

## We are revising Interest Rates/Profit Payments starting 1 January 2021 for the following accounts -

Type of Savings Account/-i	Tier/Category	Current Rate (p.a.)	New Rate (p.a.) effective 1 Jan 2021
<b>Booster Account/ Booster Account-i</b>	Below RM30,000	0.05%	no change
	RM30,000 and above	1.65%	1.60%
<b>Premier Booster Account/ Premier Booster Account-i</b>	Below RM200,000	0.05%	no change
	RM200,000 – < RM3 mil	1.80%	1.75%
	RM3 mil – < RM10 mil	1.95%	1.90%
	RM10 mil and above	2.30%	2.15%
<b>MYDeal Premier Booster/ Premier Booster-i (New Premier Booster/ Premier Booster-i Account)</b>	Below RM200,000	0.05%	no change
	RM200,000 – < RM3 mil	2.00%	no change
	RM3 mil – < RM10 mil	2.15%	no change
	RM10 mil and above	2.30%	2.15%
<b>MyDeal Premier Booster/ Premier Booster-i Top Up Deal (Applicable Promotional Rates on Earmarked Amount in Premier Booster/ Premier Booster-i Account)</b>	Below RM200,000	0.05%	no change
	RM200,000 – < RM3 mil	2.00%	1.95%
	RM3 mil – < RM10 mil	2.15%	2.10%
	RM10 mil and above	2.30%	2.15%
<b>Premier Deal with Premier Booster Account/ Premier Booster Account-i</b>	Below RM200,000	1.95%	no change
	RM200,000 – < RM3 mil	1.95%	no change
	RM3 mil – < RM10 mil	1.95%	1.90%
	RM10 mil and above	2.30%	2.15%
<b>360 Account/ 360 Account-i</b>	Base Rate	0.05%	no change
	Deposit Bonus	0.80%	0.70%
	Pay Bonus	0.80%	0.70%
	Spend Bonus	0.80%	0.70%

### FAQ and Answer

#### FAQ: Why are my savings account rates being revised?

Interest/Profit rate revision is a common practice among banks from time to time, where the bank decides on rate increase/decrease.

#### FAQ: Why did the Bank not give me 21 days' notice before revising my account rates?

In BNM's Guidelines on Product Transparency (Schedule 1, para 2.3(b) : Change in interest rates), Banks are only required to communicate interest rate/profit payment revision prominently at their website and business premises.

We have communicated this interest rate/profit payment revision on 28 December 2020 in our -

\* Corporate website \* Branch Notices \* Account Statement messages \* Post-INB login page

#### FAQ: If I have questions about this rate revision, who can I contact?

Please call our Contact Centre at 03-8317 5000 or visit our website at [www.ocbc.com.my/notice](http://www.ocbc.com.my/notice)

## Kami akan menukar Kadar Faedah/ Keuntungan bermula 1 Januari 2021 untuk akaun-akaun berikut -

Jenis Akaun Simpanan/-i	Tahap/Kategori	Kadar Kini (p.a.)	Kadar Baru (p.a.) efektif 1 Jan 2021
Akaun Booster/ Akaun Booster-i	Kurang daripada RM30,000	0.05%	Tiada perubahan
	RM30,000 dan ke atas	1.65%	1.60%
Akaun Premier Booster/ Akaun Premier Booster-i	Kurang daripada RM200,000	0.05%	Tiada perubahan
	RM200,000 – < RM3 juta	1.80%	1.75%
	RM3 juta – < RM10 juta	1.95%	1.90%
	RM10 juta dan ke atas	2.30%	2.15%
MYDeal Premier Booster/ Premier Booster-i <i>(Akaun Premier Booster/ Premier Booster-i Baru)</i>	Kurang daripada RM200,000	0.05%	Tiada perubahan
	RM200,000 – < RM3 juta	2.00%	Tiada perubahan
	RM3 juta – < RM10 juta	2.15%	Tiada perubahan
	RM10 juta dan ke atas	2.30%	2.15%
MyDeal Premier Booster/ Premier Booster-i Perjanjian Tambah Nilai <i>(Kadar Promosi yang berkenaan pada amaun yang ditanda dalam Akaun Premier Booster/ Akaun Premier Booster-i)</i>	Kurang daripada RM200,000	0.05%	Tiada perubahan
	RM200,000 – < RM3 juta	2.00%	1.95%
	RM3 juta – < RM10 juta	2.15%	2.10%
	RM10 juta dan ke atas	2.30%	2.15%
Perjanjian Premier dengan Akaun Premier Booster/ Akaun Premier Booster-i	Kurang daripada RM200,000	1.95%	Tiada perubahan
	RM200,000 – < RM3 juta	1.95%	Tiada perubahan
	RM3 juta – < RM10 juta	1.95%	1.90%
	RM10 juta dan ke atas	2.30%	2.15%
Akaun 360/ Akaun 360-i	Kadar Lazim	0.05%	Tiada perubahan
	Bonus Deposit	0.80%	0.70%
	Bonus Pembayaran	0.80%	0.70%
	Bonus Perbelanjaan	0.80%	0.70%

### Soalan yang sering diajukan dan Jawapan

#### Soalan: Mengapakah kadar akaun simpanan saya ini ditukar?

Penukaran kadar faedah/keuntungan adalah amalan biasa di kalangan bank dari semasa ke semasa, di mana bank memutuskan kenaikan/penurunan kadar.

#### Soalan: Mengapakah Bank tidak memberikan notis 21 hari kepada saya sebelum menyemak semula kadar akaun saya?

Dalam Garis Panduan BNM mengenai Ketelusan Produk (Jadual 1, Perenggan 2.3(b) : Perubahan kadar faedah), Bank hanya perlu memberitahu tentang penukaran kadar faedah/bayaran keuntungan dengan menonjol di laman web dan premis perniagaan mereka. Kami telah berkomunikasi tentang penukaran kadar faedah/keuntungan ini pada 28 Disember 2020 melalui saluran-saluran berikut:

- \* Laman web korporat
- \* Notis di cawangan
- \* Mesej di penyata akaun bank
- \* Halaman selepas log masuk Perbankan Internet

#### Soalan: Sekiranya saya ada pertanyaan lanjut tentang semakan semula kadar ini, siapakah yang boleh saya hubungi?

Sila hubungi Pusat Perhubungan kami di 03-8317 5000 atau layari laman web kami di [www.ocbc.com.my/notice](http://www.ocbc.com.my/notice)