

Revision on interest rates / 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 18 May 2022
1 – 2 months	1.35	1.55
3 months	1.45	1.65
4 – 5 months	1.55	1.75
6 months	1.60	1.80
7 –11 months	1.70	1.90
12 months	1.75	2.00
13 – 17 months	1.80	2.05
18 – 60 months	1.85	2.10

Non Residents		
Existing Tenure	Existing Interest Rate (% p.a.)	Revised Interest Rates (% p.a.) effective 18 May 2022
1 – 5 months	0.85	1.05
6 – 11 months	1.00	1.20
12 – 17 months	1.05	1.30
18 – 60 months	1.10	1.35

Multi Currency Term Deposit (MCTD MYR)

Existing Tenure	Existing Interest Rate (% p.a.)	Revised Interest Rates (% p.a.) effective 18 May 2022
1 – 2 months	1.35	1.55
3 months	1.45	1.65
4 – 5 months	1.55	1.75
6 months	1.60	1.80
7 –11 months	1.70	1.90
12 months	1.75	2.00

Revision on current and savings account interest/profit payments per the table below-

Type of Current Account	Tier/Category	Current Rate (p.a.)	New Rate (p.a.) effective 18 May 2022
Premier Account	Up to RM50,000	0.00%	no change
	Up to RM200,000	0.03%	0.13%
	Up to RM3 mil	0.05%	0.15%
	Above RM3 mil	0.10%	0.20%
Multi Currency Current Account (MYR)	Up to RM50,000	0.00%	0.05%
	Up to RM200,000	0.03%	0.25%
	Up to RM3 mil	0.05%	1.50%
	Above RM3 mil	0.10%	1.50%

Type of Savings Account/-i	Tier/Category	Current Rate (p.a.)	New Rate (p.a.) effective 18 May 2022
Premier Save Account/ Premier Save Account-i	Below RM200,000	0.01%	no change
	RM200,000 and above	1.83%	no change
Booster Account/ Booster Account-i	Below RM30,000	0.05%	no change
	RM30,000 and above	1.60%	1.75%
Premier Booster Account/ Premier Booster Account-i	Below RM200,000	0.05%	no change
	RM200,000 – < RM3 mil	1.75%	1.90%
	RM3 mil – < RM10 mil	1.90%	2.05%
	RM10 mil and above	2.15%	no change
360 Account/ 360 Account-i	Base Rate	0.05%	no change
	Deposit Bonus	0.70%	0.75%
	Pay Bonus	0.70%	0.75%
	Spend Bonus	0.70%	0.75%
Flex Account	Base Rate	0.30%	no change
	Save Pot Bonus	1.50%	no change
Easi-Save Plus Account	All balances	0.00%	no change
Esteem Savings Account	Up to RM75,000	0.03%	0.13%
	Up to RM300,000	0.03%	0.13%
	Up to RM1 mil	0.05%	0.15%
	Above RM1 mil	0.05%	0.15%
MoneyMax Savings Account	Up to RM50,000	0.03%	0.13%
	Up to RM100,000	0.03%	0.13%
	Up to RM500,000	0.05%	0.15%
	Above RM500,000	0.05%	0.15%
Builder Savings Account/ Builder Gold Savings Account/ Builder Express Savings Account/ Legacy Savings Account	First RM50,000	0.65%	0.75%
	Next RM50,000	0.90%	1.00%
	Above RM100,000	0.03%	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	1.35%	1.55%
	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 savings account interest/profit payments per the table below-

Type of Savings Account/-i	Tier/Category	Current Rate (p.a.)	New Rate (p.a.) effective 1 June 2022
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"> • RM0 – RM999.99 • RM1,000 and above 	0.75% 1.15%	0.85% 1.25%
	Deposit any amount with at least 1 withdrawal	0.03%	no change
eSmartSavers	Deposit with no withdrawal: <ul style="list-style-type: none"> • RM0 – RM999.99 • RM1,000 and above 	0.75% 1.15%	0.85% 1.25%
	Deposit any amount with at least 1 withdrawal	0.03%	no change
SmartSavers - Mortgage	Deposit with no withdrawal: <ul style="list-style-type: none"> • RM0 – RM999.99 • RM1,000 and above 	0.75% 1.15%	0.85% 1.25%
	Deposit any amount with at least 3 withdrawals	0.03%	no change
Starter Savings Account/ Starter Savings Account – Protect / Invest	Deposit with no withdrawal: <ul style="list-style-type: none"> • RM0 • RM1-RM999.99 • RM1,000-RM2,999.99 • RM3,000 and above 	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"> • RM0 • RM1-RM999.99 • RM1,000-RM2,999.99 • RM3,000 and above 	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 18 Mei 2022
1 – 2 bulan	1.35	1.55
3 bulan	1.45	1.65
4 – 5 bulan	1.55	1.75
6 bulan	1.60	1.80
7 –11 bulan	1.70	1.90
12 bulan	1.75	2.00
13 – 17 bulan	1.80	2.05
18 – 60 bulan	1.85	2.10

Bukan Pemastautin		
Tempoh Sedia Ada	Kadar Faedah Sedia Ada (% setahun)	Kadar Faedah Semak Semula (% setahun) efektif 18 Mei 2022
1 – 5 bulan	0.85	1.05
6 – 11 bulan	1.00	1.20
12 – 17 bulan	1.05	1.30
18 – 60 bulan	1.10	1.35

