Account

Balances	Existing Interest Rate (% p.a.)	Revised Interest Rates (% p.a.) effective 1 January 2026
Above RM50,000	0.10	0.10
RM50,000 and below	2.10	1.85

Notice removal date: 19 January 2026



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29 Disember 2025

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

Simpanan Tetap/-i

Pemastautin		
Tempoh Sedia Ada	Kadar Faedah/Keuntungan Sedia Ada (% setahun)	Kadar Faedah/Keuntungan Semak Semula (% setahun) berkuat kuasa 1 Januari 2026
1 – 2 bulan	2.10	1.85
3 bulan	2.25	1.95
4 – 5 bulan	2.25	2.00
6 bulan	2.25	2.05
7 –11 bulan	2.25	2.05
12 bulan	2.30	2.10
13 – 17 bulan	2.30	2.10
18 – 35 bulan	2.30	2.10
36 – 60 bulan	2.30	2.10

Akaun Simpanan Tetap Pelbagai Mata Wang OCBC (MCTD MYR)

Tempoh Sedia Ada	Kadar Faedah Sedia Ada (% setahun)	Kadar Faedah Semak Semula (% setahun) berkuat kuasa 1 Januari 2026
1 – 2 bulan	2.10	1.85
3 bulan	2.25	1.95
4 – 5 bulan	2.25	2.00
6 bulan	2.25	2.05
7 –11 bulan	2.25	2.05
12 bulan	2.30	2.10

Akaun Young Savers

Baki	Kadar Faedah Sedia Ada (% setahun)	Kadar Faedah Semak Semula (% setahun) berkuat kuasa 1 Januari 2026
Lebih daripada RM50,000	0.10	0.10
RM50,000 ke bawah	2.10	1.85

Tarikh penanggalan notis: 19 Januari 2026