



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 2025 (excluding special/online schemes)												
	EFFECTIVE DATE	1*	2	3	4	5	6	7	8	9	10	11	12
Affin Bank Berhad	11.07.2025	1.25	1.50	1.85	1.90	1.90	2.05	2.05	2.05	2.10	2.10	2.10	2.10
Alliance Bank Malaysia Berhad	15.07.2025	2.10	2.20	2.30	2.35	2.35	2.40	2.40	2.40	2.40	2.40	2.40	2.45
AmBank (M) Berhad	12.12.2025	1.75	1.75	1.95	2.00	2.00	2.05	2.05	2.05	2.05	2.05	2.05	2.05
Bangkok Bank Berhad	15.07.2025	2.45	2.45	2.50	2.50	2.50	2.55	2.55	2.55	2.60	2.60	2.60	2.60
Bank of China (Malaysia) Berhad	22.09.2025	2.00	2.00	2.20	2.20	2.20	2.25	2.25	2.25	2.30	2.30	2.30	2.35
China Construction Bank (Malaysia) Berhad	11.07.2025	2.70	2.70	2.75	2.75	2.75	2.80	2.80	2.80	2.90	2.90	2.90	2.95
CIMB Bank Berhad	19.09.2025	1.75	1.80	1.95	2.00	2.00	2.05	2.05	2.05	2.05	2.05	2.05	2.05
Deutsche Bank (Malaysia) Berhad	11.07.2025	2.35	2.35	2.50	2.50	2.50	2.50	2.55	2.55	2.55	2.55	2.55	2.65
Hong Leong Bank Berhad	21.11.2025	1.75	1.75	1.95	2.00	2.00	2.05	2.05	2.05	2.05	2.05	2.05	2.05
HSBC Bank Malaysia Berhad	14.11.2025	1.95	2.00	2.05	2.05	2.05	2.10	2.10	2.10	2.10	2.10	2.10	2.10
Industrial and Commercial Bank of China (Malaysia) Berhad	16.07.2025	2.65	2.65	2.75	2.75	2.75	2.80	2.80	2.80	2.90	2.90	2.90	2.95
Malayan Banking Berhad	10.11.2025	1.80	1.85	1.95	2.00	2.00	2.05	2.05	2.05	2.05	2.05	2.05	2.05
Mizuho Bank (Malaysia) Berhad	15.07.2025	2.60	2.65	2.70	2.70	2.75	2.75	2.75	2.75	2.80	2.80	2.80	2.85
MUFG Bank (Malaysia) Berhad	10.07.2025	2.60	2.60	2.60	2.65	2.65	2.65	2.70	2.70	2.70	2.70	2.70	2.75
OCBC Bank (Malaysia) Berhad	15.07.2025	2.10	2.10	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.30
Public Bank Berhad	27.08.2025	1.75	1.80	1.95	2.00	2.00	2.05	2.05	2.05	2.05	2.05	2.05	2.05
RHB Bank Berhad	18.09.2025	1.75	1.75	1.95	2.00	2.00	2.05	2.05	2.05	2.05	2.05	2.05	2.05
Standard Chartered Bank Malaysia Berhad	16.12.2025	1.75	1.75	1.95	1.95	1.95	2.05	2.05	2.05	2.05	2.05	2.05	2.05
Sumitomo Mitsui Banking Corporation Malaysia Berhad	18.11.2025	1.75	1.75	1.95	1.95	1.95	2.00	2.00	2.00	2.00	2.00	2.05	2.05
United Overseas Bank (Malaysia) Bhd	11.07.2025	2.15	2.20	2.25	2.35	2.35	2.35	2.45	2.45	2.45	2.45	2.45	2.45

Note * Minimum RM5,000.00