

Member of PIDM

Interest Rate and Profit Rate / Historical Hibah Rate

Scroll down and find out the Base Lending Rate, Base Financing Rate, Base Rate or the Interest Rate / Profit Rate/ Historical Hibah Rate for our lending / financing and deposit accounts.

HSBC STANDARDISED BASE RATE (% p.a.)	
Effective Date: 12 May 2023	3.00

HSBC BASE LENDING RATE / BASE FINANCING RATE (% p.a.)	
Effective Date: 12 May 2023	6.74

HSBC BASE RATE (% p.a.)	
Effective Date: 12 May 2023	3.64

HSBC TIME DEPOSIT (Protected by PIDM up to RM250,000 for each depositor)	
Tenure (Month)	Interest Rate (% p.a.)
1	2.50%
2	2.50%
3	2.60%
4 – 5	2.65%
6 – 9	2.75%
10 – 12	2.80%
13 – 17	2.80%
18 – 23	2.90%
24 – 35	3.00%
36 – 47	3.10%
48 – 59	3.25%
60	3.35%

Effective Date: 13 February 2024

The revised Time Deposit interest rates may take effect earlier, from 2200 until 2359 on 12 February 2024, due to daily system maintenance. You are advised to check the interest rates displayed on your Online Banking screen before making any placement.

Minimum deposit of RM5,000 for one (1) month tenure or RM1,000 for tenure of two (2) months and above.

Payment of interest on time deposits that are withdrawn before maturity date shall be:

- Where the time deposit is held for 3 months or longer, interest will be paid at half the contracted rate for each completed month; and
- Where the time deposit is held for less than 3 months, no interest shall be paid.

Payment of interest upon maturity:

- For deposit at or over 13 months, interest can be credited every half-yearly if required.

The payment of interest, if any, shall be paid:

- on the maturity date; or
- at periodic intervals at the Bank's discretion.

HSBC PREMIER ACCOUNT (Protected by PIDM up to RM250,000 for each depositor)		
Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
0 to 10,000	0.00	0.00
Up to 50,000	0.00	0.00
Up to 100,000	0.00	0.00
Up to 200,000	0.20	0.20
Up to 500,000	0.25	0.25
Up to 1,000,000	0.25	0.25
Above 1,000,000	0.30	0.30
Effective Date: 15 July 2022		
Interest shall be calculated on a daily basis on the balance at the end of each day at the Effective Rate to be determined by the Bank from time to time and credited to the account on a monthly basis.		

HSBC PREMIER JUNIOR ACCOUNT (Protected by PIDM up to RM250,000 for each depositor) <i>This product has been discontinued, rates herein are applicable to existing customers only</i>		
Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
0 to 50,000	2.50	2.50
Above 50,000	0.45	0.45
Effective Date: 12 May 2023		
Interest shall be calculated on a daily basis at the Effective Rate to be determined by the Bank from time to time and credited to the account on a monthly basis.		

HSBC PREMIER JUNIOR SAVERS ACCOUNT (Protected by PIDM up to RM250,000 for each depositor)		
Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
0 to 50,000	2.50	2.50
Above 50,000	0.45	0.45
Effective Date: 12 May 2023		
Interest shall be calculated on a daily basis at the Effective Rate to be determined by the Bank from time to time and credited to the account on a monthly basis.		

HSBC PREMIER WITH EasiGrow ACCOUNT / EasiGrow PLUS ACCOUNT (Protected by PIDM up to RM250,000 for each depositor) <i>This product has been discontinued, rates herein are applicable to existing customers only</i>		
Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
All amounts	2.50	2.50
Effective Date: 12 May 2023		
Interest shall be calculated on a daily basis at the Effective Rate to be determined by the Bank from time to time and credited to the account on a monthly basis.		

HSBC ADVANCE ACCOUNT (Protected by PIDM up to RM250,000 for each depositor)		
Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
Up to 10,000	0.00	0.00
Up to 50,000	0.00	0.00
Up to 100,000	0.10	0.10
Up to 200,000	0.20	0.20
Up to 500,000	0.25	0.25
Up to 1,000,000	0.25	0.25
Above 1,000,000	0.25	0.25
Effective Date: 15 July 2022		
Interest shall be calculated on a daily basis at the Effective Rate to be determined by the Bank from time to time and credited to the account on a monthly basis.		