Akaun Simpanan Tetap Pelbagai Mata Wang OCBC (MCTD MYR)

Tempoh Sedia Ada	Kadar Faedah Sedia Ada (% setahun)	Kadar Faedah Semak Semula (% setahun) efektif 18 Mei 2022
1 – 2 bulan	1.35	1.55
3 bulan	1.45	1.65
4 – 5 bulan	1.55	1.75
6 bulan	1.60	1.80
7 –11 bulan	1.70	1.90
12 bulan	1.75	2.00

Penyemakan semula bayaran faedah/keuntungan ke atas akaun-akaun semasa dan simpanan/-i seperti yang tertera dalam jadual di bawah

Jenis Akaun Semasa	Tahap/Kategori	Kadar Kini (setahun)	Kadar Baru (setahun) efektif 18 Mei 2022
Akaun Premier	Sehingga RM50,000	0.00%	Tiada perubahan
	Sehingga RM200,000	0.03%	0.13%
	Sehingga RM3 mil	0.05%	0.15%
	RM3 mil dan ke atas	0.10%	0.20%
Akaun Semasa Pelbagai Mata Wang OCBC (MYR)	Sehingga RM50,000	0.00%	0.05%
	Sehingga RM200,000	0.03%	0.25%
	Sehingga RM3 mil	0.05%	1.50%
	RM3 mil dan ke atas	0.10%	1.50%

Jenis Akaun Simpanan/-i	Tahap/Kategori	Kadar Kini (setahun)	Kadar Baru (setahun) efektif 18 Mei 2022
Akaun Premier Save/ Akaun Premier Save-i	Kurang daripada RM200,000	0.01%	Tiada perubahan
	RM200,000 dan ke atas	1.83%	Tiada perubahan
Akaun Booster/ Akaun Booster-i	Kurang daripada RM30,000	0.05%	Tiada perubahan
	RM30,000 dan ke atas	1.60%	1.75%
Akaun Premier Booster/ Akaun Premier Booster-i	Kurang daripada RM200,000	0.05%	Tiada perubahan
	RM200,000 – < RM3 juta	1.75%	1.90%
	RM3 juta – < RM10 juta	1.90%	2.05%
	RM10 juta dan ke atas	2.15%	Tiada perubahan
Akaun 360/ Akaun 360-i	Kadar Lazim	0.05%	Tiada perubahan
	Bonus Deposit	0.70%	0.75%
	Bonus Pembayaran	0.70%	0.75%
Akaun Flex	Bonus Perbelanjaan	0.70%	0.75%
	Kadar Lazim	0.30%	Tiada perubahan
Akaun Easi-Save Plus	Kadar <i>Save Pot</i>	1.50%	Tiada perubahan
	Baki Keseluruhan	0.00%	Tiada perubahan
Akaun Simpanan Esteem	Sehingga RM75,000	0.03%	0.13%
	Sehingga RM300,000	0.03%	0.13%
	Sehingga RM1,000,000	0.05%	0.15%
	Lebih daripada RM1,000,000	0.05%	0.15%
Akaun Simpanan MoneyMax	Sehingga RM50,000	0.03%	0.13%
	Sehingga RM100,000	0.03%	0.13%
	Sehingga RM500,000	0.05%	0.15%
	Lebih daripada RM500,000	0.05%	0.15%
Akaun Simpanan Builder/ Akaun Simpanan Builder Gold/ Akaun Simpanan Builder Express/ Akaun Simpanan Legacy	RM50,000 pertama	0.65%	0.75%
	RM50,000 seterusnya	0.90%	1.00%
	Lebih daripada RM100,000	0.03%	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	1.35%	1.55%
	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 bayaran faedah/keuntungan ke atas akaun-akaun simpanan/-i seperti yang tertera dalam jadual di bawah

Jenis Akaun Simpanan/-i	Tahap/Kategori	Kadar Kini (setahun)	Kadar Baru (setahun) efektif 1 Jun 2022
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"> • Sehingga RM999.99 • RM1,000 dan ke atas 	0.75% 1.15%	0.85% 1.25%
	Deposit sebarang amaun dengan sekurang-kurangnya 1 pengeluaran	0.03%	Tiada perubahan
eSmartSaver	Deposit tanpa pengeluaran:		
	<ul style="list-style-type: none"> • RM0 – RM999.99 • RM1,000 dan ke atas 	0.75% 1.15%	0.85% 1.25%
	Deposit sebarang amaun dengan sekurang-kurangnya 1 pengeluaran	0.03%	Tiada perubahan
Akaun SmartSavers - Mortgage	Deposit tanpa pengeluaran:		
	<ul style="list-style-type: none"> • RM0 – RM999.99 • RM1,000 dan ke atas 	0.75% 1.15%	0.85% 1.25%
	Deposit sebarang amaun dengan sekurang-kurangnya 3 pengeluaran	0.03%	Tiada perubahan
Akaun Starter/ Akaun Starter – Protect/ Invest	Deposit tanpa pengeluaran:		
	<ul style="list-style-type: none"> • RM0 • RM1-RM999.99 • RM1,000-RM2,999.99 • RM3,000 dan ke atas 	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"> • RM0 • RM1-RM999.99 • RM1,000-RM2,999.99 • RM3,000 dan ke atas 	0.01% 0.05% 0.08% 0.10%	Tiada perubahan Tiada perubahan Tiada perubahan Tiada perubahan