

Flexi Fixed Deposit @ Brillar Bank

A truly flexible fixed deposit account

Brillar Flexi Fixed Deposit rewards you with attractive interest and auto-sweep facility from Flexi Fixed Deposit to Flexi One Account or vice versa.

Features and Benefits

Earn attractive FD interest for 12-month tenure

When your Flexi One Account exceeds RM30,000, it will be transferred to your Flexi FD Account to earn attractive FD interest. (Transfers are automatic and done once a month in the multiples of RM30,000).

Effective 1 January 2019, no interest shall be payable on partially withdrawn amounts and premature withdrawals of FD.

Interest Payout

Receive interest at maturity.

Eligibility

- For individuals, either single or in joint names.
- The individual must have attained the age of 18 at the point of opening the account
- Non-residents may open the Flexi FD and Flexi One Account.
- The minimum initial deposit is RM10,000 for opening the Flexi FD Account.
- The minimum initial deposit is RM10 for opening the Flexi One Account.

Make an early partial withdrawal and still earn an attractive FD interest on your remaining balance

Make an early partial withdrawal anytime and continue to earn an attractive FD interest on your remaining balance. (Partial withdrawal is in multiples of RM3,000.

No Overdraft Facility is given

Terms and Conditions Apply.

Member of PIDM. Protected by PIDM up to RM250,000 for each depositor.

Other flexible feature

- Comes with a Flexi One Account so you can have the convenience of chequing and savings at high interest rates.
- Auto-sweeping from Flexi FD to Flexi One Account when there are insufficient funds in your Flexi One Account for in-clearing cheques and standing instruction payments. (Auto-sweep is in multiples of RM3,000. A service charge of RM5 is imposed for each auto-sweep)
- Flexibility to make withdrawals at any branch nationwide.
- Consolidated monthly statements. No FD receipt issued.
- Access via ATM, Internet Banking and Phone Banking

Interest rates for Flexi Fixed Deposit

| Tenure | Interest Rate (p.a.) |
|-----------|----------------------|
| 12 months | 2.50% |

Fee and charges

Fixed Deposit Account

| Fees & Charges Description | Fees / Charges (subject to Government Tax, if applicable) |
|---|--|
| Cheque Related Dishonoured Inward Return Cheques due to: <ul style="list-style-type: none">• Post-dated reason only | RM10.00 per cheque |
| Changes to Account Related: <ul style="list-style-type: none">• Change to operating mandate• Addition of joint accountholders | RM10.00 per account RM10.00 per account (No charge for Priority Banking customers) |
| Service Charge Related | |

| | |
|--|--|
| <p>Applicable for Priority Banking customers only</p> <p>Average balance of the Deposit Accounts fall below the minimum amount for 3 consecutive months:</p> <ul style="list-style-type: none"> • Deposit Accounts (Personal Fixed Deposit, Personal Savings and Personal Current Account) : Below RM100,000 • Combination of Deposit Accounts & Unit Trust (based on outstanding balance) : Below RM200,000 | <p>RM50.00 (No charge for Priority Banking customers with Mortgage Loan that is Personal Brillar Housing Loan or Shop Loan only)</p> |
| <p>Others</p> <p>Replacement of lost Fixed Deposit Receipt</p> <p>Withdrawal by Banker's Cheque</p> | <p>RM5.00 per receipt and RM10.00 for Letter of Indemnity stamp duty</p> <p>RM5.00 per cheque. RM0.15 per cheque for stamp duty. Cheque processing fee of RM0.50</p> |