HSBC ADVANCE WITH EasiGrow ACCOUNT / EasiGrow PLUS ACCOUNT* (Protected by PIDM up to RM250,000 for each depositor) <i>This product has been discontinued, rates herein are applicable to existing customers only</i>		
Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
All amounts	2.50	2.50
Effective Date: 12 May 2023		
Interest shall be calculated on a daily basis at the Effective Rate to be determined by the Bank from time to time and credited to the account on a monthly basis.		

HSBC TOPRATE PASSBOOK / STATEMENT SAVINGS ACCOUNT (Protected by PIDM up to RM250,000 for each depositor) <i>This product has been discontinued, rates herein are applicable to existing customers only</i>		
Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
Up to 50,000	0.00	0.00
Up to 100,000	0.10	0.10
Up to 200,000	0.20	0.20
Up to 500,000	0.25	0.25
Up to 1,000,000	0.25	0.25
Above 1,000,000	0.25	0.25
Effective Date: 5 July 2019		
Interest shall be calculated on a daily basis on the balance at the end of each day at the Effective Rate to be determined by the Bank from time to time and credited to the account every June and December. If the account is closed, the interest accruing to the account will be calculated up to the last completed day before its closure.		

HSBC JUNIOR TOPRATE PASSBOOK / STATEMENT SAVINGS ACCOUNT

(Protected by PIDM up to RM250,000 for each depositor)

This product has been discontinued, rates herein are applicable to existing customers only

Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
0 to 50,000	2.50	2.50
Above 50,000	0.45	0.45
Effective Date: 12 May 2023		
Interest shall be calculated on a daily basis on the balance at the end of each day at the Effective Rate to be determined by the Bank from time to time and credited to the account every June and December. If the account is closed, the interest accruing to the account will be calculated up to the last completed day before its closure.		

HSBC BASIC SAVINGS ACCOUNT

(Protected by PIDM up to RM250,000 for each depositor)

Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
All amounts	0.25	0.25
Effective Date: 5 May 2015		
Interest accruing shall be calculated on a daily basis on the balance at the end of each day at the Effective Rate to be determined by the Bank from time to time and credited to the account every June and December. If the account is closed, the interest accruing to the account will be calculated up to the last completed day before its closure.		

HSBC EVERYDAY GLOBAL ACCOUNT

(Protected by PIDM up to RM250,000 for each depositor)

Currency	Balance Range (RM)	Interest Rate (% p.a.)	
		Normal Rate	Effective Rate
MYR	0 to 50,000	0.00	0.00
	Up to 100,000	0.15	0.15
	Up to 200,000	0.20	0.20
	Up to 500,000	0.25	0.25
	Up to 1,000,000	0.30	0.30
	Above 1,000,000	0.35	0.35
	USD	0.01	0.01
	GBP	0.01	0.01
	EUR	0.01	0.01
	AUD	0.01	0.01
	SGD	0.01	0.01
	HKD	0.01	0.01
	CAD	0.01	0.01
	NZD	0.01	0.01
	JPY	0	0
	SAR	0	0
Effective Date: 3 July 2023			
Interest shall be calculated on a daily basis on the balance at the end of each day at the Effective Rate to be determined by the Bank from time to time and credited to the account on a monthly basis.			

HSBC FOREIGN CURRENCY SAVINGS ACCOUNT

(Protected by PIDM up to RM250,000 for each depositor)

Currency	Balance Range	Interest Rate (% p.a.)	
		Normal Rate	Effective Rate
USD	All amounts	0.01	0.01
GBP		0.01	0.01
AUD		0.01	0.01
SGD		0.01	0.01
EUR		0.01	0.01
JPY		0	0
BND		0.01	0.01
CHF		0.01	0.01
HKD		0.01	0.01
CAD		0.01	0.01
NZD		0.01	0.01
CNY		0.01	0.01

Effective Date: 3 July 2023

Interest shall be calculated on a daily basis on the balance at the end of each day at the Effective Rate to be determined by the Bank from time to time and credited to the account on a monthly basis.

