



**PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA**

INTEREST RATES (% P.A.) FROM COMMERCIAL BANKS

FIXED DEPOSITS (MONTHS) AS AT 31 JULY 2026													
(excluding special/online schemes)													
BANK	EFFECTIVE DATE	1*	2	3	4	5	6	7	8	9	10	11	12
Affin Bank Berhad	10.07.2026	1.25	1.50	1.75	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.95
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	24.04.2026	1.75	1.75	1.75	1.85	1.85	1.85	1.90	1.90	1.90	1.90	1.90	1.90
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	19.06.2026	1.75	1.75	1.75	1.85	1.85	1.85	1.90	1.90	1.90	1.90	1.90	1.90
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	12.03.2026	1.75	1.75	1.75	1.85	1.85	1.85	1.90	1.90	1.90	1.90	1.90	1.90
HSBC Bank Malaysia Berhad	08.06.2026	1.85	1.90	1.95	1.95	1.95	2.00	2.00	2.00	2.00	2.00	2.00	2.00
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	21.07.2026	1.75	1.75	1.75	1.85	1.85	1.85	1.90	1.90	1.90	1.90	1.90	1.90
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	01.01.2026	1.85	1.85	1.95	2.00	2.00	2.05	2.05	2.05	2.05	2.05	2.05	2.10
Public Bank Berhad	01.04.2026	1.75	1.75	1.75	1.85	1.85	1.85	1.90	1.90	1.90	1.90	1.90	1.90
RHB Bank Berhad	22.04.2026	1.75	1.75	1.75	1.85	1.85	1.90	1.90	1.90	1.90	1.90	1.90	1.90
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	20.04.2026	2.05	2.10	2.15	2.15	2.15	2.20	2.20	2.20	2.20	2.20	2.20	2.20

Note * Minimum RM5,000.00