



Interest Rates

Effective from (23 November 2021)



Product

Interest (% pa)

Loan accounts (Linked to prime lending rate)			
Prime lending rate		8.50%	
Standard 32	Day extension	2nd Month	3rd Month
M0 - M999.99	0.06%	0.07%	0.08%
M 1,000 - M 9,999.99	0.08%	0.09%	0.11%
M 10,000 - M 49,999.99	0.09%	0.11%	0.13%
M 50,000 - M 99,999.99	0.11%	0.13%	0.16%
M 100,000 - M 249,999.00	0.13%	0.16%	0.20%
M 250,000 - M 499,999.00	0.19%	0.23%	0.26%
M 500,000 - M 999,999.99	0.23%	0.26%	0.29%
M 1,000,000 +	0.26%	0.29%	0.32%
Savings pocket - Retail			
M 1 - M49 999		0.04%	
M 50,000 - M 99,999		0.05%	
M 100,000 - M 499,999		0.10%	
M 500,000+		0.13%	
Savings pocket - Business			
M 1 - M 9999		0.05%	
M 10,000+		0.07%	
Call deposits			
M 1,000 - M 9,999		0.06%	
M 10,000 - M 24,999		0.07%	
M 25,000 - M 49,999		0.09%	
M 50,000 - M 99,999		0.12%	
M 100,000 - M 250,000		0.17%	
M 250,000 - M 499,999		0.25%	
M 500,000 - M 999,999		0.35%	
M 1,000,000 - M 4,999,999		0.35%	
M 5,000,000 +		0.40%	
Money market			
M 10,000 - M 19,999		0.06%	
M 20,000 - M 49,999		0.08%	
M 50,000 - M 99,999		0.13%	
M 100,000 +		0.13%	
		<10,000	>10,000
Fixed deposits			
3 - 5 months		0.25%	0.30%
6 - 11 months		0.35%	1.00%
12 - 17 months		4.10%	4.15%
18 - 23 months		4.20%	4.25%
24 - 35 months		4.30%	4.35%
36 - 47 months		4.40%	4.45%
48 - 60 months		4.50%	4.55%
		3 Months	12 Months
Flexi fixed deposit			
M 0 - M 999.99		0.10%	0.10%
M 1,000 - M 9,999.99		0.25%	0.30%
M 10,000 - M 49,999.99		0.35%	0.40%
M 50,000 - M 99,999.99		0.80%	1.00%
M 100,000 - M 249,999.99		1.05%	1.10%
M 250,000 - M 499,999.99		1.25%	1.50%
M 500,000 - M 999,999.99		1.55%	1.85%
M 1,000,000 - M 2,999,999.99		1.95%	2.20%
M 3,000,000 +		2.25%	2.30%