

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

Fixed Deposit/-i / Time Deposit-i

Residents		
Existing Tenure	Existing Interest Rate (% p.a.)	Revised Interest Rates (% p.a.) effective 15 July 2025
1 – 2 months	2.35	2.10
3 months	2.50	2.25
4 – 5 months	2.50	2.25
6 months	2.50	2.25
7 –11 months	2.50	2.25
12 months	2.55	2.30
13 – 17 months	2.55	2.30
18 – 60 months	2.55	2.30

Non Residents		
Existing Tenure	Existing Interest Rate (% p.a.)	Revised Interest Rates (% p.a.) effective 15 July 2025
1 – 2 months	1.80	1.55
3 months	1.80	1.55
4 – 5 months	1.85	1.60
6 months	1.85	1.60
7 –11 months	1.85	1.60
12 months	1.95	1.70
13 – 17 months	1.95	1.70
18 – 60 months	1.95	1.70

Multi Currency Term Deposit (MCTD MYR)

Existing Tenure	Existing Interest Rate (% p.a.)	Revised Interest Rates (% p.a.) effective 15 July 2025
1 – 2 months	2.35	2.10
3 months	2.50	2.25
4 – 5 months	2.50	2.25
6 months	2.50	2.25
7 –11 months	2.50	2.25
12 months	2.55	2.30

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 15 July 2025
Premier Account	Up to RM50,000	0.05%	no change
	Up to RM200,000	0.20%	0.15%
	Up to RM3 mil	0.25%	0.20%
	Above RM3 mil	0.30%	0.25%
Multi Currency Current Account (MYR)	Up to RM50,000	0.10%	0.05%
	Up to RM200,000	0.45%	0.30%
	Up to RM3 mil	1.65%	1.50%
	Above RM3 mil	1.75%	1.60%

Type of Savings Account/-i	Tier/Category	Current Rate (p.a.)	New Rate (p.a.) effective 15 July 2025
Premier Save Account/ Premier Save Account-i	Below RM200,000	0.05%	no change
	RM200,000 and above	1.85%	1.60%
Booster Account/ Booster Account-i	Below RM30,000	0.10%	no change
	RM30,000 and above	2.15%	1.80%
Premier Booster Account/ Premier Booster Account-i	Below RM200,000	0.10%	no change
	RM200,000 – < RM3 mil	2.35%	2.00%
	RM3 mil – < RM10 mil	2.50%	2.20%
	RM10 mil and above	2.85%	2.60%
360 Account/ 360 Account-i	Base Rate	0.10%	no change
	Deposit Bonus	1.05%	1.00%
	Pay Bonus	1.05%	0.95%
	Spend Bonus	1.05%	0.95%
Flex Account	Base Rate	0.30%	0.20%
	Save Pot Bonus	1.90%	1.60%
Easi-Save Plus Account	All balances	0.00%	no change
Esteem Savings Account	Up to RM75,000	0.40%	0.15%
	Up to RM300,000	0.40%	0.15%
	Up to RM1 mil	0.50%	0.25%
	Above RM1 mil	0.50%	0.25%
MoneyMax Savings Account	Up to RM50,000	0.40%	0.15%
	Up to RM100,000	0.40%	0.15%
	Up to RM500,000	0.50%	0.25%
	Above RM500,000	0.50%	0.25%
Builder Savings Account/ Builder Gold Savings Account/ Builder Express Savings Account/ Legacy Savings Account	First RM50,000	0.75%	0.45%
	Next RM50,000	1.00%	0.70%
	Above RM100,000	0.05%	0.05%
Multiplier Savings Account (10 years)	First RM250,000	1.40%	1.10%
	Above RM250,000	1.00%	0.70%
Multiplier Savings Account (15 years)	First RM500,000	1.40%	1.10%
	Above RM500,000	1.00%	0.70%
Young Savers Account	Up to RM50,000	2.35%	2.10%
	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 interest rates / profit rates for CASA/-i per the tables below -

