



**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 2024 (excluding special/online schemes)												
	EFFECTIVE DATE	1*	2	3	4	5	6	7	8	9	10	11	12
Affin Bank Berhad	12.06.2024	2.00	2.00	2.25	2.25	2.25	2.30	2.30	2.30	2.35	2.35	2.35	2.35
Alliance Bank Malaysia Berhad	18.10.2024	2.45	2.55	2.65	2.70	2.70	2.75	2.75	2.75	2.75	2.75	2.75	2.80
AmBank (M) Berhad	15.10.2024	2.00	2.00	2.30	2.35	2.35	2.45	2.45	2.45	2.45	2.45	2.45	2.50
Bangkok Bank Berhad	10.05.2023	2.70	2.70	2.75	2.75	2.75	2.80	2.80	2.80	2.85	2.85	2.85	2.85
Bank of China (Malaysia) Berhad	12.12.2024	2.80	2.80	2.90	2.90	2.90	2.95	2.95	2.95	3.00	3.00	3.00	3.05
China Construction Bank (Malaysia) Berhad	09.05.2023	2.95	2.95	3.00	3.00	3.00	3.05	3.05	3.05	3.15	3.15	3.15	3.20
CIMB Bank Berhad	25.10.2024	2.30	2.35	2.45	2.45	2.45	2.50	2.50	2.50	2.50	2.50	2.50	2.50
Deutsche Bank (Malaysia) Berhad	08.05.2023	2.60	2.60	2.75	2.75	2.75	2.75	2.80	2.80	2.80	2.80	2.80	2.90
Hong Leong Bank Berhad	21.07.2023	2.15	2.25	2.25	2.30	2.30	2.30	2.35	2.35	2.35	2.35	2.35	2.35
HSBC Bank Malaysia Berhad	25.09.2024	2.45	2.45	2.55	2.55	2.55	2.60	2.60	2.60	2.65	2.65	2.65	2.70
India International Bank (Malaysia) Berhad	09.05.2023	2.70	2.70	2.95	2.95	2.95	3.05	3.05	3.05	3.05	3.05	3.05	3.10
Industrial and Commercial Bank of China (Malaysia) Berhad	12.05.2023	2.90	2.90	3.00	3.00	3.00	3.05	3.05	3.05	3.15	3.15	3.15	3.20
Malayan Banking Berhad	27.09.2024	2.30	2.35	2.45	2.45	2.45	2.50	2.50	2.50	2.50	2.50	2.50	2.50
Mizuho Bank (Malaysia) Berhad	30.08.2023	2.85	2.90	2.95	2.95	3.00	3.00	3.00	3.00	3.05	3.05	3.05	3.10
MUFG Bank (Malaysia) Berhad	05.05.2023	2.85	2.85	2.85	2.90	2.90	2.90	2.95	2.95	2.95	2.95	2.95	3.25
OCBC Bank (Malaysia) Berhad	01.10.2024	2.40	2.40	2.55	2.55	2.55	2.60	2.60	2.60	2.60	2.60	2.60	2.60
Public Bank Berhad	10.10.2024	2.10	2.15	2.45	2.45	2.45	2.50	2.50	2.50	2.50	2.50	2.50	2.50
RHB Bank Berhad	03.10.2024	2.30	2.35	2.45	2.45	2.45	2.50	2.50	2.50	2.50	2.50	2.50	2.50
Standard Chartered Bank Malaysia Berhad	28.12.2023	2.50	2.50	2.50	2.65	2.65	2.65	2.70	2.70	2.70	2.70	2.70	2.70
Sumitomo Mitsui Banking Corporation Malaysia Berhad	09.05.2023	2.95	2.95	3.00	3.00	3.00	3.05	3.05	3.05	3.05	3.05	3.10	3.15
United Overseas Bank (Malaysia) Bhd	08.05.2023	2.40	2.45	2.50	2.60	2.60	2.60	2.70	2.70	2.70	2.70	2.70	2.70

Note \* Minimum RM5,000.00