HSBC FOREIGN CURRENCY TIME DEPOSIT ACCOUNT

(Protected by PIDM up to RM250,000 for each depositor)

Click the link below to find out Foreign Currency Time Deposit Rates on the HSBC Website:

[Foreign Currency Time Deposit Account Rates - HSBC MY](#)

HSBC AMANAH TERM DEPOSIT-i (TD-i) STANDARD SCHEME

(Protected by PIDM up to RM250,000 for each depositor)

Tenure (Month)	Profit Rate (% p.a.)
	Effective Date: 13 February 2024
	The revised Term Deposit-i profit rates may take effect earlier, from 2200 until 2359 on 12 February 2024, due to daily system maintenance. You are advised to check the profit rates displayed on your Online Banking screen before making any placement.
1	2.50%
2	2.50%
3	2.60%
4 – 5	2.65%
6 – 9	2.75%
10 – 12	2.80%
13 – 17	2.80%
18 – 23	2.90%
24 – 35	3.00%
36 – 47	3.10%
48 – 59	3.25%
60	3.35%

Minimum deposit of RM5,000 for one (1) month tenure or RM1,000 for tenure of two (2) months and above.

If the Customer withdraws the deposit before the maturity date, the Customer agrees that the Bank shall be entitled for a rebate equivalent to:

- For deposits 3 months and below: profit from the Murabahah Sale Price; and
- For deposits exceeding 3 months: half of the profit for the completed months plus the profit for the uncompleted months.

The rebate shall be deducted from the Murabahah Sale Price.

HSBC AMANAH PREMIER ACCOUNT-i

(Protected by PIDM up to RM250,000 for each depositor)

Balance Range (RM)	Historical Hibah Rate (% p.a.)
0 to 10,000	0.00
Up to 50,000	0.00
Up to 100,000	0.00
Up to 200,000	0.20
Up to 500,000	0.25
Up to 1,000,000	0.25
Above 1,000,000	0.30

Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.

HSBC AMANAH PREMIER JUNIOR SAVERS ACCOUNT-i (Protected by PIDM up to RM250,000 for each depositor)	
Balance Range (RM)	Historical Hibah Rate (% p.a.)
0 to 50,000	2.50
Above 50,000	0.45
Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.	

HSBC AMANAH ADVANCE ACCOUNT-i (Protected by PIDM up to RM250,000 for each depositor)	
Balance Range (RM)	Historical Hibah Rate (% p.a.)
Up to 10,000	0.00
Up to 50,000	0.00
Up to 100,000	0.10
Up to 200,000	0.20
Up to 500,000	0.25
Up to 1,000,000	0.25
Above 1,000,000	0.25
Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.	

HSBC AMANAH ADVANCE LINK ACCOUNT-i (Protected by PIDM up to RM250,000 for each depositor) <i>This product has been discontinued, rates herein are applicable to existing customers only</i>	
Balance Range (RM)	Historical Hibah Rate (% p.a.)
All amounts	2.50
Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.	

HSBC AMANAH STATEMENT SAVINGS ACCOUNT-i

(Protected by PIDM up to RM250,000 for each depositor)

This product has been discontinued, rates herein are applicable to existing customers only

Balance Range (RM)	Historical Hibah Rate (% p.a.)
0 to 50,000	0.00
Up to 100,000	0.10
Up to 200,000	0.20
Up to 500,000	0.25
Up to 1,000,000	0.25
Above 1,000,000	0.25

Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.

HSBC AMANAH JUNIOR TOPRATE STATEMENT SAVINGS ACCOUNT-i

(Protected by PIDM up to RM250,000 for each depositor)

Balance Range (RM)	Historical Hibah Rate (% p.a.) (past one month)
0 to 50,000	2.50
Above 50,000	0.45

Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.

HSBC AMANAH BASIC SAVINGS ACCOUNT-i

(Protected by PIDM up to RM250,000 for each depositor)

Balance Range (RM)	Historical Hibah Rate (% p.a.)
All amounts	0.25

Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.