Type of Savings Account/-i	Tier/Category	Current Rate (p.a.)	New Rate (p.a.) effective 1 August 2025
SmartSavers Account/ SmartSavers Account-i & SmartSavers Junior Account/ SmartSavers Junior Account-i & iQ SmartSavers Account/ iQ SmartSavers Account-i	Deposit with no withdrawal:		
	- RM0 – RM999.99 - RM1,000 and above	0.85% 1.25%	0.55% 0.95%
	Deposit any amount with at least 1 withdrawal	0.05%	no change
eSmartSavers	Deposit with no withdrawal:		
	- RM0 – RM999.99 - RM1,000 and above	0.85% 1.25%	0.55% 0.95%
	Deposit any amount with at least 1 withdrawal	0.05%	no change
SmartSavers - Mortgage	Deposit with no withdrawal:		
	- RM0 – RM999.99 - RM1,000 and above	0.85% 1.25%	0.55% 0.95%
	Deposit any amount with at least 3 withdrawals	0.05%	no change
Starter Savings Account/ Starter Savings Account – Protect / Invest	Deposit with no withdrawal:		
	- RM0 - RM1-RM999.99 - RM1,000-RM2,999.99 - RM3,000 and above	0.01% 1.15% 1.25% 1.55%	no change 0.85% 0.95% 1.25%
	Deposit with at least 1 withdrawal:		
	- 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/-i

Pemastautin		
Tempoh Sedia Ada	Kadar Faedah Sedia Ada (% setahun)	Kadar Faedah Semak Semula (% setahun) efektif 15 Julai 2025
1 – 2 bulan	2.35	2.10
3 bulan	2.50	2.25
4 – 5 bulan	2.50	2.25
6 bulan	2.50	2.25
7 –11 bulan	2.50	2.25
12 bulan	2.55	2.30
13 – 17 bulan	2.55	2.30
18 – 60 bulan	2.55	2.30

Bukan Pemastautin

Tempoh Sedia Ada	Kadar Faedah Sedia Ada (% setahun)	Kadar Faedah Semak Semula (% setahun) efektif 15 Julai 2025
1 – 2 bulan	1.80	1.55
3 bulan	1.80	1.55
4 – 5 bulan	1.85	1.60
6 bulan	1.85	1.60
7 –11 bulan	1.85	1.60
12 bulan	1.95	1.70
13 – 17 bulan	1.95	1.70
18 – 60 bulan	1.95	1.70

Akaun Simpanan Tetap Pelbagai Mata Wang OCBC (MCTD MYR)

Tempoh Sedia Ada	Kadar Faedah Sedia Ada (% setahun)	Kadar Faedah Semak Semula (% setahun) efektif 15 Julai 2025
1 – 2 bulan	2.35	2.10
3 bulan	2.50	2.25
4 – 5 bulan	2.50	2.25
6 bulan	2.50	2.25
7 –11 bulan	2.50	2.25
12 bulan	2.55	2.30

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 15 Julai 2025
Akaun Premier	Sehingga RM50,000	0.05%	Tiada perubahan
	Sehingga RM200,000	0.20%	0.15%
	Sehingga RM3 mil	0.25%	0.20%
	RM3 mil dan ke atas	0.30%	0.25%
Akaun Semasa Pelbagai Mata Wang OCBC (MYR)	Sehingga RM50,000	0.10%	0.05%
	Sehingga RM200,000	0.45%	0.30%
	Sehingga RM3 mil	1.65%	1.50%
	RM3 mil dan ke atas	1.75%	1.60%

