

REVISION OF DEPOSIT RATES

14 July 2025

Dear Valued Customers,

Following Bank Negara Malaysia's revision of Overnight Policy Rates (OPR), effective 17 July 2025, deposit rates are revised as follows:

- HSBC Premier and Advance Flexitime Deposit, HSBC Time Deposit and HSBC Amanah Term Deposit-i:

Tenure	Current Rates (p.a.)	Revised Rates (p.a.)
1 month	2.30%	2.05%
2 months	2.35%	2.10%
3 – 5 months	2.40%	2.15%
6 – 12 months	2.45%	2.20%
13 – 60 months	2.50%	2.25%

**Note: The revised HSBC Premier and Advance Flexitime Deposit and Time Deposit interest rates / HSBC Amanah Term Deposit-i profit rates may take effect earlier, from 2200 until 2359 on 16 July 2025, due to daily system maintenance. You are advised to check the rates displayed on your Online Banking screen before making any placement.*

For current account-i or saving account-i as listed below, the rate mentioned is based on historical hibah rate given to the customers. 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 Premier and Advance with EasiGrow Account/ EasiGrow PLUS Account (*these products have been discontinued, interest rates herein are applicable to existing customers only*):

Balance Tier (MYR)	Current Normal & Effective Rate (p.a.)	Revised Normal & Effective Rate (p.a.)
All amount	2.30%	2.05%

- HSBC Amanah Advance Link Account-i (*this product has been discontinued, hibah rates herein are applicable to existing customers only*):



Balance Tier (MYR)	Current Historical Hibah Rate (p.a.)	New Historical Hibah Rate (p.a.)
All amount	2.30%	2.05%

- HSBC Premier Junior Account, HSBC Junior TopRate Savings Account (*these product have been discontinued, interest rates herein are applicable to existing customers only*), HSBC/ HSBC Amanah Premier Junior Savers Account/-i, HSBC/ HSBC Amanah Junior TopRate Statement Savings Account/-i:

Balance Tier (MYR)	Current Rate/ Historical Hibah Rate (p.a.)	Revised Rate/ New Historical Hibah Rate (p.a.)
0 to 50K	2.30%	2.05%
Above 50K	0.45%	0.45%

The overall applicable rates can be viewed [here](#).