



**PERSATUAN BANK BANK DALAM MALAYSIA  
THE ASSOCIATION OF BANKS IN MALAYSIA**

**INTEREST RATES (% P.A.) FROM COMMERCIAL BANKS**

BANK	FIXED DEPOSITS (MONTHS) AS AT 31 DECEMBER 2020 (excluding special/online schemes)													BASE RATE (%)	EFFECTIVE DATE
	EFFECTIVE DATE	1*	2	3	4	5	6	7	8	9	10	11	12		
Affin Bank Berhad	14.07.2020	1.70	1.70	1.80	1.80	1.80	1.85	1.85	1.85	1.80	1.80	1.80	1.85	2.70	14.07.2020
Alliance Bank Malaysia Berhad	07.10.2020	1.55	1.65	1.70	1.75	1.75	1.80	1.80	1.80	1.80	1.80	1.80	1.85	2.57	15.07.2020
AmBank (M) Berhad	08.07.2020	1.60	1.60	1.65	1.70	1.70	1.70	1.65	1.65	1.65	1.65	1.65	1.55	2.60	14.07.2020
Bangkok Bank Berhad	13.07.2020	1.45	1.45	1.50	1.50	1.50	1.55	1.55	1.55	1.60	1.60	1.60	1.60	3.22	13.07.2020
Bank of China (Malaysia) Berhad	15.07.2020	1.65	1.65	1.75	1.75	1.75	1.80	1.80	1.80	1.85	1.85	1.85	1.90	2.55	15.07.2020
China Construction Bank (Malaysia) Berhad	10.07.2020	1.70	1.70	1.75	1.75	1.75	1.80	1.80	1.80	1.90	1.90	1.90	1.95	n/a	
CIMB Bank Berhad	01.08.2020	1.50	1.65	1.70	1.70	1.70	1.80	1.80	1.80	1.80	1.80	1.80	1.85	2.75	13.07.2020
Citibank Berhad	13.07.2020	1.20	1.20	1.15	1.15	1.15	1.30	1.30	1.30	1.35	1.30	1.30	1.30	2.40	13.07.2020
Deutsche Bank (Malaysia) Berhad	08.07.2020	1.35	1.35	1.50	1.50	1.50	1.50	1.55	1.55	1.55	1.55	1.55	1.65	1.91	14.07.2020
Hong Leong Bank Berhad	10.07.2020	1.50	1.50	1.55	1.55	1.55	1.60	1.60	1.60	1.60	1.60	1.60	1.60	2.63	10.07.2020
HSBC Bank Malaysia Berhad	15.07.2020	1.45	1.45	1.55	1.55	1.55	1.60	1.65	1.65	1.65	1.65	1.65	1.65	2.39	15.07.2020
India International Bank (Malaysia) Berhad	05.12.2020	1.45	1.45	1.40	1.40	1.40	1.30	1.30	1.30	1.30	1.30	1.30	1.30	n/a	
Industrial and Commercial Bank of China (Malaysia) Berhad	15.07.2020	1.65	1.65	1.75	1.75	1.75	1.80	1.80	1.80	1.90	1.90	1.90	1.95	2.52	15.07.2020
Malayan Banking Berhad	09.07.2020	1.50	1.65	1.70	1.70	1.70	1.80	1.80	1.80	1.80	1.80	1.80	1.85	1.75	09.07.2020
MUFG Bank (Malaysia) Berhad	08.07.2020	1.60	1.60	1.60	1.65	1.65	1.65	1.70	1.70	1.70	1.70	1.70	2.00	2.11	10.07.2020
OCBC Bank (Malaysia) Berhad	13.07.2020	1.35	1.35	1.45	1.55	1.55	1.60	1.70	1.70	1.70	1.70	1.70	1.75	2.58	13.07.2020
Public Bank Berhad	10.07.2020	1.70	1.70	1.75	1.75	1.75	1.80	1.80	1.80	1.80	1.80	1.80	1.85	2.27	10.07.2020
RHB Bank Berhad	01.10.2020	1.50	1.65	1.70	1.70	1.70	1.80	1.80	1.80	1.80	1.80	1.80	1.85	2.50	13.07.2020
Standard Chartered Bank Malaysia Berhad	05.08.2020	1.45	1.45	1.55	1.55	1.55	1.60	1.60	1.60	1.60	1.60	1.60	1.60	2.27	14.07.2020
Sumitomo Mitsui Banking Corporation Malaysia Berhad	08.07.2020	1.70	1.70	1.75	1.75	1.75	1.80	1.80	1.80	1.80	1.80	1.85	1.90	n/a	
The Bank of Nova Scotia Berhad	14.07.2020	1.70	1.75	1.75	1.80	1.80	1.80	1.80	1.80	1.80	1.85	1.85	1.85	n/a	
United Overseas Bank (Malaysia) Bhd	15.07.2020	1.45	1.50	1.55	1.65	1.65	1.65	1.75	1.75	1.75	1.75	1.75	1.75	2.61	15.07.2020

Note \* Minimum RM5,000.00