Jenis Akaun Simpanan/-i	Tahap/Kategori	Kadar Kini (setahun)	Kadar Baru (setahun) efektif 15 Julai 2025
Akaun Premier Save/ Akaun Premier Save-i	Kurang daripada RM200,000	0.05%	Tiada perubahan
	RM200,000 dan ke atas	1.85%	1.60%
Akaun Booster/ Akaun Booster-i	Kurang daripada RM30,000	0.10%	Tiada perubahan
	RM30,000 dan ke atas	2.15%	1.80%
Akaun Premier Booster/ Akaun Premier Booster-i	Kurang daripada RM200,000	0.10%	Tiada perubahan
	RM200,000 – < RM3 juta	2.35%	2.00%
	RM3 juta – < RM10 juta	2.50%	2.20%
	RM10 juta dan ke atas	2.85%	2.60%
Akaun 360/ Akaun 360-i	Kadar Lazim	0.10%	Tiada perubahan
	Bonus Deposit	1.05%	1.00%
	Bonus Pembayaran	1.05%	0.95%
	Bonus Perbelanjaan	1.05%	0.95%
Akaun Flex	Kadar Lazim	0.30%	0.20%
	Kadar Save Pot	1.90%	1.60%
Akaun Easi-Save Plus	Baki Keseluruhan	0.00%	Tiada perubahan
Akaun Simpanan Esteem	Sehingga RM75,000	0.40%	0.15%
	Sehingga RM300,000	0.40%	0.15%
	Sehingga RM1,000,000	0.50%	0.25%
	Lebih daripada RM1,000,000	0.50%	0.25%
Akaun Simpanan MoneyMax	Sehingga RM50,000	0.40%	0.15%
	Sehingga RM100,000	0.40%	0.15%
	Sehingga RM500,000	0.50%	0.25%
	Lebih daripada RM500,000	0.50%	0.25%
Akaun Simpanan Builder/ Akaun Simpanan Builder Gold/ Akaun Simpanan Builder Express/ Akaun Simpanan Legacy	RM50,000 pertama	0.75%	0.45%
	RM50,000 seterusnya	1.00%	0.70%
	Lebih daripada RM100,000	0.05%	0.05%
Akaun Simpanan Multiplier (10 tahun)	RM250,000 pertama	1.40%	1.10%
	Lebih daripada RM250,000	1.00%	0.70%
Akaun Simpanan Multiplier (15 tahun)	RM500,000 pertama	1.40%	1.10%
	Lebih daripada RM500,000	1.00%	0.70%
Akaun Young Savers	Sehingga RM50,000	2.35%	2.10%
	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: 30 Julai 2025

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

Jenis Akaun Simpanan/-i	Tahap/Kategori	Kadar Kini (setahun)	Kadar Baru (setahun) efektif 1 Ogos 2025
Akaun SmartSavers/ Akaun SmartSavers-i & Akaun SmartSavers Junior/ Akaun SmartSavers Junior-i/ Akaun iQ SmartSavers/ Akaun iQ SmartSavers-i	Deposit tanpa pengeluaran:		
	- Sehingga RM999.99 - RM1,000 dan ke atas	0.85% 1.25%	0.55% 0.95%
	Deposit sebarang amaun dengan sekurang-kurangnya 1 pengeluaran	0.05%	Tiada perubahan
eSmartSaver	Deposit tanpa pengeluaran:		
	- RM0 – RM999.99 - RM1,000 dan ke atas	0.85% 1.25%	0.55% 0.95%
	Deposit sebarang amaun dengan sekurang-kurangnya 1 pengeluaran	0.05%	Tiada perubahan
Akaun SmartSavers - Mortgage	Deposit tanpa pengeluaran:		
	- RM0 – RM999.99 - RM1,000 dan ke atas	0.85% 1.25%	0.55% 0.95%
	Deposit sebarang amaun dengan sekurang-kurangnya 3 pengeluaran	0.05%	Tiada perubahan
Akaun Starter/ Akaun Starter – Protect/ Invest	Deposit tanpa pengeluaran:		
	- RM0 - RM1-RM999.99 - RM1,000-RM2,999.99 - RM3,000 dan ke atas	0.01% 1.15% 1.25% 1.55%	Tiada perubahan 0.85% 0.95% 1.25%
	Deposit dengan sekurang-kurangnya 1 pengeluaran		
	- 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