

Member of PIDM

Interest Rate and Profit Rate / Historical Hibah Rate updates, delivered wherever you are.

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.

<b>HSBC BASE LENDING RATE / BASE FINANCING RATE (% p.a.)</b>	
Effective Date: 01 February 2018	<b>6.99</b>

<b>HSBC BASE RATE (% p.a.)</b>	
Effective Date: 01 February 2018	<b>3.89</b>

<b>HSBC TIME DEPOSIT</b> (Eligible for protection by PIDM)	
<b>Tenure (Month)</b>	<b>Interest Rate (% p.a.)</b>
1* - 2	2.90
3 – 5	3.00
6	3.10
7 – 11	3.15
12 – 17	3.15
18 – 23	3.50
24 – 35	3.65
36 – 47	3.75
48 – 59	4.05
60	4.15
Effective Date: 26 March 2018 *Minimum deposit of RM5,000 for one (1) month tenure	
Payment of interest on time deposits that are withdrawn before maturity date shall be: <ul style="list-style-type: none"> <li>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</li> <li>Where the time deposit is held for less than 3 months, no interest shall be paid.</li> </ul>	
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: <ul style="list-style-type: none"> <li>on the maturity date; or</li> <li>at periodic intervals at the Bank's discretion.</li> </ul>	

<b>HSBC PREMIER SAVINGS ACCOUNT</b> (Eligible for protection by PIDM)		
Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
0 to 10,000	0.00	0.00
Up to 25,000	0.20	0.20
Up to 50,000	0.20	0.20
Up to 100,000	0.45	0.45
Up to 200,000	0.50	0.50
Up to 500,000	0.65	0.65
Above 500,000	0.70	0.70
Effective Date: 03 June 2016		
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.		

<b>HSBC PREMIER JUNIOR ACCOUNT</b> (Eligible for protection by PIDM)		
Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
0 to 50,000	2.90	2.90
Above 50,000	0.45	0.45
Effective Date: 26 March 2018		
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.		

<b>HSBC PREMIER WITH EasiGrow ACCOUNT / EasiGrow PLUS ACCOUNT</b> (Eligible for protection by PIDM)		
Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
All amounts	3.00	3.00
Effective Date: 10 November 2014		
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.		

<b>HSBC ADVANCE ACCOUNT</b> (Eligible for protection by PIDM)		
Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
0 to 5,000	0.00	0.00
Up to 10,000	0.00	0.00
Up to 50,000	0.05	0.05
Up to 100,000	0.15	0.15
Up to 200,000	0.25	0.25
Up to 500,000	0.35	0.35
Up to 1,000,000	0.45	0.45
Above 1,000,000	0.55	0.55
Effective Date: 01 April 2016		
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\*

(Eligible for protection by PIDM)

Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
All amounts	3.00	3.00
Effective Date: 10 November 2014		
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 (Eligible for protection by PIDM)

Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
0 to 5,000	0.00	0.00
Up to 10,000	0.00	0.00
Up 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
Effective Date: 01 April 2016		
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

(Eligible for protection by PIDM)

Balance Range (RM)	Interest Rate (% p.a.)	
	Normal Rate	Effective Rate
0 to 50,000	2.90	2.90
Above 50,000	0.45	0.45
Effective Date: 26 March 2018		
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 (Eligible for protection by PIDM)

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.		

<b>HSBC AMANAH TERM DEPOSIT-i (TD-i) STANDARD SCHEME**</b> (Eligible for protection by PIDM)		
<b>Tenure (Month)</b>	<b>Historical Profit Rate %</b> <i>Effective Date: 01 February 2018</i>	<b>Profit Rate (% p.a.)</b> <i>Effective Date: 26 March 2018</i>
1 – 2	2.85	2.90
3 – 5	3.00	3.00
6	3.00	3.10
7 – 11	3.05	3.15
12 – 17	3.15	3.15
18 – 23	3.35	3.50
24 – 35	3.65	3.65
36 – 47	3.75	3.75
48 – 59	4.05	4.05
60	4.15	4.15

Profit payments for TD-i Standard Scheme as follows:

- For placements below 12 months, both the deposit and profit will be paid on the maturity date
- For placements exceeding 12 months, profit will be paid at six monthly intervals until the maturity date and if the last period to maturity is less than six months, profit shall be paid on the actual remaining number of months to the maturity date.

If the Customer withdraws the deposit before the maturity date, the Customer agrees that the Bank shall be entitled to a compensation payment 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 compensation payment shall be deducted from the Murabahah Sale Price.

<b>HSBC AMANAH PREMIER ACCOUNT-i</b> (Eligible for protection by PIDM)	
<b>Balance Range (RM)</b>	<b>Historical Hibah Rate (% p.a.)</b> <b>(past one month)</b>
0 to 10,000	0.00
Up to 25,000	0.20
Up to 50,000	0.20
Up to 100,000	0.45
Up to 200,000	0.50
Up to 500,000	0.65
Above 500,000	0.70

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.

<b>HSBC AMANAH ADVANCE ACCOUNT-i</b> (Eligible for protection by PIDM)	
Balance Range (RM)	Historical Hibah Rate (% p.a.) (past one month)
0 to 5,000	0.00
Up to 10,000	0.00
Up to 50,000	0.05
Up to 100,000	0.15
Up to 200,000	0.25
Up to 500,000	0.35
Up to 1,000,000	0.45
Above 1,000,000	0.55
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.	

<b>HSBC AMANAH ADVANCE LINK ACCOUNT-i</b> (Eligible for protection by PIDM)	
Balance Range (RM)	Historical Hibah Rate (% p.a.) (past one month)
All amounts	1.40
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.	

<b>HSBC AMANAH STATEMENT SAVINGS ACCOUNT-i</b> (Eligible for protection by PIDM)	
Balance Range (RM)	Historical Hibah Rate (% p.a.) (past one month)
0 to 5,000	0.00
Up to 10,000	0.00
Up 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
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.	

<b>HSBC AMANAH BASIC SAVINGS ACCOUNT-i</b> (Eligible for protection by PIDM)	
Balance Range (RM)	Historical Hibah Rate (% p.a.) (past one month)
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.	

### **1-Biz Account for Retail Business Banking Customer only**

<b>HSBC 1-BIZ ACCOUNT</b> (Eligible for protection by PIDM)		
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%	0.15%
next 100,000	1.28%	1.38%
next 150,000	1.38%	1.50%
next 300,000	1.68%	1.80%
next 500,000	1.88%	2.00%
thereafter	2.10%	2.30%

#### **Payment of interest rate**

- Interest will be paid into the account on the 1<sup>st</sup> 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**

<b>HSBC 1-BIZ ACCOUNT-i</b> (Eligible for protection by PIDM)		
Balance range (RM)	Historical Hibah Rate (% p.a.) (past one month)	
	Integrated Total Relationship Balance < RM200,000	Integrated Total Relationship Balance ≥ RM200,000
First 50,000	0.00%	0.15%
next 100,000	1.28%	1.38%
next 150,000	1.38%	1.50%
next 300,000	1.68%	1.80%
next 500,000	1.88%	2.00%
thereafter	2.10%	2.30%

- 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, hibah (if any) was paid into the account on the 1st 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)
- 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 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*

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

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