HSBC AMANAH EVERYDAY GLOBAL ACCOUNT-i

(Protected by PIDM up to RM250,000 for each depositor)

Currency	Balance Range (RM)	Historical Hibah Rate (% p.a.)
MYR	0 to 50,000	0.00
	Up to 100,000	0.15
	Up to 200,000	0.20
	Up to 500,000	0.25
	Up to 1,000,000	0.30
	Above 1,000,000	0.35
USD		0.01

GBP	0.01
EUR	0.01
AUD	0.01
SGD	0.01
HKD	0.01
CAD	0.01
NZD	0.01
JPY	0
SAR	0

Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.

HSBC AMANAH FOREIGN CURRENCY SAVINGS ACCOUNT-i

(Protected by PIDM up to RM250,000 for each depositor)

Currency	Balance Range	Historical Hibah Rate (%p.a.)
USD	All amounts	0.01
GBP		0.01
AUD		0.01
SGD		0.01
EUR		0.01
JPY		0
BND		0.01
CHF		0.01
HKD		0.01
CAD		0.01
NZD		0.01
CNY		0.01

Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.

HSBC AMANAH FOREIGN CURRENCY TERM DEPOSIT ACCOUNT-i

(Protected by PIDM up to RM250,000 for each depositor)

Click the link below to find out Foreign Currency Term Deposit Account-i Rates on the HSBC Amanah Website:

[Foreign Currency Term Deposit Account-i Rates - HSBC Amanah](#)

1-Biz Account for Retail Business Banking Customer only

HSBC 1-BIZ ACCOUNT (Protected by PIDM up to RM250,000 for each depositor)		
Balance range (RM)	Effective Interest Rate (% p.a.)	
	Integrated Total Relationship Balance < RM200,000	Integrated Total Relationship Balance ≥RM200,000
First 50,000	0.00%	0.00%
next 100,000	0.05%	0.13%
next 150,000	0.08%	0.25%
next 400,000	0.38%	0.55%
next 800,000	0.58%	0.75%
thereafter	1.05%	1.25%

Effective Date: 28 August 2020

Payment of interest rate

- Interest will be paid into the account on the 1st day or 26th day of each month, or on the next banking day (“banking day” refers to any day, other than a Saturday, Sunday, national bank holiday and bank holiday applicable to the branch where the account is held, on which the branch is open for business);
- Calculation of interest payable is accrued on a daily basis, based on end-of-day ledger balances, and payable on monthly basis;
- Interest is calculated on a 365-days basis, except for leap years, where it is calculated based on a 366-days basis;
- In the event there is a change in interest rate (due to OPR change or other reasons), HSBC will take up to 5 (five) banking days to effect the change

1-Biz Account-i for Retail Business Banking Customer only

HSBC Amanah 1-BIZ ACCOUNT-i (Protected by PIDM up to RM250,000 for each depositor)		
Balance range (RM)	Historical Hibah Rate (% p.a.)	
	Integrated Total Relationship Balance < RM200,000	Integrated Total Relationship Balance ≥RM200,000
First 50,000	0.00%	0.00%
next 100,000	0.05%	0.13%
next 150,000	0.08%	0.25%
next 400,000	0.38%	0.55%
next 800,000	0.58%	0.75%
thereafter	1.05%	1.25%

- Any payment of hibah (reward) rate is subject to HSBC Amanah’s sole discretion. Customer may or may not receive any hibah for the account. The disclosure of historical

hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah will be granted

- Historically, calculation of hibah (if any) was accrued on a daily basis, based on end-of-day ledger balances, and payable on monthly basis;
- Historically, hibah rate (if any) was calculated on a 365-days basis, except for leap years, where it was calculated based on a 366-days basis.

Disclaimer:

While every effort is made to ensure the accuracy of rates published on the Bank's website, you are advised to verify the profit/interest rates with your branch of account or call 1300-88-0181 and talk to any of our Customer Relationship Officer before placement of Time Deposit and/or HSBC Amanah Term Deposit-i. The Bank reserves the right to change, vary or amend the quoted rates, as the case may be, from time to time at its absolute discretion.

** Formerly known as PowerVantage Savings Account or PowerVantage E-Chequeing Account*

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